

Digitalization of traditional markets through tumbasin.id in facing industrial revolution 4.0: The Islamic business perspectives

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Abstract

This research explores how Tumbasin.id contributes to the digitization of traditional markets amidst the Fourth Industrial Revolution, focusing on its role in market development from the perspective of Islamic business ethics. Using a descriptive qualitative method involving interviews, observation, and documentation, the study reveals that Tumbasin.id innovatively connects traditional market traders and buyers in Semarang City. The tagline "shopping to the market without leaving the house" enhances its appeal, particularly during the COVID-19 pandemic. Tumbasin.id collaborates with traders to offer high-quality, affordable products, and its diverse services are specialized in different areas, encompassing both products and discounts. Regarding Islamic business ethics, Tumbasin.id demonstrates customer-oriented practices, transparency, fair competition, and consumer justice, fostering a business model aligned with ethical principles.

Public interest statement

This study provides insight to companies to identify issues in business development. The objective, to obtain alternative strategies that are more effective and efficient. As for other stakeholders can support business continuity by looking at risk projections. Not only that, this study also informs the transformation of traditional markets towards digital transformation towards going digital. Thus, making it easier for consumers and potential consumers in shopping by utilizing the internet.

Keywords: Digital, Islamic business, revolution, traditional market

Paper type: Research paper

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Received 1/11/2023

Final revised 2/2/2024

Accepted 2/20/2024

Online First 2/27/2024



SERAMBI: Jurnal Ekonomi
Manajemen dan Bisnis Islam,
Vol 6, No. 1, 2024, 1-14
eISSN 2685-9904



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Abstrak

Penelitian ini mengeksplorasi bagaimana Tumbasin.id berkontribusi terhadap digitalisasi pasar tradisional di tengah Revolusi Industri Keempat, dengan fokus pada perannya dalam pengembangan pasar dari perspektif etika bisnis Islam. Dengan menggunakan metode deskriptif kualitatif yang melibatkan wawancara, observasi, dan dokumentasi, penelitian mengungkapkan bahwa Tumbasin.id secara inovatif menghubungkan pedagang dan pembeli pasar tradisional di Kota Semarang. Tagline “belanja ke pasar tanpa keluar rumah” semakin menambah daya tariknya, terutama di masa pandemi COVID-19. Tumbasin.id berkolaborasi dengan para pedagang untuk menawarkan produk-produk berkualitas tinggi dan terjangkau, serta beragam layanannya yang dikhususkan di berbagai bidang, mencakup produk dan diskon. Terkait etika bisnis Islam, Tumbasin.id menunjukkan praktik berorientasi pelanggan, transparansi, persaingan sehat, dan keadilan konsumen, mengembangkan model bisnis yang selaras dengan prinsip bisnis Islam.

Pernyataan kepentingan public

Studi ini memberikan wawasan kepada perusahaan untuk mengidentifikasi masalah-masalah dalam pengembangan bisnis. Tujuannya, untuk memperoleh alternatif strategi yang lebih efektif dan efisien. Adapun stakeholder lainnya dapat menunjang kelangsungan bisnis dengan melihat proyeksi risiko. Tidak hanya itu, studi ini juga menginformasikan adanya transformasi pasar tradisional menuju go digital. Sehingga, memudahkan konsumen dan calon konsumen dalam berbelanja dengan memanfaatkan internet.

Introduction

The issue of the industrial revolution 4.0 began in 2011 and was implemented in both large and small scale industries (Nirwana & Biduri, 2021). This issue is growing and affecting business models that were originally simple to change to become more modern by utilizing technological developments. (Mumtaha & Khoiri, 2019) emphasized that the industrial revolution 4.0 facilitates human activities by presenting various kinds of technological developments which are hereinafter referred to as the digital era. According to (Saidah et al., 2021) today's digital era has shifted the behavior of people who tend to actively use digital media in supporting their daily activities. (Sundari, 2019) added that these changes also affected the business chain from traditional to digital which is simpler, more practical, and more profitable.

