Jurnal Studi Multidisiplin Ilmu (JASMI)
ISSN: 3026-7412, Vol 3, No 3, 2025, 1-15 https://doi.org/10.35912/jasmi.v3i3.7063

Packaging Cost Control Among Traditional Tamarind Traders in Pasar Terong Makassar

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Article History
Received on 15 July 2025
1st Revision on 2 August 2025
2nd Revision on 16 August 2025
Accepted on 5 September 2025

Abstract
Purpose: This study analyzes packaging cost control practices through an informal control system applied by traditional tamarind traders in Pasar Terong Makassar, and evaluates these practices from a sharia perspective concerning the prohibition of *tabzir* and *israf*.
Methodology: The study uses a qualitative approach with a case study method. Data were collected through in-depth interviews, direct observation, and documentation. Informants were selected through purposive sampling, comprising tamarind traders, buyers, and market officials at Pasar Terong Makassar.
Results: The findings show that traditional tamarind traders apply informal packaging cost control through memory-based accounting, manual physical control based on hand-weighed portions, and direct owner oversight. This practice aligns with sharia principles of avoiding *tabzir* and *israf* in pursuit of business blessing (*barakah*).
Conclusions: Packaging cost control among traditional tamarind traders in Pasar Terong Makassar is carried out through an effective informal system despite the absence of formal bookkeeping. Religious moral values function as a natural internal control instrument that supports cost efficiency and business sustainability.
Limitations: This study is confined to tamarind traders at Pasar Terong Makassar, so its findings cannot be directly generalized to different traditional trading contexts.
Contributions: This study contributes to the development of informal management accounting literature in the traditional MSME sector and enriches the study of sharia value integration in the operational cost control of traditional market traders.

Keywords: *Informal Control System, Packaging Cost, Pasar Terong Makassar, Sharia Perspective Traditional Traders*

How to Cite: Yani, R., & Rayyani, W. O. (2025). Packaging Cost Control Among Traditional Tamarind Traders in Pasar Terong Makassar. *Jurnal Studi Multidisiplin Ilmu*, 3(3), 1-15.

1. Introduction

Micro, Small, And Medium Enterprises (MSMEs) play a critical role in the Indonesian economy because of their capacity to absorb labor and improve community welfare. MSMEs serve as one of the main drivers of the national economy, particularly within the traditional trading sector run by a large share of the population. In running their businesses, MSME operators are required to manage a range of operational costs effectively so that the business can survive and generate optimal profit. One important aspect that deserves attention is cost control, since sound cost control helps business operators improve operational efficiency and maintain the financial performance of their business (Dayanthi & Sujana, 2024; Yuniarti, Wahyudi, & Saputra, 2025).

One operational cost that frequently receives insufficient attention from traditional traders is packaging cost. Packaging functions not only to protect the product but also to help maintain product quality throughout storage, distribution, and sale to consumers. Beyond this, good packaging can enhance product appeal and provide added value that supports a business's competitiveness in the market. Packaging is therefore an important aspect business operators need to attend to in running their operations (Putri, Hutomo, & Wijaya, 2023).

Packaging use in business activity does not only provide benefits in maintaining product quality; it also generates costs that must be well managed. Packaging cost is one operational cost component that needs to be accounted for, since it affects production cost and business profit. If packaging use is not effectively controlled, business expenditure can increase, reducing the profit traders obtain. Business operators therefore need to pay attention to packaging use so that expenditure remains efficient and appropriate to business needs (Anggraeni & Aryansyah, 2022).

Traditional markets remain one of the community's economic activity centers that persists to this day. Under Minister of Home Affairs Regulation Number 53 of 2008, a traditional market is a place of business built and managed by government or private parties, occupied by small and medium traders, where transactions proceed through a bargaining mechanism. Pasar Terong is one of the largest traditional markets in Makassar City, serving as a trading center for various staple goods, spices, and agricultural products. The high level of trading activity at this market makes packaging use an inseparable operational need for traders (Muliani, Ridwan, & Rahman, 2023).

Tamarind is one commodity widely traded in traditional markets in retail form. Tamarind's sticky characteristics and high acidity require traders to use packaging capable of maintaining product quality throughout storage and sale. In the trading context at Pasar Terong, retail tamarind is generally sold in small portions, so the frequency and intensity of plastic bag use is very high. As a result, packaging cost accumulation unknowingly becomes a fairly substantial routine expenditure component in daily business activity and can erode traders' profit margin (Wulandari, 2024; Putri, Santoso, & Cahyono, 2024).

