

Selling Behaviour in Installments from a Socio-Cultural and Islamic Perspective: A Case Study of the People of Bone-Bone Sub-district, South Sulawesi, Indonesia

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Abstract

Purpose – This study aims to explain the installment sales behaviour of sellers in the Bone-bone community. Goods sold include clothing, kitchen utensils, motorbikes, and tupperware.

Method – By using qualitative research methods with descriptive type of descriptive research, the researcher conducted an indept interview to obtain a comprehensive a comprehensive picture of installment activities. Data analysis was conducted whilst in the field and after the field. The data analysis technique used is qualitative analysis technique.

Result – The findings of this study indicate that the promotion carried out by traders of two kinds, promotion in stores and traveling promotions.

Implication – The implication of this research is to provide socialization education as a reference for community life transactions in accordance with Islamic law, then provide knowledge regarding the concept of transaction agreements in society.

Keywords :

Promotion, merchants, selling behavior



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INTRODUCTION

Islamic teachings are closely tied to human needs. This can be understood through Islam's holistic view of human life. Islam provides guidance and principles aimed at fulfilling human needs in all aspects of life—physical, spiritual, social, and economic. The Qur'an illustrates Islam's concern for human needs in surah At-Tawbah (9:20). (kementrian agama republik indonesia, 2022)

"وَالَّذِينَ آمَنُوا وَهَاجَرُوا وَجَاهَدُوا فِي سَبِيلِ اللَّهِ بِأَمْوَالِهِمْ وَأَنْفُسِهِمْ أَكْبَرُ دَرَجَةً عِنْدَ اللَّهِ وَأُولَئِكَ هُمُ الْفَائِزُونَ"

"And those who have believed and emigrated and fought in the cause of Allah with their wealth and their lives are greater in rank in the sight of Allah. And it is those who are the attainers of success."

According to Malinowski, human life needs consist of psychological and biological needs. He explains that in order to fulfill the psycho-biological needs of individuals and maintain the continuity of a group's life, certain needs must be met by individuals or members of that group. These needs consist of seven fundamental requirements: nutrition, reproduction, bodily comforts, safety, relaxation, movement, and growth. However, the activities to fulfill these basic needs are not carried out directly as they are with animals, but they have been modified by social influences. Similar to Asy-Syatibi, human needs are divided into three: dharuriyat needs (primary needs), hajiyyat needs (secondary needs), and tahsiniyat needs (tertiary needs).

Moreover, items that cannot be made personally can be purchased from the local market in the area. Goods can be categorized based on raw materials; for instance, items made from clay like jars, pottery, water jars, charcoal stoves, and others. Secondly, items woven from bamboo such as palm hats, baskets, mats, sieves, and cages. Thirdly, items made from wood crafted by artisans like cabinets, chairs, tables, buffets, and beds.

Buying and selling practices that occur in society, there are various methods employed by sellers to achieve maximum profit. For instance, according to rubber farmers selling their agricultural produce outside the town will fetch higher prices compared to selling their produce within the village. (Yusmini, et.al 2014), Improving the community's purchasing power can be achieved by enhancing living standards, which in turn can be indicated by improving individual performance. Quality work outcomes are expected to yield high value and maximum income potential.

Satria stated consumer buying interest is significantly influenced by price, promotion, and product quality (Satria, A. A.2017). Further, stated competitive pricing and flexible pricing offers (negotiable prices) provide an alternative for selling using mobile units (mobile stalls) positioned strategically along roadsides. (Kartika, 2015) In addition word-of-mouth promotion and maintaining product quality are the keys to the success of K2 marketing, despite higher prices compared to similar products, yet this doesn't deter customers from becoming repeat buyers. (Afriandari et.al, 2016) states that product design, rating, price, etalse are the reasons for purchasing for consumers to choose Oppo smartphone products (Dartia,2022) also states

that promotion and brand image have a significant effect on purchasing decisions, while price has no significant effect on purchasing decisions. (Ernawati, 2020) states that consumers state that low prices affect customers. (Febriana,2020)

The Transaction methods favored by individuals with fixed and limited incomes often involve installment buying. Through this method, individuals don't need to have the full amount of money upfront to acquire desired goods. (Suryono et.al,2015) The elements involved in providing credit include trust built on mutual understanding, ensuring that the credited item will be paid off according to the agreement of both parties.

