
ANALYSIS OF THE RISK OF MARKET COMPETITION IN THE MONTH OF RAMADAN IN IMPROVING THE ECONOMY OF *TAKJIL* TRADERS IN THE JATI UTOMO VILLAGE, NORTH BINJAI



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Abstract

The high activity of food trading for breaking the fast of *takjil* during the month of Ramadan in Jati Utomo Village, North Binjai raises the phenomenon of significant market competition, between permanent traders and seasonal traders. This competition creates risks for traders, especially in maintaining customers and income. This research formulates two main problems, namely what are the risks faced by *takjil* traders due to market competition, and how competition affects the economic improvement of traders. This study aims to analyze the form of market risk and its impact on the economic conditions of *takjil* traders during the month of Ramadan. The method used in this research is a qualitative approach with data collection techniques in the form of observation, in-depth interviews, and documentation of five traders. The results of this study show that 60% of traders experienced an increase in income because they were able to innovate and adjust products to market tastes despite being faced with high market competition. Meanwhile, the other 40% experienced income stagnation due to lack of product innovation and lack of understanding of accurate financial records. This study concludes that the success of micro businesses in facing competition is not only influenced by marketing strategies, but also by the ability to innovate and financial literacy.

Keywords: Market Competition, Takjil Traders, Sharia Economics, Economic Improvement

INTRODUCTION

The holy month of Ramadan has a deep spiritual meaning for all Muslims in the world. Apart from being a time to increase acts of worship and get closer to Allah, this month also has a major influence in various aspects of life, including in the economic sector. One prominent economic phenomenon is the increase in trade activities, especially in the culinary field related to food for breaking the fast or *takjil*. Public demand for *takjil* experiences a drastic spike during the month of Ramadan. This, creates economic opportunities for many small and medium traders in various regions, including in Jati Utomo Village, North Binjai, the level of public demand for *takjil* encourages people to take advantage of this opportunity by trading. Not only permanent traders, but also seasonal traders who flock to take advantage of the momentum of Ramadan to sell iftar food in various strategic locations, such as roadsides, traditional markets, and densely populated residential areas. These seasonal traders have diverse backgrounds ranging from students, housewives, freelancers, to individuals who have difficulty finding permanent employment in the formal sector.

The phenomenon of the increasing number of seasonal traders is closely related to economic conditions and limited employment opportunities in the formal sector. Based on previous research, the informal sector is the main choice for people who have difficulty getting a permanent job, according to (Purnama, 2019), the imbalance between the increasing number of workers and the availability of jobs in the formal sector has led to increased unemployment. As a result, many individuals turn to the informal sector, such as selling *takjil*, because it is considered a flexible economic opportunity that does not require large capital.

In addition, the informal sector, such as food trading during Ramadan, provides convenience for individuals who want to earn additional income without the need to be bound by strict regulations such as in the formal sector, according to (Zulfyandi, 2021), the informal sector has advantages in terms of accessibility and flexibility, making it an attractive solution for those who want to generate income in a short time. During the month of Ramadan, people have different consumption patterns from ordinary days, where they tend to buy more varied food for breaking the fast.

This situation provides a special attraction for seasonal traders to try to find additional income from selling *takjil*. However, although the month of Ramadan provides a great opportunity to increase income, the high number of seasonal traders also creates its own challenges in the form of increasingly competitive market competition. Market competition is not only experienced among permanent traders, but also with seasonal traders who have just entered the market. The similarity of products sold, such as fried foods, fruit ice, compote, and various wet cakes, causes price competition and marketing strategies to be the main factors in attracting customers.

The high level of market competition during Ramadan brings risks for merchants, especially for those without a well-thought-out business strategy. Some merchants find it difficult to maintain a stable income due to the increasing number of competitors. This risk is even higher for traders with limited capital, less strategic locations, and lack of innovation in products and marketing. In addition, in some cases unfair competitive practices have also emerged, such as extreme price wars, dishonest marketing strategies, and lack of

transparency in product quality. In an Islamic perspective, competition in business must be carried out in a healthy way and based on the Qur'an and hadith, such as honesty, justice, and blessings in seeking sustenance. Islam teaches that healthy competition can improve the quality of products and services without having to harm other parties.

