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Equivalent Price and Market Justice in Ibn Taymiyyah's Thought: A Qualitative Examination of Pricing Narratives in Banjarbaru, Indonesia

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Abstract

The background of this research highlights the importance of the concept of fair pricing in buying and selling transactions. Ibn Taymiyyah developed the concept of tsaman al-mithl or equivalent price, which refers to a fair value of goods based on market conditions and ensures that no party is disadvantaged. This concept is particularly relevant in addressing the issue of price fluctuations of basic commodities in society. This study examines that distinction through a qualitative reading of reported pricing practices in Banjarbaru, Indonesia. Its source material comprises interviews with 15 traders and service providers, a summary of responses from 15 consumers, and an account from one local trade-office representative, alongside Ibn Taymiyyah's discussion of market exchange and conditional price regulation. A theory-informed descriptive reanalysis grouped the available statements by costs, comparison prices, supply conditions, product or service differences, negotiated terms, and institutional claims. Traders described cost-based pricing, competitor comparisons, bargaining, scarcity adjustments and reseller discounts; several did not consult competitor prices. Consumer summaries emphasized price, quality and need. The official account described price monitoring and selective intervention, without accompanying administrative records. These narratives show partial correspondence with the economic

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considerations relevant to equivalent pricing; they do not establish that actual prices were equivalent or that market injustice was absent. The study's contribution is an evidence-sensitive framework that separates market-price formation, procedural fairness and demonstrable market distortion, and specifies what additional transaction and policy records would be needed to assess them.

Keywords: *equivalent price, islamic economics, ibn taymiyyah, market justice, thaman al-mithl*

INTRODUCTION

Price fluctuations sit at the core of market exchange, yet their moral significance cannot be inferred simply from whether prices rise or fall, or by how large the change is. A higher price might indicate limited supply or increased costs, but it could just as easily suggest hoarding, collusion, or exploitation. Islamic business ethics therefore call for scrutiny not only of the price itself but also of the circumstances surrounding the transaction. As emphasised in the Qur'an 4:29 forbids taking wealth unjustly while affirming trade grounded in mutual consent. These scriptural principles provide a normative basis for assessing market fairness, though they do not reduce fairness to a price fixed by administrative decision (Kusuma, 2019). Research on food-price volatility likewise distinguishes shifts in supply and costs from any inference of deliberate distortion (Bhinadi & Simatupang, 2025; Matondang et al., 2024; Sari et al., 2023; Wasita et al., 2025).

Within Islamic economics, pricing justice concerns mutual consent, adequate information and the absence of coercion or exploitative conduct. A comparable market price is therefore a useful reference, not proof of fairness by itself (Kusuma, 2019; Lubis, 2024; Radic, 2024). Ibn Taymiyyah distinguished ordinary price movements arising from supply and demand from price changes associated with injustice, such as manipulation or coercion. His concept of thaman al-mithl provides a normative point of comparison rather than a single administratively fixed price. Recent scholarship discusses this distinction and the conditional role of public supervision (Aliyah & Hakiki, 2024; Fajaruddin et al., 2023; Hakim et al., 2025; Hannanong et al., 2024).

In *Majmu' al-Fatawa*, Ibn Taymiyyah examines the notion of *thaman al-mithl*, or "equivalent price" a price that reflects a good's true value under fair market conditions. He maintains that prices should strike a balance between supply and demand, and that transactions must be free from coercion or deception. According to Ibn Taymiyyah, intervening in price-setting is justified only when there is clear evidence of injustice harming one of the parties in the market. When the market becomes distorted, the government may need to regulate the prices of certain goods. Even so, forcing sellers to accept prices against their will goes against the principles of justice. Ideally, the government's role as regulator should be that of a supervisor and a facilitator of economic development (Komarudin & Hidayat, 2017). Recent analyses of Islamic pricing and market supervision also distinguish ordinary competition from misconduct that may justify intervention (Bella et al., 2024; Rahman et al., 2025; Rahmawati et al., 2025; Rasidi et al., 2025).

