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## Merchant Spirituality: Qur'an Verses in Trade Practice at Ujung Berung Market, Bandung

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### Abstract

*The Qur'an is not only interpreted as a worship reading, but also used as a source of spiritual strength in daily life, including in trading activities. This research aims to find out what verses are used by traders as a spiritual means of trading, how they are practiced, and how traders respond to these verses. This research is a field research with a Qur'an reception approach. Data collection techniques are carried out through interviews, observations, and documentation. The results of the study show that the verses that are often practiced include Surah Al-Waqi'ah, Yasin, Al-Mulk, Al-Fatihah, Ayat Kursi, Ayat One Thousand Dinar, and Surah Annas, Al-Falaq and Al Ikhlas. These verses are read before opening a shop or after prayer as a form of inner effort. Traders believe that the reading brings calmness, blessings, and smoothness in business, while still realizing that sustenance comes entirely from Allah SWT.*

**Keywords:** Qur'an verses, market traders, Living Qur'an

### Introduction

The Qur'an is the holy book of Muslims which is the main source of teachings and guidelines for life. As the kalam of Allah, the Qur'an not only regulates human relations with their God (hablum minallah), but also human relations (hablum minannas), including matters related to moral, social, and economic activities such as trade. The values contained in the Qur'an are universal and are able to guide Muslims in living a worldly and ukhrawi life in a balanced manner [1]. The Qur'an is not only read as a form of worship or studied scientifically through tafsir, but is also brought to life in the social practice of the community. This is known as the Living Qur'an, which is how the Qur'an is present and "lived" in people's daily lives through traditions, practices, and behaviors based on holy verses. The Living Qur'an shows that

people not only understand the Qur'an conceptually, but also make it part of real activities in various areas of life, including trading activities [2].

In the context of trade, some Muslims believe that certain verses in the Qur'an have spiritual value that can provide calmness, smooth business, and blessings of sustenance. This belief encourages them to recite certain verses, such as Surah Al-Waqi'ah, Yasin, Al-Insyirah, and the Thousand Dinar Verse as part of their routine before, during, or after trading. This kind of practice shows that there is a close relationship between the dimensions of spirituality and economic activity, where the Qur'an plays a role as a booster of enthusiasm, hope, and confidence in running a business [3].

One real example of this practice can be found among traders at Ujung Bergung Market, Bandung. Some traders in the market make the recitation of Qur'an verses part of their business [4]. Although the types of verses read vary, the goal is generally the same, which is to get smoothness, protection, and blessings in trading [5]. This phenomenon shows that the Qur'an is not only used as a source of law and knowledge, but also presented as a spiritual force in daily life.

Based on this description, the researcher felt the need to raise this phenomenon in a scientific study to look more deeply at how the *practice of Living Qur'an* was carried out by traders, how they interpreted the verses they read, and its impact on their trading activities [6]. Although the concept of *the Living Qur'an* has been widely discussed in various studies, most of its focus still revolves around religious practices, cultural traditions, or Islamic education [7]. Studies that specifically examine the use of Qur'anic verses in economic contexts—especially as "sellers" in traditional markets—are still very limited. There has not been much research documenting how these verses are practiced, understood, and believed in the small business world by Muslim communities contextually and ethnographically [8]. Therefore, this research is expected to contribute to the development of *the study of the Living Qur'an*, as well as enrich the understanding of the relationship between religion, spirituality, and economic activity in contemporary Muslim society.

## Method

This research is a field study with a case study method, which is located in Ujung Berung Market, Bandung Regency, West Java. This location was chosen because there is a unique phenomenon related to the use of Qur'anic verses. Usually, the verses of the Qur'an are read and understood in general according to their religious context. However, among some traders of Pasar Ujung Berung, these verses are used as "sellers", which is a means that is believed to attract buyers to buy their goods. Although not all traders

understand the meaning of the verses they use, they still believe in its efficacy and benefits. There were 6 traders we interviewed and all the speakers had different answers and understandings. Like resource person A, said that *"in trading we need to understand the verses of the Qur'an, not only the translation, but the interpretation of these verses we know. So that we can apply it in life, such as trading"*. Therefore, it is important to conduct this research to examine the phenomenon more deeply.