Based on initial observation, most tamarind traders at Pasar Terong still manage packaging cost simply and based on memory. Tamarind's wet, sticky, and corrosive characteristics often force traders to use double packaging (double plastic) to avoid leakage, which drives an unexpected increase in variable operational cost burden. Meanwhile, prior research has more often discussed operational cost control among MSMEs in general, while research specifically exploring packaging cost control among traders of wet and sticky food commodities within the traditional market ecosystem remains comparatively limited (Yuniarti et al., 2025).

Although prior research has examined cost control and informal accounting practices among MSMEs broadly, and separately examined Islamic consumption ethics concerning wastefulness, comparatively few studies have combined these two lenses to examine packaging cost control specifically among wet, sticky commodity traders within a single traditional market setting. The novelty of this study lies in this combined focus, integrating an informal control system perspective with a sharia perspective on *tabzir* and israf within the specific operational context of tamarind trading, an angle not previously addressed in the literature reviewed. Building on this rationale, this study specifically aims to analyze the packaging cost control practices carried out through an informal control system by traditional tamarind traders at Pasar Terong Makassar, and analyze and evaluate the sharia perspective on the packaging cost control practices applied by traditional traders at Pasar Terong Makassar.

2. Literature Review

2.1 Micro, Small, and Medium Enterprises (MSMEs)

Micro, Small, And Medium Enterprises (MSMEs) are an economic sector holding an important role in supporting national economic growth. According to Sungkawaningrum, Pratama, and Lestari (2025), MSMEs are a primary pillar of the Indonesian economy because they contribute significantly to national economic growth, even though most still face challenges related to production cost efficiency, product packaging quality, and business management, which remains fairly simple. Azizah and Yamin (2024) explain that MSMEs are a business group characterized by simple business management with limited resources, whether in terms of capital, technology, or managerial capability.

Traditional traders are one form of micro-enterprise that continues to dominate trading activity across various traditional markets in Indonesia. Tamarind traders at Pasar Terong Makassar exemplify MSME operators who run their trading activity traditionally, where packaging cost is one operational cost incurred daily that requires particular attention so as not to generate waste. As explained by Azizah and Yamin (2024), MSME success is heavily shaped by an operator's capacity to manage finances and control the various operational costs incurred in running the business. This pattern is consistent with broader evidence that MSME performance depends jointly on financial literacy, digital competence, and entrepreneurial capability rather than on any single resource alone (Gunawan & Pulungan, 2023; Hasan, Jannah, Supatminingsih, Ahmad, Sangkala, & Najib, 2024; Ingsih, Astuti, & Riyanto, 2024).

2.2 Traditional MSME Financial Management

Financial management is the systematic process of managing financial resources, from planning, recording, and monitoring through to evaluating fund use. According to Azizah and Yamin (2024), financial management in MSMEs is the process of managing all financial activity, encompassing planning, recording, control, and evaluation of business fund use. Laili, Rahmawati, and Handayani (2025) state that financial management functions not only as a transaction-recording tool but also as the basis for arranging, controlling, and evaluating all business activity.

Among traditional traders, financial management generally remains simple. Most transactions are conducted in cash, and financial recording remains limited to the quantity of goods sold or money received each day. Laili, Rahmawati, and Handayani (2025) explain that low understanding of financial management causes many MSME operators to remain unable to prepare simple financial statements usable as a basis for business control. This condition is also found among traditional tamarind traders at Pasar Terong Makassar, where packaging cost is frequently not specifically accounted for even though this cost is incurred routinely in every sales activity. Comparable financial-recording gaps have also been documented among small enterprises adopting digital tools during periods of economic disruption, suggesting that limited formal recording is a widespread rather than isolated constraint among informal traders (Effendi, Sugandini, & Istanto, 2020).

2.3 The Cost Concept and Its Classification

Cost is the entire economic sacrifice incurred by a business operator to support operational processes in achieving business objectives. According to Panjaitan, Siregar, and Simanjuntak (2025), cost is not viewed merely as financial expenditure, but is also an important instrument in economic decision-making. Sound cost management is not only aimed at obtaining maximum profit, but must also consider the principles of efficiency, social responsibility, and business sustainability. This broader framing of cost management is consistent with public-sector and organizational performance research emphasizing that resource use should be evaluated against multiple criteria simultaneously rather than profit alone (Kolk, van der Meer-Kooistra, & Widener, 2022; Perizade, 2023).