The relevance of Ibn Taymiyyah thought becomes clearer when examined in the context of contemporary local markets. For example, fluctuations in the prices of basic necessities at Bauntung Market in Banjarbaru have become a recurring issue that significantly affects the community. A news report from Habar Kalimantan highlighted that in October 2024, the price of

chili dropped drastically from Rp50,000 to Rp30,000 per kilogram, while the price of shallots rose from Rp28,000 to Rp30,000 per kilogram (Dakator, 2024). These changes were driven by production factors such as weather, as well as local supply and demand mechanisms This report establishes the local relevance of price variability, not evidence of hoarding or unfairness: an individual reported price episode cannot establish the cause of market change. Furthermore, such volatility raises questions about whether the current pricing dynamics reflect the principle of thaman al-mithl as envisioned by Ibn Taymiyyah, or whether they point to potential market distortions that require regulatory attention. Studies of Indonesian chili and shallot prices illustrate why observed volatility requires supply-side explanation rather than automatic moral judgement (Lestari & Dini, 2024; Rahmi et al., 2025)

Table 1 locates the present study relative to earlier conceptual discussions and field research. More recent literature also examines Islamic market price formation and conditional intervention, but it does not supply transaction-level evidence from the Banjarbaru informants (Ansori et al., 2024; Baitulloh et al., 2024; Huddin & Fahmi, 2025; Prasetia et al., 2025).

Table 1
Comparison Table of Previous Studies

Study / Setting	Object and approach	Relevant finding / contribution	Scope relative to present study
(Farma, 2018); textual scholarship	Ibn Taymiyyah; conceptual review	Differentiates supply demand shifts from price changes linked to wrongdoing; discusses conditional intervention.	Does not analyse the Banjarbaru interviews or transaction-level prices.
(Kusuma, 2019); Islamic market operations	Just price; exploratory content analysis	Highlights mutual consent and justice as foundations of pricing.	Normative argument; not a local multi-sector field account.
(Fatimah et al., 2023); library study	Ibn Taymiyyah's price thought; literature-based inquiry	Explains natural price changes and limits of public price-setting.	Not a transaction-price study in Banjarbaru.
(Rejeki, 2022); Wira Bangun, Mesuji	Rice marketing; field research with farmers and collectors	Examines bargaining and pricing in an agricultural commodity chain.	Empirical single-commodity setting; distinct actors and location.
Present study; Banjarbaru	15 sellers, 15 consumers, 1 official; theory-informed qualitative reanalysis	Compares sector-specific price narratives and distinguishes conceptual alignment from verified equivalent prices.	Exploratory, self-reported material; no independent price benchmark.

Source: Authors' synthesis of previous studies (2025)

This study therefore examines how Banjarbaru sellers, consumers and a trade-office representative describe pricing considerations in relation to Ibn Taymiyyah's concept of thaman al-mithl, without claiming to establish an observed fair-price benchmark.

Accordingly, the research questions are: (RQ1) Which factors do Banjarbaru sellers report using in price determination, and how do these factors differ across sectors? (RQ2) How do the available consumer responses frame purchasing priorities, and what evidence is missing for an

evaluation of fairness? (RQ3) What monitoring and intervention activities does the trade-office representative report, and under what conditions could these be compared with Ibn Taymiyyah's account of justified intervention? The contribution is a calibrated interpretation of the available material rather than a claim to have measured an equivalent-price benchmark.

LITERATURE REVIEW

Ibn Taymiyyah Perspective on Price

Fair pricing has been part of Islamic teachings from the very beginning. The Qur'an consistently insists that justice should shape every area of human life, including how markets operate. In works such as *Al-Hisbah* and *Fatawa*, Ibn Taymiyyah looked closely at market mechanisms, especially price movements. He accepted that market forces can effectively set prices and allocate resources, but he held that they must still be guided by the Islamic principles of justice. Ibn Taymiyyah also divided pricing into two broad categories: fair and unfair. An unfair price is one set arbitrarily, without regard for a product's real value or the needs of society; such practices are considered unlawful and unjust. A fair price, by contrast, is reasonable and just, taking into account both the value of goods and the needs of the public, particularly in emergencies. In this regard, the government has a major responsibility to keep prices within reach of the people, especially for basic necessities. Related ethical-pricing scholarship debates reference prices, market power and the conditions under which different prices can be justified (Lubis, 2024; Muthiullah & Aziz, 2024; Radic, 2024)

For Ibn Taymiyyah, the fact that a prevailing comparable price carries weight does not mean that differences in place, time, quality, quantity, or the terms of exchange can be overlooked. A defensible contemporary reading of thaman al-mithl, therefore, cannot stop at asking whether a price is roughly in line with what other traders charge. It must also establish that the goods or services are genuinely comparable and pay attention to the information available and the bargaining conditions. His related concept of ʿiwad al-mithl concerns equivalent compensation; the two ideas are connected but should not be treated as if they mean the same thing (Ibn Taymiyyah, 1995; Rofiq, 2019). Contemporary comparisons of price differences further distinguish reference prices, reasons for cost changes and procedural expectations from a simple judgment based on price levels (Y.-F. Chen et al., 2023; Dawra & Katyal, 2023; Friedman & Toubia, 2022).