Secondly, installments: Each credit transaction is accompanied by collateral, ensuring that the credit received by the prospective borrower will be settled and thereby increasing the bank's trust. Thirdly, the repayment period adheres to the agreed terms and will be settled as per the agreed-upon collateral at the time of purchase. Fourthly, common risks in credit repayments include delayed payments, hindered by needs, and defaulting on credit repayments. credit recipient faces social sanctions such as becoming a topic of discussion and losing community trust.

Fifthly, an agreement between the creditor and debtor involves the creditor agreeing to provide the credited item without any fraudulent intent, while the receiver agrees to repay the credited item as initially agreed upon in the contract and will be settled as per the agreed-upon collateral at the time of purchase.

Engaging in credit transactions in Islam is permissible as long as the terms are based on Islamic law and are executed correctly. These terms include an agreement between the seller and buyer for purchasing on credit or installments. The initially agreed-upon price remains unchanged. The sale contract is conducted directly, and the buyer makes payments directly to the seller, bypassing third parties (such as banks). If there's a termination of the credit, the buyer must return the credited item, and the seller returns the installments (Ahmad Abdullah, 2019)

METHOD

This research was conducted in the Bone-Bone district of North Luwu, south of Sulawesi. The reason for selecting this location is because it is one of the areas where many installment-based transactions are practiced by women. The research took place for three months, from April 5th to June 22nd, 2018. Informant selection was purposeful, based on specific criteria derived

from the research title and problem focus. The studied informants were categorized into two groups: key informants and expert informants. Mrs. Ani (33 years old), the key informant, is a member of the PKK (Family Welfare Movement) and actively participates in study groups in the Sidomukti village. She is a kindergarten teacher at Raudhatul Athfal Lemahabang in the Bone-Bone district. Mrs. Ani was able to identify individuals who could provide information regarding the conditions of women engaging in installment-based transactions for household necessities.

Table 1. List of Pseudonym Informants

No	Informant Name	Age	Information
SELLERS			
1	Mrs Rebo	67 Years old	Clothing Seller
2	Mrs Ayu	35 Years old	Clothing Seller
3	Mrs Dandy	43 Years old	Seller of Household Items
4	Mrs Sandy	30 Years old	Tupperware Seller
5	Mrs Sarita	45 Years old	Sellers of Vehicle and household items
6	Mr Mariono/ Mr Setu	55 Years old	Kitchen Equipment Seller
BUYERS			
7	Mrs Ti	54 Years old	The housewife
8	Mrs Putri	35 Years old	The housewife
9	Mrs Zisah	42 Years old	The housewife
10	Mrs Akmal	26 Years old	The housewife
11	Mrs Sarah	27 Years old	The housewife
12	Mrs. Reza	42 Years old	The housewife

Source : data processed 2018

The table above shows the pseudonyms of the informants. there are six sellers and six buyers. Some considerations for researchers when conducting research are: Women who are or have made installment purchases for a period of at least two years. Shops or installment service providers that have been running their business for at least two years. They are fully acculturated in their community, directly involved in the culture, and have time for interviews. There are three types of data collection techniques: participant observation, interviews, and literature study. The data analysis technique uses qualitative analysis methods.

Goods sold by installment At Bone-Bone, South Of Sulawesi, Indonesia

The selling price of goods also influences the behavior of installment buying among housewives. The higher the price of an item, the greater the opportunity for it to be purchased through installments. In general, the practice of installment buying emerges because people cannot afford expensive items. Common items sold through installments include clothing, kitchen equipment, household furniture, and vehicles. These goods experience an increase in price of up to 20% from the wholesale price.