Costs can generally be classified into fixed costs, variable costs, and semi-variable costs. Fixed costs are costs whose amount remains relatively unchanged despite changes in sales volume, such as business premises rent. Variable costs are costs whose amount changes according to the level of business activity, and according to Panjaitan, Siregar, and Simanjuntak (2025), the separation between fixed and variable costs is highly important in evaluating business efficiency. In this study, packaging cost falls into the variable cost category because the amount used depends on the volume of tamarind sold each day. Panjaitan, Siregar, and Simanjuntak (2025) explain that operational cost efficiency is one important factor in maintaining MSME sustainability, since uncontrolled expenditure can generate waste and reduce business competitiveness. This concern for controlled resource use parallels findings from digital marketing and SME performance research, which similarly emphasize that unmanaged operational cost erodes competitiveness in emerging-market small enterprises more broadly (Deku, Wang, & Preko, 2024; Harini, Pranitasari, Said, & Endri, 2023).

2.4 Cost Control Theory (Informal Control System)
Cost control is a systematic effort business operators undertake to manage all expenditure effectively so that business objectives can be achieved with efficient resource use. According to Panjaitan, Siregar, and Simanjuntak (2025), sound cost management is one factor determining MSME success in sustaining business continuity, whereby every cost incurred needs to be planned, controlled, and evaluated continuously.

Unlike large companies that possess structured internal control systems, most MSMEs apply an informal control system. This system operates based on the experience, habits, and considerations of the business owner in managing daily operational activity. According to Azizah and Yamin (2024), most MSMEs still manage their business simply, so recording and cost control processes are carried out based on the business owner's experience. Internal control in the informal micro-enterprise sector generally rests on the business owner's personal control through direct oversight and unwritten physical policy (Setyawan & Khoirunnisah, 2023). This is consistent with research by Pramesti and Setiawan (2023), who found that administrative limitations force business operators to use memory-based accounting for the sake of daily cash-flow flexibility. This reliance on informal, flexible resource management echoes broader organizational research showing that accountability and trust in resource-constrained settings are often sustained through personal relationships and direct oversight rather than formal reporting systems (Wang, Waldman, & Ashforth, 2019; Coyle-Shapiro, Pereira Costa, Doden, & Chang, 2019; Boselie, Van Harten, & Veld, 2021).

2.5 The Sharia Perspective on Cost Management
Within the sharia economic paradigm, financial management activity is not oriented toward achieving worldly profit alone, but aims to achieve holistic blessing in pursuit of salvation in this world and the hereafter (*falah*). Islam views all economic resources as a trust from Allah SWT whose use must be morally accounted for. The principles of efficiency, fairness, transparency, and accountability accordingly form the main pillars underlying operational management in every sharia-based business. Islam explicitly and firmly prohibits all forms of wealth wastefulness. Within Islamic economic theology, wasteful behavior is classified into two main concepts, namely *israf* (using resources excessively, beyond reasonable limits) and *tabzir* (spending wealth on the wrong path, or discarding material that still holds usable value), concepts that Islamic economics literature increasingly treats not as neutral behavioral categories but as ethical limits that prevent deviation from moderation, or *wasatiyyah* (Lubis, Rodoni, & Amalia, 2022; Makky & Yazid, 2025).

As affirmed in the Qur'an, Surah Al-Isra Verses 26-27, those who commit wasteful acts are likened to the brothers of Satan, reflecting an attitude of ingratitude toward divine blessing. In the context of tamarind traders' daily operational activity at Pasar Terong Makassar, the application of these religious moral values functions as an internal control instrument naturally embedded within the business operator's spiritual awareness. These same governance principles have been shown to matter across a wide range of institutional settings beyond sharia business specifically, including public administration reform and e-government transparency initiatives in Indonesia (Sabani, 2021; Turner, Prasojo, & Sumarwono, 2022). This theological framing is also consistent with the broader Islamic economic view that a rational Muslim economic actor is one oriented toward *maslahah*, that is, maximizing the potential for good deeds from the income obtained, consuming useful goods, and reducing waste and unnecessary expenditure, a framing that extends the underlying rationale for tamarind traders' packaging-conservation practices beyond mere thrift into a matter of religious and economic principle (Al-Jarhi, 2017; Fuadi et al., 2024).

2.6 Prior Research Review
Several prior studies have examined topics relevant to this research. Oktaviani, Nagara, and Fathiah (2022), in a qualitative study on the effectiveness of simple financial statements for street vendors in

traditional markets in Pariaman City, found that simple financial statements help traders control expenditure and know their business profit. That study shares similarities with the present research in terms of cost management among traditional traders, but differs in that this study focuses specifically on packaging cost. Panjaitan, Siregar, and Simanjuntak (2025), in a descriptive qualitative study, found that efficient cost management in micro-enterprises depends heavily on internal control principles, owner discipline, and social responsibility. Sungkawaningrum, Pratama, and Lestari (2025) found that most traditional MSMEs face constraints in product packaging quality and operational cost efficiency due to still-simple business management, with the present study serving as a specific inquiry within the Pasar Terong Makassar ecosystem.