This research uses an anthropological approach with a type of field research. The anthropological approach, as described by Deden, is a method of understanding religion through direct observation of the religious practices that develop in society [9]. Anthropology aims to observe the relationship between religion and the social conditions of society [10],[11]. In the context of this study, the focus of the study is the use of best-selling verses by traders in Ujung Berung Market, Bandung Regency. The type of field research in question involves direct activities in the field, including observation, interviews, and exploration of understanding and practice of using Qur'an verses as a means of selling in trading.

The data analysis in this study was carried out qualitatively with a descriptive-interpretive approach. All data collected through participatory observation, in-depth interviews, and documentation were analyzed with the aim of understanding the meaning and function of the use of Qur'anic verses in the trading practices of Ujung Berung Market traders.

Data analysis is carried out through three stages: data reduction, which is selecting and simplifying relevant information such as the type of sentence, how to use it, and traders' beliefs; thematic grouping, based on themes such as spirituality, religious meaning, and economic motivation; as well as the presentation and interpretation of data in the form of narratives and interview excerpts to understand the meaning of Qur'anic verses as a spiritual strategy in trading.

Data validity is maintained by source triangulation and member checking to ensure the accuracy and consistency of information. This analysis aims to produce a contextual understanding of the practice *of Living Qur'an* in the economic activities of the community.

## Result

### Research Location

This research was carried out in Pasar Ujung Berung, which is located on Jalan A.H. Nasution, Pasir Endah Village, Ujung Berung District, Bandung City, West Java Province. Ujung Berung Market is one of the large traditional markets in the East Bandung area and is the center of economic activities of the surrounding community [12]. Pasar Ujungberung began operations in 1972 and underwent renovations in 1986. With a land area of 8,212 m<sup>2</sup> and a building area of 5,864 m<sup>2</sup>, this market is also surrounded by street vendors who help support the local economic turnaround and maintain the social balance of the Ujungberung community [13].

The name of this market is taken from the location where it is located, namely the Ujungberung area, Bandung City. This market has the character of a retail market that serves small-scale transactions of goods and services, such as vegetables, clothing, stationery, and various other daily needs. The management of the market is under the auspices of the Bandung City Dignity Market PD. Its strategic location—located on the main route to the East Bandung area and adjacent to the public transportation terminal—makes Pasar Ujungberung easy to reach by traders and consumers from various regions [14].



Figure 1. The research location is in pasar Ujung Berung Bandung

### Field Findings

The research involved six subjects who were traders of Ujungberung Market. All of them are Muslims and have been trading for more than five years. The results of observations and interviews show that:

The research data presented in this discussion are the results of research obtained by researchers through interview, observation, and documentation techniques directly in the field. This study involved six subjects who were

traders at Ujungberung Market, Bandung City. All of the subjects are Muslim and have been engaged in trading activities for more than five years.

Subject A (65 years old), one of the sandals and shoes traders who has been selling at the Ujungberung Market for approximately 40 years, explained that the reading of Qur'an verses as a spiritual means of trading is something that some traders usually do. According to him, sustenance has indeed been regulated by Allah, but humans are still required to strive physically and mentally. One form of inner effort according to Subject A is to increase practices such as praying on time, giving alms, and reading certain verses from the Qur'an which are believed to bring blessings and smooth business. Subject A mentions several practices that are commonly read, including Surah Al-Waqi'ah every morning, Surah Yasin on certain days, and the Thousand Dinars Verse. He admitted that these practices are not solely to "run" the trade instantly, but rather to strengthen confidence, peace of mind, and a form of trust in Allah. Interestingly, Subject A also emphasizes the importance of understanding the meaning and significance of the verses read. He said,

"We don't just read the Qur'an, we also understand the meaning of it. So that it is not only in the mouth, but also in the heart. If you understand what it means, it is more touching. It can also be a reminder when we're trading, so it's not easy to cheat so it's more patient when you're lonely, and you're not jealous of the crowd."

For him, the Qur'an is not only a spiritual reading, but also a guideline that must be infused so that it can really be used as a basis in every action, including in trading. He assessed that the more a person understands the meaning of the verses he reads, the stronger the effect in maintaining intentions and behaviors when trading, for example to remain honest, patient, and not easily discouraged [15].

