

BARAKAH CONVERSION MECHANISM IN ISLAMIC MARKET TRANSACTIONS: AN ECONOMIC ANTHROPOLOGY PERSPECTIVE ON VALUE AND SATISFACTION

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ABSTRACT

Islamic market transactions integrate economic, ethical, and spiritual dimensions that are not fully captured by conventional models of value and satisfaction. This study examines how *barakah* (divine blessing) shapes value and satisfaction in Islamic market transactions from an economic anthropology perspective. Existing studies on halal marketing and Islamic consumer behavior have largely treated religiosity and ethical attributes as predictors of trust or loyalty, while the lived mechanism through which spiritual values become embedded in market exchange remains underexplored. Using ethnography, data were collected through participant observation and in-depth interviews with Muslim traders and consumers in the Ampel religious tourism district of Surabaya, Indonesia. The findings show that *barakah* operates as a moral-economic mechanism linking spiritual commitment to trust, satisfaction, business continuity, and redistributive consumption. Traders enact *barakah* through honesty, transparency, and halal integrity, while consumers interpret these practices as signs of religious accountability, strengthening satisfaction and repeat patronage. The study also finds that *taṣarruf* (purposeful spending) connects functional consumption with spiritual intention and informal redistribution. This study contributes to Islamic economics by positioning *barakah* as a lived market mechanism that strengthens ethical authenticity, consumer trust, and long-term resilience in Islamic business practice.

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INTRODUCTION

Islamic economics conceptualizes economic activity as an ethically and spiritually accountable practice rather than as a pursuit of

material gain alone. Unlike conventional economic models that emphasize utility maximization, Islamic economic behavior is grounded in principles such as *'adl* (justice), *halal* (lawfulness), *ṭayyib* (goodness), and

barakah (divine blessing) (Chapra, 2000, pp. 19–20). Among these principles, *barakah* connects economic action with moral intention and divine approval. Accordingly, market transactions are not merely functional exchanges but also moral practices that shape trust, well-being, and social responsibility.

Despite the long-standing recognition of *barakah* in Islamic economic thought, empirical studies have rarely examined how it is perceived, enacted, and translated into everyday market behavior. Existing research has largely focused on institutional dimensions, such as Islamic finance and governance (Iqbal & Mirakhor, 2017), while conceptual works describe *barakah* as a non-material value that supports ethical trust, social stability, and economic well-being (Chapra, 2000, pp. 22–23; Kahf, 2015, pp. 54–55). However, these accounts have not yet explained how *barakah* operates within concrete market interactions.

Recent studies have begun to examine how religiosity and ethical authenticity shape economic behavior in Muslim markets. A growing body of research shows that spiritual consciousness and perceived integrity influence trust, satisfaction, and customer loyalty (Ali et al., 2017; Wilson & Liu, 2011). Similarly, empirical evidence from halal-related industries indicates that religiosity and perceived ethical commitment shape purchase intention, satisfaction, and long-term engagement (Rafiki et al., 2023; Suhartanto et al., 2020). Taken together, these studies confirm the relevance of moral and spiritual values in Muslim markets, yet they generally position *barakah* as an implicit background value rather than a distinct mechanism that actively shapes economic behavior.

From the perspective of economic anthropology, the relationship between morality and economic exchange is not

incidental. Markets are shaped by social and cultural meanings (Carrier, 2018, pp. 12–13; Geertz, 1963, pp. 28–29). In Muslim contexts, consumption and exchange often function as expressions of faith, identity, and ethical responsibility (Gupta et al., 2023). Within such settings, *barakah* may be understood not only as a theological concept but also as a form of moral and social capital that circulates through trust, reciprocity, and religiously grounded practices. This perspective is particularly useful because it allows *barakah* to be examined as a lived moral-economic process rather than merely as a normative religious ideal.

The Indonesian context is particularly relevant for exploring this phenomenon. The Ampel religious tourism district in Surabaya represents a unique environment where commerce, pilgrimage, and communal piety intersect (Ariyono et al., 2023). As a major site of religious tourism, Ampel integrates spiritual activities with everyday market transactions, thereby linking economic practices closely to religious meaning. Studies on halal tourism further show that authenticity, ethical conduct, and religious atmosphere play important roles in shaping perceived value and customer loyalty (Battour & Ismail, 2016). Thus, Ampel provides an appropriate empirical setting for examining how religious meaning is embedded in market exchange.