In the market regulation discussion of Majmu' al-Fatawa, Ibn Taymiyyah stated that:

"فإذا كان الناس يبيعون سلعهم على الوجه المعروف من غير ظلم منهم"

"So if people sell their goods in the usual manner, without any element of injustice on their part, and the price increases due to scarcity of goods or high demand, then it is left to the will of Allah."

The statement above illustrates that the price of a product is heavily influenced by the interaction between supply and demand. When the demand for a product increases while its supply is limited, prices tend to rise. Conversely, if supply is abundant and demand is weak, prices will fall. This is a fundamental market mechanism that has long been understood. However, Ibn Taymiyyah reminds us that market conditions are not always purely determined by economic

factors. Non economic factors, such as injustice, can also affect the availability of goods and, consequently, influence prices (Farma, 2018).

In understanding the concept of fair pricing, Ibn Taymiyyah introduced two important terms: "Equivalent Price" (*Thaman al-mithl*) and "Equivalent Compensation" (*Iwadh al-Misl*). These two concepts carry significant differences. Ibn Taymiyyah distinguished between the legal-ethical and economic aspects of fair pricing. He used the term Iwadh al-Misl (equivalent compensation) to refer to the legal-ethical dimension, and *Thaman al-mithl* (equivalent price) to address the economic aspect. Research on pricing fairness similarly separates contractual information, distributive fairness and price-setting processes (Heidary & Pluut, 2025; Hufnagel et al., 2022; Wong et al., 2024).

Table 2
Analytical Dimensions of Thaman al-Mithl and Their Empirical Indicator

Dimension	What interviews can establish
Market reference and comparability	Reported competitor checks; supplier prices; product/service differences.
Costs and scarcity	Reported input, delivery, labour, stock and demand considerations.
Consent and transparency	Reported bargaining, discounts and customer explanations.
Unequal treatment / exploitation	Reported regular-buyer or reseller discounts and time-of-day adjustments.
Public intervention	Official account of monitoring and selected programmes.

Source: Authors' conceptual synthesis based on Ibn Taymiyyah (1976, 1995) and Rofiq (2019).

The discussion of Ibn Taymiyyah shows that he was a great thinker who contributed to many areas, including religion, law, and economics. His ideas are closely related to trade, since buying and selling are everyday activities in society. From the concept of buying and selling, the discussion naturally extends to the issue of price, how it is formed, and the factors that influence it. Price theory explains that price is not only determined by cost and profit but also by demand, supply, and socio-economic conditions. This is where Ibn Taymiyyah perspective becomes relevant. He emphasized that prices must be fair and should not harm either party. From this idea emerged the concept of *Thaman al-mithl*, a fair and reasonable price that reflects the true value of goods and the needs of society, that can be translated into observable dimensions as shown in Table 2. It distinguishes evidence of a pricing input from evidence sufficient to evaluate justice. Interview reports can show how participants describe decisions, as identifying an equivalent transaction price additionally requires observations of prices and transaction conditions. Thus, each part of the literature review is interconnected and ultimately leads to the central focus of this study, namely the concept of *Thaman al-mithl.*

RESEARCH METHOD

This study adopted a qualitative approach, combining library research with fieldwork (Moleong, 2018). The fieldwork was conducted from December 2024 to April 2025 in Banjarbaru City, South Kalimantan. A total of 31 participants took part: 15 traders and service providers (three grocery sellers, three poultry vendors, four bouquet business owners, two motorcycle wash operators, and three online sellers), 15 consumers, and one Head of the Trade Division at the Banjarbaru Department of Trade and Industry. These sectors were treated as distinct, embedded cases with different cost structures, product comparability, and demand conditions, rather than

being pooled into a single estimate of market conduct. The sample is therefore suitable for exploratory comparison.

Purposive sampling was used to select informants. Traders and service providers were included if they operated in Banjarbaru and were involved in setting prices. Consumers were included if they lived in Banjarbaru and had bought from local sellers. The department representative was chosen for their authority over price monitoring and trade affairs. Semi-structured interviews took place at business premises, Bauntung Market, Ulin Raya Market and its surroundings, consumer locations, and the department office; some interviews were also conducted online via WhatsApp or Google Form. Each session lasted between 30 and 60 minutes. Primary interview data were supported by secondary sources, including classical texts, books, journal articles, and policy documents.