Changes in the business chain do not only occur in business in general, but also penetrate traditional markets. In the past, traditional markets were the main choice because there were not so many options for shopping in modern markets as they are today. Thus, almost all buying and selling activities are centered in traditional markets, which causes traders' income to be high and able to meet their needs (Nika et al., 2013). However, along with the times, the existence of traditional markets began to be displaced by the presence of modern markets both offline and online (E-commerce or other online shopping applications). Based on the results of a survey conducted by Data Indonesia in 2022, 53.8% said that shopping online is easier because the costs incurred are smaller and do not require a lot of energy, then the rest are due to the ease of users to compare prices with other competitors, product and/or service diversity compared to physical stores, simple and easy payment methods, and other reasons

(Dewi et al., 2022). There are currently more than 10,000 market-specific applications available to the public (Nafisah & Hartarini, 2022). One of them is Tumbasin.id by PT Tumbas Sinergi Indonesia.

Tumbasin.id was established in 2017 in Semarang with the mission "In the digital era, traditional markets should not be left behind". With this mission, the goal to be achieved is how to make traditional markets go digital and easily accessible to the general public, especially millennials who are technologically literate. The launch of the Tumbasin.id application was motivated by market anxiety where traditional market traders find it difficult to market or sell their products, because they are backward in terms of technology, so that modern markets become the priority of choice for consumers. In addition, the general public mindset views traditional markets as dirty, and due to busy work and family responsibilities, the intensity of shopping at the market has decreased. Another thing is also driven by the economic market's interest in the digital sector. This condition gave rise to the idea of creating an application that could connect market traders and consumers.

Tumbasin.id is fairly new, however, Tumbasin.id was selected to be part of the 20 startup finalists who entered the Pitch Deck stage of The NexDev 2018. And along with its development, the Tumbasin.id application can be downloaded through the play store with an android phone. The services offered are fresh products from traditional markets at market prices, packaged in safe packaging, and delivery of goods will be served less than 2 hours after ordering until 14.00 WIB while after that it will be sent the next day. Until September 2022, the number of tumbasin.id application users was more than 50 million with orders per day reaching 800 - 1,000 orders. This means that Tumbasin.id is increasingly in demand by the public for the services provided. Unfortunately, due to the high number of existing orders, as a result there has been a change in ordering, namely delivery will be delivered H + 1. For example, if you order before 12 pm, it will be delivered from 6-12 tomorrow morning. However, there are exceptions in Semarang, Yogyakarta and Makassar where the order limit of 08.00 am will be delivered on the same day before 12 noon.

Although Tumbasin.id is increasingly existing, (Purbaningrum et al., 2021) says that the lack of knowledge and skills in utilizing technology, social media or digital platforms will be a major challenge in business development. (Susanti, 2021) added that the role of social media in the digital era, especially during the Covid-19 pandemic, is a fundamental thing that needs to be understood. On the other hand, old business people who are strong rivals and even market leaders also need to be considered. Of course, this is a challenge for Tumbasin.id to develop its startup business. Coupled with uncertain market conditions, marketing strategies and many rivals with similar products. For this reason, as a beginner businessman, you need to understand market conditions well. Thus, being able to survive and develop and have business competitiveness.

Referring to the above problems, the purpose of this research is to find out how the development of Tumbasin.id as an effort to digitize traditional markets in facing the industrial revolution 4.0 and the role of Tumbasin.id in market development from the perspective of Islamic business ethics. With this goal, it is expected to provide a clear picture of the digitalization of traditional markets by Tumbasin.id, the role of Tumbasin.id, and the impact of digitalization on the economy or income of traditional market traders, which is then correlated with business ethics in Islam.

Literature review

Traditional market

Traditional markets are places where buyers and sellers meet where the transaction process is still carried out conventionally (Dewi et al., 2022). The existence of the traditional market itself is related to the fulfillment of people's daily needs such as basic necessities (Nabilah et al., 2021). Furthermore, (Putu et al., 2019) stated that traditional markets are one of the public facilities that support community economic activities, as well as to maintain local culture. Thus, its existence is able to improve the economy of traders and even villages because the products are village products (Haniatunnisa, 2022). The characteristics of traditional markets include: owned and built by the local or regional government, there is a bargaining system between sellers and buyers, the goods sold are diverse and united in the same location, and the majority of the goods offered are local products.