In mainstream marketing theory, value and satisfaction are typically understood in utilitarian and affective terms: value is defined as the trade-off between benefits and costs, while satisfaction refers to an evaluation of performance (Zeithaml, 1988). However, in Islamic consumption contexts, these constructs are shaped by moral and spiritual considerations. Religious commitment and perceptions of *barakah* can redefine how value is experienced and how satisfaction is

constructed, particularly among Muslim consumers engaged in halal-oriented markets.

Although previous studies have examined halal marketing, religiosity, satisfaction, and Islamic consumer behavior, they largely treat religiosity and ethical attributes as predictors of trust, satisfaction, loyalty, or purchase intention (Suhartanto et al., 2020; Rafiki et al., 2023). These studies offer valuable behavioral insights, but they do not sufficiently explain how spiritual values are interpreted, negotiated, and enacted within everyday market transactions. In particular, *barakah* remains underexamined as a distinct moral-economic mechanism linking religious commitment to trust, perceived value, satisfaction, and business sustainability.

An ethnographic approach is therefore appropriate because *barakah* is not merely a theological concept or consumer attitude, but a lived and socially embedded practice operating through moral exchange, trust, reciprocity, and religious consumption. Ethnography enables this study to examine not only observable market practices but also the symbolic meanings through which traders and consumers construct economic value and satisfaction in Islamic market transactions (Creswell & Poth, 2023).

This study makes three interrelated contributions. Theoretically, it advances Islamic economics by conceptualizing *barakah* not merely as a normative religious value, but as a moral-economic mechanism that translates spiritual commitment into trust, satisfaction, business sustainability, and redistributive consumption. Conceptually, it extends the literature on halal marketing, religiosity, satisfaction, and Islamic consumer behavior by moving beyond variable-based explanations and showing how spiritual values are socially embedded and enacted in market transactions.

Empirically, it provides ethnographic evidence from the Ampel religious marketplace in Surabaya, showing how halal integrity, ethical exchange, religious accountability, and shared meanings of divine blessing shape consumer perceptions, trust formation, business continuity, and socially oriented consumption.

Accordingly, this study examines how *barakah* operates as a moral-economic mechanism through which spiritual commitment is translated into value and satisfaction in Islamic market transactions. Specifically, it analyzes *barakah* as (1) the ethical foundation of business conduct, (2) a source of consumer trust and perceived value, (3) a driver of business continuity, and (4) a basis for socially oriented and redistributive consumption.

LITERATURE REVIEW

The Concept of Barakah

Barakah—divine blessing—is a central yet underexplored concept in Islamic economics. It represents a form of value that extends beyond material measurement and reflects divine approval in economic activity (Kahf, 2015). In Islamic economics, *barakah* indicates the alignment between economic activity and ethical principles, including *‘adl* (justice), *ṭayyib* (goodness), and halal integrity (Chapra, 2000, pp. 45–47). Through *barakah*, economic pursuits become acts of moral accountability and spiritual fulfillment rather than mere profit-seeking (Asutay, 2012).

Empirical research increasingly portrays *barakah* as a mechanism through which spirituality informs socio-economic performance. For example, Malay Muslim entrepreneurs conceptualize business as a form of worship (*‘ibādah*), integrating piety, ethics, and social responsibility (Sidek et al., 2018).

Other studies find that ethical conduct strengthens trust, loyalty, and performance (Misanam, 2009; Muflih et al., 2022).

In this sense, *barakah* bridges the transcendental and pragmatic dimensions of economic life. It functions both as divine grace and as a moral signal that validates whether an exchange conforms to Sharia norms. This perspective distinguishes Islamic economics from conventional paradigms by embedding distributive justice, spiritual consciousness, and moral accountability within market systems (Chapra, 2000; Kahf, 2015).

Barakah and Adjacent Constructs

Barakah is frequently associated with religiosity, trust, perceived value, ethical consumption, and symbolic capital. Much of the literature, however, treats it as a synonym for, or by-product of, these adjacent constructs. This study argues that *barakah* differs from each of them in important ways.