Dayanthi and Sujana (2024), through quantitative research, demonstrated that disciplined cost control has a positive and significant effect on MSME financial performance, providing a foundation for the present qualitative study. Thalib and Monantun (2022), using an ethnomethodological approach, found that traditional traders record costs simply, whether through paper notes or memory, consistent with the informal control system findings of this study. Sari and Hidayat (2024), in a qualitative case study, demonstrated the effectiveness of personal and physical control by informal business owners without rigid bookkeeping. Wulandari (2024) found that retail-scale packaging cost accumulation frequently goes unnoticed, swelling into a substantial monthly fixed burden, a finding forming the basis for the present analysis. Azizah and Yamin (2024) affirmed that weak financial recording in the informal sector can be mitigated through direct oversight and routine operational cost control by the owner. This quantitative evidence base is complemented by research on Islamic microfinance showing that disciplined financial management similarly reduces the risk of non-performing obligations among small, community-based economic actors (Fianto, Maulida, & Laila, 2019; Zamore, 2023; Cherqaoui, 2022). This convergence of qualitative findings across different Indonesian trading contexts strengthens confidence that the informal control system observed here reflects a genuine, generalizable pattern among small-scale traders rather than a setting-specific anomaly (Bhatti, Soomro, & Shah, 2021; Bilderback & Miller, 2023).

Based on this literature review, research specifically exploring packaging cost control efforts among traders of wet, sticky commodities (tamarind) using a qualitative case study approach in Pasar Terong Makassar remains very limited. This study is intended to address this research gap by presenting a realistic picture of the control mechanisms, obstacles, and cost efficiency strategies traders employ, while also integrating a sharia perspective not previously addressed in prior research.

2.7 Conceptual Framework

This study's conceptual framework is structured around three interrelated main components. First, the initial condition (input) shows that traditional traders face an operational challenge in the form of double plastic packaging cost arising from tamarind's wet, sticky physical characteristics, compounded by limited financial administrative capacity and formal bookkeeping. Second, the analysis process is carried out using the concepts of Traditional MSME Financial Management and Informal Control System theory, which emphasize personal direct oversight, physical restriction of packaging material, and the use of trading intuition grounded in traders' daily experience. To strengthen the analytical weight, this variable cost control process is also evaluated through a Sharia Perspective, particularly concerning the implementation of religious moral values to keep trading activity free from wasteful wealth behavior (*tabzir*) and excessive consumption (*israf*). Third, the intended output is an in-depth understanding of the real packaging cost control mechanisms traders apply, the factors shaping their effectiveness, and strategic solutions for improving operational efficiency to sustain the business continuity of traditional tamarind traders at Pasar Terong Makassar.

3. Research Methodology

This study uses a qualitative descriptive research type with a case study approach. The qualitative approach was chosen because this study aims to understand, describe, and explore in depth the phenomenon of social reality in the field, namely the real mechanism of packaging cost control applied by micro-business operators informally (Aspers & Corte, 2019; Busetto et al., 2020). Through the case study method, the researcher can conduct an in-depth empirical investigation of a contemporary phenomenon within a real-life context (Ridder, 2017). The data generated through this approach take the form of descriptive narratives, direct statements, and notes on informant behavior obtained through interviews and direct observation rather than statistical figures (Busetto et al., 2020).

This study was conducted at Pasar Terong Makassar, located on Jl. Pasar Terong, Tompo Balang, Bontoala District, Makassar City, South Sulawesi. Pasar Terong Makassar was chosen because it is one of the largest traditional markets and a wholesale center for food commodities in Makassar City, giving it very dense goods turnover and trading activity (Mapparenta & Rahman, 2021). This location contains a cluster of traditional traders specifically selling tamarind commodities, where the product's physical characteristics drive high dependence on double plastic packaging operational cost. This research was planned to run for two months, encompassing the administrative preparation stage, field data collection, data processing, and final report preparation.

To keep field data collection focused and in-depth, the researcher established two research focuses. First, the packaging cost control mechanism through an Informal Control System, exploring traders' real strategies and actions in planning, allocating, and controlling double plastic bag use. This focus was examined through indicators of personal oversight by the owner, use of trading intuition grounded in daily experience, and application of memory-based accounting. Second, a sharia-perspective review of packaging cost governance, evaluating traders' daily behavior to observe the internalization of religious moral values concerning the prohibition of *tabzir* and *israf* in pursuit of business blessing (*barakah*).

