



# The Analysis of Religious Sentiment as Business Foundation to Develop 212 Minimarket at Kelurahan Mutiara Gading - Bekasi Timur

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## ABSTRACT

The current economic systems ruled mostly are socialist and capitalist. Islamic system or economy sharia, presented muslim power to run their own based on their belief. The unique point of 212 retail mart establishment is based on the emotional and religious feeling of muslim power in the event of 212. This research focused on how this business managed and its results after more than five years. This study aims to escalate whether religious sentiment feelings can run the business smoothly or it is only euphoria which still needs many areas of improvement in managing this retail mart.

**Keywords:** Religious Sentiment, Business Management, Marketing Strategy, Retail Market, MSME

## RESEARCH BACKGROUND

In today's modern scientific world, the presence of the Islamic economic system is a necessity. Its emergence and growth has been rapid in recent years, amidst a socialist and capitalist economic system based on secular values (Addin, 2022). The Islamic economic system was practiced and experienced glory several centuries ago, namely during the time of the Prophet until the golden era of the Islamic State. Meanwhile, the Sharia 212 cooperative in Indonesia was born because it was driven by conditions, namely the weak economy of Muslims in Indonesia. This condition arouses and inspires experts, especially Islamic economists to rise and move. Fighting the poor economic inequality of the Ummah (Ardiansari, 2021).

Starting from political upheaval during the DKI Jakarta Governor election which developed into an Islamic Defense action related to the speech of the incumbent governor, Basuki Tjahaja Purnama or Ahok. This Bela Islam action then continued to roll into Bela Islam Action 1, 2, and 3. At that time, precisely on January 20, 2017, Islamic economic experts sparked ideas, and then agreed to establish a sharia cooperative 212. The establishment of Sharia Cooperative 212 is to raise the economic spirit of the people in the national arena with the name of the rise of the indigenous economy. On the basis that the majority of people need togetherness in laying the economic foundation, togetherness in terms of muamalah will be a powerful force because it can be directed and managed properly. Moreover, as the majority group, the number of Muslims in Indonesia is a considerable

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market potential, especially with the extraordinary purchasing power of the people (Pratiwi, Junaedi, & Prasetyo, 2021).

The declaration and inauguration of cooperative 212 which is part of reviving the Islamic economy of Muslims was carried out on March 5, 2017. The target is, cooperative 212 will become the 5th largest cooperative in Indonesia (Sudarto Hasugian, 2020). It is hoped that, as a primary cooperative, Cooperative 212 will be able to support all the needs of the people and can empower all the potential of Indonesian Muslims. From the explanation above, the author plans to research with the title "Religious Sentiment as a Business Foundation, Case Study at 212 Mart Mutiara Gading Timur, Mustikajaya Bekasi City".

### **Problems Statements**

The formulation of this research problem is:

1. What is the impetus and motivation for the process of establishing 212 Mart in Mutiara Gading Timur, Mustikajaya Bekasi City?
2. How effective is religious sentiment in reaching customers / buyers of 212 Mart in Mutiara Gading Timur, Mustikajaya Bekasi City?
3. What is the sales data in 2020, 212 Mart in Mutiara Gading Timur, Mustikajaya Bekasi City?

### **Research Objectives**

The objectives of this study are:

1. To find out the initial philosophy of the process of establishing 212 Mart in Mutiara Gading Timur, Mustikajaya Bekasi City.
2. To measure how effective religious sentiment is to reach customers / buyers of 212 Mart in Mutiara Gading Timur, Mustikajaya Bekasi City.
3. To find out how significant the sales results are in 2020, 212 Mart in Mutiara Gading Timur, Mustikajaya Bekasi City.

### **Novelty**

The novelty of the study such as:

1. From the digital footprint, no one has researched related to the theme in question.
2. The results of this research can be used as a reference for scientific discourse and input in doing business that attaches aspects of marketing or sales through religious sentiments.
3. Existing research with different study themes and areas of similarity in the aim of enriching discourse and discussion treasures that reinforce each other between one research and another.

## **LITERATURE REVIEW**

### **Religious Sentiment**

Business is a vital instrument in people's lives, as a benchmark for the progress of a country. The progress of a country is largely determined by the business activities of its people, the economic progress of the community as a prerequisite for the progress and independence of a nation. According to Alma Buchari in her book (2009; 94), the economic development of a



country, will make the nation's economic strength increase. One of the pillars is the existence or existence of a massive business and the creation of new jobs (Destarini & Prambudi, 2020).