1. Clothing

Ibu Rebu is a clothing seller who sells in Bone-bone sub-district, people call her Ibu Rebu because she sells on Wednesdays (*Rabu*). There are many types of clothes sold by Ibu Rebu, party clothes, work clothes, casual clothes, jeans, and so on. Clothing is any type of fabric of various shapes that is used or worn to protect human skin. The use of clothing is adjusted to the time of use. Clothes for work will be different in shape and pattern from clothes for partying. The average person has more than three clothes for each item. This is supported by the availability of various variations at affordable prices and ease of shopping. Types of clothing are categorized based on their usage:

a. Party attire: Clothing worn for attending wedding ceremonies or family events. Party wear typically appears glamorous with embellishments and fabrics like velvet, brocade, and fine batik. The price of party wear ranges around Rp. 300,000.

b. Workwear: Clothing worn for work. In office settings, shirts are formal, while for farmers or gardeners, cotton fabric is preferred to absorb excess sweat. Some professions have mandatory uniforms for work. The price of shirts in the Bone-Bone market is around Rp. 100,000.

c. Casual wear: Clothing worn for relaxation at home and with family. Casual wear usually consists of short cotton shirts. The price for this clothing is around Rp. 50,000.

d. Jeans: Jeans are garments like pants, skirts, or jackets made of denim fabric. Their durability and versatility make them highly sought-after. The price for a piece of jeans clothing ranges around Rp 150,000.

Islam permits this activity and has regulations regarding the purchase of clothing, including:

a) Surah Al-A'raf (7:26) "O children of Adam, We have bestowed upon you clothing to conceal your private parts and as adornment. But the clothing of righteousness - that is best. That is from the signs of Allah that perhaps they will remember."

b) Surah Al-Ahzab (33:59) "O Prophet, tell your wives and your daughters and the women of the believers to bring down over themselves [part] of their outer garments. That is more suitable that they will be known and not be abused. And ever is Allah Forgiving and Merciful."

c) Surah Al-Furqan (25:67) "Those who, when they spend, are neither extravagant nor niggardly, but hold a just balance between those extremes."

d) Surah Al-Baqarah (2:275) "Those who consume interest cannot stand [on the Day of Resurrection] except as one stands who is being beaten by Satan into insanity. That is because they say, 'Trade is [just] like interest.' But Allah has permitted trade and has forbidden interest."

e) Surah Al-Mutaffifin (83:1-4) "Woe to those who give less [than due], who, when they take a measure from people, take in full. But if they give by measure or by weight to them, they cause loss. Do they not think that they will be resurrected?"

The above verses explain that purchasing clothing should be modest and cover the body appropriately. It is not prohibited to buy good quality clothing but excessive luxury or extravagance should be avoided. There is no specific prohibition in Islam regarding installment buying for clothing or other items. The concept of installment payments is not forbidden in Islamic teachings as long as it does not violate other principles taught by the religion, such as the prohibition of *riba* (interest) or result in prolonged financial issues.

In terms of buying items through installments, it's crucial to understand that Islamic financial principles emphasize fairness in transactions, avoidance of *riba*, and honoring payment commitments. If installment plans are

employed to facilitate purchases within one's financial capacity without imposing interest or leading to long-term financial problems, it aligns with Islamic principles. However, if installment plans involve interest payments or unfair additional charges, it contradicts the prohibition of *riba* in Islam. It's essential to ensure that installment transactions are conducted ethically and in line with the financial principles applied in Islam.

2. Kitchen Equipment

Mr Setu, aka the man who sells on Saturdays (*hari sabtu*), only brings kitchenware items ordered by mothers or new items to promote. Kitchen equipment comprises all types of tools used for the purpose of serving food. Serving food means transforming raw ingredients into consumable meals for the family. Various food processing techniques such as boiling, frying, baking, and grilling require specific tools to ensure the taste of the food meets expectations. Furthermore, the diverse shapes, patterns, and sizes of kitchen utensils cater to individual preferences. Cooking in small portions or just for daily meals typically involves using smaller cooking tools. Conversely, when cooking for family gatherings, larger-sized and greater quantities of cooking utensils are employed. Here are some types of kitchen equipment and their uses that are sold on installment to the Bone-Bone community