REVIEW OF LITERATURE

Ramadan and *Takjil*

For Muslims, the holy month of Ramadan is a special time, where worship activities increase and people's consumption patterns also change. During the holy month of Ramadan, there is an increase in food and beverage consumption, especially for breaking the fast. *Takjil* is the most popular product during this month. Etymologically, the word "*takjil*" refers to an Arabic word that means "to hasten". In the context of Ramadan, *takjil* refers to food or drinks consumed at the time of breaking the fast (Setyani, 2019). Although physiologically food consumption should decrease during fasting, consumption increases due to habit and desire (Wahyudi et al., 2023). Allah Subhanahu Wa Ta'ala says in QS. Al-Baqarah: 187:

ثُمَّ آتَمُوا الصِّيَامَ إِلَى اللَّيْلِ

"Then complete the fast until night" (QS. Al-Baqarah: 187).

لَا يَزَالُ النَّاسُ بِخَيْرٍ مَا عَجَّلُوا الْفِطْرَ

"Man will always be in good as long as he hastens to break his fast" (HR. Bukhari, Muslim, Ibn Majah, Darimi, Malik, Baihaqi, Ahmad and Tirmidzi).

The Economic Impact of Ramadan for *Takjil* Vendors

The holy month of Ramadan has a significant economic impact, especially for *takjil* vendors. Increased public consumption opens up business opportunities for permanent and seasonal traders. Based on research (Habriyanto et al., 2019) household consumption during Ramadan increases between 30-50%. Another study by (Rustiana, 2022) also showed that the demand for food and drinks typical of Ramadan experienced a significant spike, driving an increase in traders' income. However, this increase in consumption also has negative impacts, such as the tendency to waste and overspend (Wahyudi et al., 2023).

In addition, working as a street vendor is another solution for people who are not absorbed in the formal sector (Zulfyandi, 2021). Because as research has been conducted in Harjosari Village by (Wahyudi et al., 2023) which shows that around 70% of traders experience an increase in income during the holy month of Ramadan, although intense market competition remains a major challenge.

This is what encourages people to turn into permanent or seasonal *takjil* traders. Research related to this topic was previously conducted by (Musyarah, 2018) who found that the month of Ramadan has a positive economic impact for market traders in Palangka Raya, despite the risk of wasteful consumption by the public. (Fadillatunnisa & Nawawi, 2022) also stated that in Medan Market Center there was a surge in traders' income during the month of Ramadan due to increased demand for food, drinks, and Eid needs.

Research conducted by (Akmami et al., 2023) examined the impact of Ramadan on the welfare of street vendors in Pontianak, the results of which showed that most traders experienced an increase in income, but some experienced difficulties due to intense competition. Research conducted by (Zulaikha et al., 2024) in Bojonegoro sub-district showed that traders' operating hours had a significant effect on their income during Ramadan. Meanwhile, research conducted by (Insyrah, 2023) with the title of the application of Sharia business ethics in the traditional market of Serbelawan City found that traders who apply sharia principles are more trusted by consumers and have better customer loyalty so that it affects the income of *takjil* traders.

Market Competition in Islam

From an Islamic perspective, market competition is part of muamalah that must be carried out with the principles of justice and honesty. The Qur'an calls for healthy and positive competition (*fastabiqul khairat*) as mentioned in QS. Al-Baqarah: 148:

وَلِكُلِّ وِجْهَةٍ هُوَ مُؤَلِّيهَا فَاسْتَبِقُوا الْخَيْرَاتِ آيِنَ مَا تَكُونُوا يَأْتِ بِكُمْ اللَّهُ جَمِيعًا إِنَّ اللَّهَ عَلَىٰ كُلِّ شَيْءٍ قَدِيرٌ

“And for each nation there is its own qiblah to which it faces. So compete in goodness. Wherever you are, Allah will gather you together. Verily, Allah is almighty over all things.” (QS. Al-Baqarah: 148).

Islam emphasizes that in doing business, traders must avoid fraud, monopoly, and other unethical practices (Mujahidin, 2023). Research (Prasetia, 2021) shows that cultural, social, and personal factors also affect market competition, especially during the holy month of Ramadan. Some of the main risks faced by *takjil* traders in facing market competition include uncertainty in market demand, unfair price competition, and consumer confidence. Vendors who maintain the quality and hygiene of their products are preferred by consumers. In Islam, transparency in business is highly recommended, as the Prophet said:

“An honest and trustworthy Muslim trader will be (gathered) with the Prophets, the righteous and the martyrs on the Day of Judgment.” (HR. Ibnu Majah No. 2139).

