

Analysis of selling price setting mechanisms and services in the perspective of Islamic economics (Case study of photocopying and printing Ammey Kel. Dermayu Kab. Seluma Prov. Bengkulu)

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ABSTRACT

The purpose of this study was to find out how the mechanism for setting selling prices and services for Photocopying and Printing Ammey Kel. Dermayu Kab. Selum Prov. Bengkulu and to find out how the Islamic economic review of the mechanism for setting selling prices and services on Ammey's Photocopying and Printing. To reveal this issue in depth and comprehensively, the authors used qualitative methods to collect the information needed during the research period. The data collection for this research was carried out by conducting observations or observations and interviews, with research objects at Ammey Photocopying and Printing. using fairness-based pricing, the pricing at Ammey Photocopying and Printing is in accordance with Islamic economic principles because the prices set do not tyrannize the buyer, namely Ammey Photocopying and Printing take advantage of the interest rate horse. Photocopying and Printing Ammey does not take advantage of the round off price, but the rest of the round off will be collected and diverted to social funds and to the mosque's charity box. and the determination of price rounding is a balance point between the forces of supply and demand which are agreed voluntarily and voluntarily by sellers and buyers.

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1. INTRODUCTION

Every human being needs wealth to fulfill all his needs. Therefore, humans will always try to obtain these assets. One effort to obtain it is to work. While one of the forms of work is trade or business. An important activity in muamalah that is mostly carried out by humans is business activity.

Trading is an activity that is highly recommended in Islamic teachings. Even the Prophet, has stated that nine out of ten doors of sustenance is through the door of trading. This means that through this trade route, the doors of sustenance will be opened, so that God's grace radiates from him, buying and selling is something that is permissible.

Islam emphasizes that human activity in doing business or trading is not solely to seek profit, but must implement noble character as its foundation. Islamic economics in carrying out its business

is based on the values of faith and morals, moral ethics for each of its activities, both in positions as consumers, producers and distributors.

In Islam trade must be carried out properly, and in accordance with the principles of Sharia economics, in Islam prohibiting excessive profit, dishonest trading, harming others, must apply fairness and honesty in every economic activity. In line with the times, buying and selling activities have developed, both in terms of the buying and selling system which currently uses the online shop system, and in terms of the place where sellers and buyers meet or are called markets, which have progressed like the development of modern markets, namely the number of development of minimarkets, supermarkets or supermarkets, shops, and hypermarts in Indonesia today.

Photocopying and Printing Ammey is an individual business which is one of the shopping places for stationery and offices, serving photocopying, rental and printing services which also enliven the business competition. In an increasingly monopolistic business competition, business actors often use all means to be able to gain profits and win the competition even though the methods used are not in line with Sharia principles which place limits on humans in carrying out all their activities.

The different interests of business actors and consumers demand a fair price system, prices that occur as a result of the forces of demand and supply in the market. The market price is the price paid in the transaction of goods and services according to the agreement between the seller and the buyer. Price fixing is a price fixation that has been determined by the party entitled to determine the price. In fixing the price, an item must be agreed upon and generally applicable.

The concept of a fair price according to Ibn Taimiyah is the price of the value of goods paid for the same object given, at the time and place that the goods are delivered. The justice desired by Ibn Taimiyah is not to injure and not harm other people. ⁸ With a fair price, both parties will get each other's satisfaction and no party will be harmed.

However, in reality and based on temporary research, the shopping malls at Dermayu include Ammey Photocopying and Printing, the pricing mechanism used has not implemented the principles of Islamic economics, where in practice Ammey's Photocopying and Printing does not make it clear in the pricing mechanism, that is, for example Photocopying one sheet is Rp. 200, - a customer who copies only three sheets can round off the price to Rp. 1000, - even though customers should only pay Rp. 600, - and vice versa if there is a customer who copies only six copies, the price will be rounded up to Rp. 1000,-even though the customer should have paid Rp. 1.200,-. For rental services or other photocopying and printing services, Ammey sets the price by looking at the level of difficulty of the process, such as renting one sheet for Rp. 2,500, - but in practice, even though the rental is only one sheet, if the work 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 determinations are agreed upon between the actor and the buyer and some without an agreement, the actor directly gives the price to the buyer after the work is finished without explaining or haggling again with the buyer/customer. The application of such prices contains elements of obscurity and is not in accordance with Islamic economic principles which apply the concept of buying and selling that is good, honest, clear and does not harm others.