Islamic business ethics

According to (Maksudin, 2022), the business principles from the perspective of the Prophet Muhammad are as follows:

1. Customer oriented

The statement "consumer is king" is the basis that consumers are the top priority in business. It can be said that the sustainability of a business lies in how enthusiastic consumers are about the products being sold. For this reason, it is important to have services that lead to consumer orientation. This was taught by Rasulullah SAW by prioritizing the principles of trustworthiness, justice and honesty (Faizah, 2022). In addition, consumers are also given the right to make *khiyar* which will ultimately decide to continue or cancel the transaction. The *khiyar* is divided into *khiyar majlis*, *khiyar aibi*, and *khiyar syarat*.

Furthermore, the concept of service in Islam includes several things, including:

- a. The principle of helping (*ta'awun*).
- b. The principle of *At-taysir* or making it easy.
- c. The principle of *Musawah* or equality. This principle emphasizes that humans are basically the same, both in terms of their origin, their ancestors, Adam and Eve, achievements, etc. However, what makes the difference is how a person resolves his or her burdens. However, what distinguishes is how a person completes his burden. Because humans are *mukallaf* creatures.
- d. The principle of *Mahabbah* or mutual love. Loving what is meant is how a person can love himself by not hurting his heart or body. In addition, every human being is also required to be able to love his neighbor. because in fact, Rasulullah SAW also exemplified this. As in the world of work, a boss can love or love his employees, as well as his customers.
- e. *Al-Layin* or gentle principle. This principle requires that human attitudes towards others must be gentle. This can be implemented in all lines of life, not least in the world of work. For example, speaking kindly and politely to superiors or subordinates, customers and

so on. In this way, it will make a positive contribution to the company because it can form loyal employees and customers. Thus, the company's image is getting better.

- f. The principle of Ukhuwah or kinship. This ukhuwah can be created when all elements in the company can work together as well as the previous principles. That way, ukhuwah will be created. It is like a building that is getting stronger. The stronger a building is, the less easy it is to tear down.
2. Transparency.
Transparency in business is realized in honesty and openness, both to consumers, producers, partners and other stakeholders (Faizah, 2022).
3. Healthy competition
Competitors are absolute in business. because it is impossible in a perfect competition market without business people producing similar or other goods/services. according to Islamic perspective, competition in business is allowed on condition that it does not exceed the limits of Sharia provisions and rests on goodness. Allah says in QS. Al-Baqarah 148 about the recommendation to compete in goodness (Faizah, 2022). Basically, competition does not always have a negative connotation. The existence of competition is able to change the business atmosphere by trying to make innovations so that the business being run does not lose due to the erosion of the times. For that, for entrepreneurs to have a competitive spirit is a must for the existence of their business.
4. Fairness
Fairness is manifested in justice. The justice in question is how a business does not discriminate against people of different statuses, does not cheat consumers, does not discriminate, and pays employee wages fairly. The goal is to maintain the rights of others and try not to harm others. This was always taught by the Prophet Muhammad SAW in his business activities.

The Industrial Revolution 4.0

The Fourth Industrial Revolution explains that the world has experienced four stages of revolution, namely: 1) Industrial Revolution 1.0 (18th century through the invention of the steam engine), 2) Industrial Revolution 2.0 (19th-20th century through the use of electricity), 3) Industrial Revolution 3.0 (around 1970s through the use of computerization), and 4) Industrial Revolution 4.0 (around 2010s through intelligence engineering and the internet of things as the backbone of human and machine movement and connectivity) (Prasetyo & Trisyanti, 2018). Specifically, the term industry 4.0 was born in Germany, precisely during the Hannover Fair in 2011 (Purba et al., 2021; Sawitri, 2019).

Hamdan (2018) states that the industrial revolution is a fundamental change in the human way of life that integrates advances in information technology. The industrial revolution 4.0 is often referred to as the cyber physical system. This revolution focuses on automation and collaborates with cyber technology. The main feature of this industrial revolution is the incorporation of information and communication technology in the industrial field (Purba et al., 2021). Furthermore, (Hamdan, 2018) states that the characteristics of the business model in this era include: providing solutions to problems faced by the community, not being satisfied with the results achieved so that they strive for continuous innovation, a

monopolistic model of new capitalism, marketing model 3.0. However, there are several challenges to the industrial revolution 4.0 including: information technology security, reliability of production machine stability, lack of adequate skills, inability to change by stakeholders, and job losses due to automation.