Interview material was organised by reported pricing inputs, comparisons with other sellers, supply conditions, transaction differences, consumer priorities and institutional monitoring. The analysis compared reported statements across participant categories and against the theoretical framework, without independently verifying actual transaction prices. Source comparison can support interpretive credibility, but the available reporting does not document a sequential saturation test or systematic member-checking records (DiStefano & Yang, 2024; Hennink & Kaiser, 2022; Wutich et al., 2024). The analysis addresses the three research questions stated in the Introduction.

The traders comprised three basic-goods sellers, three poultry sellers, four bouquet business owners, two motorcycle-wash operators, and three online sellers. The consumer group included five university students, three lecturers, two private employees, two housewives, one civil servant, one tailor, and one nutritionist. This composition enabled exploratory comparisons across business sectors and consumer backgrounds. The interviews were conducted in-depth to obtain insights into how prices are determined in the market and the extent to which the principle of *Thaman al-mithl* is applied in local economic practices.

Table 3
Interview Guide for Informants

Conceptual Indicator	Traders / Service Providers	Buyers / Consumers	Department of Trade and Industry
Determinants of price formation	How do you determine the price of the goods or services you sell? What factors influence it most?	What do you usually consider before purchasing a product or service, such as price, quality, or urgency of need?	What is your view of fair pricing in the current market?
Market reference and competition	Do you compare your prices with those of other sellers before setting your own prices? If so, why?	Do you usually compare prices across different sellers before making a purchase?	Does the Department have policies or mechanisms to monitor or regulate prices in the market?
Perception of fair price	In your view, what constitutes a fair price?	In your view, are the prices offered by sellers generally fair? Why or why not?	What measures are taken to prevent monopolistic practices, unreasonable pricing, or price manipulation?
Balance between seller and buyer interests	How do you set a price that allows you to earn a reasonable profit without	In your view, how can sellers earn a reasonable	To what extent can the principle of justice in pricing be

	placing an excessive burden on buyers?	profit while still treating buyers fairly?	incorporated into current market regulation?
Awareness and interpretation of *tsaman al-misl*	Have you heard of the concept of *tsaman al-misl* (equivalent price)? If so, how do you understand it?	Have you heard of the concept of *tsaman al-misl* (equivalent price)? If so, how do you understand it?	Are you familiar with the concept of *tsaman al-misl*? If so, how might this concept be relevant to current trade or pricing policy?

Source: Data Processed (2025)

Thirty-one participants contributed accounts across heterogeneous groups (15 traders or service providers, 15 consumers and one trade office representative). The sample provides diverse illustrative perspectives however, without a documented interview by interview coding chronology, the study does not claim that thematic saturation was demonstrated. Qualitative sample adequacy depends on the analytic purpose, heterogeneity, interview depth and documentation of emerging themes, not on a universal numerical cut off (Hennink & Kaiser, 2022; Wutich et al., 2024). The findings are therefore interpreted as exploratory, sector-specific accounts rather than comprehensive evidence about Banjarbaru markets.

The interview questions were organized around five conceptual indicators derived from the study's theoretical discussion of tsaman al-misl: price formation, market reference and competition, perceptions of price fairness, the balance between reasonable profit and consumer interests, and explicit awareness of tsaman al-misl. Questions 1-4 were used to examine whether informants' actual pricing perceptions and practices reflected substantive elements associated with equivalent pricing, whereas Question 5 was used to assess explicit conceptual awareness. Importantly, familiarity with the term tsaman al-misl was not treated as a prerequisite for identifying practices that might correspond with its underlying principles. The analytical distinction between explicit awareness and implicit practice allowed the study to avoid equating unfamiliarity with the terminology with the absence of fair-pricing practices.

RESULT AND DISCUSSION

Thaman al-mithl (equivalent price)

The equivalent price is the price level at which traders sell their goods at a rate that is acceptable to the general public. This price reflects equivalence with the value of the item being sold or with similar goods at a specific time and place (Rofiq, 2019). As stated by Ibn Taymiyyah in his book *Majmu' al-Fatawa*, as follows:

> *"If a merchant brings goods to the market without knowing the market price, he becomes unaware of the equivalent value (thaman al-mithl), and thus the buyer may deceive him. Therefore, Malik and Ahmad ruled that transactions with anyone who is mustarsil should not be carried out freely. A mustarsil is someone who is not skilled in bargaining or is unaware of the true value of the item being purchased. This is similar to a merchant selling goods without knowing the prevailing market price. Thus, it is clear that one should not sell to such individuals except at the commonly recognized price, which is the thaman al-mithl (equivalent price)."*

The concept of equivalent price must take into account both the subjective value of the seller and the objective value of the buyer. In determining an equivalent price, Ibn Taimiyah suggested considering the availability of goods in a particular location. The seller's subjective value refers to how the set price is influenced by internal factors affecting the seller's decision making. Meanwhile, the buyer also considers certain factors when entering a transaction this is what is referred to as the buyer's objective value (Fatimah et al., 2023).