- 1) Frying pans or skillets are used for frying or sautéing dishes. A medium-sized one (diameter 30 cm) costs around Rp. 30,000, while larger ones with a diameter of 150 cm range up to Rp. 300,000. Contemporary frying pans, known as 'teflon,' serve the same purpose but come with additional features such as heat-resistant handles and non-stick surfaces, making them more expensive. A small-sized teflon pan with a diameter of 10 cm costs around Rp. 30,000
- 2) Pot, a utensil used for cooking through boiling techniques. A small-sized pot with a diameter of 15 cm is sold for Rp. 30,000. Meanwhile, a pot used for steaming food with a diameter of 40 cm is priced around Rp. 150,000. The price difference is due to the size and function of the utensil." Several pots with dual functionality tend to be more expensive, such as a pressure cooker pot used for quicker steaming, priced at around Rp. 300,000.
- 3) Oven, used for baking cakes. There are two types of ovens: the manual oven and the electric oven. The manual oven is used atop a stove to generate heat, while the electric oven uses electricity as a heat source. The advantage of an electric oven is its multifunctionality; it can be used for baking cakes as well as roasting chicken or other dishes. Additionally, it comes with a timer for baking duration, making it

considered safer. The price of an electric oven is around Rp. 350,000, while a manual oven costs approximately Rp. 150,000

- 4) Various bowls and trays, serving as containers in the food preparation process. Their prices range from Rp. 15,000 to Rp. 50,000, depending on their size and shape.
- 5) Plates, spoons, forks, and bowls, used for serving food. These utensils are usually purchased in dozens.
- 6) Stove is a tool used to produce fire using gas as fuel. The price of a two-burner stove ranges around Rp. 350,000, while a 5 kg LPG gas cylinder is priced at around Rp. 20,000.
- 7) Electric kitchen appliances are food processing tools found in the kitchen that operate using electricity. A useful tool for mixing various types of food dough is a mixer. An appliance used to mix, puree food, and cook rice is a blender and rice cooker. The price of the aforementioned equipment ranges around Rp. 350,000.

Islam allows individuals the freedom to determine their kitchen utensils, and there are no specific prohibitions concerning the criteria for owning kitchen equipment or food. The guidelines set are related to the prohibition of using utensils made of gold and silver, emphasizing cleanliness of containers, and encouraging sharing with others

a) Surah An-Nahl (16:114)

" Then eat of what Allah has provided for you [which is] lawful and good. And be grateful for the favor of Allah, if it is [indeed] Him that you worship."

b) From Abu Hurairah, Rasulullah said, " Allah is pure; He likes cleanliness. Therefore, clean your eating place." (HR. Tirmidzi)

c) Rasulullah said, " He who feeds his family the best meal is indeed the best among them, and the best charity is the one given by a Muslim." (HR. Tirmidzi)

d) From Abdullah bin Abbas, the Messenger of Allah said, "There is no vessel that the son of Adam can fill more evil than his stomach. It is sufficient for the son of Adam to eat a few mouthfuls to keep him standing upright. But if he must (fill it), then one third for his food, one third for his drink, and one third for his breath (HR. Tirmidzi)

e) From Abu Hurairah, the Prophet Muhammad (PBUH) said, "Do not eat in gold and silver dishes, and do not drink in vessels made of gold and silver. Verily, they are for the unbelievers in this world and for you in the Hereafter." (HR. Bukhari dan Muslim)

3. Tupperware

The exclusive products are sold at prices listed in the catalog. Sellers earn a 10% profit from the selling price of the item. According to the point calculation, the seller will receive a star upgrade and obtain bonuses such as items and discounts on party purchases

