

Islamic Minimarket Index based on Maqashid

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This research explores the concept and implementation of Islamic minimarkets as a retail business model run in accordance with the principles of Islamic economics. The main focus of this research is to understand the extent to which Islamic minimarkets integrate Islamic moral, ethical and economic principles into their daily operations. Through an in-depth analysis of shariah compliance, product innovation, and social impact, this research aims to provide better insights into the potential and challenges in the development of Islamic convenience stores in the modern retail ecosystem. It is hoped that the results of this study will contribute to our understanding of the incorporation of sharia principles in retail businesses as well as provide guidance for business owners and stakeholders to develop and support Islamic convenience stores as a sustainable and ethical alternative in today's market economy.

Keywords: Minimarket; Islamic market; Maqasid; SAW

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INTRODUCTION

The development of sharia business is currently widespread and increasing in Indonesia. One of the determining factors is the awareness of people who are mostly Muslim in using halal and tayib products and services. Therefore, the role of producers or trading companies based on sharia law is a promising alternative. On the one hand, this development is to be grateful for, but on the other hand, it also needs to be watched out for. Because it is not impossible that the various variations of sharia products that have sprung up today turn out to be nothing more than a change of name. That is, paradigmatically, a company may still be based on secular-capitalistic business concepts, but polished with sharia labels or precisely Islamic ethical labels, such as: honesty, trustworthiness and the like. As a result, what is important for the company is to get a profitable market share in the sharia market. This is the challenge for Muslim entrepreneurs in developing a sharia-compliant business. Not only polish but principles, concepts, people, execution and results really show the comprehensive, unique and blessed character of sharia-based businesses. (Aisyah, 2020).

Indonesia has now entered an era of global competition, where everyone has the freedom to own and develop businesses, whether small, medium or large scale. Especially in the modern era like today, business people must be able to adapt well so as not to be eroded by an increasingly complex era. Indonesia has now entered an era of global competition, where every citizen has the freedom to own and develop businesses of all sizes: small, medium, and large. Especially in this modern era, business actors must be able to adapt well if they do not want to be eroded by an increasingly complex era. Business activities affect all aspects of human life, individuals, communities, regions, countries and internationally. (SUKRINA, 2022)

It is common that minimarkets exist in addition to low prices and shopping convenience being their hallmark. This is what drives consumer motivation to shop at minimarkets compared to stalls or other traditional shops. In addition to convenience, minimarkets also have a picture of lower prices, good service, complete goods, and ease in selecting and identifying the desired product. The owner of the company or house Funding for this trade does not only come from within the country. foreign investors are also helping to boost the minimarket sector in Indonesia. Issuing a license to establish a small market

is very simple. This has led to more and more minimarkets developing in Indonesia. Minimarket Syariah proposes the idea of a new minimarket model according to Sharia principles Because the source of capital used in the company is sharia, it does not contain usury interest. The management is given so that when we enter a small Islamic supermarket, we feel like we are on a spiritual tour.

During this time, all products offered are guaranteed to be halal and pure, because in addition to products that receive halal certificates from LP-POM MUI, these products are also guaranteed to avoid product expiration. (AT-TAWASSUTH, 2021)

Through the application of the Maqasid Syariah index, Islamic convenience stores can achieve sustainable success by taking into account both economic and spiritual interests. The conclusions of this study will provide insights for business owners, minimarket management, and the government regarding the sustainability and relevance of Islamic minimarkets in the wider business ecosystem.

This research also aims to find out the Sharia Mini Market in the perspective of Islamic economics. Based on the principles of sharia and upholding the values of Islamic law. Research on Islamic minimarkets can provide valuable insights for stakeholders, such as business owners, governments, and consumers, to understand the potential and challenges in developing and supporting the Islamic minimarket ecosystem.