In the Qur'an, business matters are normatively contained, which is referred to as al-tijarah, which means trade or commerce. Where al-tijarah has been practiced since 14 centuries ago. In fact, even in today's era, business practices and competition are increasingly open and tight. For this reason, the government must carry out regulations, as well as interventions. However, the government is also responsible for the conducive business climate, on the other hand. To be able to maintain the business climate as ideal, the government must intervene. One way is to fairly regulate existing competition (Mulyadi & Fauzhobihi, 2020).

According to R. Lukman Fauroni (2006: v-vi), conspiracies that occur among business people are not a figment. In fact, many of these businessmen, who make malicious deals with the authorities, in order to obtain financial support, protection, and licensing facilities. Thus, the business is relatively fast growing, because with the support of the ruling party, they tend to monopolize. The functionalist perspective in sociology suggests that religious understanding and practice have the function of control, unification, as well as societal goals. Thus, this analysis explains the existence of religion and its sustainability which has a function as a unifier of society (Soleha, et al., 2022).

Religion is pervasive, entering into various aspects of people's lives, including in the fields of politics to science or science. According to Durkheim, the nobility of religion will endure and last. In this case, society will return to the sentiment of togetherness (collective) that builds social unity and strengthens its personality as a noble human being (Sidabalok, et al., 2023). While an economist and sociologist from Germany, namely Weber, believes that religion is a trigger for social change. His thoughts were born from the results of his observations as well as analyses he made about the effects of belief or religion on the economic activity of protestant communities in Germany, England, Scotland, and the Netherlands in the early 20th century. Weber believed that religious teachings, in this case protestantism, gave birth to work ethic and influenced the economic development of the capitalist system that was not in line with traditional Christian values which were anti-materialist (Maulana & Musa, 2021).

### **Business Foundation**

Every business actor (business owner / owner) in running and developing a business, of course, makes a business plan that includes business plans and concepts. In its journey, a business is often faced with several challenges that require special strategies in handling. A 'healthy' business has a strong foundation in all aspects. Therefore, the business will be able to survive in all situations. The foundational aspects of the business include Imaroh & Widiyani, (2023) Human Resources or HR "A business is about the people in it". A product, designed, manufactured, marketed, and finally purchased by humans. Everything is done by humans. So, that means the human resources or HR aspect is the first thing that must be sorted out. The way to pay attention to points or aspects of human resources is to build a positive, pleasant work culture, and provide attractive benefits. Thus, the morale of the employees will be well maintained. In order for business targets to be more easily achieved, productivity and teamwork must be placed as top priorities.



Care for the Environment, Not only focusing on financial benefits, other aspects must also be or need to be considered by a business. One of these aspects is about the environment. In the process of producing a product, generally there will be certain effects caused to the surrounding environment. The problem of waste, garbage, global warming, and many more. Where all of it has a great influence on the environment. Therefore, a business or business that provides large profits must be environmentally friendly (Nasution, et al., 2019)

Increased Profit, In business, of course, the company's expenses should not be greater than the income achieved. In this case, what is meant by income is net profit or often called profit. Profit is one of the keys to the survival of the company in the midst of intense competition with other business people. Increasing the number of product sales closing will help increase business profits (Astuti & Hakim, 2021).

### **Risks in Building a Business**

Broadly speaking, the business is divided into 2 (two) parts (Herlina, 2021):

1. Your own business

A business that is managed and started on its own without the involvement of others will have immediate impact. Therefore, business actors must be more diligent in searching, as well as making new breakthroughs. So that the business he runs is able to survive and run well. In managing your own business, the problem that often arises is the lack of brilliant ideas and success assistance. Therefore, business with this method is rather slow to develop. Like the problem of capital, it becomes a barrier to progress. This kind of business drains a lot of time, energy, and mind.

2. Business Together

Joint business does not mean that it has no challenges and risks. So, the main problem of this business is the problem of unifying ideas and opinions which often backfire and split which will lead to group disharmony, even making this business condition regress, considering the many ideas that clash with each other.

### **Business Facts:**

The initial period of business establishment is a difficult period and must be painstaking in managing and maintaining the business, the time can be up to 3 years. Being able to maintain the stability and sustainability of this business must also be considered. Most medium and small businesses do not pay attention to this aspect so that the age of this business can only last 5 to 7 years (NURZANI & TANIA, 2020).