Methods

This research is a descriptive qualitative research. Primary data sources in this study refer to data from interviews and observations of research subjects, namely PT Tumbas Sinergi Indonesia (Tumbasin.id) in Semarang City. This research successfully interviewed 25 respondents, namely 5 drivers, 10 merchants where the partners were taken 2 samples from each traditional market distribution in the city of Semarang, namely Bulu Market, Jerakah Market, Karangayu Market, Ngaliyan Market, and Peterongan Market and 10 customers. Secondary sources include literature such as books, magazines, articles, journals, documents and others that have relevance to the research study.

Results and discussion

The development of tumbasin.id in facing the industrial revolution 4.0

The era of the industrial revolution 4.0 is able to shift the existence of traditional markets to be dominated by modern markets. This is characterized by the proliferation of modern markets such as supermarkets, minimarkets, hypermarkets, especially in urban areas (Ngandoh & Yunus, 2022). The general public's interest in traditional markets includes the ease of choosing products, clean market layout, ease of payment, and other adequate facilities. Even so, the fact is that in modern markets there are still some products such as fruits, vegetables, meat that contain preservatives or are still sold even though they have exceeded the expiration period. Such conditions when compared to traditional markets are certainly still favorable to traditional markets, especially for health, such as fresh, healthy organic products at lower prices. Seeing this opportunity, PT Tumbas Sinergi Indonesia is trying to synergize traditional markets with modern markets in an application called Tumbasin.id in Semarang City.

Tumbasin.id is one of the pioneers of online shopping applications for traditional market products released by Bayu Mahendra Saubig in April 2017. The creation of this application was motivated by the difficulty of traditional market traders in marketing their products, especially in the midst of modern conditions. This condition gave rise to the idea of making an application that could bridge market traders and buyers. Tumbasin.id's target market is housewives or workers with an age interval between 21-40 years. The selection of this target is based on the busyness or lack of shopping time of these mothers in traditional markets. However, Tumbasin.id does not limit the characteristics of users because this application can be accessed openly by the general public, such as housewives, traders, and students.

The Tumbasin.id application received appreciation from the community and the Semarang city government. The tagline "shopping to the market without leaving the house" is able to attract public interest. Therefore, Tumbasin.id strives to provide the best service with a wide selection of products offered in traditional markets. In addition, the ordering mechanism is quite easy and can be done at any time. Like if consumers place an order at night, the order will be delivered the next day at a maximum of 11:00 WIB. Then, for payment can be directly, namely

cash on delivery. However, the schedule has changed slightly during the Covid-19 pandemic to order hours starting at 09.00 WIB until 2-3 hours after that. Usually within this period, the order quota for the next day's delivery is immediately full.

In line with the expansion of services, Tumbasin.id is also increasingly downloaded, especially during the Covid-19 pandemic. The reason is, people have to do physical distancing including reducing physical interaction between buyers and traders. As a result, the use of the Tumbasin.id application has increased significantly, especially since March 16, 2020. The number of downloaders increased up to eight times compared to normal days. Directly proportional to this, the number of orders which initially amounted to 60 - 70 orders per day, turned into 200 orders. Seeing this increase, Tumbasin.id estimates that the number of orders will increase to 800 - 1,000 orders. For this reason, among the strategies carried out for this expansion include setting prices in accordance with the prices set by traders in traditional markets. Then, cooperate with traders. Tumbasin.id curated several merchant options before deciding who to work with.

Along with its development, Tumbasin.id changed the order delivery schedule, namely if ordered today it will be delivered the next morning. If an order is placed from 12pm to 12pm, it will be delivered from 7am to 12pm. Tumbasin.id now has more than 500 types of products in each market from 700 market traders who have joined the Tumbasin.id service. As of today, tumbasin.id has reached several regions in Indonesia, including Jakarta, Bekasi, Karawang, Yogyakarta, Malang, South Tangerang, Depok, Bogor, Semarang, Solo, Lampung, Makassar and Kendari.

