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Trust from an Islamic Economics Perspective: An Empirical Study of Micro-Traders at Makassar Central Market

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ABSTRACT

This study aims to analyze the role of trust as a form of social capital in the economic activities of street vendors at Makassar Central Market and to examine its implementation from an Islamic economics perspective. This research employed a qualitative method with a case study approach. Data were collected through observation, in-depth interviews, and documentation involving ten informants selected through purposive sampling and further identified using snowball sampling. Data analysis consisted of data reduction, data presentation, and conclusion drawing, with source and methodological triangulation employed to ensure data validity. The findings indicate that trust constitutes the primary form of social capital underpinning the social and economic relationships of street vendors at Makassar Central Market. Trust is established through sustained interactions and is reflected in relationships between traders and customers, suppliers, and fellow traders through credit and debt arrangements, safekeeping of goods, rotating savings and credit associations, business information exchange, and various other forms of economic cooperation. Trust also fosters tolerance, familiarity, solidarity, and cooperation among traders from diverse social, ethnic, and religious backgrounds. From an Islamic economics perspective, this trust reflects the implementation of the values of amanah (trustworthiness), ṣidq (honesty), ta'āwun (mutual assistance), and ukhuwah (brotherhood), which serve as the foundations of economic and social relationships in muamalah activities. The findings further demonstrate that trust functions not only as an instrument for improving business efficiency and sustainability but also as a means of promoting maslahah (public benefit), justice, and collective welfare. Therefore, trust can be understood as a factor that connects the economic, social, and religious dimensions of street vendors' lives at Makassar Central Market.

1. Introduction

Trust plays a fundamental role in human life and constitutes one of the most important foundations of social and economic relationships. As social beings, individuals rely on trust to establish cooperation, maintain relationships, and facilitate interactions within society. In modern economic activities, trust refers to the expectation that other parties will act consistently, honestly, and responsibly when engaging in economic transactions. Its existence influences not only transactional decisions but also consumer loyalty, business cooperation, and the long-term sustainability of economic activities. In microenterprise activities, particularly within traditional trading sectors, trust can function as a form of social capital that is equally, or even more, influential than financial resources in maintaining business relationships and supporting economic sustainability. Dixit et al. (2025) emphasize the importance of social and intellectual capital in developing sustainable business practices, particularly in environments characterized by uncertainty. This perspective highlights that business sustainability is not exclusively determined by financial capacity but is also influenced by the quality of social relationships and the ability of economic actors to establish mutual trust.

From the perspective of Islamic economics, trust encompasses broader ethical and spiritual dimensions than those generally emphasized in

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conventional economic approaches. Trust is not merely an instrument for improving economic efficiency; rather, it represents the practical implementation of Islamic principles, particularly amanah (trustworthiness), ṣidq (truthfulness), ‘adl (justice), and mas’uliyyah (accountability). These principles establish the moral foundations of economic activities by requiring individuals to conduct transactions with honesty, fairness, transparency, and responsibility. Accordingly, economic relationships in Islam are not exclusively directed toward material profitability but also seek to achieve barakah (blessing) and maslahah (collective welfare). In this context, trust becomes an essential element in establishing ethical business relationships and maintaining sustainable economic cooperation. Research by Wijaya et al. (2023) on Islamic business-to-business relationships in Indonesia demonstrates the relevance of trust in understanding business interactions within an Islamic economic environment. Their study provides an important foundation for examining how moral values, interpersonal relationships, and business integrity contribute to the formation of trust among economic actors.

The importance of trust is particularly evident in the microenterprise sector, where business activities frequently depend on interpersonal relationships, social proximity, and direct interactions between sellers, buyers, suppliers, and other stakeholders. Unlike large-scale enterprises that may rely extensively on formal contractual arrangements and institutional mechanisms, microenterprises often maintain their business relationships through personal reputation, mutual understanding, and repeated transactions. Within the Islamic economic perspective, the sustainability of microenterprises is therefore influenced not only by financial capital but also by social capital, which encompasses trust, social networks, shared norms, and religious values. Misanam (2023) explains the significance of local wisdom, dignity, and trust in constructing social collateral for microfinancing. This perspective illustrates how social and cultural values can strengthen economic relationships and provide alternative foundations for financial cooperation, particularly among microeconomic actors. Consequently, trust serves as an important mechanism for strengthening cooperation, fostering solidarity among business participants, and reducing uncertainty and potential risks in everyday economic transactions.

Previous studies have also indicated that trust in the microenterprise sector is associated with broader economic and institutional considerations. Aysan et al. (2022), in their study of Islamic banking for small and medium-sized enterprises, examine the relevance of Islamic financial institutions in supporting the SME sector. Their research provides an institutional perspective on the relationship between Islamic financial services and the financing needs of smaller businesses. However, the sustainability of economic relationships cannot be understood solely through the availability of financial services or operational efficiency. The ethical dimensions of business interactions, particularly trust and the implementation of Islamic values, also warrant attention. These considerations suggest that trust should be examined not only as an economic mechanism but also as a social and ethical foundation underlying the business practices of microenterprise actors.

In the Indonesian context, traditional markets remain important economic and social environments in which microenterprise activities are conducted through direct interactions between traders and consumers. Makassar Central Market (Pasar Sentral Makassar) represents a relevant setting for examining the implementation of trust in everyday trading activities. Business relationships in traditional markets are generally characterized by personal communication, repeated transactions, reputation, service consistency, and the exchange of information between sellers and buyers. Such interactions provide opportunities for trust to develop through actual business experiences rather than relying exclusively on formal agreements. From the perspective of Islamic economics, these practices are particularly relevant because they reflect the application of ethical principles in commercial activities. Honesty in communicating product quality, fairness in determining prices, responsibility in fulfilling agreements, and consistency in providing services represent practical expressions of Islamic values that can strengthen trust in trading relationships.