Business competition and meeting tax regulations are usually a trap for stagnant business continuity processes. This must be anticipated by preparing reliable human resources, attending training to open insights and capital readiness for business development and ready for competition. Based on the data above, business people must pay attention and anticipate it. So, before establishing or starting a business, all they have to do is prepare themselves and mentally carefully. In order to minimize risk, the steps to build a business that can be taken such as before you build a business, make sure that you already know the direction of the business you will build. This includes the target market, what you want to sell, and how to get a big profit from the business. By knowing the direction of the business



to be involved, then indirectly you already understand the steps that can be prepared (Husniah & Ahsan, 2023).

You should be able to build a business that is different from similar businesses that already exist. What will make your business special so that people should choose the products offered by your business? If this one aspect is not met, then the potential risks that you can experience will also be even greater, considering that your business is the same as a similar business that already exists. So, there is no special reason for prospective customers to choose the products you offer (Gunawarman & Ratnasari, 2020).

Make sure you have done research on market conditions related to the business you will build. This is useful for measuring the extent of people's purchasing power to the products that will later be offered by the business being built. A simple example is not to set up a business that has mushroomed and is easily found everywhere. Because, if you look at business law, this does not bring good profits. Because there are too many rivals or competitors. Unless you can and are able to apply point number two above (Kusumanto & Fitri, 2019).

Marketing is the spearhead of all businesses that exist today. A good marketing strategy is a milestone in the success of a business. Even if the product you offer has better quality and has a cheaper price range than similar products that already exist. However, all of that will be useless if the marketing strategy you apply is not optimal and deviates from the target. "The enemy is the best critic!" say the wise men. Therefore, position yourself as the 'enemy'. Look and observe similar businesses that already exist, which in this case are tough competitors of the business you want to build. Observe carefully the shortcomings or weaknesses of these competitors. Thus, you can avoid the same mistakes. Not only that, you also need to see the advantages or advantages of the competitor's business. So, you can develop it in your own business. Thus, your business will run better (Addin, 2022).

Different opinions, it must happen. Therefore, you must really understand this before building a business. So, later do not prioritize emotions when expressing opinions and ideas with business partners. Remember one thing, emotions will not make existing problems will be resolved properly. But on the contrary, any problem will be much easier if you and your business partner are willing to be level-headed in finding a middle ground (Pratiwi et al., 2021).

The most vital or important thing in a business is money. In fact, it can be said, the breath of a venture or business is money. If not managed properly, slowly but surely, the business will die. Therefore, to avoid failures and bankruptcies, understand a good money management system. For this one point, you can manage it yourself or leave it to someone who can really be trusted to manage it (Destarini & Prambudi, 2020).

## RESEARCH METHODOLOGY

The documentation method is one of the data collection methods used in social research methods. Basically, this method is used to trace historical data against the execution of transactions. The documents used by researchers in collecting data are written sources in the form of letters, daily records, reports and data in the form of photos and data regarding the implementation of transactions at 212 Mart veterans Utama Bekasi city.



### **Population and Samples**

Population is a generalized area consisting of subjects as well as objects. Where both are certain characteristics and qualities that have been chosen to be studied in order to draw a conclusion. In a qualitative study, the sample that is often used is purposive sampling, which is a sample taken from a data source with certain considerations.

### **Data Collection Techniques**

The technique used in collecting data in this study was interviews. Interview is the process of obtaining information for research purposes by means of questions and answers while meeting face to face between the interviewer and the respondent or interviewee. Either by using a guide (interview guidelines) or not. The method used in this study is the open interview method (Soegiyono, 2011). Questions were asked in such a way that respondents, in this case cooperative members and consumers of 212 Mart, were not limited in giving answers. But it can actually provide long explanations and explanations about everything related to transactions at 212 Mart.

### **Data and Data Analysis Techniques**

The sources of data in this study are:

#### **Primary Data**

1. Merchandise sales and purchases reports
2. Shareholders of the cooperative 212 Mart
3. Management / manager of 212 Mart

#### **Secondary data**

1. 212 Mart shoppers interviewed by random sampling
2. Interviewing the community around 212 Mart
3. Interviewing religious leaders around 212 Mart

### **Data Analysis Techniques**

In this research, the data obtained were analyzed using qualitative descriptive methods, which describe or describe clearly all the problems that fall into the subject matter of research. Then, from this description a deductive conclusion is drawn. What is meant deductively is that conclusions are drawn from answers to questions that are general to specific, so that the results of the research presented are easy to understand (Soegiyono, 2011).