Subject B (64 years old), is a Muslim clothing trader who has been trading at Ujungberung Market for almost 15 years. He said that he used to recite Surah Al-Waqi'ah and dhikr every morning before opening the shop. For him, reading the Qur'an in the morning is a way to "cleanse the heart and intentions" before starting activities. He did not specifically mention that the verses read would have a direct impact on the number of buyers, but according to him, efforts accompanied by dhikr and verses of the Qur'an felt more blessed and calm. In addition, he is also used to reciting prayers in between trading times, especially when the market is quiet. According to Subject B, he knew these practices from his mother who also used to trade. He said that as time went by, he felt a sense of calm and optimism when reading it. He also believes that the condition of the trader's heart will affect the mood of the store, and

reading the verses of the Qur'an can be a way to calm down and bring blessings [16].

Subject C (27 years old), is a grocery vendor who has been trading since his teenage years. He admitted that he did not regularly read certain verses, but had the habit of opening a shop by reading basmalah, istighfar, and Surah Al-Fatihah, Al-Ikhlâs, Al-Falaq, and An-Nas. He also increased dhikr, prayer, and reading the Qur'an as a means of getting closer to Allah. Although the results are not always immediately visible materially, he feels inner peace that helps him to be more patient and not easily panic in the face of trading challenges. He also highlighted the importance of the values of honesty in trading that he learned from QS. Al-Muthaffifin: 1-3. According to him, this verse is an important reminder for traders not to cheat in measurements or scales. Subject C admitted that since the beginning of trading, he has tried to apply the principle of honesty in serving customers. He ensures that his trade scales are always accurate. For him, success in trading is not only measured by material gains, but also by the sense of calm of not taking away the rights of others. He also added that the practice of the verse makes him more careful and responsible in every transaction. In addition to being a spiritual value, according to him, the verse is also an ethical guide that must be upheld by anyone who trades [17].

Subject D (58 years old), is a clothing trader who has been trading at Pasar Ujungberung for more than 20 years. Before starting buying and selling activities, he used to read the Verse of the Chair and pray as part of his daily spiritual routine. He believes that this habit is able to provide inner peace and protection in running a business. For Subject D, reading the Verse of the Chair is not only to bring smoothness in trading, but as a form of tawakal and strengthening of the heart. He sees that sustenance has been determined by Allah, while man's duty is to try his best accompanied by prayer and practice that can strengthen faith. Spiritual activities such as reading the Verse of the Chair are carried out to keep the heart calm, especially when facing a market situation that is not always stable. It is also considered to be able to maintain attitudes and behaviors in trading, such as fostering patience, avoiding envy of other traders, and remaining grateful in any condition. Thus, the use of Qur'anic verses such as the Chair Verse is part of the spiritual approach applied by Subject D in supporting his trading activities [18].

Subject E (49 years old), is a hijab trader who has been running a business in Ujungberung Market for more than 15 years. In his daily activities, he has the habit of reciting Surah Al-Waqi'ah and Surah Al-Mulk, especially in the morning before opening the shop. This reading is part of a spiritual routine that is carried out consistently as a form of inner effort in undergoing business.

He believes that reading the two surahs can provide peace of mind and blessings in sustenance. Surah Al-Waqi'ah is known among the people as a surah related to the spaciousness of sustenance, while Surah Al-Mulk is believed to provide protection, especially from the unseen. This habit is not only aimed at increasing sales, but rather to strengthen faith and maintain closeness to Allah in every step of the effort. For him, trading requires not only physical effort, but also mental and spiritual readiness. Therefore, reading Al-Waqi'ah and Al-Mulk is a means to maintain peace of mind and avoid anxiety about daily sales results. This activity also helps him to remain patient, honest, and not easily discouraged in facing market competition. He has practiced reading Al-Waqi'ah and Al-Mulk since childhood, which was not specifically intended to support trading activities. This habit is inherited from the family environment that has made it a habit to read certain surahs as part of the daily worship routine. Over time and after entering the world of trading, he began to feel that the reading brought calmness, smoothness, and confidence in carrying out business activities [19].

Subject F (39 years old), is a clothing trader who has been running his business at Pasar Ujungberung for approximately 20 years. He did not prescribe a specific surah absolutely, but some of the readings that he often practiced included Surah Yasin, Ayat Kursi, and Al-Fatihah, which he believed had spiritual power to ask for protection, smooth business, and blessings in living the day. This practice is not only a form of religious approach, but also a means of organizing the heart and mind before interacting with customers and facing uncertain market dynamics. For Subject F, reading the Qur'an before trading is not just a routine, but has become part of the spiritual lifestyle that accompanies his daily economic activities. According to him, it is also important to maintain the practice *istiqamah* and not only when the business is quiet or in a difficult situation. In addition, Subject F added that he got this kind of tradition from his parents and the teachers recited it when he was a child [20].