THEORETICAL FOUNDATION

Sharia Retail Business

Linguistically, the word retail comes from the French word *retailier*, which means to break something down. Literally the word retail or retail also means retail or retail trade, and a retailer/retailer is defined as a retailer or retail trade entrepreneur. Meanwhile, according to retail terms, it can be interpreted as an effort to break down goods or products produced by manufacturers or companies in large and mass quantities so that they are consumed by end consumers in small quantities according to their needs or all activities involved in selling goods or services directly to end consumers for personal use and not business use. The retail business also involves services, such as *delivery services* to homes, as well as other additional services that can provide added value to goods and services that will be consumed by end consumers (Utami 2010).

The definition of retail business is a business in the distribution of goods which is the last link to meet

the needs of end consumers in distribution. While the definition of sharia retail business is the business of distributing goods to meet the needs of end consumers who have a foundation in sharia values. Sharia principles are a rule or policy in an agreement based on an ethic in Islamic business that occurs between business people and consumers to carry out a business activity based on Islamic law. The principles of sharia include the principle of justice, the principle of *al-ih* (doing good), the principle of *al Ma 'uliyah* (accountability), the principle of *al-iyb*, the principle of balance, and the principle of honesty and truth. From the principles of sharia above, the principles of sharia can generally be interpreted as all resources in the Islamic economy are seen as a trust or gift from Allah SWT. which is intended for humans as leaders on earth, Islam recognizes private ownership but there are limits, the main force driving the Islamic economy is cooperation between fellow Muslims, Islam guarantees community ownership and its use is planned for the benefit of many people, for individual owners of private wealth must act as production capital aimed at improving the welfare of the Muslim community, and Islam prohibits any payments that contain elements of usury. Various types of retail can be distinguished in terms of shape, size, level of modernity and others.

Sharia Minimarket

Minimarket is a relatively small selling place where the management is more modern with more types of merchandise, generally staples or daily necessities. In the Minimarket group, there are 2 big

players that are the majority in Indonesia, namely Indomaret and Alfamart. Minimarket is a type of modern market that aggressively increases the number of outlets and applies a *franchise* system in increasing the number of outlets. The two largest minimarket chains, Indomaret and Alfamart, also apply this system. The aim of minimarket retailers in increasing the number of outlets is to increase the scale of business (so as to compete with the scale of business of Supermarkets and Hypermarkets), which ultimately strengthens the bargaining position to suppliers (Pandian, 2009).

Sharia minimarkets are stores that have a relative size but are more modern with merchandise such as staples or daily needs using a sharia foundation.

Maqasid Sharia

Maqasid Sharia is the purpose and wisdom for establishing sharia in Islam in the form of commands and prohibitions. Al-Shatibi argued that sharia was formed to *benefit* Allah's creatures both in this world and in the hereafter. Al-Shatibi also divides the benefits in Maqasid Sharia into three categories, namely al-Maqasid al-Daruriyyat (primary, basic goals); al-Maqasid al-hajiyyat (secondary goals); and al-Maqasid al-Tahsiniyyat (tertiary goals). The basis for establishing these goals and wisdom is the Quran and Sunnah. Maqasid Sharia has 6 variables that determine whether a law has the same purpose as the basis of sharia, namely protecting religion, protecting the soul, protecting the mind, protecting offspring, protecting property, and protecting the environment.

Table 1 Minimarkets with Maqashid Sharia Indicators

No	Criteria	Indicator	Definition	Sources
1	Religion	Halal Product Assurance	Make Muslims not doubt the halalness of a product	(Andriani, 2019) (Lubis, 2021)
		Employee Worship Facilities	Employees always maintain their Islamic values and obligations.	(Andriani, 2019) (Lubis, 2021) (Arie Pratama, 2021)
		Murottal Quran	Building an Islamic atmosphere in minimarkets	(Andriani, 2019) (Arie Pratama, 2021)
2	Soul	Neighborhood Safety	Prevent crime so that consumers feel safe	(Andriani, 2019) (Lubis, 2021) (Arie Pratama, 2021)
		Venue Cleanliness	To give consumers peace of mind in shopping	(Andriani, 2019) (Lubis, 2021) (Arie Pratama, 2021)
		Service Quality	Consumer confidence can increase in shopping at minimarkets	(Andriani, 2019) (Lubis, 2021) (Arie Pratama, 2021)
3	Intellect	Digital Media	Can attract consumer attention with information	(Andriani, 2019) (Lubis, 2021)