First, *barakah* is distinct from religiosity. Religiosity refers to an individual disposition, namely the extent to which a person holds and practices religious commitments, and is typically modeled as an antecedent of economic behavior (Rafiki et al., 2023; Suhartanto et al., 2020). *Barakah*, by contrast, is not a personal trait but a transcendent quality attributed to a transaction, product, livelihood, or business practice. It is therefore better understood as a perceived moral-spiritual outcome that may arise when religiosity informs market conduct.

Second, *barakah* is distinct from trust. Trust is a horizontal expectation between parties and may be sustained through secular mechanisms such as reputation, contract, or repeated interaction. *Barakah*, however, introduces a vertical axis of accountability to God. In this sense, trust is often a consequence of perceived *barakah* rather than its equivalent,

because confidence in an exchange emerges from the belief that the transaction is conducted under divine oversight.

Third, *barakah* differs from perceived value as conventionally theorized. In marketing, value is commonly understood as a trade-off between perceived benefits and costs (Zeithaml, 1988). *Barakah*, however, is non-instrumental and may even override material calculation, as when traders accept smaller margins because lawful and honest dealing is considered blessed. Its orientation is eschatological, directed toward divine approval and the hereafter, rather than merely toward an experiential benefit-cost ratio.

For similar reasons, *barakah* cannot be reduced to ethical consumption. Ethical consumption is generally a this-worldly, and often secular, consumer practice oriented toward moral outcomes such as fairness or sustainability. *Barakah* is theocentric and reciprocal: it motivates traders and consumers through the expectation of divine blessing and the belief that such blessing returns to the actor. This reciprocity is not fully captured by secular models of ethical consumption.

Finally, although *barakah* resembles symbolic capital as an immaterial resource that legitimizes exchange (Bourdieu, 1986), they differ fundamentally in source and logic. Symbolic capital derives from social recognition and may be strategically accumulated or converted into other capital. *Barakah*, by contrast, originates in divine grace, depends on sincere intention (*niyyah*), and remains subject to God's judgment. Performing piety for commercial gain therefore undermines the blessing being sought, because blessing cannot be manufactured through reputational display alone.

Taken together, these distinctions show that *barakah* is not a synonym for religiosity,

trust, perceived value, ethics, or symbolic capital. Rather, it functions as a connective moral-economic mechanism that links these constructs within Muslim market practice. This clarifies why *barakah* should be examined as an analytically distinct construct rather than as a derivative of adjacent concepts.

Value and Satisfaction in Islamic Transactions

Conventional marketing defines value as the ratio of perceived benefits to costs and satisfaction as an emotional or cognitive evaluation of experience (Zeithaml, 1988). Such utilitarian views, however, do not fully capture the moral and spiritual dimensions of Muslim consumption. Islamic marketing reframes value through halal compliance, authenticity, and ethical congruence (Alserhan, 2020, pp. 72–73; Wilson & Liu, 2011).

Earlier frameworks have linked *maqāṣid al-Sharī'ah* and *maṣlaḥah* to corporate ethics, emphasizing that economic activity should align with broader social and moral objectives (Dusuki & Abdullah, 2007, pp. 28–32). Building on this foundation, recent empirical studies demonstrate that religiosity, service quality, and ethical attributes shape customer satisfaction and loyalty in Islamic markets. These studies indicate that religiosity enhances engagement and trust, while service excellence and positive attitudes further strengthen long-term customer commitment (Abror et al., 2019; Sobari et al., 2019).

Islamic ethical consumption shapes satisfaction beyond functional outcomes. Empirical studies show that perceived halal quality and religious considerations influence loyalty, while faith-based satisfaction strengthens long-term commitment in Islamic financial contexts (Jamil et al., 2025; Usman et al., 2025). Thus, Muslim consumer satisfaction derives not only from tangible benefits but also

from transactions perceived as ethically and spiritually meaningful.

Research on halal supply chains further highlights the importance of integrity and traceability in reinforcing trust and sustainability (Abd Rahman et al., 2017; Changalima, 2025). Taken together, these findings indicate that *barakah* can be understood as emerging through ethical assurance, linking consumer satisfaction with moral integrity in Islamic market practices.

Economic Anthropology and Markets

Economic anthropology offers a useful lens for understanding *barakah* as a socially embedded practice. Geertz's (1963) study of Javanese bazaar economies shows that economic activity in Muslim societies is shaped by kinship, reciprocity, and religious meaning, not merely by anonymous market forces. Similarly, markets can be understood as moral economies sustained by trust and reputation, which parallel Islamic notions of *barakah* and *amānah* (Carrier, 2018, pp. 12–13).