The variety of ages and backgrounds of the subjects suggests that this practice is cross-gender and generational. Male and female merchants of various ages show a similar tendency to use Qur'anic verses as spiritual means, albeit with variations in the surahs practiced.

The following is a summary of the characteristics of each trader who is the subject of the research:

Table 1. Research Subject Data

Subject	Gender	Age	Trading Types	Practices
A	Male	65 years old	Sandals & Shoes	Al-Waqiah, Yasin, Ayat Seribu Dinar
B	Female	64 Years old	Muslim Clothing	Al-Waqiah, Dzikir
C	Male	27 Years	Foodstuffs	Basmalah, Al-Fatihah, Al-Mutahffifin
D	Male	58 Years	Clothes	Ayat Kursi, Shalawat
E	Male	49 Years	Hijab	Al-Waqiah, Al-Mulk
F	Female	39 Years	Clothes	Yasin, Al-Fatihah, Ayat Kursi

### Verses Practiced

Based on the results of interviews with traders at Ujung Bergung Market, Bandung City, there are a number of verses and surah of the Qur'an that are practiced as part of the spiritual means in supporting trading activities. The details of the practice are as follows:

#### 1. Basmallah (Bismillah)

From the explanation of Subject C, it is stated that the reading of basmallah is a practice that is always read every time you open a store. This reading is believed to be a form of asking for blessings for all activities carried out. In the context of trade, the reading of basmallah is a symbol of awareness to start a business by mentioning the name of Allah, as well as a form of hope that the business will gain pleasure and protection from Him.

#### 2. Surah Al-Fatihah

This surah is practiced by Subjects C and F as part of the routine before trading. As the opening surah in the Qur'an and the obligatory recitation in



prayer, Al-Fatihah is believed to bring blessings and be the opening prayer of sustenance. The recitation of this surah is considered to foster peace of mind and strengthen confidence when undergoing buying and selling activities.

3. Surah Al-Waqi'ah

This surah is one of the most widely practiced by research subjects, including Subjects A, B, and E. Surah Al-Waqi'ah is widely known in the community as a surah related to the spaciousness of sustenance. Traders recite this surah regularly, especially in the morning, as a form of effort so that their business can get smoothness and blessings.

4. Surah Yasin

Mentioned by Subjects A and F, Surah Yasin is read as part of daily practices that are believed to have many virtues, including in matters of ease and smooth business. This surah is also often recited on certain days such as Friday nights as part of the family's spiritual customs which are then passed on in the context of trade.

5. Surah Al-Mulk

This surah is mentioned by Subject E as one of the main readings practiced before trading. Al-Mulk is believed to provide protection and safety, as well as calm the heart in facing business challenges. This practice is an inheritance from family customs which is then applied in the context of trading.

6. Kursi Verse

Read by Subjects D and F, the Chair Verse is believed to have virtues in terms of spiritual protection and strengthening. Traders who practice it state that this reading can maintain inner peace and protect against unwanted things, as well as foster confidence and determination in trading.

7. Seribu Dinar Verse

This verse is mentioned by Subject A as one of the readings that are commonly practiced in the context of inner effort to face life, including in business matters. This verse is read regularly as part of daily practice which is believed to strengthen the sense of tawakal and the belief that Allah is the one who guarantees the sustenance of His servants. For Subject A, the reading of the Thousand Dinar Verse is not intended to get instant results, but as a form of peace of mind, strengthening faith, and encouragement in trading so that it is not easy to give up in the face of various market conditions.

8. Surah Al-Ikhlās, Al-Falaq, dan An-Nas

Practiced by Subject C as a routine reading before opening the store. These three surahs are believed to have virtues in terms of protection, inner peace, and the opening of blessings. These short surahs are often read sequentially as part of the spiritual tradition of the Muslim community who desire safety and blessings in starting daily activities. Practicing these three surahs is proof that traders integrate spiritual values into their business activities. They rely on inner strength to increase their enthusiasm and determination in carrying out their daily trading business.