Ibn Taymiyyah stated that goods which are essential to public needs must be traded at an equivalent price, a price that reflects a fair value in accordance with supply and demand. As stated in the following text:

> *"Likewise, anything that people are in need of such as clothing, weapons, and other necessities that is not needed by its owner, must be offered at an equivalent price."*

This statement emphasizes that goods which are highly needed by the public should not be traded at excessive or harmful prices, but rather at a fair price in accordance with market conditions. The concept of equivalent price aims to achieve justice in transactions between sellers and buyers. This concept ensures that both parties experience equal fairness. In Islamic economics, price determination must not disregard the interests of either party; instead, it should create a balance between seller and buyer. This balance is achieved when both parties benefit equally from the transaction (Fatima, 2021).

By setting prices based on *thaman al-mithl* (equivalent price), the market mechanism can function in a healthy manner, ensuring that no party is exploited. This principle also helps prevent practices such as monopolies, hoarding, and price manipulation, which can disrupt economic balance in society. Ibn Taymiyyah affirms that price-setting in Islam is not done arbitrarily, but must be based on fairness and reasonableness. This is the essence of proper price determination, ensuring a balance between the seller's right to earn a fair profit and the buyer's right to obtain goods at a price that does not cause harm.

Based on the explanation above, *thaman al-mithl* refers to the price value at which people sell their goods, and which is generally accepted as equivalent to the item being sold or to similar goods at a specific time and place.

Pricing Methods Used by Traders in Banjarbaru City

Table 4 summarises the reported pricing considerations of the 15 traders and service providers. It documents variation across sectors, but does not establish whether any reported price was an equivalent market price.

Table 4
Pricing Determinants and Reported Practices Across Business Sectors in Banjarbaru

Sector and IDs	Pricing Inputs Described	Illustrative Excerpt / Qualification
Basic goods T1–T3	Supplier prices, packaging/weight, competitors, stock and demand, negotiation.	T1: "When customer demand is high while stock is low, the price we set becomes higher". A reported cause, not verified scarcity.
Poultry T4–T6	Acquisition cost, weight, time of day, bargaining, regular-buyer terms.	T5: "I never check the prices from other chicken sellers"; T6: reseller terms are Rp1,000–Rp2,000 lower.

Bouquets T7–T10	Materials, labour, customisation, skill, demand and variable comparator use.	T7's Rp100,000 cost to Rp130,000 price is a 30% markup on cost.
Motorcycle wash T11–T12	Water, energy, soap, labour, vehicle/service scope and competitors.	T11 gives Rp12,000 for standard and Rp15,000 for larger motorcycles: service variation matters.
Online businesses T13–T15	Shipping, capital, wholesale/reseller tiers and quantity discounts.	T13 cites delivery costs changing from Rp40,000 to Rp60,000; T15 reports no competitor comparison.

Source: Author's analysis of interviews (2024,2025)

Table 4 shows how pricing practices in Banjarbaru vary among business actors. Basic goods traders determine prices based on initial capital calculations, followed by a profit margin, and then adjust them according to market conditions, particularly supply fluctuations. As Informant 1 explained, "*We follow the market price to maintain fair competition… when demand is high while stock is low, the price we set becomes higher because the goods are scarce*." This approach is compatible with market-sensitive price formation, but the evidence does not independently demonstrate that the quoted prices satisfied thaman al-mithl.

Meanwhile, chicken sellers also apply a pricing method based on initial capital plus a fixed profit margin. However, they also demonstrate flexibility in price negotiation, where adjustments are made proportionally in cases of supply shortages or high demand. Informant 4 noted, "*I also have to observe other chicken sellers who are my competitors… There is also a special price for regular customers*." This suggests differentiated terms and bargaining, not independently verified consent or equivalent pricing.

In the service sector, specifically bouquet businesses, entrepreneurs revealed that price determination is not solely based on the cost of raw materials and profit margin, but also takes into account the added value from creativity and product personalization. Informant 8 explained, *"Customers usually agree to the price because they see the effort and techniques involved."* This demonstrates that fairness in pricing also encompasses subjective value, such as labor and creativity, which are proportionally recognized in line with the principle of *Thaman al-mithl* according to Ibn Taymiyyah.

In the motorcycle washing service sector, informants stated that pricing is based on calculations of operational costs, including water, electricity, and soap, while also accounting for the complexity of the service provided. Informant 11 emphasized, *"I also consider the pricing of other nearby competitors… If my prices are too high, customers might go elsewhere. If they're too low, I might suffer losses."* This reflects the balance required in *Thaman al-mithl*, where prices must correspond not only to operational costs but also to the real value of labor and services provided, ensuring fairness between providers and consumers.

