

## Analysis of the Mechanism of Determining Selling and Service Prices in the Islamic Economic Perspective

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### ABSTRACT

The purpose of this study was to find out how the mechanism for determining the selling price and services on Photocopying and Printing Ammey Kel. Dermayu Kab. During Prov. Bengkulu and to find out how the Islamic economic review of the mechanism for determining the selling price and services on the Ammey Photocopy and Printing. To reveal these problems in depth and comprehensively, the authors use qualitative methods to collect the necessary information during the research period. The data collection of this research was carried out by conducting observations or observations and interviews, with the object of research in Photocopying and Printing Ammey. Based on the results of research and analysis on the mechanism for determining selling prices and services in Ammey Photocopying and Printing, it can be concluded that the mechanism for determining price rounding is unclear in Photocopying but Ammey Printing uses fairness-based pricing, pricing in Ammey Photocopy and Printing is in accordance with the principle Islamic economics because the price set does not oppress buyers, namely Photocopying and Printing Ammey takes advantage at a reasonable level. Photocopying and Printing Ammey does not take advantage of the rounding off of the price, but the remainder of the rounding proceeds will be collected and transferred to social funds and to mosque charity boxes.

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## 1. INTRODUCTION

Humans have many needs, needs and desires, all of which require fulfillment. They need food, clothing, knowledge and service of honor and a million other necessities. Broadly speaking, human needs are grouped into two major groups, namely physical needs or bodily needs and psychological needs or psychological needs. Trading is an activity that is highly recommended in Islamic teachings. Even the Prophet, has stated that nine out of ten doors of sustenance are through the door of trading.

This means that through this trade route, the doors of sustenance will be opened, so that the gift of Allah emanates from it, buying and selling is something that is permissible, as the word of Allah SWT in Surah Al-Baqarah verse 2752:

***"Those who eat (take) usury cannot stand up but like the establishment of a person who is possessed by a devil because of the pressure of madness. Their condition is like that, is because they say (opinion), in fact buying and selling is the same as usury, even though Allah has forbidden buying and selling and forbidding usury. Those who have reached him the prohibition from his Lord, then continue to stop (from taking usury), then for him what he has taken before (the prohibition has not yet come); and its affairs (up to) to Allah. Those who repeat (take usury), then eternally in it. (Surah Al-Baqarah: 275)***

Islam emphasizes that human activities in business or trade are not solely for profit, but must implement noble character as a basis.<sup>6</sup> Islamic economics in conducting its business is based on the values of faith and morals, moral ethics for each of its activities, both in the position as a consumer, manufacturers and distributors. In Islam trade must be carried out properly, and in accordance with the economic principles of Sharia, in Islam prohibits excessive profits, dishonest trade, harming others, must apply justice and honesty in every economic activity. Photocopying and Printing Ammey is an individual business which is one of the places to shop for stationery and office supplies, serving photocopying, rental and printing services that enliven business competition.

The concept of a fair price according to Ibn Taimiyah is the price of the value of the goods paid for the same object given, at the time and place where the goods were delivered. The justice that Ibn Taymiyyah wanted was not to injure and not to harm others. With a fair price, both parties will get their respective satisfaction and no party will be harmed. However, in reality and based on temporary research, the shopping malls in Dermayu include Ammey Photocopy and Printing, the pricing mechanism it uses has not implemented Sharia economic principles, where in practice Ammey Photocopying and Printing is unclear in the pricing mechanism, for example Photocopying one sheet is Rp. 200, - Customers who copy only three copies can round up the price to Rp. 1000, - when the customer should only pay Rp. 600,- and vice versa if there are customers who copy only six pieces, the price is rounded up to Rp. 1000,-even though the customer should pay Rp. 1,200,-. In rental services or other services Photocopying and Printing Ammey sets the price by looking at the level of difficulty of the process, such as renting one sheet at a price of Rp. 2,500, - but in practice, even though the rental is only one sheet, if the process is more difficult the price will be increased according to the level of difficulty as well as binding services and others. Some of these price fixes are agreed upon between the actor and the buyer and some are without an agreement, the actor immediately gives the price to the buyer after the work is completed without explaining or bargaining again with the buyer/customer. The application of such prices contains an element of ambiguity and is not in accordance with sharia economic principles that apply the concept of buying and selling that is good, honest, has clarity and does not harm others.