Nevertheless, changes in consumption patterns, increasing business competition, and transformations in consumer behavior present challenges to maintaining trust within traditional trading environments. Although previous studies

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have discussed social capital and sustainable business practices (Dixit et al., 2025), trust in Islamic business relationships (Wijaya et al., 2023), social collateral and local wisdom in microfinancing (Misanam, 2023), and Islamic banking support for SMEs (Aysan et al., 2022), these studies address different dimensions of trust and microenterprise sustainability. The specific ways in which microenterprise traders understand, establish, and implement trust through everyday trading practices from the perspective of Islamic economics, particularly in traditional market settings, remain important areas for further investigation. This study addresses this research gap by focusing on the relationship between Islamic ethical principles and the practical formation of trust in the trading activities of microenterprise actors at Makassar Central Market.

Accordingly, this study aims to examine how trust is understood, established, and implemented by microenterprise traders at Makassar Central Market from the perspective of Islamic economics. Specifically, it seeks to explore the role of Islamic ethical values in shaping business relationships and identify how trust supports cooperation, transactional relationships, and business sustainability in the traditional trading environment. Theoretically, this study is expected to enrich the literature on Islamic economics by connecting the concept of trust as social capital with the practical implementation of Islamic ethical principles in microenterprise activities. Practically, the findings are expected to provide insights for microenterprise traders, market stakeholders, and policymakers in strengthening ethical trading practices and developing sustainable economic relationships based on trust. The novelty of this study lies in its examination of trust as both a form of social capital and an expression of Islamic ethical values within the everyday trading practices of microenterprise actors in Makassar Central Market.

2. Literature Review

2.1. Conceptual and Theoretical Foundations

Trust is a fundamental component of social capital that facilitates social interaction, economic cooperation, and sustainable relationships among individuals and groups. From the perspective of social capital theory, trust enables individuals to engage in cooperative activities based on shared expectations, mutual obligations, and established social norms. It reduces uncertainty, minimizes transaction costs, and strengthens collective action within communities. Durante et al. (2025) emphasize the importance of social capital in understanding how social relationships contribute to cooperation and economic activities. Similarly, Kraima (2023) highlights the relevance of social capital, entrepreneurial experience, and interpersonal relationships in supporting the economic performance of small and medium-sized enterprises. In this regard, trust is understood not merely as an individual attitude but as a social mechanism that strengthens relationships and facilitates economic cooperation.

In the context of Islamic economics, trust has broader moral and spiritual dimensions, particularly through the principles of amanah (trustworthiness), ṣidq (honesty), ta'āwun (mutual assistance), and ukhuwah (brotherhood). These principles establish the ethical foundations of economic interactions by emphasizing honesty, responsibility, cooperation, and mutual respect. Wijaya et al. (2023) demonstrate the importance of value-based trust in Islamic business relationships, indicating that trust is closely associated with shared values, ethical commitments, and moral integrity. Furthermore, Ghoniyah et al. (2024) highlight the relevance of Islamic work ethics and sustainability awareness in supporting business sustainability. Thus, trust in Islamic economics represents both social capital and the practical manifestation of Islamic ethical values in everyday economic activities.

2.2. Review of Empirical Studies

Previous empirical studies have established the importance of trust and social capital in supporting the sustainability of small businesses and strengthening economic relationships. Anja and Zhang (2024) demonstrate the relevance of social capital to the survival of street vendors, particularly through social relationships and community-based support. Owot et al. (2023) identify the relationship between trust and supply chain performance, highlighting the role of transaction cost attributes in explaining economic cooperation among small and medium-sized agribusinesses. Meanwhile, Laila et al. (2025) examine the relationship between social trust, social networks, and financial knowledge in influencing the financial well-being of

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microentrepreneurs in Malaysia and Indonesia. These findings indicate that trust and social networks constitute important resources for strengthening economic resilience and business relationships.

Other studies provide complementary perspectives on trust within diverse social and institutional contexts. Son and Sung (2024) examine the relationship between generalized trust, social networks, and social resources across 30 countries, demonstrating the relevance of trust in understanding broader social relationships. Dinesen et al. (2020) discuss the relationship between ethnic diversity and social trust, providing a relevant foundation for understanding trust within heterogeneous communities. In the context of Islamic economics, Wijaya et al. (2023) emphasize the role of ethical and value-based trust in business-to-business relationships, while Abdullah and Furqani (2024) examine the contribution of Islamic social finance to social cohesion. Collectively, these studies establish that trust has economic, social, and ethical dimensions. However, their research contexts and analytical focuses differ, creating opportunities to further examine how these dimensions operate simultaneously in traditional market communities.

2.3. Identification of the Research Gap

Although previous studies have examined social capital, trust, business sustainability, and Islamic economic practices, limited attention has been given to how trust is formed and implemented through everyday economic and social interactions among street vendors in traditional markets. Existing research has primarily focused on business survival, supply chain performance, financial well-being, social networks, and institutional relationships (Anja & Zhang, 2024; Laila et al., 2025; Owot et al., 2023). Meanwhile, studies concerning Islamic economics have emphasized ethical business relationships and social cohesion (Abdullah & Furqani, 2024; Wijaya et al., 2023). The integration of trust as social capital with the practical implementation of Islamic ethical values, particularly amanah, ṣidq, ta'āwun, and ukhuwah, within the everyday trading activities of street vendors remains an important area for further investigation. Accordingly, this study addresses the gap by examining how trust is established, maintained, and manifested in economic cooperation, solidarity, tolerance, and familiarity among street vendors at Makassar Central Market from an Islamic economics perspective.

2.4. Development of the Conceptual Framework

This study conceptualizes trust as the central element of social capital that develops through continuous interactions and reciprocal relationships among street vendors, customers, suppliers, and other traders. Trust is manifested through business cooperation, credit and debt arrangements, safekeeping of merchandise, rotating savings and credit associations, information exchange, and mutual assistance. These practices strengthen four interconnected social dimensions: solidarity, cooperation, tolerance, and familiarity. From an Islamic economics perspective, these dimensions are supported by the ethical principles of amanah, ṣidq, ta'āwun, and ukhuwah, which guide traders in maintaining responsible, honest, and mutually beneficial economic relationships (Ghoniyah et al., 2024; Wijaya et al., 2023).