Table 5 Types of Tupperware sold by Ibu Sandy

No	Items	Price
1	Crystal Canister	349.000
2	Snack It	150.000
3	Small Mosaic Canister	160.000
4	Medium Mosaic Canister	115.000
5	Large Mosaic Canister	135.000
6	Giant Canister	220.000
7	Mosaic Snack Stor	155.000
8	Mosaic Bread Lover	110.000
9	Mosaic Sweet Saver	132.000
10	Table Collection set	280.000
11	Table Collection 3,5 L	225.000
12	Deluxe Tumbler	280.000
13	Blossom Collection	699.000
14	Blossom sarving Platter	155.000
15	Blossom Soup Server with Ladle	184.000
16	Blossom saucy dish	160.000
17	Blossom Oval server with colander and spoon	205.000
18	Blossom rice server	210.000
19	Blossom Plate	180.000
20	Sweet Blossom	275.000
21	Blossom 2 L Pitcher	137.000
22	Petite Blossom	515.000
23	Petite Blossom Saucy Dish	110.000
24	Petite blossom Soup server	135.000
25	Petite blossom serving platter	105.000
26	Serving spoon	44.000
27	Blossom sambal dish	105.000
28	Medium stack n stor	228.000
29	Large stak n stor	132.000
30	Jumbo stak n stor	158.000
31	Fresh lime Collection	499.000
32	Modular bowl set	150.000
33	Compact bowl high	150.000
34	Slimline 2 L	160.000
35	VentSmart 4,4 L	320.000

36	Vent smart 1,8 L	350.000
37	Frosty Blue Collection	502.000
38	Pocket Freezermate with dial	85.000
39	Medium Freezermate with dial	120.000
40	Mini freezermate	110.000
41	Fusion Master Mincer	1.250.000
42	Turbo Chopper	399.000
43	Speedy Chef	600.000
44	MPress	480.000
45	Steam it	180.000
46	Juist	225.000
47	TChef Sauce pan 1 L	1.400.000
48	TChef Sauce Pan	1.900.000
49	TChef wok Pan	2.900.000
50	Tchef Junior wok Pan	1.800.000
51	TChef Complete set	9.700.000
52	TChef Basic set	4.800.000
53	Kitchen Duo	395.000
54	TChef Casserole	2.800.000
55	TChef Fry Pan	2.100.000
56	Froggy Canister	130.000
57	Poppy Canister	130.000
58	Cutie Twee Frog	146.000
59	Cutie Twee Penguin	138.000
60	Buku Bayi	40.000
61	Cutie Bag	345.000
62	Tiwi Todz	265.000
63	Tiwi Kidz	245.000
64	Eco Bottle Kids	110.000
65	Kiddos Tumbler	180.000
66	Smart Saver	400.000
67	Smart saver Square 1	105.000
68	Smart saver Square 2	125.000
69	Smart Saver Square 3	160.000
70	Smart Saver Oval 1	65.000
71	Smart Saver Oval 2	95.000
72	Smart Saver Oval 3	110.000
72	Cooking Oil saver	170.000
73	Spice T go	100.000
74	Rice Smart	690.000
75	Small Sumer Fresh	168.000
76	Giant Tumbler	160.000
77	Medium Summer Fresh	220.000
78	Summer Fun	349.000
79	T for 2	530.00
80	T-Pop	325.000

81	Eco Bottle 500 ml	220.000
82	Lolly Tup	50.000
83	Fun Tumbler	39.000
84	Cool Teen	175.000
85	Groovy Bottle	160.000
86	X-treme Café Mug	240.000
87	X-treme Meal Box	210.000
88	Eco Men Black	80.000
89	B.Y.O Lunch set	240.000
90	Carry All Bowl	297.000
100	Click To Go	290.000
101	Pretty Glam	330.000
102	Eco Bottle 1 L	160.000

Sumber: Katalog Tupperware 2018

Tupperware is a food container. In this regard, Islam has specific rules prohibiting the use of containers made of gold or silver and recommends using materials like wood or clay for containers. There's also an emphasis on maintaining cleanliness. However, this doesn't necessarily mean a prohibition on using Tupperware. Here are some Hadiths related to the use of food containers.

