

Literacy Assistance in Pricing Based on Islamic Business Ethics (Fair Pricing) and Digitization of Business Registration to Accelerate the Resilience of Street Vendors in Temanggung Regency

Marlina Ekawaty^{1*}, Swadia Gandhi Mahardika²

¹Universitas Brawijaya

²Universitas Mulawarman

Corresponding Author: Marlina Ekawaty marlina@ub.ac.id

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ABSTRACT

This community service program aims to transform the intuitive pricing mechanism into a fair pricing system based on Islamic business ethics and the digitization of microfinance records. Using the Participatory Action Research (PAR) approach involving 12 partner street vendors in Temanggung Regency, the intervention was carried out through four stages: diagnosis of financial vulnerability, module design, intensive training and mentoring (on-site mentoring), and impact evaluation. The results of the service showed a significant increase in partners' understanding of precision HPP calculations, the implementation of price transparency through price tagging, and the elimination of gharar practices. The digitization of simple financial records also succeeded in separating domestic and business cash, which directly increased the resilience and sustainability of street vendors' businesses.

INTRODUCTION

The informal economic sector, especially street vendors (PKL), plays a very strategic role as the backbone and absorber of local labor in the national economic order. In Temanggung Regency, the existence of street vendors is the main driver of microeconomic activities that are able to provide goods and services efficiently and affordably for the lower middle class. Despite having a great contribution to regional economic resilience, these micro business actors are often faced with limited managerial capacity, lack of basic accounting literacy, and dependence on conventional operational mechanisms.

One of the crucial points in street vendor operations lies in the pricing strategy mechanism. The results of field identification and baseline surveys show that the majority of street vendors in the traditional market area and the center of the Temanggung crowd determine the price of goods intuitively through a very simple cost-plus pricing method. Traders only take into account the cost of raw materials directly without calculating the depreciation of equipment, the allocation of independent labor, hidden operational costs, or fluctuations in market commodity prices. This approach triggers the emergence of two structural problems for street vendor partners:

1. Information Asymmetry and Gharar Risk (Price Inconsistency): It was found that there was random price discrimination between consumers and the lack of transparency in product quality standards. In the framework of Islamic economics, this practice has the potential to trigger gharar (ambiguity) and deviation from the principles of honesty (shidq) and justice ('adl), which ultimately undermines customer trust and long-term loyalty.
2. HPP Uncertainty and Cash Flow Instability: The inability to formulate the Cost of Goods Sold (COGS) precisely causes the profit margins set to be often pseudo-material. As a result, there is a mixing between business cash and household cash, which has an impact on traders' financial vulnerability when facing economic shocks.

To respond to these challenges, a structured intervention program is needed that not only focuses on the technical-economic aspect, but also touches the ethical-spiritual dimension of business actors. The solution offered through this Community Service (PkM) activity is the application of the "*Sharia-Based Fair Pricing Assistance Model and Digitization of Microfinance Recordings*". This model is designed to bridge the gap between normative Islamic business ethics and empirical practices in the field. The novelty of this PkM activity lies in the integration of precision HPP formulations, the application of price transparency instruments (price tagging & standardization of measurements), and the use of micro-digital-based recording applications to strengthen the accountability and resilience of street vendors in a sustainable manner.

IMPLEMENTATION AND METHODS

The implementation of this community service activity uses the *Participatory Action Research (PAR)* approach. This approach emphasizes active collaboration, participatory action, and joint reflection between the service team and 12 partner street vendors spread across strategic points in Temanggung Regency. The series of stages of PkM are carried out in sequence as follows:

1. Phase 1: Diagnosis of Financial Vulnerability & Pricing (Baseline Assessment)
Conducting initial mapping through in-depth observation, structured interviews, and analysis of simple record-keeping documents of 12 partner traders. The evaluation focused on the components of production costs, pricing methods, transaction transparency levels, and partners' understanding of Islamic business ethics.
2. Stage 2: Design of Intervention Module (Co-Creation)
Develop a mentoring module that is tailored to the level of literacy of traders. Modules include: (a) Fair Pricing Formula which accurately calculates fixed cost and variable variables; (b) Islamic Business Ethics Standards (improvement of the principles of shidq, 'adl, and elimination of gharar); and (c) Digital Micro-Bookkeeping Module using a free smartphone application that is easy to operate.
3. Stage 3: Implementation of Intensive Training and On-Site Mentoring
The training is carried out through interactive workshops, followed by direct assistance at partner trading stalls. The service team assists traders in: formulating transparent price tagging, training in digital HPP calculations, and practicing the separation of business and household cash.
4. Stage 4: Impact Evaluation and Continuous Monitoring (Outcome Assessment)
Conduct periodic evaluations for two months after the intervention. Success indicators are measured based on: (1) Increased compliance with price transparency; (2) Neatness of microfinance recording; and (3) Satisfaction and customer loyalty level of partners .

RESULTS AND DISCUSSION

Transformation of Pricing and Financial Recording Mechanisms

Par-based interventions carried out during the PkM program were proven to be able to change the mindset and business behavior of 12 partner street vendors in Temanggung Regency. Before the program was implemented, pricing was done intuitively without taking into account real cost variables, so traders often experienced hidden losses.

Table 1. Presents a Comparison of the Conditions of Partner Traders Before and After the Implementation of the Pkm Assistance Program

Evaluation Indicators	Baseline	Results of PkM (Post-Mentoring) Intervention
Cost Calculation & HPP	Intuition; ignoring depreciation and small operational costs.	Precision HPP formulation based on standardized micro accounting formulas.
Price Transparency	Random prices; fluctuating between buyers; without price lists.	Implementation of <i>standardized price tagging</i> and menu boards at trade locations.
Sharia Ethics Compliance	Gharar <i>is vulnerable</i> due to unclear quality and price.	Consistency of the principles of <i>Shidq</i> (honesty) and ' <i>Adl</i> ' (margin justice).
Financial Recording	Mixed with household money; without bookkeeping.	Daily micro digital cash recording via smartphone application.

A fundamental change can be seen in the awareness of partners in installing official price tagging in their stalls. This simple step effectively eliminates the practice of unilateral price discrimination and provides certainty of transactions for buyers.

The Impact of Sharia Compliance on Resilience and Sustainable Business

From the perspective of Islamic microeconomics, the prices formed in the market must not only meet the supply-demand balance, but must also reflect the values of *maslahah* and justice. The implementation of fair pricing strategies has been proven to be not detrimental to the competitiveness of traders. On the contrary, the transparency applied actually increases consumer trust and satisfaction, which has an impact on increasing the frequency of repeat purchases. Through the digitization of cash flow records, PkM partners are now able to separate net profits from domestic expenses. This provides certainty of working capital for the next period, so that traders no longer experience a liquidity crisis when there is a sudden increase in raw material prices. The combination of sharia-based transaction ethics and empirically accountable financial governance strengthens the resilience of street vendor businesses in the face of increasingly fierce market competition.

CONCLUSIONS AND RECOMMENDATIONS

Community service programs through the Participatory Action Research (PAR) approach have succeeded in transforming business governance and pricing mechanisms for street vendors in Temanggung Regency. Assistance in the formulation of Sharia-Based Fair Pricing and digitization of microfinance records is able to increase transparency, eliminate potential *gharar*, and improve the accountability of traders' cash flows. The results of this activity prove that strengthening Islamic business ethics combined with micromanagement tools is practically effective in strengthening the resilience and economic sustainability of the informal sector.

1. Regional Government (Temanggung Regency Koperindag Office):
Replicating this Fair Pricing assistance model into the routine coaching agenda of MSME and street vendor actors in all regional culinary centers.
2. Vendor Self-Help Group:
Establish a digital bookkeeping association between traders to maintain price transparency consistency and monitor mutual compliance with transaction ethics.
3. Advanced Academic Team:
Expanding the scope of mentoring by integrating digital payment systems (QRIS) and facilitating micro halal certification for street vendors.

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