Furthermore, the Tumbasin.id service is divided into several rooms, including:

1. Discount; in this feature, Tumbasin.id offers products with several discount categories according to its policies. The products offered will also change according to the discount applied. As on August 27, 2022, the products given a discount are Gulaku Premium in 1 Kg packages at a price of Rp. 11,000, - and 1 kg of domestic chicken eggs at a price of Rp. 25,000,000, -.
2. Spices; this feature contains kitchen spices from shallots, garlic, onions, etc. complete with product weight and price per item.
3. Ready to cook; in this feature, Tumbasin.id provides ready-made or cooked products, such as various types of meatballs, nuggets, rice cake, sausages, jelly, shredded beef, soy powder, pearl powder, white mushrooms and lunpia skin.
4. Vegetables; this feature contains fresh vegetables complete with product weight and price per item.
5. Meat
6. Fish
7. Seafood; this feature contains fresh seafood such as squid, crab, various shellfish, and various shrimps complete with product weight and price per item.
8. Protein; this feature contains products that have high protein, such as various types of eggs, various tofu, and tempeh complete with product weight and price per item.
9. Fruit; this feature contains fresh fruits complete with product weight and price per item.
10. Groceries; this feature contains household groceries complete with product weight and price per item.
11. Snacks;
12. Snack; this feature contains snacks with attractive packaging, such as emping, bagelan,

ceriping, mixed nuts, etc. complete with product weight and price per item.

13. Health;
14. Others; this feature contains products that are not included in the above categories, including basil seeds, chocolatos drink, chocolate powder and green dawet complete with product weight and price per item.

According to the results of interviews with Tumbasin.id customers in Semarang City, Tumbasin.id provides convenience in shopping, especially for housewives who have multiple roles or work. The products offered in the application also match the original. On the other hand, Tumbasin.id drivers are friendly, polite, not in a hurry to work, and thorough. Thus, the ordered goods that reach the customer are fresh and undamaged. Seeing the strategic market potential, the advantages that Tumbasin.id has include 1) practical, namely the ease of users in shopping at traditional markets and promos according to company policy, 2) saving time. By shopping through the application, it saves user time, so users can do other work, 3) quality guarantee; Tumbasin.id guarantees that the products sold are in good condition. If there is a product that is not suitable, it will be replaced on the same day, 4) On demand service, 5) Night Order: can choose the delivery time if there is a previous order.

The role of Tumbasin.id on traditional market development in the perspective of Islamic business ethics

Tumbasin.Id is one of the startup businesses that uses the development of information technology as the basis of its business. It seeks to facilitate the activities of the community in meeting the needs of life, especially in primary needs, namely food. Tumbasin.id provides innovation by providing services that connect sellers and buyers in several traditional markets in Semarang City. Based on the results of the author's observations, there are several important things as an effort by Tumbasin.id in running a business in accordance with the principles of Islamic business ethics, including:

Customer oriented

Customers certainly play a big role in the success of a business. Because without customers, there will be no sales and the company will not get profit or revenue. This is why, customer oriented is an important thing that companies must pay attention to. Basically, lack of customer satisfaction can greatly affect the continuity of a business in the future. This customer dissatisfaction can occur due to unsatisfactory service that makes the customer experience bad. As a result, this will impact the brand image and reputation of the brand in the eyes of customers. In fact, it could be that the company's opportunity to acquire customers (customer acquisition) will be forfeited and instead move to competitors. Judging from this, it is important for Tumbasin.id to ensure that every service is customer centric or customer oriented. Because in fact, good service is the key to increasing conversion rates and retention rates. The more the number of customer retention increases, the higher the company's chances of continuing to maintain business.

Tumbasin.id focuses customer oriented on four aspects. These aspects are expected to make the company able to place the customer as the main focus. And committed to meeting customer

needs or reducing customer pain points. This is why, a customer-oriented approach is something that the company must prioritize. These aspects include:

- a. **Customer-First Service.** The first characteristic is to put the customer as a priority (customer-first). In this case, Tumbasin.id ensures that customer service and customer relation officers carry out their duties properly according to their responsibilities. The goal is for customers to be satisfied with the services the company provides. Even apart from the company's goals and targets to sell brands or increase sales (sales growth), increasing customer satisfaction will bring more benefits to the business in the future. In general, customers will feel cared for when the company provides the excellent service they need and this service does not distinguish other aspects of the type of customer. Although, customers are also divided into many characteristics, from simple, middle, and high class. Because, maximum service to customers or customers can make a positive contribution to Tumbasin both in terms of image, brand, and even becoming loyal customers which of course will help Tumbasin.id in achieving its goals.
- b. **Has High Empathy.** The next characteristic is that Tumbasin.id tends to have a high sense of empathy. Because if the company can feel what the customer feels, then this will be the main key to creating customer satisfaction. Because based on market research, the majority of customers will be more easily attracted to businesses that have a vision and mission and empathy that are in line with what they feel. Empathy is also one of the causes of customer success. This emotional closeness can be realized when Tumbasin.id stakeholders, both from directors, managers, employees, drivers and merchant partners work together. So that a chemistry is formed which makes them get emotional closeness and ends with empathy. This will also have a positive impact in providing services with customers. For this reason, the efforts made by Tumbasin.id include applying smiles, greetings, courtesy and courtesy to stakeholders without discrimination.
- a. **Follow Up.** The characteristic of a company that prioritizes customer oriented is to always follow up. This is because good companies generally want to continue to communicate and maintain relationships with their customers. In addition to getting feedback that will be very useful for the process of business development and growth, establishing communication with customers is also a good relationship marketing strategy. The goal is for customers to become more loyal and have an attachment to the brand (customer engagement). Tumbasin.id does follow up for customers who make complaints about Tumbasin.id services. As in the following picture: Tumbasin.id does follow up for customers who make complaints about Tumbasin.id services.
- b. **The desire to make it easier for consumers.** Companies that are customer oriented certainly have a goal to continue to make it easier for customers. This will certainly affect the level of customer satisfaction, where they will feel helped by the convenience of accessing Tumbasin.id services. This can be seen in the main menu service displayed by Tumbasin.id. This service includes certain criteria on the products offered even to the discount menu. This will certainly make it easier for customers to choose the products and services they need. Not only that, on Tumbasin.id's Instagram social media, it also provides cheap and easy cooking tips and tricks, such as how to cook pigeon clams, stir-fried quail egg kale, and even economical tips for cooking with Rp. 20,000, - which is made into a challenge on October 16 to November 04, 2022. The winner will get a shopping voucher at Tumbasin.id as much as Rp 200,000.

Based on the explanation above, it can be explained that the services provided by Tumbasin.id are in accordance with sharia principles in terms of providing convenience for buyers, namely:

1. The principle of helping (ta'awun). The existence of Tumbasin.id is expected not only to provide delivery services. But also socially oriented, namely between Tumbasin.id with employees, drivers, traders and consumers.
2. The principle of providing convenience (at-taysir). Can be seen in the features of the services displayed on Tumbasin.id.
3. The principle of equality (musawah) by providing similar services without distinguishing or discriminating against other customers.
4. The principle of mutual love (muhabbah).
5. The principle of gentleness (al-layin). This can be seen in the service that prioritizes the principle of courtesy applied to Tumbasin.id.
6. The principle of kinship (ukhuwah) is evidenced by the high empathy for Tumbasin.id stakeholders.

Transparency

The success of a company is largely determined by stakeholders' trust in the company. Transparency in business ethics is a company's responsibility and effort to gain the trust of the company's stakeholders in order to build the success of a company. Honesty is one form of transparency. One of the main factors to become a successful businessman is to have an honest nature. By being honest, we will be more trusted by business partners and employees. It would be even better if this honest attitude not only applies in the world of work but also in everyday life. Transparency in Tumbasin.id according to the principles of Islamic business ethics is the conformity of information with the reality of the business being run. Such as product descriptions, prices and services provided in the Tumbasin.id application. according to Mrs. Sulis' explanation, it states:

"I order according to what menu I want to cook today. Then, when the driver comes, I will look and check further on the product I bought, whether it is suitable or not, damaged or not. But, so far I have gotten fresh goods, the packaging is good. I have never been disappointed buying here".

Besides Mrs. Sulis, there is also Mrs. Sri.