The conceptual framework therefore positions trust as social capital that facilitates the development of harmonious social and economic relationships. The framework is consistent with the findings of Anja and Zhang (2024), Owot et al. (2023), and Laila et al. (2025), which emphasize the importance of social capital, trust, and networks in supporting business resilience and cooperation.

2.5. Hypotheses or Research Propositions

Given the qualitative case study design, this research develops research propositions rather than statistical hypotheses. These propositions provide analytical directions for understanding the role of trust in the social and economic relationships of street vendors at Makassar Central Market.

Proposition 1: Trust functions as a fundamental form of social capital that develops through continuous interactions and reciprocal relationships among street vendors, customers, and suppliers.

Proposition 2: Trust strengthens solidarity, cooperation, tolerance, and familiarity among street vendors, including those from different ethnic, cultural, and religious backgrounds.

Proposition 3: The implementation of Islamic economic values, particularly amanah, ṣidq, ta'āwun, and ukhuwah, provides the ethical foundation for establishing and maintaining trust in everyday economic activities.

Proposition 4: Trust-based social and economic

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relationships contribute to reducing transactional uncertainty, strengthening business cooperation, and supporting the sustainability of street vendors' economic activities.

3. Research Methods

3.1. Research Design

This study employed a qualitative research method with a case study approach to obtain an in-depth understanding of the phenomenon of trust among street vendors at Makassar Central Market. The case study approach was selected because it enables an examination of how trust is established, maintained, and manifested through social interactions and economic activities within a specific research context. The study focused on understanding trust as a form of social capital and examining its implementation through Islamic economic principles. This approach allowed the researchers to explore the experiences, interactions, and economic practices of street vendors in their everyday trading activities.

3.2. Research Context and Setting

The research was conducted at Makassar Central Market, Indonesia, focusing on street vendors engaged in micro-scale trading activities. This location was selected because traditional markets provide an important social and economic environment in which business relationships are frequently established through direct interactions, interpersonal communication, and reciprocal cooperation. The research setting was particularly relevant for examining trust in relationships between traders, customers, suppliers, and fellow vendors, including practices such as credit arrangements, safekeeping of merchandise, rotating savings and credit associations, information exchange, and mutual assistance. These characteristics provided an appropriate context for investigating trust from the perspective of Islamic economics.

3.3 Population and Sample / Research Participants

The research participants consisted of 10 street vendors conducting business activities at Makassar Central Market. Participants were selected using purposive sampling based on their relevance to the research objectives. The selection criteria included the length of time they had operated their businesses, the intensity of their interactions with other traders, and their involvement in various forms of economic cooperation within the market.

Furthermore, snowball sampling was employed to identify additional participants through recommendations from initial key informants who possessed relevant knowledge and experience concerning the research phenomenon. The recommended participants were selected based on their relevance to the research focus. This process continued progressively until the information collected was considered sufficient and no substantially new information emerged, indicating data saturation.

3.4. Data Sources and Data Collection

This study primarily relied on qualitative data collected through three techniques: observation, in-depth interviews, and documentation. Observation was conducted to understand the social interactions and economic activities of street vendors, particularly those reflecting trust and cooperation in everyday trading practices. In-depth interviews were used to obtain detailed information regarding participants' experiences, perceptions, and practices related to the formation and maintenance of trust in relationships with customers, suppliers, and fellow traders.

Documentation was employed as a complementary data collection technique to support and strengthen the information obtained through observation and interviews. The combination of these techniques enabled the researchers to obtain a comprehensive understanding of trust as social capital and its implementation within the Islamic economic context.

3.5. Measurement of Variables and Research Instruments

As a qualitative case study, this research did not employ statistical variables or standardized measurement scales. Instead, the investigation focused on the concept of trust as social capital and its manifestations in the economic and social activities of street vendors. The main research instrument was the researchers themselves, supported by observation, in-depth interview, and documentation procedures.

The analytical focus included the formation and maintenance of trust in relationships between traders, customers, suppliers, and fellow vendors; the

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manifestation of trust through economic cooperation, credit arrangements, safekeeping of merchandise, rotating savings and credit associations, and information exchange; and the social dimensions of trust reflected in solidarity, cooperation, tolerance, and familiarity. Furthermore, the study examined the implementation of Islamic economic values, particularly amanah (trustworthiness), ṣidq (honesty), ta'āwun (mutual assistance), and ukhuwah (brotherhood), as the ethical foundations of trust in everyday economic interactions.

3.6. Data Analysis Techniques

Data analysis was conducted interactively by referring to the Miles, Huberman, and Saldaña model, which consists of three stages: data condensation, data display, and conclusion drawing and verification. Data condensation involved selecting, focusing, and simplifying information obtained from observations, interviews, and documentation according to the research objectives. Subsequently, data display was conducted by organizing the information systematically to identify patterns, relationships, and meanings associated with trust in the social and economic activities of street vendors. The final stage involved drawing and continuously verifying conclusions throughout the research process to ensure that the interpretations were consistent with the collected evidence. This analytical process enabled the researchers to identify how trust functions as social capital and reflects the implementation of Islamic economic values within the market community.

3.7. Validity, Reliability, and Trustworthiness

To ensure the credibility and trustworthiness of the research findings, this study employed source triangulation and methodological triangulation. Source triangulation involved comparing and confirming information obtained from different research participants to identify consistency in their accounts and experiences. Methodological triangulation was conducted by comparing information gathered through observation, in-depth interviews, and documentation. These procedures were intended to minimize potential inconsistencies, strengthen the credibility of the collected data, and ensure that the research interpretations were supported by multiple sources of evidence.