The author's purpose of doing this research is to find out how the mechanism of determining the selling price and services on Photocopying and Printing Ammey Kel. Dermayu Kab. During Prov. Bengkulu and to find out how the Islamic economic review of the mechanism for determining the selling price and services on the Ammey Photocopy and Printing.

## 2. RESEARCH METHOD

In qualitative research, researchers are required to be able to dig up data based on what is said, felt, and done by the data source. In qualitative research, the researcher is not what the researcher thinks but is based on what is happening in the field, experienced, felt, and thought by the data source. By conducting research through a descriptive approach, the researcher must describe, explain, describe the data that has been obtained by the researcher through in-depth interviews conducted with informants.

In this chapter the presentation will be divided into three parts to make it more systematic and focused, namely as follows:

- a. Description of research informants
- b. Description of research results/in-depth interviews

c. Discussion

d. Description of research informants

1) Mr. Joni Supriadi (Leader/Owner of Ammey Photocopy and Printing)

During the research process and in-depth interviews, Mr. Joni Supriadi was the first informant that the researchers interviewed since the research began, lengthy interviews and discussions ranging from the history of the establishment of Ammey Photocopy and Printing to the pricing mechanism for Ammey Photocopy and Printing. At the time of the interview he was willing to answer all questions from the researcher which at that time was guided by the interview guide that the researcher made.

2) Atun (Employee at Photocopying and Printing Ammey)

The second informant that the researcher interviewed was Ms. Atun. He is an employee at Ammey Photocopy and Printing, he is willing to answer all questions from researchers at that time.

3) Mrs. Novita Marlina (PAUD teacher)

Is a photocopy and printing customer of Ammey who works in one of the PAUD schools, he often uses Ammey's photocopying and printing services. he is willing to answer all questions from researchers.

4) Mr. Hazairin (Private)

Is a customer of Ammey Photocopy and Printing. he is willing to answer all questions from researchers.

5) Mr. Hendri (PNS)

He is one of the teachers at the SMK who was interviewed by the researcher and he was willing to answer all the questions that the researcher asked.

6) Mr. Paharudin (PNS)

One of the teachers at the Vocational High School who can shop at Ammey Photocopy and Printing, who was interviewed by the researcher and he was willing to answer all the questions that the researcher asked.

7) Faradilla (Student)

Is one of the SMK students who is familiar with one of Ammey's photocopying and printing employees. He often does shopping or photocopying at Ammey's Photocopy and Printing Services before entering the class, where the researcher interviewed him and he was willing to answer the questions the researcher asked.

8) Yulita Devi (Student)

He did not mind interviewing researchers before he entered the school.

9) Mrs. Parsini (Housewife)

A housewife who can photocopy books for her child who is still in elementary school. He did not object to the researcher interviewing.

10) Mrs. Andriyani (PNS)

Mrs. Andriani is a civil servant who serves as a principal at one of the PAUD, she said that she often shopped at Ammey Photocopy and Printing, she was willing to interview researchers on the sidelines of her time while she waited.

11) Handoko

One of the Honorary Teachers/TU at an elementary school, he often photocopies documents from where he works to Ammey Photocopy and Printing. He admits that he has subscribed to Ammey Photocopying and Printing.

12) Julia Pitriani

An honorary employee at Puskesmas Kel. Dermayu, he was interviewed by researchers and he said that he had been a long time subscriber to Ammey Photocopying and Printing.

### 3. RESULTS AND DISCUSSION

The data from the research results in this study were obtained through in-depth interviews conducted by researchers in the period starting from July 24, 2017. All informants who conducted in-depth interviews were Owners, Employees, and customers of Ammey Photocopy and Printing.

**a. Mechanism of Determining Selling Prices and Services on Photocopying and Printing Ammey Kel. Dermayu Kab. All Bengkulu**

From the results of research conducted by the author in the field, obtained data that provides a lot of information about the mechanism for determining selling prices and services on photocopying and printing Ammey. According to the results of research conducted by researchers by interviewing owners of Ammey photocopying and printing, researchers obtained information about the mechanism for determining selling prices and services on Ammey photocopying and printing as in the results of interviews about other businesses in Ammey Photocopying and Printing besides photocopying. Mr. Joni Supriadi explained that:

"At Photocopying and Printing Ammey, apart from photocopying, they also provide computer rental services, binding, printing such as printing invitations, Yasin books and other books and providing stationery." Then the researcher further asked Mr. Joni Supria what is the basis for determining the price of goods and services. Ammey Photocopy and Printing services? he also answered as follows: "In determining the selling price and services we determine based on the amount of capital we spend and look at the existing market price we also see the level of difficulty / risk in a job itself" When the researcher asked Mr. Joni Supriadi "Do you know at the time of processing the transaction (payment) from the customer, the employee rounds the price?" He replied: "Yes, I know. For example, if there are customers who only photocopy their ID cards, they only need to pay 400 rupiah because it is difficult to find 100 rupiah denominations, our employees usually round the price to 500 rupiah, as well as typing services which we usually value Rp. 2,500, - per sheet, but because the process is more complicated and takes a lot of time, we can increase and round the price." The next question the researcher continued was by asking "what are the reasons used in this policy?" he also replied: "they round the price if there are customers who shop with change that is difficult for us to provide, yes, for example, 100 rupiah, 250 rupiah " as well as typing services which we usually charge Rp. 2,500, - per sheet, but because the process is more complicated and takes a lot of time, we can increase and round the price." The next question the researcher continued was by asking "what are the reasons used in this policy?" he also replied: "they round the price if there are customers who shop with change that is difficult for us to provide, yes, for example, 100 rupiah, 250 rupiah " as well as typing services which we usually value Rp. 2,500, - per sheet, but because the process is more complicated and takes a lot of time, we can increase and round the price." The next question the researcher continued was by asking "what are the reasons used in this policy?" he also replied: "they round the price if there are customers who shop with change that is difficult for us to provide, yes, for example, 100 rupiah, 250 rupiah "

We also gave another question to Mr. Joni Supriadi, "Is the rounding system a profit-taking technique?" He also replied ""Actually, the rounding of prices is not a profit-taking technique because the results are not much, we will set aside the results from these rounds of prices for other things such as filling charity boxes and other social activities."

From the results of the research that the author got from the results of interviews with the owner of Ammey Photocopy and Printing, the author concluded that Ammey's Photocopying and Printing in addition to photocopying in Photocopying and Printing Ammey served computer rental services, binding, printing and providing stationery. In setting the selling price and photocopying and printing services, Ammey sets the price based on the amount of capital issued, looks at the market price, and looks at the level of difficulty in a job. At Ammey Photocopy and Printing, there is a price rounding system because it is difficult to find denominations for change but the rounding off of prices is not a profit taking, the results from the rounding will be set aside for other things such as filling out charity boxes and other social activities.

**b. Review of Islamic Economic Principles on the Mechanism of Determining Selling Prices and Services in Photocopying and Printing of Ammey.**

In this chapter, we will explain the results of the research conducted by the author on the mechanism for determining selling prices and services on Ammey Photocopying and Printing in relation to their alignment with Islamic economic principles.

To find out, the authors conducted observations and interviews with the leadership, employees and customers of Ammey Photocopy and Printing. The interview was conducted on July 24, 2017.

### 3.1 Price analysis

Every trade must be profit oriented. However, Islam places great emphasis on fairness in obtaining these benefits. This means that the price of the product must be reasonable and not marked up in such a way in a very expensive amount, even though the Qur'an does not specify a fixed nominal amount of a reasonable profit, but the Qur'an firmly advises that profit taking is fair, mutually pleased and profitable. The price given by Ammey Photocopy and Printing is reasonable according to what is given to consumers, because it can be seen from the quality raw materials and convenience in service. The price given is in accordance with the standard so that it does not burden consumers.

### 3.2 Analysis of honesty in photocopying and printing Ammey

According to the results of research conducted by researchers by interviewing Ammey photocopying and printing employees, researchers obtained information about the honesty of Ammey's photocopying and printing parties regarding the mechanism for determining selling prices and services on Ammey photocopying and printing to their customers as in the results of interviews that researchers did with one of the employees. photocopying and printing of Ammey and his customers. such as the question that the author asked one of the employees at Ammey photocopying and printing, namely Mbak Atun: "Do you often practice price rounding at the time of payment transactions by customers?" he also replied: "often, because almost every day there are customers who shop for which we round the price".