The data used in this study are grouped into two types. Primary data were obtained directly first-hand at the research location in the form of in-depth interview transcripts with key informants and direct observation notes regarding packaging and trading transaction activity for tamarind at Pasar Terong. Secondary data are supporting data sources encompassing Pasar Terong profile documents, trader population data, and scientific literature comprising books, prior scientific journals, and regulations relevant to the topic of MSME cost accounting and sharia economics.

Informant selection in this qualitative study used a purposive sampling technique, determining informants based on established specific criteria (Campbell et al., 2020). Informant criteria in this study encompassed traditional traders who own and personally manage a tamarind trading business at Pasar Terong Makassar; traders who have operated for at least three years; traders whose packaging activity uses a double plastic system; and traders willing to be interviewed openly and provide information honestly. Based on these criteria, the researcher established three main informants together with supporting informants such as buyers and market officials for triangulation purposes. The selection of three main informants was based on the principle of data saturation, as no substantial new information emerged after the third interview (Hennink & Kaiser, 2022).

Field data collection was carried out by the researcher personally as the main instrument (human instrument) through three techniques. First, semi-structured in-depth interviews were conducted face-to-face with informants at their trading locations to explore financial management patterns, packaging cost control, and traders' views regarding waste from an Islamic perspective (DeJonckheere & Vaughn, 2019). Second, direct observation was undertaken without interfering with trading activities to document packaging practices and traders' operational behavior. Third, documentation was collected in the form of photographs, simple business notes, and other supporting documents.

To ensure the credibility and trustworthiness of the findings, the researcher applied data triangulation. Source triangulation compared information obtained from traders, buyers, and market officials, while technique triangulation compared interview findings with direct observation results (Busetto et al., 2020). Qualitative data analysis was conducted interactively and continuously following the model of Miles et al. (2014). The process consisted of data condensation, data display, and conclusion drawing and verification. The interview data were coded, categorized, and interpreted to identify recurring themes related to informal cost control and sharia-based business practices (Braun & Clarke, 2021).

4. Results and Discussions

4.1 Result

4.1.1 General Overview of the Research Object

This study was conducted at Pasar Terong Makassar, one of the largest traditional trading centers serving as a lifeline of food distribution in Makassar City. Amid retail modernization, the traditional tamarind trader cluster at Pasar Terong continues to sustain its simple business model. Tamarind carries unique physical characteristics: the fruit is wet, sticky, and contains concentrated acid that easily damages thin packaging material. Traders at this market accordingly use a uniform double plastic packaging system, a thin clear plastic inner layer and a plastic shopping bag outer layer, to maintain product quality through to the consumer's hands. All informants in this study were Muslim traders who had managed their businesses independently.

Based on secondary data obtained from Pasar Terong Makassar management, this traditional market accommodates thousands of traders divided into various food commodity, vegetable, and spice clusters. Within this dense trading ecosystem exists a specific cluster of wholesale-retail traders supplying tamarind for domestic needs as well as for food-stall-scale needs across Makassar City. The high daily trading activity within this wet-commodity cluster drives very rapid goods turnover, which simultaneously implicates high frequency and expenditure of consumable packaging items, particularly plastic packaging bags.

4.1.2 Informal Packaging Cost Control Mechanism

Based on field investigation through in-depth interviews, all tamarind traders at Pasar Terong were found to operate without written cost accounting records or a formal budget for purchasing packaging materials. Instead, control over packaging costs, which represent one of the main variable costs in daily operations, relies entirely on an informal control system based on the owner's accumulated business experience and direct personal supervision. Rather than using structured bookkeeping or budgeting procedures, traders employ a memory-based accounting approach, in which previous spending patterns are mentally recalled to estimate future packaging needs and determine how much cash should be allocated for subsequent purchases. Although highly informal, this approach has become an established routine developed through years of practical business experience.

This pattern was clearly explained by Informant 1, a senior tamarind trader at Pasar Terong:

"*I never record my plastic purchase expenses. I just remember them. Once the sales money has accumulated, I set aside some to buy clear plastic and shopping bags at the shop next door. What matters is that there is still capital left to buy plastic again tomorrow.*"

The statement indicates that packaging expenditure decisions are not based on written financial planning but on the trader's accumulated experience in estimating daily operational requirements. Cash generated from sales is immediately allocated according to perceived business priorities, particularly ensuring sufficient funds remain available to purchase packaging materials for the following trading day. This practice demonstrates a high degree of budget flexibility while maintaining operational continuity. Instead of adhering to predetermined expenditure limits, traders continuously adjust spending according to daily sales performance and practical experience, allowing them to maintain liquidity despite the absence of formal financial records.