3.8. Ethical Considerations

This study involved street vendors as research participants and focused on their experiences, social relationships, and economic activities. The researchers maintained the relevance and integrity of the information collected during the research process and used the information for academic research purposes. Particular attention was given to presenting participants' experiences and statements in accordance with the context of the research. Specific procedures concerning formal ethical approval, written informed consent, and personal data protection were not detailed in the available research documentation.

3.9. Research Procedure

The research was conducted through several interconnected stages. First, the researchers established the qualitative case study design and determined Makassar Central Market as the research setting. Second, initial participants were selected through purposive sampling based on their business experience, social interactions, and involvement in economic cooperation. Third, snowball sampling was used to identify additional participants through recommendations from initial key informants until 10 participants had been included and the collected information was considered sufficient. Fourth, data were collected through observation, in-depth interviews, and documentation. Fifth, the collected data were analyzed through data condensation, data display, and conclusion drawing and verification. Finally, source and methodological triangulation were applied to strengthen the credibility of the findings and support the interpretation of trust from an Islamic economics perspective.

3.10. Methodological Limitations

This study was limited to a qualitative case study involving 10 street vendors at Makassar Central Market. Consequently, the findings provide an in-depth understanding of trust within the specific social and economic context of the research setting rather than statistical generalizations applicable to all microenterprise traders. The purposive and snowball sampling techniques also mean that participant selection was based on relevance to the research objectives rather than statistical representativeness. Furthermore, the interpretation of participants' experiences was dependent on information obtained

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through observations, interviews, and documentation. Nevertheless, the combination of these data collection techniques and the application of triangulation provided a comprehensive basis for understanding trust as social capital and its implementation through Islamic economic values.

4. Results and Discussion

4.1. Research Results

4.1.1. Participant Description and Descriptive Overview

This study involved 10 street vendors operating at Makassar Central Market, Indonesia. The participants were selected through purposive sampling and snowball sampling based on their business experience, intensity of social interactions, and involvement in economic cooperation within the market. The participants represented micro-traders engaged in various trading activities and provided information regarding trust-based relationships with customers, suppliers, and fellow traders.

The findings indicate that trust constitutes a fundamental element of social and economic interactions among street vendors. It develops through continuous interpersonal relationships and is manifested in various everyday economic practices, including customer relationships, supplier transactions, credit and debt arrangements, safekeeping of merchandise, rotating savings and credit associations (arisan), business information exchange, and mutual assistance. Detailed demographic characteristics, such as participants' ages, gender distribution, and length of business operation, were not specified in the available research data.

4.1.2. Data Quality and Preliminary Analysis

As this study employed a qualitative case study approach, statistical preliminary tests were not applicable. Data quality was maintained through source triangulation and methodological triangulation. Source triangulation involved comparing information obtained from different participants, while methodological triangulation involved examining the consistency of information collected through observation, in-depth interviews, and documentation.

Furthermore, participant recruitment continued through snowball sampling until the information obtained was considered sufficient and no substantially new information emerged. These procedures provided the basis for identifying consistent patterns of trust and social cooperation among street vendors at Makassar Central Market.

4.1.3. Main Analytical Results

a. Trust from the Perspective of Social Capital and Islamic Economics

Trust is one of the fundamental elements of social capital that plays an important role in establishing social and economic relationships. Robert D. Putnam defines trust as an individual's willingness to take risks in social interactions based on the expectation that other parties will behave in accordance with shared expectations. Meanwhile, Karen S. Cook and Russell Hardin explain that trust develops through honest and cooperative behavior grounded in mutually agreed social norms. Michael Woolcock views trust as a form of social relationship reflecting mutual confidence between individuals and groups, established through the norms and social networks that exist within society. These perspectives highlight the importance of trust in strengthening social relationships and facilitating cooperation within communities (Durante et al., 2025).

Francis Fukuyama defines trust as an expectation within a community that individuals will behave consistently, honestly, and cooperatively based on commonly shared norms. Trust enables individuals to cooperate effectively without relying entirely on formal monitoring mechanisms or contractual arrangements. Therefore, trust functions not only as a social bond but also as an essential foundation for productive cooperation in economic activities (Kraima, 2023).

According to Coleman, trust-based relationships develop through obligations and expectations arising from social interactions. Such relationships involve a party that places trust (trustor) and a party that receives trust (trustee), with both parties bearing responsibilities to maintain commitments and fulfill mutual expectations. When these reciprocal relationships are consistently maintained, social capital is established, strengthening cooperation, reducing uncertainty, and supporting the achievement of shared objectives (Owot et al., 2023).

According to Lawang, trust develops through continuous social relationships, shared values,

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common interests, fulfilled expectations, and compliance with mutually accepted norms and obligations. Consequently, trust does not emerge spontaneously but develops through ongoing social interactions. From the perspective of social capital, trust serves as a foundation that enables individuals and groups to establish social networks, strengthen reciprocal relationships, and develop sustainable cooperation. Recent empirical findings indicate that intensive social interactions, shared norms, and strong social networks contribute significantly to the formation of trust and the improvement of collaboration and economic performance within communities and organizations (Son & Sung, 2024; Durante et al., 2025).

In the economic context, trust is regarded as a social asset capable of reducing transaction costs, improving exchange efficiency, strengthening cooperation, and supporting business sustainability. Trust enables economic actors to conduct transactions with less intensive monitoring, thereby reducing uncertainty and coordination costs. Consistent with Torsvik's perspective, which positions trust as an economically valuable asset, recent studies indicate that trust contributes to improved business performance, supply chain effectiveness, and stronger business relationships. Furthermore, as explained by Beugelsdijk, trust influences economic growth at both micro and macro levels. At the micro level, trust develops through cooperative experiences, the fulfillment of commitments, and reciprocal relationships among individuals. At the macro level, trust strengthens social cohesion, improves institutional quality, and creates an environment conducive to productive and sustainable economic activities (Durante et al., 2025).