			through digital innovation	(Arie Pratama, 2021)
		Price Information	Does not confuse consumers with clear price information on products	(Andriani, 2019) (Lubis, 2021) (Arie Pratama, 2021)
		Product Instructions	Consumers get enough information to buy a product	(Andriani, 2019) (Lubis, 2021) (Arie Pratama, 2021)
4	Descendants	Minimarket Management	To have a strong structure so that the business continues to run	(Andriani, 2019) (Lubis, 2021) (Arie Pratama, 2021)
		Child Friendly	Provide special quality or child-safe products, such as age categories on the packaging.	(Andriani, 2019) (Lubis, 2021) (Arie Pratama, 2021)
		Warehouse Management	To make product storage more organized so that it is easier for employees	(Andriani, 2019) (Lubis, 2021) (Arie Pratama, 2021)
5	Wealth	Islamic Bank ATMs	Sharia ATMs are available at minimarkets to make it easier for customers to withdraw money.	(Andriani, 2019) (Lubis, 2021) (Arie Pratama, 2021)
		ZISWAF	With the ZISWAF system in business, it can help the people's economy while keeping the treasure always holy.	(Andriani, 2019) (Lubis, 2021) (Arie Pratama, 2021)
		Financial Management	In order to have neat finances so that there are no errors in income or expenses	(Andriani, 2019) (Lubis, 2021) (Arie Pratama, 2021)
6	Environment	Garbage Rules	Waste circulation is more organized so that it is easy to process	(Andriani, 2019) (Lubis, 2021) (Arie Pratama, 2021)
		Water and Electricity Usage	There are warning rules on water and electricity usage	(Andriani, 2019) (Lubis, 2021) (Arie Pratama, 2021)
		Environmentally Friendly Products	Reduce the presence of products that harm the environment when used	(Andriani, 2019) (Lubis, 2021) (Arie Pratama, 2021)

RESEARCH METHOD

This paper or research is made using the Simple Additive Weighting (SAW) method, the Simple Additive Weighting (SAW) method is one of the methods used in the decision-making process. The basic concept of the SAW method is to find the weighted sum of the performance ratings on each alternative on all attributes. The SAW method requires a normalization process of the decision matrix (X) to a scale that can be compared with all existing alternative ratings. One application of the Simple Additive Weighting (SAW) method is the maqashid index in minimarkets. The purpose of this research is to determine and select the correct indicators based on

the context of each maqashid index criterion in sharia-based minimarkets. The goal to be achieved is to create a system that helps decision makers carry out an optimal decision adoption process using the SAW method. (Apriade Voutama, 2022).

RESULT AND DISCUSSION

After we visit two Islamic minimarkets in Sentul, JN Mart and 212 Mart, we will measure whether the minimarkets we surveyed have fulfilled the Maqasid Syariah indicators that we have created in chapter 2 and then determine which one is closest to the indicator.

Based on the results of the research we have done, we get the results as shown in the table 2:

Table 2 Islamic Minimarket Index Weight

ISLAMIC MINIMARKET INDEX WEIGHT				
Criteria	Criteria Weight	Indicator	Indicator Weight	Description
Religion	0,1666666667	Halal product assurance	0,3333333333	Yes = 1 No = 0
		Employee Worship Facilities	0,3333333333	Yes = 1 No = 0
		Murottal Quran	0,3333333333	Yes = 1 No = 0
Soul	0,1666666667	Neighborhood Safety	0,3333333333	Yes = 1 No = 0
		Cleanliness of the place	0,3333333333	Yes = 1 No = 0
		Service quality	0,3333333333	Yes = 1 No = 0
Intellect	0,1666666667	Digital media	0,3333333333	Yes = 1 No = 0
		Price Information	0,3333333333	Yes = 1 No = 0
		Product instructions	0,3333333333	Yes = 1 No = 0
Heredity	0,1666666667	Minimarket management	0,3333333333	Yes = 1 No = 0
		Kid-friendly	0,3333333333	Yes = 1 No = 0
		Warehouse management	0,3333333333	Yes = 1 No = 0
Treasure	0,1666666667	Islamic bank ATM	0,3333333333	Yes = 1 No = 0
		ZISWAF	0,3333333333	Yes = 1 No = 0
		Financial management	0,3333333333	Yes = 1 No = 0
Environment	0,1666666667	Garbage rules	0,3333333333	Yes = 1 No = 0
		Water and electricity usage	0,3333333333	Yes = 1 No = 0
		Environmentally friendly products	0,3333333333	Yes = 1 No = 0
TOTAL	1		6	