Online traders revealed that in the digital era, pricing is influenced by external variables such as shipping costs, discounts, and real-time price comparisons. Informant 13 explained, "I set the price based on the delivery cost from the processing location… Capital also plays a role." This highlights that transparency and speed of information are central to price fairness in the digital market. By ensuring that prices remain competitive and reflective of intrinsic value, online pricing practices demonstrate how Thaman al-mithl adapts to modern trade, where informed consumers

can easily compare and make fair purchase decisions. Modern digital-market research highlights why different terms for different buyers need to be evaluated alongside transparency and customer expectations (Chen et al., 2023; Duani et al., 2024; Heidary et al., 2024).

Overall, the concept of *Thaman al-mithl* emphasizes that the price of a product should reflect its intrinsic value and a balance between supply and demand in the market. According to Ibn Taymiyyah, an equivalent price is not merely the result of adding production costs and profit margins but must also consider real market conditions as well as the subjective and objective values of both parties involved. Prices freely determined by market mechanisms, when conducted without fraud, deceit, or coercion, will result in fairness acceptable to both sellers and buyers.

Consumer Perspectives on Purchase Decisions and Pricing in Banjarbaru City

Table 5
Consumer Purchasing Priorities Based on Interview Responses

Reported Priority Combination	Consumer IDs	Number
Need, price and quality	2, 5, 6, 8, 10, 14	6
Price and quality (without need label)	7, 12, 13	3
Need and price (without quality label)	1, 15	2
Quality alone	3, 4	2
Price alone	11	1
Urgent need alone	9	1

Source: Author's analysis of interviews (2024,2025)

The consumer responses summarised in Table 5 emphasise price, quality and purchasing needs in different combinations. This is consistent with a distinction between observed prices and reference-price comparisons, but the available summaries do not establish that consumers regarded individual transactions as fair (Alderighi et al., 2022; Haga, 2023; Hamilton, 2024).

Government Price Intervention According to the Banjarbaru City Office of Trade and Industry

Beyond the perspectives of traders and consumers, the role of local government in monitoring price stability also warrants attention. In an interview, the Head of the Trade Division at the Banjarbaru Department of Trade and Industry explained that market prices in Banjarbaru are shaped by supply and demand rather than administrative decision. She stated:

> *"Prices in the market are determined by supply and demand... when stock is abundant, prices automatically fall... but when stock decreases and demand rises, prices automatically surge... We cannot intervene, because goods in the market are not subsidised goods, whereas subsidised goods must have their prices set by the government."*

This statement indicates that non-subsidised commodities are left to market mechanisms, while subsidised goods such as cooking oil, LPG, and fertiliser remain subject to government oversight. In the context of Islamic economics, this selective approach is consistent with Ibn Taymiyyah's position that intervention is justified only when injustice in distribution or monopolistic conduct threatens the wider public (Ibn Taymiyyah, 1995; Komarudin & Hidayat, 2017). The Head of the Trade Division further explained that its capacity to control prices depends

on whether a commodity is produced locally or sourced from outside the region. The informant stated:

> *"Because Banjarbaru is not a producing region... we cannot intervene in the market; supply depends on other regions, for example rice, sugar, shallots, and chilli. Unless we are a producing region for those goods, then it may be possible to regulate prices and trade governance. for vegetables we can still regulate prices because we can produce vegetables in our region."*

These findings indicate that price stability is closely tied to the origin of production and the structure of the supply chain. For locally produced commodities such as vegetables, the local government has greater leverage because the distribution chain from farmers to the market falls within its oversight. For imported commodities such as shallots, control is limited since supply depends on other regions.

To maintain balance between supply and demand, the Trade Office works with DKP3 (the Food Security, Agriculture, and Fisheries Office) to monitor daily food stocks. The data are reported to the Ministry of Trade through the SP2KP system (*Sistem Pemantauan Pasar dan Kebutuhan Pokok*), a national market and basic-needs monitoring programme. In addition, the local government runs "Affordable Food Fairs" (*Gelar Pangan Murah*) and "Low-Price Markets" (*Pasar Murah*) as measures to curb inflation and improve public access to essential goods at more affordable prices.