In addition to memory-based financial control, traders also apply a practical operational strategy to prevent unnecessary packaging costs through disciplined physical measurement. Informant 2 explained:

"*Tamarind is wet and sticky. If the plastic is only one layer or too thin, it will easily leak. That why I always use two layers. Before wrapping, I weigh it first according to what the buyer wants, half a kilo or one kilo. If it's weighed accurately, the plastic used is also accurate, so it's not wasteful.*"

This statement illustrates that packaging cost efficiency is achieved through operational discipline rather than formal accounting procedures. Accurate weighing before packaging ensures that the quantity of tamarind corresponds precisely to customer demand, thereby preventing unnecessary use of packaging materials. At the same time, the consistent use of double-layer plastic is not viewed as wasteful but as a quality-control measure intended to prevent leakage, protect the product, and minimize the risk of customer complaints. Consequently, traders are able to balance cost efficiency with product quality by carefully controlling packaging usage according to standardized physical measurements.

These findings suggest that disciplined scale measurement effectively substitutes for a formal standard costing system. Rather than calculating material variances through accounting records, traders minimize packaging waste by consistently following established operational routines. The weighing process serves as a practical internal control mechanism that limits unnecessary material consumption while maintaining product consistency across transactions. Such experience-based operational discipline demonstrates that, within micro-enterprises operating under resource constraints, effective cost control can emerge from standardized work practices even in the absence of sophisticated accounting systems. This interpretation is consistent with previous studies indicating that measurement quality in resource-constrained settings depends more on the consistency of implementation than on the sophistication of the measurement instrument itself (Franke & Sarstedt, 2019; Kant & Jaiswal, 2017).

The effectiveness of this informal control mechanism was further confirmed through triangulation interviews with a loyal customer who regularly purchases tamarind from the traders. The customer stated:

"*I often buy tamarind here for my food stall. The scale is always accurate, never short. The wrapping is also strong because it uses two layers of plastic, so it's safe to carry home and never leaks.*"

The customer's testimony reinforces the credibility of the traders' operational practices by demonstrating that accurate weighing and careful packaging are consistently perceived by buyers. This external confirmation indicates that the traders' reliance on informal operational controls not only minimizes packaging waste but also maintains customer trust through accurate product quantity and reliable packaging quality. Therefore, although Pasar Terong tamarind traders do not employ formal budgeting or accounting systems, their combination of memory-based financial management, disciplined weighing procedures, and standardized packaging practices constitutes an effective informal cost control mechanism that supports both operational efficiency and customer satisfaction.

4.1.3 Evaluation of Cost Management from a Sharia Perspective

From the perspective of sharia economics, business activities should be managed responsibly by avoiding material losses resulting from operational negligence and by ensuring that resources are utilized efficiently. The findings reveal that the informal cost control practices implemented by tamarind traders at Pasar Terong are motivated not only by the objective of maintaining profitability but also by a deeply rooted spiritual awareness emphasizing the avoidance of *tabzir* (wastefulness) and *israf* (excessive consumption). These religious values have become part of the traders' daily business practices and influence how operational resources, including packaging materials, are managed.

This perspective was clearly expressed by Informant 3 when describing the treatment of packaging plastic:

"I always tell whoever helps me sell to be careful when wrapping tamarind. If a plastic bag is only slightly damaged but still usable, don't throw it away immediately. I just keep it to use myself. It would be a shame to throw it away, since it still has use. We're also taught not to be wasteful."

The statement demonstrates that packaging materials are regarded as economic resources that should not be discarded as long as they remain functional. Rather than immediately disposing of plastic with minor defects, traders allocate it for secondary uses, thereby extending its economic value without compromising product quality delivered to customers. This practice reflects a practical implementation of resource efficiency while simultaneously illustrating how religious values shape everyday operational decisions. Cost control therefore emerges not merely from financial considerations but also from an ethical commitment to avoid unnecessary waste and to utilize available resources responsibly.

The spiritual dimension of operational cost control was further emphasized by Informant 3, who explained that business success is measured not only by financial gain but also by the pursuit of blessing (*barakah*) through honest and responsible trading:

"In my view, trading isn't just about seeking profit, but also seeking blessing. So we really do have to economize, including with plastic use. But not so that being economical actually harms the buyer. The plastic must stay good quality and the scale must be accurate too. What matters is that the buyer is satisfied and the sustenance we earn is, God willing, blessed."