From the perspective of Islamic economics, trust is understood not merely as a factor that facilitates economic activities but also as a manifestation of moral and spiritual values derived from Islamic teachings. The concept of trust is grounded in the principles of amanah (trustworthiness), ṣidq (honesty), and wafā' bil-'ahd (fulfillment of promises), which guide economic actors to behave honestly, responsibly, and consistently in fulfilling their commitments. Therefore, trust in Islamic economics is established not solely through rational considerations and economic benefits but also through moral integrity and adherence to religious values. Such value-based trust strengthens business relationships, improves cooperation, reduces opportunistic behavior, and promotes fair and sustainable economic relationships. Empirical findings indicate that in business relationships grounded in Islamic values, value-based trust, which is founded on shared values, norms, and moral principles, has a stronger influence than trust based solely on business competence (Wijaya et al., 2023).

In this study, trust is conceptualized as social capital reflected in the relationships among street vendors, customers, suppliers, and fellow traders at Makassar Central Market. Trust is manifested through honesty, behavioral consistency, fulfillment of promises, and adherence to Islamic values in everyday economic activities. The stronger the trust established among economic actors, the greater the potential for strengthening social cooperation and business sustainability.

b. Trust among Street Vendors at Makassar Central Market

Trust is a fundamental element of social capital that enables the establishment of sustainable social and economic relationships. Within the community of street vendors at Makassar Central Market, trust serves as the foundation for strengthening cooperation, facilitating transactions, and maintaining stable relationships among business actors. The existence of trust enables traders to conduct their economic activities more effectively by reducing monitoring costs, minimizing transactional risks, and improving coordination in various forms of economic cooperation.

Consistent with Fukuyama's perspective, trust emerges from shared moral values and social norms that encourage cooperative behavior within a community. Recent studies also indicate that high levels of trust contribute to improved business performance, stronger social networks, and the sustainability of economic relationships among business actors, particularly in small-scale and informal business sectors that depend heavily on everyday social interactions (Owot et al., 2023; Durante et al., 2025).

The research findings indicate that trust develops through continuous interactions among traders, customers, suppliers, and other parties involved in market activities. Relationships characterized by honesty, openness, friendliness, and

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mutual respect create confidence that each party will fulfill its responsibilities. This demonstrates that trust does not emerge instantly but develops through prolonged and repeated social interactions, eventually establishing stable and sustainable relationships (Nurdin, personal communication, June 25, 2026).

In relationships between traders and customers, trust is reflected in customer loyalty, as customers continue purchasing from particular traders despite the availability of numerous alternatives in the market. Purchasing decisions are influenced not only by prices but also by product quality and the integrity of traders. Traders who are recognized for providing honest information about product conditions, offering friendly service, and consistently maintaining merchandise quality tend to retain regular customers. These findings demonstrate that trust constitutes an economic asset that supports business sustainability and maintains long-term relationships with consumers.

Trust is also evident in relationships between traders and suppliers. Many traders obtain merchandise through deferred payment arrangements or trade credit. Suppliers are willing to provide merchandise without immediate payment because they believe that traders will fulfill their obligations according to the agreed terms. Such relationships demonstrate that trust functions as a form of social capital that partially substitutes for formal guarantees. The better a trader's track record in fulfilling obligations, the greater the opportunity to obtain access to merchandise and business capital from suppliers.

In addition to supplier relationships, trust is also reflected in lending and borrowing practices among traders, relatives, and informal lenders. The continuity of these relationships largely depends on each party's ability to maintain commitments and fulfill obligations. In this context, trust functions as a social mechanism that reduces uncertainty and risks in everyday economic activities (Burhan, personal communication, June 28, 2026).

Another manifestation of trust is found in the practice of entrusting merchandise, supervising fellow traders' stalls, and conducting consignment arrangements. These practices demonstrate confidence that individuals entrusted with merchandise will safeguard and manage it appropriately. Not all economic relationships reach this level of trust. Therefore, merchandise safekeeping reflects the strength of social bonds established among traders at Makassar Central Market (Amrullah, personal communication, June 28, 2026).

Trust also serves as the foundation for arisan activities among traders. Arisan, a rotating savings and credit association, functions not only as a means of saving money and obtaining access to funds but also as a mechanism for strengthening social relationships among participants. The activity can operate because each member trusts that other members will fulfill their regular contribution obligations. Thus, arisan represents a practical manifestation of social capital established through trust, commitment, and shared responsibility (Ali, personal communication, June 28, 2026).

Trust is further reflected in business information exchange among traders. Information regarding merchandise prices, reliable suppliers, changes in consumer demand, and new business opportunities is frequently shared through social relationships established over an extended period. Traders' willingness to exchange information demonstrates their confidence that such information will not be misused to harm other parties. In addition, trust is reflected in mutual assistance in serving customers, such as directing buyers to other traders who provide the products they need or helping fellow traders serve customers when they are temporarily unavailable. These practices demonstrate that relationships among traders are not exclusively based on competition but also involve cooperation that generates mutual benefits.

Furthermore, trust plays an important role in maintaining harmonious social relationships and sustaining economic activities within the market. This is reflected in traders' ability to resolve various problems through deliberation and family-oriented approaches based on confidence in one another's good intentions. Trust is also demonstrated through collective awareness of the importance of maintaining the reputation of Makassar Central Market as a safe and reliable trading environment. In addition, trust-based relationships are evident when traders assist colleagues experiencing economic difficulties or personal problems through financial loans, physical assistance, and moral support. These practices demonstrate that trust functions not only as a mechanism for facilitating economic transactions

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but also as social capital that strengthens solidarity, social cohesion, and the resilience of the trading community. From the perspective of Islamic economics, these conditions reflect the implementation of ukhuwah, amanah, and ta'āwun, which serve as foundations for establishing fair economic relationships oriented toward collective welfare.

Based on these findings, trust can be understood as a form of social capital that plays a central role in sustaining the economic activities of street vendors at Makassar Central Market. Trust is manifested not only in relationships between traders and customers, suppliers, and fellow vendors but also in various socioeconomic practices, including lending and borrowing, merchandise safekeeping, arisan, business information exchange, customer service cooperation, and assistance during difficult circumstances.