9. Surah Al-Muthaffifin: 1-3

Subject C specifically reads this verse and uses it as a reminder to always be honest when trading. This verse becomes a moral guide so that he does not cheat in terms of measurements and scales. By practicing this surah, it is clear that there is an ethical awareness and the value of honesty that he holds, which comes directly from the teachings of the Qur'an.

## Discussion

### Analysis of the reception theory of the Quran

Reception can be interpreted as an act of receiving or welcome. This word comes from the Latin *recipere*. In terms, reception refers to the reader's response to a literary work in aesthetic studies. The understanding of how readers play a role in responding to and accompanying literary works is known as reception theory [11].

There is a different response from the general view of the verses of the Qur'an that are used as sellers. The understanding, application, and practice of these verses by the speakers are part of Indonesia's distinctive intellectual property that should be preserved and documented systematically [21]. The views of each of the speakers do not contradict the teachings of Islam, because the verses read are intended as a means (*wasilah*) to ask for smoothness and blessings in their efforts. Therefore, traders believe that the use of Qur'anic verses as a seller brings benefits and blessings, as well as the benefits and blessings obtained from reading the Qur'an in general.

Muslims around the world believe that the Qur'an is a guideline for life that is eternal and relevant throughout time (*ṣāliḥ li-kulli makān wa zamān*) [22]. As the revelation of Allah SWT revealed to the Prophet Muhammad (peace be upon him), the Qur'an is the main guide for mankind in living life [23]. It contains the guidance of Allah SWT regarding the path of truth and falsehood.

The main challenge facing Muslims today is how to actualize the function of the Qur'an, explore its messages, and spread it in the community [24].

In this modern era, various traditions and collective behaviors have emerged as a form of social reception of certain communities or groups to the Qur'an.[25] One example can be seen from the way the traders at Ujung Berung Market practice the teachings of the Qur'an in their lives, especially in trading.

Local wisdom, traditions, and regional cultures have a great influence in responding to the text of the Qur'an, thus giving rise to various perceptions in understanding it. This happens because differences in cultural background and geographical conditions also shape the way people absorb the meaning of Qur'anic verses. Indonesia, for example, which is surrounded by forests and seas, certainly has different traditions and cultures from Makkah and Medina. This difference also has an impact on the way each community responds to the content of the Qur'an [26].

According to Alfatih Suryadilaga, the living Qur'an model can be divided into three forms, namely oral, written, and practical. The oral model includes activities such as the recitation of dhikr and wirid that are not accompanied by real actions [27]. Meanwhile, the writing model refers to the physical or material form of the living Qur'an, such as calligraphy, recitation art, amulets, diagrams, and the like. The practice model is the practice of the teachings of the Qur'an which is manifested through actions in the culture of the community [28].

In general, the use of Qur'anic verses as a means of selling goods by the resource persons in this study is closely related to the oral traditions and practices they obtained from teachers, families, or other individuals who are considered to have knowledge in the field. These oral traditions and practices are part of the cultural heritage that develops in a community. Its spread is carried out through oral communication and common customs that have become the collective knowledge of the local community [29]. This tradition is a medium to transmit oral history, literary works, customary law, and other forms of knowledge from one generation to the next without going through writing. Oral tradition is also seen as a forum for oral expression and discourse that precedes the emergence of written traditions. In other words, the language reflects the space for the community to share the meaning of life before the existence of a form of written literacy [30]. In the context of social space, oral and written traditions are not only understood as two separate forms, but also as indicators of the dynamics of discourse that live in a community or society [31].

Ahmad Rofiq explained that in general, reception means the process of receiving something. A literary work acquires meaning and value when it is lived by its readers through the reception process. If the term reception is associated with the Qur'an, then terminologically the reception of the Qur'an is interpreted as the study of how the reader responds to the verses of the Qur'an. The reception of the text of the Qur'an is a dynamic interaction process in building meaning between the reader or listener and the text itself. This response can be in the form of the way people interpret the messages of the verses, apply the moral values contained in them, or in the way of reading and chanting the verses of the Qur'an. This study is expected to be able to contribute to understanding the characteristics and typology of society in interacting with the Qur'an. The reception model is divided into three, namely exegesis, aesthetic, and functional reception [32].