Unclearness in price fixing can lead to various consequences, unethical pricing actions can cause business actors to be disliked by buyers, even buyers can carry out a reaction that can damage the reputation of the business. Unwanted pricing by buyers may result in a refusal reaction by some or all of the buyers.

2. METHOD

2.1 Types and Research Approaches

The type of research used in this study is a qualitative research method, namely research that uses a natural setting, with the aim of interpreting the phenomena that occur and is carried out by involving various existing methods, based on techniques of collecting and analyzing relevant data obtained from natural situations.

The research approach that the author uses is a normative approach, namely the data collected is then linked to the provisions of Islamic economic principles. the discussion will always be based on the foundation of Islamic economic principles, namely the Qur'an and Hadith as well as the opinion of the scholars.

2.2 Time and Location of Research

Time to Conduct This research was conducted from May 2017 until completion. The location of the research was at Ammey photocopying and printing, Dermayu Village, Air Periukan District, Seluma Regency.

2.3 Research Informants

The informant determination technique used in this study was purposive (purposive collection of informants). The technique of determining this informant is who will be taken as a member of the informant left to the consideration of the data collector in accordance with the aims and objectives of the research. Determination of informants in this study is based on the object studied and based on the informant's relationship with research. The informants in this study consisted of Ammey photocopy and printing owners, their employees and customers.

2.4 Sources and Data Collection Techniques

Primary data was obtained from the field, namely at Ammey photocopying and printing. Primary data sources in this study were obtained from data from interviews and observations that the authors conducted with informants. Primary data collection was carried out by interviews asking structured oral questions directly to employees and customers of Ammey Photocopying and Printing.

This secondary data is obtained from a number of books, journals, and other readings that are related to the title of this thesis, which can provide additional information or data that can strengthen the main data. The data is in the form of documentation such as price lists, records in Ammey's photocopying and printing and sources or books that are related to this research. Research data collection was carried out by means of observation, interviews and document study.

2.5 Data analysis technique

This study uses inductive data analysis. Inductive data analysis is a method by drawing conclusions from specific data, inductive thinking departs from specific facts and concrete events and then draws general conclusions. Based on the data obtained from the field, from the results of observations, interviews, field notes and documentation studies, the authors raise specific facts, concrete events and then draw general conclusions. This was done to resolve existing problems regarding the implementation of the pricing mechanism applied by Ammey Photocopying and Printing which was analyzed or reviewed according to Islamic economics.

3. RESULTS AND DISCUSSION

Data from the research results in this study were obtained through in-depth interviews conducted by researchers starting from July 24 2017. All informants who conducted in-depth interviews were the owners, employees and customers of Ammey Photocopying and Printing.

3.1 Mechanism of Setting Selling Prices and Services on Photocopying and Printing Ammey Kel. Dermayu Kab. As long as Bengkulu

From the results of research conducted by the authors in the field, data was obtained which provided a lot of information about the selling price setting mechanism and services for Ammey photocopying and printing. According to the results of the research that the researchers conducted by interviewing the owners of Ammey photocopying and printing, the researcher obtained information about the selling price setting mechanism and services for Ammey photocopying and printing as in the results of interviews about other businesses in Ammey's photocopying and printing besides photocopying. Mr. Joni Supriadi explained that:

"In addition to photocopying and printing, Ammey also provides computer rental, binding, printing services such as printing invitations, yasin books and other books as well as providing ATK"

Then the researcher further asked Mr. Joni Supriadi what was the basis for setting the price of goods and services at Ammey Photocopying and Printing? he replied as follows:

"In setting the selling price and services we determine based on the amount of capital we spend and looking at the existing market prices we also see the level of difficulty/risk in the work itself"

When the researcher asked Mr. Joni Supriadi "Did you know that during the transaction process (payment) from customers employees rounded up the price?" he replied:

"Yes, I know, for example, there are customers who only have 2 photocopies of ID cards, customers should pay 400 rupiah. Because it is difficult to find 100 rupiah denominations, our employees usually round off the price to 500 rupiah, as well as typing services, which we usually value Rp. 2,500 per

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share, but because the process is more complicated and time-consuming, we can increase and round off the price.”

