

ABSTRACT

ANALYSIS OF IMPLEMENTATION OF TIJĀRAH ETHICS AND PERFORMANCE AND FAMILY WELFARE OF GOLD TRADER IN MATARAM CITY

The big number of gold trader in Mataram city, 103 people, although they are Moslem, but not all of them implement the Islamic Law in their gold *tijārah*. The gold trader has known and listened the Islamic Law about *tijārah* but they don't do it, so that very necessary to see how far the implementation and the impact toward performance and family welfare, then research very important to do based on Koran and Hadiś paradigm with qualitative and intuitive analyze in order from the truth of Koran and Hadiś can be described in *tijārah* behavior and performance obtained on the straight way for the benefit of life in the world and hereafter

The purpose of this dissertation is to describe, analyze and prove the implementation of *tijārah* ethics and the impact toward performance and family welfare of gold trader in Mataram city based on Koran and Hadiś. The informants are chosen by using purposive sampling techniques, snow bowling, triangulation, participant observation and in depth interview. There are six informants, three informants are *syar'i* from the beginning until now, two informants are not *syar'i* before and now *syar'i*, one is not *syar'i* from the beginning until now.

The result showed that; that gold trader trades with honestly will positive impact toward performance and family welfare that is showed by increasing of profit each year, increasing of volume or omzet of sell, increasing of capital, increasing of customer. Then is followed by family welfare, where the income that is obtained can be allocated for *daruriyat*, as keeping for soul include drinking and eating, clothes, house and healthy. Keeping for religion include religious service and giving information of religion. Keeping for mind include education cost for family. Keeping for desendant include cost for getting marriage for their sun and daughter. Keeping for wealth include saving and developing to way of rightful. Beside *daruriyat* there are *hajiyat* and *tahsiniyat* include need for their parent, *infaq*, *şodaqah*, *zakat* and buying for tool of luxurious household. On the other hand, gold trader not honestly it is difficult to need in complete, either *daruriyat*, *hajiyat* or *tahsiniyat*. The theoretical found in this study support the theory of Fishbein and Ajzen through behavior theory, that individual behavior, show that *tijārah* ethics of gold trader is determined by the intention, the implementation of religion value, the experience from another gold trader. Performance is determined by *tijārah* ethics. Welfare is determined by *tijārah* ethics, performance and getting material good and spiritual especially can go pilgrim. Finally the conclusion that gold trader with good ethics will get more happiness than gold trader with bad ethics.

Keywords: tijārah ethics, performance and family welfare of gold trader