"I don't often shop using the Tumbasin app. But in my experience, I have never been disappointed or felt disadvantaged. Because the items I ordered were appropriate, from the type, to the weight"

Furthermore, Mrs. Ani:

"I once ordered tempeh wrapped in leaves, but what came was plastic wrapped tempeh. At first I was a bit disappointed, but when I cooked it, it turned out to be delicious. So I wasn't disappointed. My suggestion is that there should be prior notice, but there is none".

The statement above provides evidence that honesty has been implemented by Tumbasin.id even though there are still shortcomings. The shortcomings are then an improvement in the future.

Healthy competition

Competition as the main characteristic of modern civilization has developed along with the steady mastery of innovative and varied information and communication technology. Other than that, no less important is customer satisfaction. This satisfaction can be obtained from fulfilling the needs and desires of consumers and this is a long-term strategy for the company. Maintaining customer loyalty is not easy. However, customer loyalty is the key to the development of the company compared to prospecting new customers like Tumbasin.id. Healthy competition at Tumbasin.id is realized in providing product quality, price and service. On the other hand, honesty is also an important aspect in Tumbasin.id. for that, Tumbasin.id always prioritizes the necessary aspects without having to try to cheat to eliminate opponents. For Tumbasin.id, as a pioneer of specialized applications that connect consumers with traditional markets, it is expected to be an example for other businesses that run similar services.

Fairness

Justice for consumers is realized with honesty on Tumbasin.id, including products, types of services, etc. Although in practice there are still things that need to be improved as described earlier. However, when viewed at the delivery rate, it can be seen that it establishes a fair distribution. That is, providing the same price between consumers who are far away and those who are close. This of course also provides jealousy for consumers who are close. However, as an effort to bridge that, Tumbasin.id also applies free ongkor and vouchers for orders in certain categories.

Limitations

This research only discusses one research subject. Thus, the research results cannot fully explain the condition of traditional markets in Semarang City with market digitalization. On the other hand, the number of respondents is considered limited because it does not cover the majority of consumers. For this reason, we recommend adding research subjects and respondents or even carrying out comparisons to see the condition of traditional markets in the city of Semarang from a wider perspective. In this way, it is hoped that there will be further policies that support the digitalization process.

Conclusion

Tumbasin.id as a transformation of traditional markets going digital in facing the industrial revolution 4.0 is able to provide innovation by providing services that connect traditional market traders and buyers in Semarang City. The tagline shopping to the market without leaving the house makes Tumbasin.id more attractive to the public. It is proven that the number of orders has increased significantly, especially during the covid-19 pandemic. To make it easier to develop the company, Tumbasin.id collaborates with market traders to obtain high-quality and fresh products at affordable prices. Not only that, the services at Tumbasin.id are increasingly diverse and have been specialized in different rooms, both products and discounts. Thus, the advantages of Tumbasin.id include practicality, time saving, quality guarantee, on demand service and night orders.

While in the aspect of Islamic business ethics, Tumbasin.id has implemented several aspects, including a) customer oriented by implementing customer-first services, having high empathy, follow-up and the desire to make it easier for customers, b) transparency in the suitability of information with the reality of the business being run, c) fair competition which is realized in providing product quality, price, and service, d) fairness in the form of justice for consumers is realized by the honesty of tumbasin.id, including products, types of services, etc. although in practice there are still things that are unacceptable.

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Ethics declarations

Funding

The author(s) received no financial support for the research, authorship, and/or publication of this article.

Availability of data and materials

Data sharing is not applicable to this article as no new data were created or analyzed in this study.

Competing interests

No potential competing interest was reported by the authors

Additional information

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Cite this paper:

Faizah, F., & Septiana, V. (2024). Digitalization of traditional markets through tumbasin.id in facing industrial revolution 4.0: The Islamic business perspectives. *SERAMBI: Jurnal Ekonomi Manajemen Dan Bisnis Islam*, 6(1), 1-14. <https://doi.org/10.36407/serambi.v6i1.828>



SERAMBI: Jurnal Ekonomi Manajemen dan Bisnis Islam

Publisher : LPMP Imperium.
Frequency : 3 issues per year (April, August & December).
ISSN (online) : [2685-9904](https://doi.org/10.36407/serambi.v6i1.828).
DOI : Prefix 10.36407.
Accredited : SINTA 4 (SK 5162/E4/AK.04/2021).
Editor-in-chief : Dr. Suryani