To be able to face the challenges of market competition during the month of Ramadan, *takjil* traders need to implement Sharia-based strategies, such as implementing Sharia business ethics, Sharia financial management, and product and service differentiation strategies. The Qur'an explains that trade must pay attention to the principle of justice, as in QS. Al-Mutaffifin: 1-3:

وَيْلٌ لِّلْمُطَفِّفِينَ. الَّذِينَ إِذَا اكْتَالُوا عَلَى النَّاسِ يَسْتَوْفُونَ. وَإِذَا كَالُواهُمْ أَوْ وَزَنُواهُمْ يُخْسِرُونَ

“Woe to those who cheat (in measuring and weighing). (Those who, when they receive a measure from others, ask for it, and when they measure or weigh (for others), they deduct.” (QS. Al-Mutaffifin: 1-3).

Risks in business, such as inability to compete and decreased revenue, are natural and can be minimized with good risk management and adherence to sharia principles. Market

risk occurs due to changes in external conditions that are beyond the control of traders (Misra, 2020). And this requires traders to be wise in responding to the situation. Traders who are able to understand and anticipate these conditions will be better prepared to maintain the stability of their business.

According to (Luthfi, 2019), sharia risk management includes risk identification such as (demand uncertainty, unfair competition, and declining consumer confidence), mitigation through Sharia business ethics (product differentiation, and Sharia financial management), and monitoring to ensure the strategy is running in accordance with Islamic principles. This is very important to implement so that *takjil* traders are still able to compete without sacrificing the values of honesty, justice, and responsibility.

In research (Anggraini, 2020), mentioned the importance of understanding the target market, consumption trends, and creative promotions as a strategy to face competition. Merchants must adapt products to diverse consumer preferences, maintain quality, and choose strategic locations. The right marketing strategy also includes pricing that is affordable by the economic capacity of the community and the effective use of promotional media, such as social media and direct promotion.

Research by (Zulaikha et al., 2024) also shows that appropriate operating hours have a significant impact on traders' income during Ramadan. Adjusting the timing of sales, such as starting earlier and maximizing peak hours before breaking the fast, can be a simple strategy but has a big impact on revenue. Overall, *takjil* vendors in Ramadan are faced with complex market risk challenges. However, with the right strategy, consistent innovation, and the application of sharia principles in every aspect of the business, merchants can turn these challenges into opportunities to grow sustainably, achieve economic success, and maintain the values of blessings in their business activities.

RESEARCH METHOD

The method used in this research is qualitative with a descriptive approach that aims to describe and analyze the risk of market competition and its impact on improving the economy of *takjil* traders during the month of Ramadan. Data were collected directly from the field using observation techniques, in-depth interviews, and documentation. The main source of data comes from *takjil* traders who sell on the roadside in Jati Utomo Village, North Binjai, both permanent and seasonal traders. The type of data collected consists of primary data, which is data obtained directly from informants, and secondary data, which comes from literature, journals, and related documents.

Data analysis techniques are carried out through several stages, starting from data collection, data reduction, data presentation, to conclusion drawing. Data reduction is done by filtering data that is relevant to the research focus. Furthermore, the data was presented in narrative form to facilitate understanding of the research findings. Researchers also ensure data validity through triangulation techniques, namely by comparing data from various sources and methods in order to obtain valid and scientifically accountable results.

RESULTS AND DISCUSSION

This research was conducted in Jati Utomo Village, North Binjai District, Binjai City, North Sumatra. This area is one of the villages that is quite busy and economically strategic, especially during the month of Ramadan. Its location close to dense residential areas and on the main crossroads facilitates the economic activities of the community, including the trade of iftar food (*takjil*).