## **RESULTS AND DISCUSSIONS**

### **Profile of Sharia Cooperative 212 Mart**

Established on January 6, 2017, Koperasi Syariah 212 is a National Primary Cooperative. Its establishment by several Muslim leaders is an implementation or manifestation of the spirit of Aksi Bela Islam 212 which occurs with full togetherness and brotherhood. It is hoped that the establishment of this cooperative will be a forum for economic struggle to achieve economic independence for the people. The Grand Launching of this cooperative was carried out at the Andalusian Islamic Center, Sentul City-Bogor, precisely in the Al-Hambra room. At that event, several Muslim leaders gathered, including: Prof. Dr. KH. Didin Hafiduddin,

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Ustadz Bachtiar Nasir, Dr.M. Syafii Antonio, Kyai Ma'ruf Amin, Kyai Misbahul Anam, Ustadz M. Zaitun Rasmin, and many more (Addin, 2022).

On January 10, 2017, a meeting was held for the first time by the founders totaling 24 people. From the meeting, several decisions were produced which later became AD ART or Sharia Cooperative Articles of Association and Household 212. On that occasion, the management structure was also formed. After that, it was followed up with an establishment meeting through a notary and then brought to the Ministry of Cooperatives and MSMEs to obtain an establishment permit and ratification (Pratiwi et al., 2021).

The ratification of Sharia Cooperative 212 from the government occurred on January 19, 2017 through the Decree of the Minister of Cooperatives and Small and Medium Enterprises with number 003136/BH/M.UMKM.2/I/2017. The 212 Mart retail chain carries the concept of sharing economy. That is, from the people, by the people, and for the people. The owner is the people, the management is by the people, and the establishment is for the people. From the people; That is, this cooperative that initiated the establishment of 212 Mart was founded by the people. By the Ummah: the capital fund is not from anyone, but from the Ummah. The work or processing is also the people themselves. While its usefulness also returns to the people. One of these sharia cooperatives is located in the Mutiara Gading Timur Housing Complex in Bekasi City, whose grand opening was held on April 29, 2018 (Destarini & Prambudi, 2020).

### **212 Mart Mutiara Gading Timur Bekasi Vision Mission and Strategic Goals**

Its vision is "To become the top 3 retail networks chosen by the community and owned by the people to achieve meeting basic needs and household needs, especially those in the area around Mutiara Gading Timur". And its mission is to "Optimizing all the potential of the ummah both in terms of purchasing power, production, distribution and investment in productive sectors that are run in congregation". Can work trustfully and professionally, so that it can give birth to welfare at the level of each person (individual) and family. In addition, it can also manifest glory at the level of the ummah (izzah). While its goal is "Building a trusted, professional, large and strong Ummah Economy as one of the pillars of worship, sharia and da'wah towards world happiness and salvation hereafter".

### **History of 212 Mart**

Founded jointly / collectively by alumni of Aksi Bela Islam 212, 212 Mart is a modern mini market based on Islam. The establishment of the business began with the establishment of Sharia Cooperative 212 which aims to maintain the spirit of action 212 which reflects ukhuwah Islamiyah, the spirit of nationhood, unity, peace and is a moment or event of Islamic revival in Indonesia. That's why the sharia-based retail outlet is called 212 Mart. The number 212 is a symbol of the date of a peaceful protest involving millions of Indonesian Muslims in 2016, which is December 2 (Mulyadi & Fauzhobihi, 2020)

The initiation of the 212 demonstration, which entered the political realm with the aim of demanding the trial of Ahok for harassment of the Holy Qur'an Surat Al-Maidah Verse 51, but some figures of Aksi Bela Islam 212 who have a background in businessmen and economists formulated and mapped that the strength of the Ummah who is passionate in one goal can be for the development and revival of the Ummah's economy (Soleha et al., 2022).



Although the initiators of the establishment of sharia cooperatives 212 are those who are alumni of 212, in subsequent developments it is wide open for anyone who has a community economic commitment to join as a member. Not a few of the members of the cooperative who did not participate in the 212 peaceful protest in the past. They joined because they were interested in developing a business whose management was in accordance with Islamic principles (sharia). Based on the agreement of the founders of the 212 Sharia Cooperative, named the retail, which is the subject of movement, with the name 212 Mart Minimarket Outlet. At the operational level, 212 Mart does not have any political tendency or any mass organization, but an opportunity and opportunity to unite the economic potential of the people (Sidabalok et al., 2023).