On price monitoring, the Trade Office has formed an Inflation Control Team whose task is to visit and supervise supplier offices to ensure that subsidised goods are not hoarded or subject to price manipulation. The informant described this mechanism as follows:

> *"To prevent monopoly, our method is to send the inflation control team to the field... One of its tasks is to visit and supervise supplier offices so that subsidised goods are not hoarded."*

She also provided a concrete illustration of how price ceilings are enforced for subsidised commodities:

> *"For example, bulk oil is 16,000 and packaged oil is 17,000... if a trader sells oil at 19,000, we will visit the trader and the D1 [registered distributor from the ministry] to conduct an inspection and investigate whether there is price manipulation."*

The cited regulation provides a legal reference for a maximum retail price for MINYAKITA. However, the interview alone does not verify that the illustrated inspection took place or establish compliance across Banjarbaru markets.

When asked about the concept of *Thaman al-mithl*, the Head of the Trade Division stated that the principle could in theory be applied to subsidised goods. She acknowledged that, under ideal conditions, the government should have sufficient budget to subsidise all basic needs so that prices remain fair and do not burden society. However, due to budget constraints, the government can only regulate prices for selected essential goods considered vital to the economic stability of the people. This position aligns with Ibn Taymiyyah's view that government intervention in pricing should be selective and carried out only under certain conditions, particularly to protect the welfare of lower-income groups from unjust trading practices (Farma, 2018; Ibn Taymiyyah, 1976).

Discussion

When read through Ibn Taymiyyah's concept of *thaman al-mithl*, these findings call for a more careful interpretation. He does not support the idea that government intervention should cover every situation. Instead, he draws a line between price changes that emerge naturally from market conditions and those caused by injustice or market distortion. He openly acknowledges that prices may rise simply because goods are scarce or demand has increased, even when no market participant has acted wrongly. In such cases, forcing prices to a certain level may itself amount to injustice. Government intervention is more justifiable when normal market processes are disrupted by practices such as monopoly, collusion, hoarding of essential goods, deception, or similar conduct that causes unjust harm to market participants (Ibn Taymiyyah, 1995). In this framework, then, government involvement is not meant to be all encompassing it is conditional and corrective in nature.

From this standpoint, the pricing methods described by traders in Banjarbaru overlap only partly with the concept of *thaman al-mithl*. Several traders said that when deciding what to charge, they take into account acquisition or production expenses, stock availability, customer demand, current market rates, and competitors' prices. These factors are consistent with the market-driven price formation Ibn Taymiyyah outlined. Even so, they cannot by themselves serve as proof that the resulting prices amount to *thaman al-mithl*. Recovering costs, benchmarking against competitors, and responding to shortages can just as reasonably be seen as routine commercial conduct aimed at protecting margins and staying competitive. This study did not independently determine whether the prices produced through such practices qualified as equivalent or fair market prices.

The contradictory and negative instances found in the interviews serve as a further warning against assuming that all cases align uniformly with *thaman al-mithl*. Some traders openly said they did not compare their prices to those of competitors, while others depended mainly on their own cost calculations, labour, production difficulty, or personal judgement of a product's worth. Informant 5, for instance, reported not checking other poultry sellers' prices, and Informants 8–10 likewise described pricing approaches that did not consistently draw on prevailing competitor prices. These findings point to the absence of a single pricing mechanism across the businesses studied. They also show that while market reference prices were used by some participants, this practice cannot be extended to the entire sample of traders.

The interviews also brought to light that pricing varied across customer groups, especially between regular or reseller buyers and household purchasers. Such differentiation should not be judged as fair or unfair straight away. Charging repeat or reseller customers less, for example, might simply reflect differences in how often they buy, the quantity they order, transaction costs, or the commercial relationship involved. On the other hand, fairness concerns could emerge if comparable buyers were charged notably different prices without any economic or contractual reason. Because this study did not collect transaction-level details on quantities, product quality, margins, or the terms attached to the different prices, it cannot conclude whether these practices were consistent with thaman al-mithl. This remains an important area for further empirical research. Empirical pricing studies identify distinct reactions to individualized prices, promotional

variation and unclear pricing procedures, although these outcomes were not measured in the present interviews (Chen et al., 2023; Paraschiv & Ayadi, 2025).

The same kind of distinction applies when making sense of price fluctuations. A rise caused by shrinking supply or growing demand cannot by itself be labelled a market distortion or an unjust price. As Ibn Taymiyyah makes clear, scarcity and shifts in demand can legitimately push market prices up or down. For that reason, the price movements described by participants in Banjarbaru should first be read as signs of changing market conditions, not as proof of injustice. Establishing market distortion would call for further evidence of things like artificial scarcity, collusion, manipulation, misleading information, or the unjustified hoarding of essential goods. The interview data gathered in this study offer no direct proof that hoarding, monopoly, or price manipulation actually took place among the traders involved. Such practices should thus be viewed as possible situations that may require regulatory oversight, rather than as findings actually observed in this research. The research on reference-price judgments cautions that perceived unfairness and documented market manipulation are not the same outcome (Alderighi et al., 2022; Haga, 2023; Hamilton, 2024).