During the month of Ramadan, this area becomes a gathering center for seasonal and permanent *takjil* vendors. They open their stalls on the side of the road, around the mosque, or in the area in front of private houses that are used as a place of business. Economic activity increases sharply, especially before the time to break the fast. This condition makes Jati Utomo Village an appropriate place to study the dynamics of market competition, especially from the point of view of Islamic economics. The purpose of this study is to analyze the form of market risk and its impact on the economic conditions of traders (*takjil*) during the month of Ramadan. Based on the results of in-depth interviews with five respondents, both permanent and seasonal traders, a number of key findings were obtained as follows:

Table 1.
Respondent Data (*Takjil* Traders) in the Month of Ramadan

No.	Name	Religion	Gender	Age	Business Status	Product Type	Length of business	Main Income
1.	Sulimah	Islam	Female	40 Years	Stay	Fried food, noodle soup, young coconut ice	10 Years	Yes
2.	Annisa	Islam	Female	23 Years	Seasonal	Fried foods, wet cakes, Pecel Noodles, Satay, Ice	New Start	No
3.	Fadhil	Islam	Male	29 Years	Stay	Kebabs and Burgers	5 Months	No
4.	Juliana	Islam	Female	46 Years	Stay	Tong ice	1 Year	No
5.	Yanti	Islam	Female	59 Years	Seasonal	Fried Foods, Wet Cakes	5 Years	No

Source: Field Interview Results March 2025

High Number of Seasonal Traders and Market Competition

All respondents confirmed an increase in the number of traders during Ramadan. Seasonal traders emerge and offer similar products to regular traders, such as fried foods, wet cakes, mixed ice or ice kegs, and other heavy foods. This is one of the main risks of competition, namely product similarity and high market concentration in a limited time. This statement is consistent with research that has been conducted by (Aghitsni & Busyra, 2022), (Ulfa, 2022), (Khallid Imansyah et al., 2023), (Prasetia, 2021), (Anggraini, 2020), and (Zulaikha et al., 2024). One of the respondents, Sulimah (40), revealed that although the number of seasonal traders increased significantly during the holy month of Ramadan, she still believes that the sustenance of each trader has been determined by Allah SWT and will not be switched.

The Risk of Market Competition on the Economic Improvement of Traders

Respondents mentioned that competition can have an impact on the rise and fall of income. This risk is felt mainly by seasonal traders, but it does not rule out the possibility of being experienced by permanent traders who do not innovate or do not maintain product and service quality. Based on the interview results, three out of five traders, Annisa (22), Fadhil (29), and Yanti (59) stated that their income during *takjil* trading in Ramadan has increased, although not significantly when compared to normal days. This increase in income has directly contributed to the improvement of their economic conditions. Meanwhile, two of the other five traders, Juliana (46) and Sulimah (40), stated that their income tends to be stable, with no significant changes, either increasing or decreasing during Ramadan.

Islamic Economic Principles as a Survival Strategy

All traders admitted to applying sharia principles in trading, such as honesty in setting prices, not dropping competitors, maintaining product quality and cleanliness, being friendly to buyers, and establishing friendship with fellow traders. These values become strong social and spiritual capital in maintaining business sustainability, even in the midst of high competition. This finding is reinforced through the results of the researcher's direct observation of the activities of the traders, as well as from the analysis of the responses of a number of consumers who have interacted and transacted with them. The traders' statements in applying sharia principles in doing business are in accordance with research that has been conducted by (Ichsan, 2020), (Siti Hofifah, 2020), (Mukaromah & Wijaya, 2020), and (Mujahidin, 2023). One of the respondents, Juliana (46), said that she always tries to maintain product quality, be transparent in transactions, and adjust market prices in general, and show good personal branding to buyers and other traders. She hopes to help other traders because she considers them as fellow colleagues who are struggling to make a living and make ends meet.

Survival Strategy and Operating Hours

The strategies used by *takjil* traders include maintaining the cleanliness of the location and place of trade, friendliness in service, competitive prices, strategic location selection, and some traders set effective operating hours. The role of innovation is also important, both in the form of developing new products and improving the quality of existing products to remain attractive to buyers. Some merchants also provide bonuses and promotions to attract customers as done by Yanti (59), she explained that if consumers buy in large enough quantities, such as Rp10,000, she usually gives bonuses in the form of fried foods or wet cakes with the intention of alms to obtain blessings in the holy month of Ramadan, as well as hoping that the recipient will pray for goodness for her. He also said that before he starts selling, he often takes the time to distribute food to the mosque where he opens his stall, to be given to people who will break their fast. In addition, if there is any food left after Maghrib time, she gives the food to the mosque congregation to be eaten as an additional iftar meal.