- a) The prohibition of using eating utensils made from gold and silver; From Abu Hurairah, the Prophet Muhammad (PBUH) said, "Do not eat in plates or bowls made of gold or silver, and do not drink from cups made of gold or silver, for these are the vessels of the disbelievers in this world, and for you, they are in the Hereafter. (HR. Bukhari dan Muslim)
- b) Prohibition of Imitation in Gold and Silver Utensils; From Abu Hurairah, the Prophet Muhammad (PBUH) said, "Whoever drinks in vessels made of gold or silver, indeed, they are filling their stomachs with the fire of Hell (HR. Muslim)
- c) Preferred Use of Utensils Made of Clay or Wood; From Abu Hurairah, the Prophet Muhammad (PBUH) said, "When any one of you drinks, let him drink from vessels or containers made of clay, for they are better for you, purer, and cleaner in their water." (HR. Tirmidzi)

These hadiths, the Prophet (peace be upon him) emphasized the prohibition or recommendation to avoid using utensils or containers made of gold and silver in daily food and drink. This guidance stems from the Sharia, emphasizing simplicity, steering clear of arrogance, and preventing excessive luxury in the daily lives of Muslim believers.

Household furniture encompasses all items used to furnish a household. These items include tables, chairs, wardrobes, kitchen cabinets, buffets, sofas,

refrigerators, and beds, which vary in price. Due to their expensive nature, many women opt to purchase these products through installment plans.

Table 6 Price of Household Furniture

No	Nama Barang	Harga
1	Single table	Rp. 1.350.000
2	Plastic chairs 4	Rp. 200.000
3	Brown Sofa Jaguar	Rp. 3.600.000
4	Buffet	Rp. 2.800.000
5	Wardrobe double doors	Rp. 2.000.000
6	Dish cabinets	Rp.700.000
7	Spring Bed King	Rp. 1.900.000
8	Refrigerator Panasonic	Rp. 2.300.000

4. Motorcycle vehicles

The most important vehicles to help mobilize the people of Bone-bone sub-district, especially those who have to travel every day. Various brands marketed include Honda, Yamaha and Kawasaki with prices up to tens of millions.

This high price makes people buy by shrinking, The price of motorcycles according to official Honda dealers can be seen in the following table;

Tabel 7 Types and Price of Motorbike Honda

No	Items	Price
1	Blade 125 F1 Disc Brake	Rp. 16.675.000
2	Revo X	Rp 15.550.000
3	Supra X 125 Helm in	Rp. 18.125.000
4	BeAT Sporty CW	Rp. 15.450.000
5	Vario 110 CBS-ISS	Rp. 17.725.000
6	Scoopy Sporty	Rp. 18.200.000
7	CBR 150R standard	Rp. 33.800.000

Source: astra-honda.com/price-list

In Islam, laws related to motor loans or vehicle financing have several aspects to consider. In the context of purchasing goods, if *riba* is involved, for example in a purchase scheme with a credit system that charges interest or additional profit on borrowing money, it is considered contrary to the teachings of Islam. For most Islamic scholars and authorities, there is a prohibition against *riba* in every form, including in the sale and purchase of goods.

The recommended alternative in Islam is to use transaction schemes that do not involve usury, such as *murabahah*. In the principle of “*murabahah*”, buyers and sellers set prices from the beginning without any additional fees or interest. The seller buys the goods demanded by the buyer and resells them at a predetermined profit. Another option would be “*Ijarah*” Finance - Lease

based finance on the item - basically the buyer and seller will enter into a contract where the seller would allow the buyer to “rent” the item until the entire amount is paid up and then on the last instalment the item is sold to the buyer.

Another option would be “Musharaka” - Partnership bases of financing - the buyer and seller enter into a partnership and purchase the item, thereon the seller will sell portions of the item to the buyer at each installment.

1) Law of Financing or Credit Containing Usury (Interest):

If motor financing involves the payment of interest or usury, then it is against the principles of sharia. Riba is forbidden in Islam (Sura Al-Baqarah 2:275-279), so transactions involving the payment of interest in any form are considered invalid.

2) Law of Sale and Purchase with Financing Scheme (Murabahah):

In the principle of murabahah, the seller buys the vehicle desired by the buyer and then resells it at a determined profit from the beginning. This scheme is considered legitimate in Islam as long as there is no element of interest or usury.