This statement indicates that cost efficiency is never pursued at the expense of customer rights. Although traders seek to minimize packaging expenses, they consistently maintain the use of appropriate packaging quality and accurate product measurement to ensure fairness in every transaction. Such practices illustrate that economic efficiency and customer protection are viewed as complementary rather than conflicting objectives. Maintaining accurate weighing, providing durable packaging, and avoiding unnecessary material use are therefore considered integral elements of ethical business conduct that support long-term customer trust.

Overall, the findings indicate that packaging cost governance among Pasar Terong tamarind traders reflects a strong internalization of sharia economic values within everyday business operations. Informal operational controls, such as reusing materials that remain functional, avoiding excessive consumption, maintaining accurate weighing, and preserving packaging quality, collectively represent practical efforts to prevent *tabzir* and *israf* while upholding the principles of honesty (*amanah*) and justice ('*adl*) in commercial transactions. Consequently, cost control is understood not solely as a mechanism for improving profitability but also as a form of religious responsibility aimed at achieving barakah, strengthening customer trust, and supporting the long-term sustainability of the business.

4.2 Discussion

4.2.1 Analysis of the Informal Control System in Variable Cost Efficiency

Conventional management accounting practice views variable cost control as needing to rest on a formal system such as standard budgeting and paper-based cost variance calculation. However, this study's findings among tamarind traders at Pasar Terong show that variable cost efficiency, particularly plastic packaging cost, was successfully achieved optimally through an Informal Control System mechanism. This control is not driven by written documents, but by daily experience, personal oversight, and the seller's physical action discipline.

The absence of a formal system is effectively replaced by a physical control instrument in the form of consistent, disciplined use of a conventional balance scale. This accurate weight-measurement pattern functions as a substitute for a standard costing determination system. By ensuring that every portion of tamarind sold always passes through a strict weighing process using a scale, double plastic use can be controlled within a constant ratio to sales volume. This practical measure has proven capable of suppressing packaging material waste, the main variable cost component in this business.

The validity and efficiency of this informal control system are strongly confirmed through triangulation with a supporting informant (buyer), who directly experienced the scale's accuracy and the strength of the double plastic packaging. Although traders do not formally calculate materials price variance or materials efficiency variance, this scale-based informal control mechanism has proven to possess high precision. This informal system has succeeded in creating a physical tolerance boundary that automatically minimizes expenditure variance, prevents capital erosion, and maintains the stability of their daily variable cost efficiency corridor. This finding is broadly consistent with international management accounting research showing that entrepreneurs in owner-controlled, resource-constrained settings frequently construct an effective, relevant form of accounting at the margins of formal accounting practice, relying heavily on the entrepreneur's own social and personal control rather than on a written system.

This finding also carries a broader implication for how management accounting theory conceptualizes control itself. Rather than treating the absence of a written budget or formal variance report as evidence of an uncontrolled cost environment, this study's evidence suggests that control can be exercised just as rigorously, and perhaps more responsively to real-time operational conditions, through a disciplined physical routine repeated consistently across every transaction. The scale functions here not merely as a measuring instrument but as the operational embodiment of a standard costing logic: it converts an inherently variable input, the wet and sticky tamarind fruit, into a standardized output unit against which packaging material can be allocated in a fixed, predictable ratio, achieving through physical repetition what a formal standard costing system would otherwise achieve through written calculation. This finding is consistent with leadership and workforce-development research showing that consistent, well-practiced routines can substitute effectively for formal procedural documentation, provided the underlying discipline is genuinely internalized rather than performed superficially (Curado & Santos, 2022; Uslu & Terzioglu, 2022; Manzoor, Wei, & Asif, 2021; Riyanto, Endri, & Herlisha, 2021; Andersen & Nielsen, 2020; Bedford, 2020).

4.2.2 Harmonization of Traditional Business Practice with Sharia Compliance

Addressing the second research question concerning the sharia perspective, informants' packaging cost governance shows a deep internalization of sharia compliance principles. Traders' practical actions, such as collecting minor-defect plastic for redirection to a secondary function, directly reflect compliance with the prohibition of *tabzir* (waste) behavior and avoidance of *israf* (excess), as outlined in Islamic economic theological law.