These various forms of interaction demonstrate that trust functions as a mechanism for reducing uncertainty, strengthening cooperation, and developing solidarity and social cohesion within the market environment. From the perspective of Islamic economics, trust reflects the implementation of amanah, ṣidq, ta'āwun, and ukhuwah, which constitute the foundations of fair, harmonious, and mutually beneficial economic relationships. Therefore, trust represents not only a social and economic asset for traders but also a practical manifestation of Islamic economic principles in everyday economic activities.

c. The Role of Trust in Building Tolerance, Familiarity, Solidarity, and Cooperation among Street Vendors at Makassar Central Market

Trust is a fundamental foundation supporting social and economic relationships among street vendors at Makassar Central Market. It functions not only as a mechanism for facilitating economic transactions but also as social capital that strengthens interpersonal relationships within the market community. Through continuous interactions, traders develop confidence that fellow community members will behave honestly, responsibly, and in accordance with commonly accepted norms. These conditions create a conducive social environment for the development of tolerance, familiarity, solidarity, and cooperation as essential elements of the traders' socioeconomic lives (Anja & Zhang, 2024).

In everyday interactions, trust serves as the foundation for tolerance among traders from diverse ethnic, religious, and cultural backgrounds. Long-established social relationships enable traders to appreciate differences without allowing them to become sources of conflict. They assist one another in business activities and social affairs without discriminating based on group identity. Such tolerance is reflected in their willingness to look after one another's stalls, provide assistance when fellow traders participate in religious activities, and support community members experiencing difficulties. These conditions demonstrate that trust functions as a bridge that strengthens social integration within a heterogeneous market environment (Dinesen et al., 2020).

The trust established among traders also fosters familiarity. Frequent interactions transform relationships that initially emerge from economic activities into closer and more personal social relationships. Many traders no longer regard their fellow vendors merely as business partners but also as friends and even members of an extended family. This familiarity is reflected in the exchange of business information, assistance with capital requirements, visits to one another outside the market environment, and the provision of moral and material support when facing various difficulties. Such close relationships create a sense of security, comfort, and belonging, thereby strengthening social cohesion within the trading community.

Furthermore, trust plays an important role in developing solidarity among traders. Solidarity is demonstrated through voluntary assistance provided to colleagues experiencing disasters, financial difficulties, illness, or business-related problems. The assistance provided is not limited to material support but also includes moral encouragement and active participation in resolving problems faced by community members. This solidarity reflects a collective awareness that individual well-being cannot be separated from the welfare of the community as a whole. Consequently, trust generates a sense of belonging that encourages traders to protect and support one another.

In addition, trust plays a significant role in establishing cooperation that supports the continuity of market economic activities. Such cooperation is manifested through lending and borrowing

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arrangements, consignment activities, arisan, maintaining market security and cleanliness, and looking after fellow traders' stalls when they are temporarily absent. Traders also maintain unwritten agreements to respect one another's business areas and customers, thereby minimizing potential conflicts. The success of these cooperative arrangements depends largely on the confidence that each individual will fulfill the trust and responsibilities placed upon them. Therefore, trust functions as a social control mechanism that reduces risks and transaction costs while improving the effectiveness of economic relationships (Owot et al., 2023).

Based on the research findings, trust constitutes the core of social capital that establishes and maintains various social and economic relationships among street vendors at Makassar Central Market. Trust does not merely facilitate trading activities but also serves as the foundation for the development of tolerance, familiarity, solidarity, and cooperation among traders. Through mutual trust, traders are able to establish harmonious relationships despite their different ethnic, religious, and cultural backgrounds, creating a conducive, inclusive, and mutually supportive market environment.

Trust also encourages the development of social support networks, information exchange, and various forms of cooperation that strengthen the economic resilience of the trading community. Thus, trust can be regarded as a social force that not only sustains traders' businesses but also strengthens social cohesion and community integration. From the perspective of Islamic economics, these conditions reflect the implementation of amanah, ṣidq, ta'āwun, and ukhuwah, which ensure that economic activities are not exclusively oriented toward profit but also toward the realization of maslahah (collective benefit), justice, and shared welfare.

d. Trust among Street Vendors from the Perspective of Islamic Economics

From the perspective of Islamic economics, trust constitutes one of the fundamental foundations of economic activities and muamalah (Islamic social and economic transactions). Islam positions amanah as a principle that must be upheld by every economic actor, both in buying and selling transactions and in social interactions that support business activities. Amanah is not merely understood as the ability to safeguard entrusted goods or fulfill promises but also encompasses a commitment to acting responsibly and maintaining trustworthiness. Among street vendors at Makassar Central Market, the principle of amanah is reflected in various interactions, including safeguarding fellow traders' merchandise, providing accurate information to other traders, and fulfilling mutually established agreements (Ghoniyah et al., 2024).

In addition to amanah, trust is established through the implementation of ṣidq, or honesty. In Islamic economics, honesty is an essential characteristic because it constitutes the foundation for transparency and certainty in economic relationships. Honest traders are more likely to gain the trust of other parties, including fellow traders and consumers. At Makassar Central Market, honesty is reflected in the transparency of information concerning prices, product quality, and business conditions. The implementation of ṣidq helps minimize conflicts, reduce the risk of fraudulent practices, and strengthen existing social relationships among traders (Wijaya et al., 2023).

Trust among traders is also closely associated with the Islamic principle of ta'āwun, or mutual assistance. Economic activities do not always take place under ideal conditions; therefore, business actors frequently require support from others to overcome various challenges. In practice, street vendors at Makassar Central Market demonstrate mutual assistance by lending small amounts of capital, looking after fellow traders' stalls when their owners are unavailable, sharing information about suppliers, and assisting with merchandise distribution. These forms of cooperation demonstrate that economic relationships are not exclusively based on individual interests but also on a spirit of togetherness and social solidarity.