The results of this in-depth interview are in line with research conducted by (Nazrin et al., 2021), (Zulaikha et al., 2024), (Siti Hofifah, 2020), (Mujahidin, 2023), (Insyrah, 2023), (Akmami et al., 2023), (Anggraini, 2020), (Musyarah, 2018), and (Prasetia, 2021) regarding the survival strategies implemented by *takjil* traders during the month of Ramadan. However, from the results of in-depth analysis that researchers conducted using data collection techniques in the form of direct observation and feedback from consumers, it was

found that two of the traders lacked product innovation and lacked in recognizing their target market.

An in depth analysis of the duration of working hours also found that three of the five *takjil* vendors interviewed and observed, namely Sulimah (40), Juliana (46), and Yanti (59) agreed that a longer duration of stand opening hours and optimal working hours can significantly affect sales and income, Yanti said that according to her observations, earlier opening hours are quite influential in increasing sales, she explained that many customers look for *takjil* early because they are worried about running out, especially at the beginning of the month of Ramadan when demand is very high, she also revealed that having opened the merchandise a little later than usual, around 16:20 o'clock, most of the shoppers had already shopped elsewhere, so her merchandise, especially fried foods, had more left over than usual. Meanwhile, two of the five *takjil* vendors, Annisa (22) and Fadhil (29), said that operating hours did not really affect sales. The findings related to optimizing the duration of operating hours are also reinforced by the research of Zulaikha et al. (2024), which states that operating hours have a significant effect on increasing the income of *takjil* traders.

Financial Management and its Impact on Merchants Economic Growth

Of the five traders, only Annisa (22) systematically records daily expenses and income. The other vendors rely on estimates, which could potentially affect the accuracy of calculating profits and preparing follow-up capital. Annisa revealed that she always records every income in order to clearly ascertain the amount of profit and capital used, explaining that such recording makes it easier for her to replenish capital in the next business activity. In addition, according to her, financial records are also useful for monitoring the amount of production costs (BPP) and other unexpected expenses, although she admits that the records taken are not as accurate and perfect as records in formal financial institutions. (Hayati, 2020) states that Islamic financial management is an important basis in carrying out business or business activities for a Muslim in managing his finances. Managing activities in order to get maximum results aimed at obtaining the pleasure of Allah Subhanahu Wata'ala is the definition of Islamic financial management. Based on this, all efforts made in carrying out this management must be based on the provisions set by Allah Subhanahu Wata'ala.

Yanti (59) represents among the other four traders who have the perspective that financial recording is something she does not understand, a little difficult when done and reluctant to do it. This statement is in line with research (Tanan & Dhamayanti, 2020) which states that many MSME actors have not been able to separate personal finances and business finances, so financial records are often put aside and transactions are only remembered without being recorded. As a result, they do not know the exact income and expenses of their business, which in the end they guess themselves without certainty. This condition makes it difficult for businesses to grow and has a real impact on income. To overcome this, assistance in entrepreneurship and financial management is needed, because many micro business activities fail or collapse due to the inability to manage or manage finances properly.