Table 3 Comparison using Islamic Minimarket Index

Islamic Minimarket					
JN Mart			212 Mart		
Criteria	Indicator	Total	Criteria	Indicator	Total
0,1666666667	0,3333333333	0,1666666667	0,1666666667	0,3333333333	0,1111111111
	0,3333333333			0,3333333333	
	0,3333333333			0	
0,1666666667	0,3333333333	0,1666666667	0,1666666667	0,3333333333	0,1666666667
	0,3333333333			0,3333333333	
	0,3333333333			0,3333333333	
0,1666666667	0	0,1111111111	0,1666666667	0	0,1111111111
	0,3333333333			0,3333333333	
	0,3333333333			0,3333333333	
0,1666666667	0,3333333333	0,1666666667	0,1666666667	0,3333333333	0,1666666667
	0,3333333333			0,3333333333	
	0,3333333333			0,3333333333	
0,1666666667	0	0,1111111111	0,1666666667	0,3333333333	0,1666666667
	0,3333333333			0,3333333333	
	0,3333333333			0,3333333333	
0,1666666667	0,3333333333	0,1666666667	0,1666666667	0,3333333333	0,1666666667
	0,3333333333			0,3333333333	
	0,3333333333			0,3333333333	
		0,888888889			0,888888889

Based on the results of the research that we have designed and compiled, we get survey data from the two sentul Islamic minimarkets in the table above. From the two sharia minimarkets, we found that there are some similarities and also differences in criteria in several aspects of the Maqashid Shariah indicator.

In terms of criteria for protecting religion, if the first similarity, starting from the halal product guarantee indicator, namely each minimarket has a variety of products that are labeled and certified halal or BPOM. Second, from the indicator of employee worship facilities, namely each minimarket has worship facilities in the form of a mosque that is close in the surrounding environment for people from outside the Sentul area. Third, the murottal qur'an indicator has a difference from one of the sharia minimarkets, namely 212 mart, which does not provide murottal qur'an audio facilities in a special place in the minimarket.

In terms of life-preserving criteria. First, from the environmental security indicators, both provide security facilities in the form of CCTV on each side of the place and there are security guards around the outside environment of the minimarket. Second, both maintain the cleanliness of their places and provide trash bins. Third, both have good service quality capabilities for all groups.

In terms of the criteria of preserving reason. First, both do not provide facilities in the form of digital media. Second, related to price information, both of which have the concept of notifying promo prices or discounts on each product. Third, related to product instructions, both have complete details on each product.

In terms of criteria for protecting offspring. First, child-friendly, i.e. both have employees who serve children well. Second, both have warehouse management facilities to store backup products. Third,

both do not provide sharia bank ATM facilities for cash withdrawals.

In terms of safeguarding wealth. First, the provision of the ZISWAF system is both available on-site. Second, financial management, both of which apply cash and mbanking transfer financial methods. Second, both have trash bins inside and outside the minimarket.

In terms of protecting the environment. First, both have trash bins inside and outside the minimarket. Second, both have the use of on-site water and electricity functions. Third, related to environmentally friendly products, both use products that are safe for various age categories and warning information on the use of certain products.

a) Minimarket 212 Mart

From the 212 mart minimarket we get a total indicator result of 0.888888889. There are several indicators that are worth 0 because the desired indicator facilities are not available, such as those found in the criteria in terms of religion, namely not providing murottal qur'an, in terms of reason, namely not using digital media forms, in terms of wealth, namely not providing sharia bank ATM facilities.