The next question the researcher continues is to ask "what are the reasons used in that policy?" he also replied:

"They round off the price if there are customers who shop with change that is difficult for us to provide, for example, 100 rupiah, 250 rupiah."

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

3.2 Overview of the Principles of Islamic Economics Against the Mechanism of Setting Selling Prices and Services on Ammey Photocopying and Printing

In this chapter, we will explain the results of research conducted by the author on the mechanism for setting selling prices and services at Ammey Photocopying and Printing in relation to their alignment with Islamic economic principles. To find out this, the authors conducted observations and interviews with the leadership, employees and customers of Ammey Photocopying and Printing. The interview was conducted on July 24 2017.

Every trade must be profit oriented. However, Islam emphasizes fairness in obtaining these benefits. This means that product prices must be reasonable and not marked up in such a way as to be in very expensive amounts, even though the Qur'an does not specify a fixed amount of nominal profit that is reasonable, but the Qur'an emphatically instructs, that profit-taking is fair, mutually acceptable and profitable.

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

According to the results of the research that the researchers conducted by interviewing Ammey photocopying and printing employees, the researcher obtained information about the honesty that was carried out by Ammey's photocopiers and printers regarding the mechanism for setting selling prices and services on Ammey's photocopying and printing to their customers as in the results of interviews that researchers conducted with one of the employees photocopying and printing Ammey and his customers. like the question the author asked to one of the employees at Ammey photocopying and printing, namely Ms. Atun: "Do you often practice price rounding when making payment transactions by customers?" he also replied:

"Frequently, because almost every day there are customers who shop for which we round off the price."

The next question the researcher continues "what are the reasons that can be used for rounding off these prices?" he also replied:

"We rounded up the price because it is difficult to get denominations. As usual, photocopier customers only want or only need 8 sheets, which should only pay Rp. 1,600, - so we rounded up the price to Rp. 2,000, -, because we had difficulty finding a change of only Rp. 400,-."

Questions are still being asked by the researcher to Ms. Atun, namely: "Did you always provide verbal and written information to customers during round-ups?" he replied:

"Before the customer pays, we will state the price that the customer must pay, after the customer gives the money and we see that if we find it difficult to find a refund, we will round it up and we will tell the customer if the customer doesn't mind, we will round it up."

According to the results of the research that the researchers conducted by interviewing informants, namely 10 Ammey photocopying and printing customers, the researcher obtained

information about the fairness that was carried out by Ammey's photocopying and printing for the selling price setting mechanism and services on Ammey's photocopying and printing to its customers as in the results of interviews with researchers do it with informants, namely Ammey photocopier and printing customers, namely:

With Mrs. Novita Marlina, in this case the results of an interview with Mrs. Novita Marlina, she said that:

"I prefer to shop here because the service is good and fast, the employees are also friendly. I have been a customer here for a long time because I need a lot of things at PAUD, such as photocopies of important documents, rental and binding, I have never felt disadvantaged while shopping here, I know there is a rounding off price system here because I once had photocopies of 2 KTPs valued at Rp. In my opinion, it's normal, besides, the rounding is only that much, so I don't feel disadvantaged. I have never complained because the employee had already been notified beforehand."

Faradilla In this case the results of an interview with Faradilla, he said that:

"I prefer to shop here because it's close to my school, Ms. is also really kind and friendly. I've been a customer here since I went to school here. I've never felt disadvantaged while shopping here. I know there's a rounding off price system here. Ms. said that photocopying 4 the pay sheet is Rp. 1,000, - but I also photocopied 6 or 7 pages here but still paid Rp. 1,000, - maybe because we are already familiar that's why she gave us a discount, hehe. In my opinion, it's only natural if the rounding doesn't harm other people. I never complain."

Mrs. Parsini In this case the results of an interview with Mrs. Parsini, she said that:

"I prefer to shop here because the place is not far from my house so I don't have to go far to another place. I photocopy here since my child entered elementary school. If my child asks for a photocopy of his school textbooks, I photocopy it here. I've never felt disadvantaged while shopping here, I didn't know there was a rounding off price system here, but if I photocopy 1 book directly bound, I just ask how much is it all, miss? for example Rp. 20,000, - said Ms. Yes, I paid right away without having to ask how many photocopies. In my opinion, it's only natural if the rounding doesn't harm us. I never complain."