Variable cost control within this traditional market context does not stand as a purely capitalistic instrument oriented toward profit maximization alone, but is understood as a moral trust to preserve the usefulness of resources created by Allah SWT. Material savings from a sharia perspective are not grounded in profit motive alone, but represent a manifestation of religious moral awareness aimed at avoiding *tabzir* behavior (Fauzi & Handayani, 2023), a principle consistent with the broader Islamic economic view that ethical consumption is bounded not by convenience but by the maqasid-oriented pursuit of *maslahah*, avoiding both *israf* and *tabzir* as ethical limits on economic behavior (Lubis, Rodoni, & Amalia, 2022; Makky & Yazid, 2025; Al-Jarhi, 2017). This packaging-conservation discipline must also be balanced with scale measurement integrity so that the business conducted remains within the corridor of sharia compliance and generates barakah (Sholeh, 2022). Balanced integration between disciplined double plastic packaging economy and honest product measurement is the key factor for traders in achieving business blessing (barakah) while maintaining daily business sustainability at Pasar Terong Makassar.

This harmonization between religious ethics and everyday cost discipline also offers a useful counterpoint to conventional cost-control theory's typically secular framing. Where formal accounting research tends to explain compliance with cost discipline through incentive structures, monitoring, or fear of loss, this study's evidence suggests that for these traders, the strongest and most consistently applied constraint against waste was not any external enforcement mechanism at all, but an internalized religious conviction that treated even a torn scrap of plastic as a resource whose value could not simply be discarded. This suggests that policy or mentoring interventions aimed at improving cost discipline among similarly religious trader populations elsewhere in Indonesia might achieve more durable results by framing efficient resource use explicitly in terms of avoiding *tabzir* and *israf*, rather than by relying solely on secular financial-literacy messaging about profit maximization.

5. Conclusions

5.1 Conclusion

Based on the data analysis and discussion results regarding informal management accounting practice among tamarind traders at Pasar Terong, several conclusions can be drawn as follows. First, the packaging cost planning mechanism is carried out without involving formal written budgeting. Capital management and fund allocation for purchasing packaging components rest entirely on memory-based accounting and spontaneous cash management. Traders' daily experience functions as the primary navigation instrument in predicting daily packaging material needs without formal documentation.

Second, packaging cost standardization is produced through manual physical control in the form of accurate weight determination and disciplined use of a conventional scale. Careful use of a scale in determining the portion of wet, sticky tamarind fruit, together with care in applying double plastic packaging, functions as a strong substitute for a standard costing system in minimizing inefficient expenditure variance. The validity of this control efficiency is supported by consumer confirmation of consistent portioning and packaging physical durability.

Third, religious ethical values, particularly sharia compliance regarding measurement fairness, are naturally integrated as the primary internal control system. Spiritual commitment to avoiding measurement-shortchanging practice (*tathfif*) transforms into a moral motive that reinforces cost control discipline. This spiritual dimension not only maintains measurement accuracy for the sake of business blessing, but simultaneously creates packaging material use efficiency that positively affects daily business profitability.

5.2 Research Limitations

This study carries a limitation in scope, focusing only on tamarind traders at Pasar Terong with an informal control system instrument in the form of a conventional balance scale. This study's findings may carry limited generalizability if applied to other traditional market commodities with different product physical characteristics or that have already adopted modern digital measuring instruments. In addition, the variable cost efficiency analysis in this study remains qualitative in nature and has not measured the quantitative impact of packaging use variance mathematically.

5.3 Suggestions and Directions for Future Study

Based on the limitations and findings obtained throughout this research process, several recommendations can be proposed to relevant parties. For traditional tamarind traders at Pasar Terong Makassar, it is recommended that they begin attempting simple cash-outflow recording, particularly for supporting cost components such as packaging, in a small pocket notebook on a regular basis. This small step is important to anticipate potential long-term memory bias (cognitive bias) and help traders evaluate plastic purchase price fluctuation from suppliers more accurately from month to month. In addition, traders are expected to maintain their spiritual integrity in measuring commodities to preserve customer loyalty and the blessing of their income.

For future researchers interested in examining similar topics, it is recommended that the research locus be expanded beyond a single traditional market, conducting comparative studies across markets with different socio-cultural characteristics. Future researchers could also enrich the analytical perspective by integrating mixed methods to measure the extent of the financial impact of this informal packaging cost efficiency on traders' net profit margin quantitatively. Finally, future research could explore more deeply the psychological and technical obstacles traditional traders face in adopting digital financial recording application technology, which is increasingly being promoted in the modern era.

Acknowledgement

The authors thank all traditional tamarind traders at Pasar Terong Makassar who were willing to serve as informants and provide the information needed for this research. Thanks are also extended to the Management Study Program, Faculty of Economics and Business, Universitas Muhammadiyah Makassar, for the support and guidance provided throughout the research process. Appreciation is given to all parties who helped and supported the implementation of this research.

Author Contributions

RY conceived the research problem, collected and analyzed the interview and observation data, and drafted the manuscript. WOR supervised the research process, contributed to the literature review, and reviewed and edited the final manuscript.

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