### **Marketing Strategy 212 Mart**

Marketing strategy is an effort to create or achieve marketing goals in accordance with expectations in achieving success. The marketing strategy at 212 Mart Mutiara Gading Timur focuses mainly on cooperative membership because the legal entity of this minimarket is a cooperative with approximately 400 members. It is hoped that cooperative members can shop to meet their daily and monthly needs through 212 Mart (Maulana & Musa, 2021).

From daily and monthly customer data, cooperative memberships that shop only range from 20-30%. The rest are customers outside of membership. The attachment of cooperative members is only momentary, at the beginning. Next, the commitment to advance by shopping decreases. Even though it has been informed because this minimarket is cooperative-based, the profit and loss of investment will return to members. If this 212 minimarket advances, we will return it to members and even to help the interests of the people. As in the first year intensively helping the Friday blessing program, sharing with the surrounding community such as takjil in Ramadan, helping Islamic boarding schools and helping the construction of mosques, in addition to profits from the store we also open donations, every birthday our store gives free ice cream, then every shopping 500 thousand we give free 1 liter of oil. Shop for 1 million free 2 liters of oil, and during the pandemic we provide packages for online motorcycle taxis, santuan to imams and marbots of mosques / musholla, compensation for kindergarten teachers, PAUD and flood disaster relief. So, the existence of these 212 marts can help the surrounding community (Imaroh & Widiyani, 2023).

The above programs and planning continue to decline due to the decline in the number of consumers which leads to income, thus impacting future investment planning. Because the location of the store is contracting with a third party (investment is lost for rental costs worth 350 million for 3 years), the contract money is taken from the principal and mandatory savings fund of members with a value of 35%. So investment funds continue to shrink because store turnover continues to decrease. The principal is used for operational costs (employees and increased prices of goods). At the age of the store before 3 years, the remaining funds are worth 120 million from 1.03 billion (Nasution et al., 2019).





### Descriptive Analysis of Respondents

The calculation of data for this study is primary data at the time the study was conducted, namely from February to April 2021. The respondents for this study were consumers of 212 Marts in the Mustika Jaya sub-district. The analysis carried out is about the personal data of respondents which includes: age, education, and gender.

**Table 1 Respondents Based on Ages**

Ages	Amount	Percentage
17-26 yo	38	41%
27-36 yo	31	33%
37-46 yo	20	22%
47-56b yo	4	4%
Total	93	100%

Sourced: Primary data processed (2021)

The table above shows that the number of respondents aged between 17 years to 26 years is 41% or 38 people. While those aged between 27 years to 36 years as much as 33%, namely 31 people. While those aged 37-46 years, reached 22% or more precisely 20 respondents. The age range of 47 years – 56 years only amounted to 4 people, which means occupying a portion of 4% of all respondents. So, the most dominant are respondents aged 17-27 years, amounting to 41%, namely 38 respondents.

**Table 2 Characteristics Of Respondents By Gender**

Gender	Amount	Percentage
Male	41	44%
Female	52	56%
Total	93	100%

Sourced: Primary data processed (2021)

From table 2 above the characteristics of respondents based on gender, it can be seen that 44% of all existing respondents are male, which is 41 respondents. While female respondents occupied a percentage of 56%, amounting to 52 people. Thus, based on gender, female respondents are most dominant compared to male respondents, which is 56% or 52 respondents. This is because when researchers distributed questionnaire sheets to consumers of 212 Marts in Mustika Jaya District, the number of those who were female was more.



**Table 3 Respondents Based on Education Background**

Education Background	Amount	Percentage
SMA	29	31%
D3	18	19%
S1	35	38%
S2	11	12%
Jumlah	93	100%

Sourced: Primary data processed (2021)

In table 3 above the characteristics of respondents based on education, it can be seen that high school respondents accounted for 31% of the total respondents, which is as many as 29 people. D3 is 29%, which is 18 people, and S1 is 38% or 35 people. While those who are S2 occupy 22%, which is as many as 11 people. So, from these data, it can be concluded that the most dominant respondents compared to other respondents are those with S1 education, which is 38% or 35 people. This is because the most encountered by researchers when distributing questionnaire sheets are those with S1 education.