B) JN mart syari'ah minimarket

From the JN mart minimarket we get the same total indicator results of 0.888888889. The difference with 212 mart is the provision of murottal qur'an using speakers in certain places and there is a seating yard or hangout of the JN mart minimarket, which makes people interested in visiting and resting there, especially children.

An Islamic minimarket, also known as an Islamic grocery store or halal minimarket, is a retail establishment that sells various goods and products adhering to Islamic principles and guidelines. These minimarkets cater to the needs of Muslim consumers by offering a range of halal (permissible) food items, personal care products, and other goods that comply with Islamic dietary laws and ethical standards (Purwani & Susilo, 2012; Larasati et al., 2020).

In an Islamic minimarket, consumers can typically find halal-certified meats, poultry, and other food items that are prepared and sourced according to Islamic dietary regulations. Additionally, these stores may offer a variety of halal-certified packaged foods, snacks, spices, and ingredients that comply with Islamic guidelines.

Moreover, some Islamic minimarkets may also sell non-food items such as clothing, prayer items, Islamic literature, and household products that align with Islamic teachings and practices. These stores aim to provide a convenient shopping experience for Muslims seeking products that meet their religious requirements.

In Islam, the term "market" refers to a place or system where goods, services, and commodities are exchanged between buyers and sellers. Markets play a significant role in Islamic economic principles and are subject to certain ethical and legal considerations based on Islamic teachings.

Islamic teachings emphasize fairness, transparency, and ethical conduct in business transactions. Some key principles regarding markets in Islam include: (a) Fairness and Justice: Islamic teachings encourage fair and just dealings in markets. Both buyers and sellers are expected to uphold honesty, integrity, and transparency in their transactions; (b) Prohibition of Riba (Interest) and Unjust Transactions: Islam strictly prohibits usury or any form of interest-based transactions. Profit through legitimate trade and investment is allowed, but exploiting others through unfair practices is forbidden; (c) Halal (Permissible) and Haram (Forbidden) Transactions: Transactions involving prohibited goods or services (Haram) are not permissible in Islam. For example, selling alcohol, pork, gambling-related items, or engaging in fraudulent activities are considered Haram; (d) Property Rights and Contracts: Islamic markets respect property rights and uphold the sanctity of contracts. Contracts should be clear, mutually agreed upon, and fulfilled with honesty and integrity; (e) Competition and Monopoly: Islam encourages healthy competition but prohibits monopolistic practices that may harm consumers or restrict fair competition.

In Islamic finance, there are specific financial instruments and modes of trade that comply with Shariah law, such as Murabaha (cost-plus financing), Musharakah (partnership), Mudarabah (profit-sharing), and Islamic bonds (Sukuk). These financial tools and trade methods comply with Islamic principles and are used within Islamic markets.

Overall, markets in Islam are expected to function within the framework of ethical, moral, and legal guidelines prescribed by Islamic teachings, promoting fairness, justice, and social welfare in economic activities (Islahi, 1995; Kareem & Bello, 2013; Samad, 2008).

CONCLUSION

This research also aims to find out the Sharia Mini Market in the perspective of Islamic economics. Based on the principles of sharia and upholding the values of Islamic law. From the 212 mart minimarket we get a total indicator result of 0.888888889. There are several indicators that are worth 0 because the desired indicator facilities are not available, such as those found in the criteria in terms of religion, namely not providing murottal qur'an, in terms of reason, namely not using digital media forms, in terms of wealth, namely not providing sharia bank ATM facilities.

From the JN mart minimarket we get the same total indicator results of 0.888888889. The difference with 212 Mart is the provision of murottal qur'an using speakers in certain places and there is a seating yard or hangout of the JN mart minimarket, which makes people interested in visiting and resting there, especially children. Based on the two sharia minimarkets, they have similarities in the advantages and disadvantages in each aspect or criteria, things that can fulfill the indicators in these criteria are JN Mart. For future studies, weighting can be done using better methods such as ANP or other methods (Hasib et al., 2018; Rusydiana et al., 2019; Zaenal et al., 2020).

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