The next question, the researcher continued, "what are the reasons that can be used for the rounding of prices?" he replied: "We rounded the price because it was difficult to get denominations. As usual, photocopy customers only want or only need 8 sheets which should only pay Rp. Only 1,600, so we rounded up the price to Rp. 2,000, -, because we had difficulty finding change which was only Rp. 400,-"

The question that the researcher continues to ask Ms. Atun is: "Do you always provide oral and written information to customers at the time of rounding off? " he replied: " before the customer pays we will state the price that the customer has to pay, after the customer gives the money and we see if the change is difficult for us to find then we will round it up and we will inform the customer if the customer does not mind then we will round."

The question that researchers continue to ask is: "Have any customers ever questioned the problem of rounding prices?" He also replied: "Before the customer pays we have told the customer the price that the customer should pay and we have informed the rounding of the price so that no customer questions or complains."

### 3.3 Mechanism of Determining Selling Prices and Services on Photocopying and Printing Ammey Kel. Dermayu Kab. All Bengkulu.

From the results of interviews that researchers conducted with Mr. Joni Supriadi as the leader or owner of Ammey Photocopy and Printing regarding the mechanism for determining selling prices and services on Ammey Photocopying and Printing, the researcher can conclude as follows:

- a. In photocopying and printing, Ammey besides photocopying also provides computer rental services, binding, printing such as printing invitations, Yasin books and other books as well as providing stationery
- b. In determining the selling price and photocopying and printing services, Ammey determines based on the amount of capital issued, looks at the existing market price and also looks at the level of difficulty/risk in a job itself.
- c. There is rounding of prices in photocopying and printing Ammey
- d. The reason for the rounding of prices at Ammey Photocopy and Printing is because it is difficult to find denominations for change
- e. The rounding off of prices is not a profit-taking technique because the results are not much, the results of the rounding of prices will be set aside for other things such as filling out charity boxes and other social activities.

### 3.4 Overview of Islamic Economics on the Mechanism of Determining Selling Prices and Services on Photocopying and Printing Ammey

In buying and selling, it should be accompanied by a sense of honesty so that there is value and benefit. If the seller and the buyer deceive each other or keep secret about what should be said then

there will be no value and benefit.<sup>76</sup> Islam highly values honesty and prohibits treason. Therefore, a Muslim who becomes a business actor should obey promises and mandates. It is forbidden to betray anyone, especially to business partners, including customers or consumers. Islam also forbids humans to lie, including lies in business. This warning is very actual, if we look at the various lies in business practices in everyday life.

#### a. Price analysis

The price given by Ammey Photocopy and Printing is reasonable according to what is given to consumers, because it can be seen from the quality raw materials and convenience in service. The price given is in accordance with the standard so that it does not burden consumers.

#### b. Analysis of honesty in photocopying and printing Ammey

From the results of interviews that researchers conducted with Ms. Atun as an employee at Ammey Photocopy and Printing regarding honesty in Ammey Photocopying and Printing, the researchers concluded as follows:

- 1) In Photocopying and Printing Ammey often rounds up prices because almost every day there are customers who shop whose prices are rounded up
- 2) In Photocopying and Printing, Ammey often rounds up prices because it is difficult to get denominations. As usual, photocopy customers only want or only need 8 sheets which should only pay Rp. 1,600, - so the price is rounded up to Rp. 2,000, -, because they are difficult to find change which is only Rp. 400,-."
- 3) At the time of price rounding there is a notification to the customer from the Ammey Photocopy and Printing party/employee, before the customer pays the price that the customer must pay will be stated, after the customer gives the money and it is seen if the change is difficult to find then the employee will round it up and will notify the customer if If the customer doesn't mind, it will be rounded up.
- 4) At the time of rounding off the price there were no customers who questioned/complained because before the customer paid the customer had already been informed of the price that the customer should have paid and the rounded price was notified.

## 4. CONCLUSION

The mechanism for determining selling prices and services carried out by Ammey Photocopying and Printing uses a rounding off pricing method and Ammey Photocopying and Printing uses rounding off prices due to the difficulty of finding change for change. The mechanism for determining selling prices and services carried out by Ammey Photocopy and Printing uses a price rounding mechanism in accordance with Islamic economic principles, which is a mechanism for determining selling prices based on the value of justice by setting a fair price and not taking large profits and is a balance point between the power of demand and supply voluntarily agreed upon by the buyer and seller or Photocopy and Printing of Ammey, taking into account the purchasing power of the public or customers.

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