Furthermore, the principle of ukhuwah, or brotherhood, strengthens the development of trust among traders. Islam teaches that interpersonal relationships should be grounded in mutual respect, appreciation, and the maintenance of harmony. Among street vendors, ukhuwah is reflected in the emotional closeness that develops through intensive and continuous interactions. Relationships that initially emerge from economic activities gradually develop into stronger social bonds, creating a moral

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commitment among traders to support one another and protect their shared interests. These conditions establish a conducive market environment and strengthen social cohesion among microenterprise actors (Abdullah & Furqani, 2024).

Accordingly, trust among street vendors at Makassar Central Market can be understood as a form of social capital possessing both economic and religious value. This social capital emerges through the internalization of amanah, ṣidq, ta'āwun, and ukhuwah in everyday activities. Its existence not only facilitates trading activities and reduces transaction costs but also strengthens the economic resilience of the trading community. Therefore, the trust established among traders represents a practical manifestation of Islamic economic principles that emphasize a balance between individual interests, social interests, and collective welfare (Laila et al., 2025).

From the perspective of Islamic economics, these conditions demonstrate that the economic activities conducted by traders are not exclusively oriented toward material profit but also incorporate moral and spiritual values that support the realization of collective welfare. Consequently, trust can be understood as a key factor connecting the economic, social, and religious dimensions of the lives of street vendors at Makassar Central Market.

e. Conceptual Illustration of Trust: Solidarity, Cooperation, Tolerance, and Familiarity among Street Vendors

The conceptual illustration presents trust as a form of social capital that contributes to the development of solidarity, cooperation, and tolerance, which subsequently strengthen familiarity among street vendors. The framework demonstrates that trust serves as the central foundation connecting economic relationships with social interactions within the trading community.

The relationships illustrated in the framework indicate that trust generates reciprocal social relationships through which traders develop solidarity, cooperate in economic activities, and maintain tolerance despite their different backgrounds. These interconnected dimensions ultimately foster familiarity and strengthen social relationships among traders.

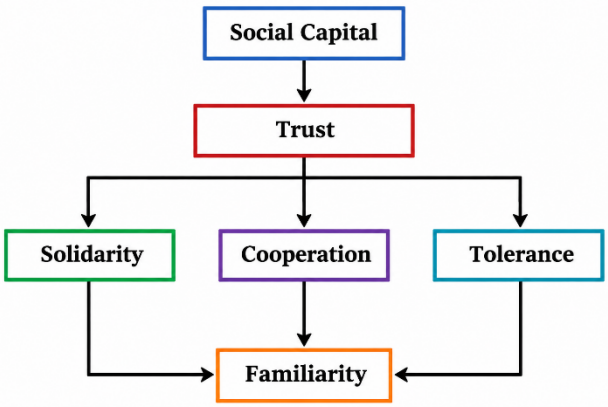


Fig. 2. Trust as Social Capital in Building Solidarity, Cooperation, Tolerance, and Familiarity among Street Vendors

Source: Authors' analysis based on the research findings.

4.1.4. Key Research Findings

Based on the qualitative analysis, four principal findings were identified:

a. Trust as social capital: Trust develops through continuous interactions and reciprocal relationships among traders, customers, suppliers, and fellow vendors, supporting economic cooperation and business continuity.
b. Trust and social cohesion: Trust strengthens solidarity, cooperation, tolerance, and familiarity among traders from diverse ethnic, religious, and cultural backgrounds.
c. Trust and Islamic economic values: Trust is manifested through the principles of amanah, ṣidq, ta'āwun, and ukhuwah in everyday trading activities.
d. Trust and economic sustainability: Trust facilitates credit arrangements, merchandise safekeeping, arisan, information exchange, and mutual assistance, thereby reducing transactional uncertainty and strengthening the economic resilience of the trading community.

These findings directly address the research objective of examining how trust is established,

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maintained, and implemented among street vendors at Makassar Central Market from an Islamic economics perspective.

4.2. Research Discussion

4.2.1. Interpretation of Key Findings

The findings demonstrate that trust functions as a fundamental form of social capital in sustaining economic and social relationships among street vendors at Makassar Central Market. Trust develops through continuous interactions, reciprocal commitments, and shared expectations, as reflected in customer loyalty, trade credit, lending and borrowing, merchandise safekeeping, *arisan*, information exchange, and mutual assistance. These practices indicate that trust reduces uncertainty, facilitates economic transactions, and strengthens cooperation among traders. Furthermore, the findings reveal that trust contributes to the development of solidarity, cooperation, tolerance, and familiarity, which collectively reinforce social cohesion within the market community. From the perspective of Islamic economics, these relationships reflect the implementation of *amanah*, *ṣidq*, *ta'āwun*, and *ukhuwah* in everyday economic activities. Thus, the research objectives are addressed by demonstrating that trust operates simultaneously as an economic resource, a social mechanism, and an expression of Islamic ethical values.

4.2.2. Comparison with Previous Studies

The findings are consistent with Anja and Zhang (2024), who emphasize the importance of social capital in supporting the survival of street vendors. They also reinforce Owot et al. (2023), who highlight the relationship between trust and economic cooperation, particularly through reduced transaction-related risks and improved business relationships. Similarly, Laila et al. (2025) demonstrate the importance of social trust and networks in supporting the financial well-being of microentrepreneurs. Regarding social relationships, the findings complement Son and Sung (2024), who identify the relevance of generalized trust and social networks in strengthening social resources. Furthermore, the emergence of tolerance among traders from different backgrounds provides contextual support for the discussion by Dinesen et al. (2020) concerning social trust in heterogeneous communities. In the context of Islamic economics, the findings are consistent with Wijaya et al. (2023), who emphasize the importance of value-based trust in Islamic business relationships, and Abdullah and Furqani (2024), who highlight the contribution of Islamic social finance to social cohesion. However, this study extends these discussions by demonstrating how trust is simultaneously manifested through economic cooperation, interpersonal solidarity, social tolerance, and Islamic ethical practices within a traditional market environment.