The first model, namely the reception of exegesis or hermeneutics, refers to the way in which the people accept the Qur'an as a text in Arabic that contains linguistic meaning. This form of reception is manifested through the interpretation of the Qur'an, both in oral and written form, which develops and is trusted in society. In this case, the reception of exegesis is understood as a form of acceptance of the Qur'an as a text that conveys meaning through the process of interpretation [33].

The second model is an aesthetic or aesthetic reception. The acceptance of the Qur'an as something that has aesthetic value can occur in two ways. First, from the side of the reader who feels emotionally the beauty of the Qur'an when reading it himself or listening to other people's typical recitations with tajweed and beautiful melodies. Second, the aesthetic acceptance of the Qur'an is also materially manifested, for example in the form of works of art such as paintings, calligraphy, architectural ornaments, and others [34].

The third model is functional reception. A reception that refers to the way of receiving the Qur'an that focuses on the practical goals of its readers. Examples can be seen in various social and cultural phenomena in society, such as when the Qur'an is read, chanted, listened to, used, written, or placed in various contexts. The perpetrators of this admission can be individuals or groups, both in routine and incidental activities, which then affect the social system, law, customs, and political realm [35].

Based on the previous explanation of the reception model, this study mainly shows the dominance of the functional reception model, where the verses of the Qur'an are used as a spiritual means for inner peace, motivation in trading, and protection from negativity. This practice also exhibits elements of verbal reception and practice, especially since the practice is passed down from

generation to generation and takes place in informal spaces such as families and market communities [36].

However, when examined further, the Suryadilaga model has limitations in capturing the complexity of the social context of reception. For example, this theory does not explicitly address how aspects of gender, class, or informal space affect the way society interacts with texts. In addition, Suryadilaga's model has not sufficiently explained the socio-economic and psychological dynamics behind the selection of certain forms of reception, for example the tendency of certain groups to prefer oral models over written ones, which are not only influenced by tradition, but also by literacy levels, access to education, and economic position. On the other hand, this model also does not pay attention to the specific cultural context that shapes the meaning and practice of living Qur'an in society, and has not captured the shift in reception patterns due to the influence of modernization and digitalization, such as the emergence of new practices that are popular on social media. Thus, although the Suryadilaga model remains relevant as the initial framework for analysis, it is necessary to enrich the approach by considering socio-cultural variables and the dynamics of societal change in order to explain empirical reality more comprehensively [31].

### **Empirical Analysis of Field Findings**

The practice of reciting verses of the Qur'an by the traders of Ujungberung Market is a tangible manifestation of the functional reception of the Qur'an in the economic realm. The traders do not just read these verses as a form of ritual worship, but as a testament to build inner strength, foster hope, and strengthen good intentions in running a business. Although most traders do not understand the meaning of verses in depth, they still believe that the recitation of verses such as Al-Waqi'ah, Yasin, Ayat Kursi, and Ayat Thousand Dinar can bring significant psychological and spiritual impacts, such as peace of mind, optimism, and belief in the blessings of sustenance [37].

This finding is in line with the reception model put forward by Alfatih Suryadilaga, where the practice of living Qur'an in Pasar Ujungberung is dominated by oral and practical models. The tradition of reading best-selling verses is passed down from generation to generation through oral communication in the family or community, thus forming a collective knowledge that lives in the community. In addition, the practical aspect is seen in the daily routine of the merchants who consistently recite certain verses before embarking on buying and selling activities, as part of a spiritual endeavor that blends with their economic activities.

When compared to similar studies, such as the research of Akhmad Dasuki et al. (2024) at the Palangka Raya City Market, which also found that

traders there practice the recitation of certain verses –such as Basmallah, Al-Fatihah, verse of a thousand dinars, Surah Yasin, Al-Mulk, and Al-Waqi'ah – as a spiritual means to sell goods. Just like in Ujungberung, these verses are recited when opening a shop or after prayer, and are believed to be the intermediaries of the business carried out, while the smooth flow of sustenance is completely left to Allah SWT. The research of Dasuki et al. also highlights that the reception of merchants to these verses is functional, placing more emphasis on practical goals and direct benefits in economic activities, without neglecting spiritual values and faith [26].