3) Ethical Considerations in Financing Transactions:

In addition to the financial aspect, there are ethical considerations in financing transactions. It is important to ensure that the financing scheme does not burden the buyer with excessive financial burdens or harm any of the parties to the transaction.

4) Clear and Fair Agreement:

Every transaction, it is important to have a clear, fair, and mutually agreeing agreement between the buyer and seller regarding the chosen financing scheme.

So, in Islam, financing or motor loans can be considered shariah-compliant if they do not involve riba and adhere to the principles of fairness, transparency, and clear agreement between the two parties. These principles are important to consider in all forms of financial transactions in the context of Islamic sharia.

Promotion by Sellers

Promotions carried out by merchants serve to make mothers know about the products sold and cause interest in buying. Promotion can be done in two ways, namely traveling promotion by bringing merchandise or promotion on the spot, waiting for buyers to come to buy mixed goods and offering merchandise in installments.

Promotion law in Islam is permissible, as long as the promotion carried out is correct and in accordance with the description of the product, but on the contrary if the promotion is carried out with elements of fraud then it is prohibited / haram (Bahri, 2013). Merchants at Bone-bone always allow

mothers to check their merchandise directly. Even merchants deliberately carry their wares around so that mothers are free to choose the items they like.

a. Mobile Promotion

Mobile promotion is conducted by taking merchandise and directly offering it to housewife door-to-door. This method involves Ibu Rebo, Ibu Ayu, Ibu Sandy, and Pak Setu. Ibu Rebo and Ibu Ayu sell clothes, while Ibu Sandy sells Tupperware and Pak Setu sells kitchen utensils. The initial step in this mobile promotion is finding spots where housewives gather and relax. After some small talk, the vendors showcase their merchandise. Housewives are encouraged to browse, and if they find something suitable, they can make a down payment, typically a minimum of ten thousand, depending on the item's price.

Buyers are also allowed to take items without any down payment. After the housewives are content with viewing the items, the goods are packed up and arranged for the next promotion. If a buyer desires an item that's not available, the seller will attempt to find it at a wholesale store and bring it to the next meeting. This initial promotion serves as the starting point for subsequent sales. These first customers will connect with other customers. Without being prompted, these buyers will share their experiences and recommendations based on their satisfaction with the products to their acquaintances

b. Shop Promotion

Mrs Dandy owns a mixed-goods store, so the visiting housewives are informed that she offers an installment plan for items. These housewives are allowed to take the needed items with an assurance of payment every month. Those aware of this will share with their acquaintances that at Ibu Dandy's store, installment plans for goods are permitted. Similarly, Ibu Sarita conducts promotions exclusively at home, where the items for sale are never displayed publicly. Housewives are only offered the option to pay for household items in installments, with payment guarantees per harvest season. This approach is more convenient and appealing for the Bone-bone community, predominantly engaged in agricultural work

Islamic Review of the Law of Promotions

Islamic principles emphasize honesty, ethical conduct, and proper behavior in all social interactions, including business and marketing. Although the Quran doesn't explicitly address marketing or promotions, there are relevant principles in Islam:

Principles of Honesty and Ethics in Trading: Q.S Al-Mutaffin (83:1-4)

"Woe to those who cheat, who when they buy and sell ask others to accept in full, and when they measure or weigh for others they reduce. Isn't those people sure that they will be resurrected?"

Principles of Providing Honest and Useful Information: Q.S Al-Baqarah (2:42)

"Do not mix truth with falsehood or hide the truth knowingly. And do not mix truth with error or knowingly hide the truth. "

In the hadith, there are several that emphasize the importance of honesty in promotion or sales:

The Prophet (peace be upon him) said, "The best words are true and upright, and the worst words are those that lie and are sweet in giving information on buying and selling." (HR. Muslim)

Although there is no verse or hadith that specifically mentions "promotion" as we know it in the modern business world, these principles emphasize the importance of honesty, accuracy of information, and ethics in trading or interacting in any context, including in the promotion or marketing of products.

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