## RESULTS AND DISCUSSIONS

Based on the results of research in the field, researchers found several findings about the data that researchers need. The research conducted by researchers through questionnaires and interviews with residents and community leaders around the Mutiara Gading Timur housing estate who live around the 212 Mart outlet, researchers obtained data on the development of 212 Marts, especially at the 212 Mart Mutiara Gading Timur outlets.

Sentimental religion as the foundation for the establishment of 212 Mart is not considered to have a significant impact on the development of 212 Mart. Not only in one place it happened, but almost in all 212 Mart outlets in the Bekasi City neighborhood. Only at the beginning of its formation experienced a momentary euphoria. This is because the managerial process and promotion demands for competition are not carried out such as promotions and so on. Price competition is not well maintained, because the distribution system is constrained and even stopped which finally store managers shop personally without going through the distribution channel of the parent 212 mart.

Such a situation causes not much help to be able to compete with minimarkets that first operate in the surrounding environment. Starting from prices that tend to be more expensive to the availability of incomplete goods and late delivery of goods that often occur so that people are reluctant to return to shopping at 212 Mart. Another reason is that at the beginning of the planning for the establishment of 212 Mart was not mature. Lack of attention to SWOT that must be present in every business or business creation. SWOT analysis itself is very important in the development of a business in order to be able to strategize in tight business competition like today.

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Initially, the idea of forming 212 Mart was because it saw an opportunity at the community movement event in 2016 where millions of people united to aspire to one goal. Thus, the idea of the people was formed to form a business based on the economy of the people, but in practice it was not as expected. Many factors and obstacles, even later known, at the time of the 212 event were not all one goal. There are many who just join in the crowd.

The biggest obstacle in the running of this 212 Mart business is the loss of price competition and promotions that are less attractive to consumers. Consumers are more interested in shopping at competing minimarkets such as Indomaret and Alfamart with attractive promotions and cheaper prices. Thus, many customers choose not to shop at 212 Mart. This is very important for the sustainability of 212 Mart.

In the initial spirit of the establishment of 212 Mart needs to be appreciated, but in business practice it must be accompanied by knowledge, in line with the teachings of Islam, namely in everything must be accompanied by knowledge, not just relying on enthusiasm. So far, 212 Mart has not been able to master his knowledge. It still needs a lot to learn. It is proven that in current practice the obstacles and obstacles in running 212 Mart still cannot be mastered, solving the problem and this must be overcome immediately so that the sustainability of 212 Mart will still survive and there will be no bankruptcy which results in large losses to the members of the 212 Mart cooperative and the name 212 Mart is only a memory.

## CONCLUSSIONS AND SUGGESTIONS

Qualitative research using interview, documentation, and observation techniques conducted by researchers at the mini market 212 Mart Mutiara Gading Timur Mustikajaya Bekasi City, about Religious Sentiment as a Business Foundation resulted in the following conclusions such as the empowerment of 212 Mart business is in accordance with the concept of *maslahah*, which is to provide good for the surrounding environment. However, not always business empowerment at 212 Mart can be called a problem for the surrounding environment. Because it turns out that there are changes in the environment of the surrounding community in terms of flexibility. The empowerment changes along with changes in time or environment and the people who live it.

The factors behind customers in shopping at 212 Mart are not only the influence of religious sentiments. However, also because of promotions in the form of discounts or discounts. Determining where to shop is a process of interaction between retail business marketing strategies and individual characteristics and situational aspects of consumers. Individual characteristics such as lifestyle form a general view of the activities involved in the purchasing behavior of a product.

Sharia principles carried out by the 212 Mart minimarket in carrying out its business activities can be seen from several aspects, including trading halal goods that have obtained BPOM or PIRT distribution permits and are halal certified from MUI. That means 212 Mart only sells halal goods and not haram goods. In terms of doing good for others, 212 Mart gives a portion of business profits to the surrounding community. However, for the principle of justice, it has not been fulfilled. Because, there are rules for a certain amount of capital set.



Thus, causing a sense of injustice between members who invest with different amounts of funds.

From the research conducted, researchers managed to find several unsolved problems. Therefore, researchers propose several suggestions, including as a form of capitalization of fardhu kifayah obligations with productive, professional business, transparent, and structured activities, 212 Mart minimarket should not be controlled by two or three people only. Rather it must belong together. In addition, the mandatory deposits do not need to be large. So that members from all walks of life are not burdened, even lightened.

It would be better if the collection of savings money should be centralized. Avoid collecting money in these areas, as it will complicate checks and potentially be considered illegal fundraising. Transparency can create trust within the membership.

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