3.3 Discussion

From the results of the interviews that the researchers conducted with Mr. Joni Supriadi as the leader or owner of Ammey's photocopying and printing regarding the mechanism for setting the selling price and services for Ammey's photocopying and printing, the researcher can conclude as follows: a) At Ammey's photocopying and printing, in addition to photocopying, they also provide computer rental services, binding, printing such as printing invitations, Yasin books and other books as well as providing ATK b) In setting the selling price and photocopying and printing services Ammey determines based on the amount of capital issued, look at the existing market prices and also look at the level of difficulty/risk in the work itself c) There is rounding off prices at Ammey photocopying and printing d) The reason for price rounding at Ammey photocopying and printing is because it is difficult to find denominations for change e) rounding off the price it is not a profit making technique because the result is not much, the result of rounding off the price will be set aside for other things such as filling charity boxes and other social activities.

In buying and selling, it should be accompanied by a sense of honesty so that there is value and benefits. If sellers and buyers deceive each other or keep secrets about what should be said, then there will be no value and benefit. 76 Islam highly values honesty and prohibits betrayal. Therefore, a Muslim who becomes a business actor must obey promises and mandates. It is forbidden to betray anyone, especially to business partners, including customers or consumers. Islam also prohibits humans from lying, including lying in business. This warning is very actual, if we see various lies in business practices in everyday life. Price fixing is necessary when market conditions do not guarantee a profit for one party. The government must regulate prices

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

From the results of the interviews that the researchers conducted with Ms. Atun as an employee at Ammey's photocopying and printing regarding honesty at Ammey's photocopying and printing, the researcher could conclude the following: a. At Photocopying and Printing, Ammey often rounds up prices because almost every day there are customers who shop whose prices are rounded up b. In

photocopying and printing, Ammey often rounds off prices because it is difficult to get denominations. As usual, photocopier customers only want or only need 8 sheets, which should only pay Rp. 1,600, - so the price is rounded off to Rp. 2,000, -, because they find it difficult to find a change of only Rp. 400,-." c. At the time of rounding off the price 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 has given the money and seen if the change is difficult to find, the employee will round it up and will tell the customer if the customer does not mind it will be rounded up. d. At the time of rounding off the price, there were no customers who questioned/complained because before the customer paid, the customer had been informed of the price that the customer should have paid and had been notified of the rounding off price.

From the results of the interviews that the researchers conducted with 10 informants, namely Ammey Photocopy and Printing customers, the researchers could conclude that: a. Customers feel satisfied by the service provided by Ammey Photocopying and Printing because the work is fast and precise and the friendliness and trust of its main employees. b. Customers do not feel aggrieved by the rounding of prices made by Ammey Photocopying and Printing because the rounding taken by Ammey Photocopying and Printing is considered very reasonable. c. No complaints were given by customers to Ammey Photocopying and Printing Parties because there had been notifications given to customers when there was a price rounding.

4 CONCLUSION

After the author has conducted an analysis and research on the mechanism for determining the selling price and services at Ammey Photocopying and Printing, it can be concluded as follows: 1. The mechanism for determining the selling price and services carried out by Ammey Photocopying and Printing uses a fixing method with rounding off prices and on Photocopying and Printing Ammey uses rounding price determination due to the difficulty of finding coins for returns 2. The selling price setting mechanism and services carried out by Ammey Photocopying and Printing in the use of the price rounding mechanism are in accordance with Islamic economic principles, which is a value-based selling price setting mechanism fairness by setting a fair price and not taking large profits and is a balance point between the forces of demand and supply agreed upon voluntarily by the buyer and seller or Ammey Photocopying and Printing, taking into account the power of Eli community or customers. The use of the price rounding mechanism on Ammey Photocopying and Printing does not contain any element of fraud because the buyer still pays according to the actual price or according to the price stated, while the payment will be rounded off by the buyer paying a higher price than the stated price, this is done because the difficulty of Ammey Photocopying and Printing in providing fractional money, so the price is rounded up but the remaining price from the rounding result in Ammey Photocopying and Printing is not for the benefit of Ammey Photocopying and Printing in getting more profit from the rounding result, but the remaining price from the rounding result will be diverted to Mosque charity box / other social funds.

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