4.2.3. Theoretical Contributions

Theoretically, this study contributes to the development of social capital theory by demonstrating that trust is not merely a mechanism for facilitating transactions but also a foundation for establishing solidarity, cooperation, tolerance, and familiarity within informal economic communities. The findings illustrate how reciprocal relationships, shared norms, and continuous social interactions strengthen trust and generate collective social benefits. Furthermore, the study extends the understanding of trust in Islamic economics by integrating social capital with the principles of *amanah*, *ṣidq*, *ta'āwun*, and *ukhuwah*. These values provide an ethical foundation for maintaining trust and ensuring that economic relationships are not exclusively oriented toward individual profitability but also toward justice, mutual assistance, and collective welfare. Accordingly, the study offers an integrated perspective in which social capital and Islamic ethical values complement one another in explaining the sustainability of economic and social relationships among microenterprise traders.

4.2.4. Practical and Policy Implications

Practically, the findings indicate that maintaining trust is essential for strengthening business sustainability and harmonious relationships among street vendors. Traders should consistently implement honesty, responsibility, transparency, and fulfillment of agreements in their interactions with customers, suppliers, and fellow vendors. Informal cooperation mechanisms, including *arisan*, merchandise safekeeping, information exchange, and mutual assistance, should also be maintained as valuable social resources within the trading community. For market managers and local policymakers, market development programs should

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consider not only physical infrastructure and financial assistance but also initiatives that strengthen social cohesion, ethical trading practices, and cooperation among traders. Furthermore, Islamic economic values can serve as a foundation for developing a more trustworthy, inclusive, and socially responsible traditional market environment.

4.2.5. Integration with the Research Gap

This study addresses the identified research gap concerning the limited understanding of how trust is established and implemented through everyday economic and social interactions among street vendors from the perspective of Islamic economics. Previous studies have predominantly examined social capital in relation to business survival, financial well-being, supply chain performance, and social networks (Anja & Zhang, 2024; Laila et al., 2025; Owot et al., 2023). Meanwhile, research on Islamic economic relationships has emphasized ethical business practices and social cohesion (Abdullah & Furqani, 2024; Wijaya et al., 2023). This study brings these perspectives together by demonstrating how trust is manifested in concrete trading practices and how it strengthens solidarity, cooperation, tolerance, and familiarity among street vendors at Makassar Central Market. Its originality lies in explaining trust as both social capital and an expression of Islamic ethical values within the everyday socioeconomic relationships of a traditional market community.

4.2.6. Acknowledgement of Study Limitations

Despite its contributions, this study has limitations concerning the scope and contextual characteristics of the research setting. The findings reflect the experiences and social relationships of 10 street vendors at Makassar Central Market and may not fully represent the conditions of traders operating in other traditional markets with different socioeconomic and cultural characteristics. Furthermore, the interpretation of trust and Islamic economic values is based on the social interactions and economic practices identified within this particular community. Consequently, the findings should be understood within their specific research context. Future studies may examine similar phenomena across different traditional markets and broader groups of microenterprise actors to explore variations in the formation of trust and the implementation of Islamic economic principles.

5. Conclusion

5.1. Summary of Key Findings

This study concludes that trust constitutes a fundamental form of social capital supporting the sustainability of economic activities and social relationships among street vendors at Makassar Central Market. Trust develops through continuous interactions and is manifested in various economic practices, including relationships between traders and customers, cooperation with suppliers, lending and borrowing, merchandise safekeeping, rotating savings and credit associations (*arisan*), business information exchange, and mutual assistance. These practices reduce transactional uncertainty and risks, strengthen cooperative networks, and support business efficiency and sustainability.

Furthermore, trust contributes to the development of tolerance, familiarity, solidarity, and cooperation among traders from diverse ethnic, religious, and cultural backgrounds. From the perspective of Islamic economics, these relationships reflect the implementation of *amanah* (trustworthiness), *ṣidq* (honesty), *ta'āwun* (mutual assistance), and *ukhuwah* (brotherhood). These values establish a moral and spiritual foundation for economic activities oriented not only toward material profitability but also toward justice, collective welfare, and social harmony.

5.2. Theoretical Contributions

Theoretically, this study contributes to the development of social capital theory by demonstrating that trust functions not only as a mechanism for facilitating economic transactions but also as a foundation for strengthening social cohesion within informal trading communities. The findings extend the understanding of trust by integrating economic cooperation, tolerance, familiarity, and solidarity with Islamic ethical principles. This study also demonstrates that Islamic economic values provide a moral and spiritual foundation for developing sustainable social and economic relationships. Accordingly, the study contributes an integrated perspective on the relationship between social capital and Islamic economics in the context of traditional market activities.

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5.3. Practical and Policy Implications

The findings suggest that street vendors should maintain trust-based relationships through honesty, responsibility, fulfillment of commitments, and mutual assistance in their everyday business activities. Market managers and local policymakers should also consider strengthening social cooperation, ethical trading practices, and community solidarity as part of traditional market development initiatives. In addition to improving market infrastructure and facilitating business financing, programs that encourage cooperation, mutual assistance, and the implementation of Islamic economic values may contribute to a more harmonious, inclusive, and sustainable trading environment.

5.4. Limitations of the Study

This study focuses on 10 street vendors operating at Makassar Central Market. Consequently, the findings reflect the specific socioeconomic and cultural characteristics of this trading community and may not fully represent street vendors in other traditional markets. Furthermore, the interpretation of trust and Islamic economic values is based on the social interactions and economic practices identified within the research setting. Therefore, the findings should be interpreted within their specific contextual boundaries.

5.5. Directions for Future Research

Future research is encouraged to examine trust and social capital among street vendors in different traditional markets and geographical settings to identify similarities and differences in social and economic relationships. Further studies may also explore the role of additional social and institutional factors in strengthening trust-based economic cooperation. Comparative research involving different market communities could provide a broader understanding of how Islamic economic values contribute to business sustainability, social cohesion, and collective welfare.

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