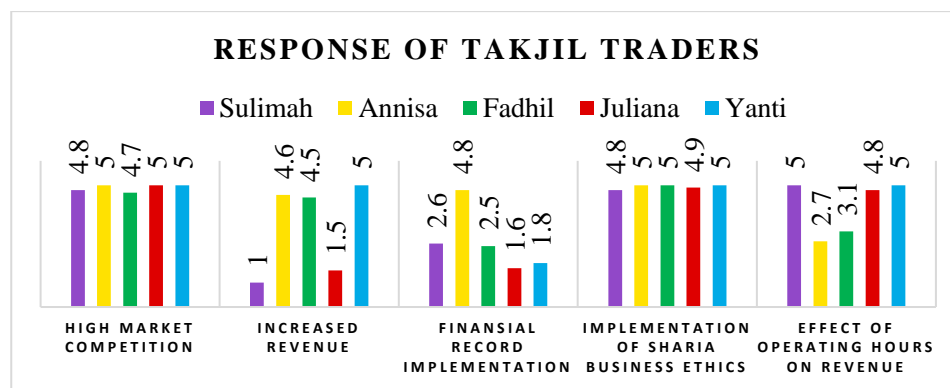


Figure 1. Results of Respondent Analysis of Bar Diagram Model

Source: Data processed by researchers, 2025

Based on the discussion above, the results of the analysis that researchers carried out for approximately one month in the holy month of Ramadan, researchers present the results of perception data from respondents in the form of Picture 1 to strengthen the illustration of expressions, feelings, and conditions experienced by *takjil* traders. The assessment was conducted using a rating scale of 1-5, to facilitate the classification of responses. The average value of all aspects assessed shows 4.5, which is categorized as very high. The following is the explanation.

The first statement to the question of how market competition in the month of Ramadan among *takjil* traders is high or otherwise using a rating. Sulimah: 4.8 = Very High, Annisa: 5 = Very High, Fadhil: 4.7 = Very High, Juliana: 5 = Very High, Yanti: 5 = Very High. Conclusion: All traders stated that market competition during Ramadan is very intense and significant.

The second statement to the question of how the income of *takjil* vendors in the month of Ramadan when market competition is high. Sulimah: 1 = Very Low, Annisa: 4.6 = Very High, Fadhil: 4.5 = Very High, Juliana: 1.5 = Very Low, Yanti: 5 = Very High. Conclusion: A total of 60% of respondents stated that their income increased during the holy month of Ramadan, while 40% stated that it did not increase. This shows that the majority of traders feel a positive economic impact despite high market competition.

The third statement to the question of whether traders understand and have implemented financial records in their businesses. Sulimah: 2.6 = Low, Annisa: 4.8 = Very High, Fadhil: 2.5 = Low, Juliana : 1.6 = Very Low, Yanti: 1.8 = Very Low. Conclusion: As many as 80% of traders have not implemented systematic financial records, while only 20% have done so. This indicates ignorance or lack of understanding in business financial management practices.

The fourth statement to the question of whether traders understand and have implemented sharia business ethics in running their business. Sulimah: 4.8 = Very High, Annisa: 5 = Very High, Fadhil: 5 = Very High, Juliana: 4.9 = Very High, Yanti: 5 = Very High Conclusion: All traders stated that they have understood and applied the principles of sharia business ethics, such as justice, honesty, and responsibility in transactions.

The fifth statement asked whether opening hours can affect their sales. Sulimah: 5 = Very High, Annisa: 2.7 = Low, Fadhil: 3.1 = Medium, Juliana: 4.8 = Very High, Yanti: 5 = Very High. Conclusion: A total of 60% of traders stated that operating hours have a great influence on sales and income, while 20% were neutral, and 20% disagreed. Thus, it can be concluded that the majority of traders consider operating hours as an important factor in improving business performance and strategy.

CONCLUSION

Based on the results of research in Jati Utomo Village, North Binjai, it shows that the level of market competition during Ramadan is very high, characterized by many seasonal traders selling similar products. This competition poses a major risk for traders, namely the reduction in the number of customers despite their permanent status. From the results of interviews and observations of five traders, it was found that 60% of traders experienced economic improvement because they were able to innovate and adjust products to current market tastes. Meanwhile, the other 40% of merchants experienced stagnation, despite having implemented a strategy of price, location, and friendliness in service, this stagnation was caused by the lack of product innovation, improving product quality, and not keeping accurate financial records. The lack of record-keeping means that merchants do not know their cash flow, profit margins, and the effectiveness of their strategies, and are therefore unable to evaluate or develop their products appropriately.

The findings illustrate that the success of micro-enterprises in the context of sharia competition is not only determined by general market strategies, but is also influenced by innovation capabilities and adequate financial literacy. Theoretically, this research enriches the understanding in Islamic economics that good business ethics must be accompanied by innovation capabilities and measurable business management in order to provide blessings and business sustainability. Practically, this research encourages the importance of product innovation training, simple financial record keeping, and the implementation of sharia-based adaptive business strategies. For future research, it is recommended to develop a quantitative model that links product innovation, financial record keeping, and increased income of *takjil* vendors to improve the quality of findings. In addition, studies on the effectiveness of digital promotion and consumption trends of the younger generation can also be an important direction in improving the competitiveness of sharia- based micro merchants.

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