Regarding government intervention, a representative from the Banjarbaru Trade Office explained that non-subsidized goods generally operate according to market forces, while certain regulated or subsidized essential items come under closer government oversight and intervention. The informant also described monitoring of markets and stocks, coordination with other government agencies, and reporting through the national price-monitoring system. These institutional measures align broadly with a conditional approach to market governance: ordinary price formation is allowed to function, while regulatory attention is focused on essential commodities, supply disruptions, or situations that could threaten public interests. Nevertheless, the mere existence of such policies should not be taken as proof that *thaman al-mithl* has been implemented. Comparative Islamic economics analyses also frame state intervention as conditional rather than universally required (Hannanong et al., 2024; Rahman et al., 2025).

Policy documents that are publicly available lend some external support to the institutional picture described in the interviews. The Indonesian Ministry of Trade runs the *Sistem Pemantauan Pasar dan Kebutuhan Pokok* (SP2KP) to gather and report data on market prices and stock or supply levels, while certain goods may also be subject to regulatory price measures. Minister of Trade Regulation No. 18 of 2024, for instance, set a maximum retail price for MINYAKITA. Local government records likewise document inflation-control and market-monitoring activities carried out in Banjarbaru. Even so, these documents confirm the existence of monitoring and regulatory mechanisms rather than showing how effective they are at producing an equivalent price or achieving market justice. Questions about the effectiveness of such interventions therefore fall outside the scope of this study. Evidence on public price monitoring and agricultural supply chains provides comparative policy context, not independent verification of local interview claims (Matondang et al., 2024; Wasita et al., 2025).

Overall, the evidence does not establish that *thaman al-mithl* is actually being put into practice in Banjarbaru. What it does indicate is that certain pricing behaviours reported by respondents such as taking costs, supply and demand, and current market conditions into account

overlap conceptually with aspects of Ibn Taymiyyah's understanding of just market exchange. At the same time, conflicting cases, price differences across customer groups, and uneven reliance on market information show that this overlap is only partial. It cannot simply be inferred from routine commercial pricing conduct. The study contributes an evidence-sensitive interpretation of *thaman al-mithl* as a framework for assessing market comparison, transaction circumstances and justified intervention. Determining whether actual prices satisfy that framework would require transaction level prices, comparable goods, quantities, contractual conditions and independent evidence of market conduct.

CONCLUSION

Ibn Taymiyyah's concept of thaman al-mithl emphasizes pricing that is consistent with prevailing market conditions while avoiding injustice, exploitation, and practices that unfairly disadvantage either sellers or buyers. Within this perspective, a fair price is not necessarily a fixed price, but one that emerges under reasonable market conditions and takes into account factors such as the value of the goods, supply and demand, prevailing market prices, and the legitimate interests of both parties to the transaction.

The findings of this study suggest that some of the pricing practices reported by traders in Banjarbaru display partial conceptual similarities to thaman al-mithl. In particular, participants described considering acquisition and production costs, market prices, competitor prices, product availability, customer demand, and reasonable profit margins when determining selling prices. Consumers similarly referred to price comparisons, product quality, and affordability when evaluating whether a price was acceptable. These reported practices indicate that elements associated with fairness and market-based price formation are present in the local trading practices examined in this study. However, such similarities should not be interpreted as evidence that actual market prices in Banjarbaru constitute thaman al-mithl in the normative sense proposed by Ibn Taymiyyah.

Importantly, this study did not independently observe market transactions, calculate equivalent prices, measure price dispersion or stability, or assess whether particular prices generated equitable economic outcomes for sellers and consumers. The findings therefore demonstrate conceptual alignment between certain reported pricing considerations and elements of thaman al-mithl, rather than empirical proof of its implementation or effects on economic justice and market stability.

From a policy perspective, the findings highlight the continuing relevance of transparent price information, market monitoring, and regulatory oversight in supporting fair market conditions, particularly for essential commodities. The role of local government may therefore be viewed primarily as facilitating market transparency and identifying potential distortions, rather than determining prices under normal competitive conditions. In this respect, Ibn Taymiyyah's concept of thaman al-mithl offers a useful ethical and analytical lens through which contemporary pricing practices and market governance can be examined, while further empirical research is required to determine the extent to which actual market prices correspond to this concept.

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CONFLICT INTEREST

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