However, there are some contextual differences between the two research sites. In Ujung Berry Market, local wisdom and family traditions are very prominent in transmitting these practices, while in Palangka Raya, the use of the bestseller verse is also influenced by the religious community and collective practices in the market environment. In addition, this study found that there is a variation in reception based on age, gender, and economic class factors, where the younger generation begins to adapt new practices that are popular on social media, while Dasuki et al.'s research emphasizes more on aspects of collective beliefs and dependence on oral traditions [38],[39],[40].

Furthermore, based on field findings, a conceptual framework can be formulated to understand the pattern of traders' reception of Qur'anic verses used as a spiritual means of trading. This framework includes five main components: (1) reception transmission sources that come from families, teachers, or community environments; (2) the form of reception, in the form of oral practice (reading verses) and action (opening a shop with certain prayers); (3) spiritual motivation, such as seeking calmness, blessings, or as a form of tawakal; (4) receptive effects, namely psychological and ethical impacts such as increased honesty, patience, and gratitude; and (5) differentiating factors, namely differences in reception based on age, gender, economic background, and social media exposure. This framework allows for contextual mapping of patterns of Qur'an reception within the realm of traditional economics, while opening up space for the development of locality-based Living Qur'an studies.

**Table 2.** Conceptual Framework

Component	Explanation
Transmission Source	Family, Teachers, Religious Leaders, Market Community
Forms of reception	Oral model (verse reading), practice (prayer before opening the store, morning routine)
Spiritual Motivation	Want to be calm, seek blessings, form of effort, start the day with good intentions
Receptive effects	Patience, not jealousy, more honesty, confidence in trading
Differentiating Factors	Age (young/old), gender (male/female)

## Conclusion

Based on the results of research conducted on traders in Ujungberung Market, Bandung City, it can be concluded that the verses of the Qur'an have an important role as a spiritual means in supporting their trading activities. The use of Qur'anic verses in this context is not only interpreted as a tool to run trade, but more deeply as a form of inner approach, an effort to get closer to Allah, as well as a means to calm the heart and strengthen the intention in doing business. Verses such as Surah Al-Waqi'ah, Yasin, Al-Mulk, Al-Fatihah, Verse of the Chair, Verse of a Thousand Dinar, and other short surahs are read as a means of asking for smoothness, protection, and tranquility in trading. This practice is carried out regularly as part of the belief that the blessing of sustenance is not only determined by outward efforts, but also by spiritual closeness to Allah.

Apart from being a form of hope, the use of Qur'anic verses is also a moral guideline for traders to maintain honesty, patience, and responsibility in transactions. This reflects the practice of *Living Qur'an*, which is the application of Qur'anic values in daily life, including in the economic realm. Thus, spirituality sourced from the Qur'an not only strengthens worship, but also becomes an inner strength in carrying out challenging trading activities. In addition, the practice of reciting Qur'anic verses also has an important social contribution, as it forms a mutually reinforcing spiritual ecosystem among traders. This tradition not only encourages honest and patient individual behavior, but also creates collective values such as mutual respect, the spirit of mutual cooperation, and mutual ethics in selling. In the context of traditional

markets that are prone to unfair competition, the presence of Qur'anic values acts as a counterbalance that strengthens social relations and strengthens a trading culture with integrity.

These findings make a theoretical contribution to the enrichment of the Qur'anic reception study, particularly the Living Qur'an in the context of microeconomics, by revealing how spiritual practices not only function as a means of supplication, but also shape the trade ethics and mental resilience of traders. Practically, the pattern of practicing Qur'anic verses at Pasar Ujungberung can be an inspirational model for strengthening business ethics based on Qur'anic values among Muslim MSME actors, as well as highlighting the importance of integrating spirituality and economic strategies in facing market uncertainty.

For further research, it is necessary to expand the participants and locations of the study – such as examining similar practices in other traditional markets with different socio-cultural characteristics – as well as a more in-depth exploration of the dynamics of young generations in responding to and adapting the practices of the Living Qur'an in the digital age, including the role of social media and technology in the transformation of contemporary Qur'an reception.

### **Author Contributions**

**Deva Noqita Ramadhan:** Methodology, Writing – Review & Editing, Investigation. **Diva Nadia Salsabila:** Conceptualization, Writing – Review & Editing, Project Administration. **Faadiyatul Azzah At-Tauhid:** Writing – review & editing. **Ecep ismail & asep abdul muhyi:** conceptualization, methodology

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