From this perspective, *barakah* can be read as moral capital that legitimizes exchange and strengthens communal ties, while remaining distinct from symbolic capital (Bourdieu, 1986, pp. 248–249). In Muslim markets, it operates through trust, reciprocity, and shared values, linking ethical commitment to everyday economic practice.

Consumer-culture research also shows that religious cues and cultural values shape ethical consumption and perceived authenticity. Halal labeling and religious signals strengthen trust between producers and consumers, while cultural and religious contexts frame consumption as a moral practice rather than merely an economic activity (Gupta et al., 2023; Jamal & Sharifuddin, 2015). These insights suggest that *barakah* forms part of a

lived moral economy in which consumption becomes ethical and socially meaningful.

Religiosity, Ethics, and Consumer Outcomes

Recent empirical evidence shows that religiosity and ethics are central to satisfaction, trust, and loyalty in Muslim markets. Religiosity, combined with service quality, shapes perceived value and customer loyalty in Islamic banking contexts (Suhartanto et al., 2020) and influences halal purchasing decisions across sectors (Rafiki et al., 2023). Ethical corporate conduct further channels religiosity into loyalty outcomes and improved financial performance, highlighting the integrated role of moral and religious values in shaping market outcomes (Muflih et al., 2022).

These contributions are valuable, but they remain predominantly variable-based. Religiosity and ethics are commonly treated as measured predictors of trust, satisfaction, loyalty, or purchasing decisions, while the process through which spiritual commitment becomes economic behavior is inferred rather than specified. This limitation reinforces the need to examine barakah as a moral-economic mechanism embedded in everyday Muslim market practices.

Systematic reviews show that ethical attributes, including honesty, cleanliness, and compliance with sharia, consistently shape consumer satisfaction across industries. Halal brand quality and customer-employee interaction also influence purchase intention and long-term trust, confirming the role of relational and ethical factors in market outcomes (Ismail, 2025; Noor, 2025). In the service sector, halal culinary experiences strengthen perceived authenticity and consumer satisfaction (Xiong & Chia, 2024).

Collectively, these findings show that ethical commitment and spiritual legitimacy

are foundational to consumer outcomes. Yet few studies identify barakah as the mechanism linking religiosity, ethics, perceived value, and satisfaction. Addressing this gap clarifies how divine blessing functions as moral capital in Muslim market behavior.

Synthesis and Conceptual Gap

Across Islamic economics, marketing, and anthropology, barakah emerges as a construct linking faith, ethics, and value creation. Prior studies show that religiosity, transparency, halal integrity, and ethical compliance shape trust, satisfaction, loyalty, and broader consumer outcomes. However, most studies still treat these elements as separate predictors, rather than explaining how spiritual commitment is converted into observable market behavior.

Barakah occupies this explanatory gap. It is not identical to religiosity, trust, perceived value, ethics, or symbolic capital, but functions as a moral-economic mechanism that connects these constructs within Muslim market practice. This study therefore conceptualizes barakah as a dynamic process embedded in Islamic economic behavior, linking spirituality, ethics, trust, satisfaction, and business sustainability in everyday market transactions.

RESEARCH METHOD

This study employed a qualitative research design with an ethnographic strategy to examine the lived meanings of barakah in everyday economic practices. Ethnography was appropriate because the study sought to describe and interpret the cultural values, behaviors, and beliefs of a Muslim business community in its natural setting (Creswell & Poth, 2023). This approach enabled the researcher to examine both observable market

behavior and the symbolic meanings underlying religiously embedded economic practices. Fieldwork was conducted in the Ampel religious tourism district of Surabaya, Indonesia, where commerce and pilgrimage intersect, making it a relevant site for examining the relationship between spiritual legitimacy and economic activity.

Participants were selected purposively to represent two key stakeholder groups: Muslim traders and Muslim consumers. Initial access was facilitated by local community figures, followed by direct on-site recruitment in the Ampel district. Additional participants were identified through snowball referrals to ensure variation across trading sectors, business profiles, and consumption practices.

Predefined inclusion criteria guided participant selection. Traders were eligible if they were Muslim, owned or managed a business in the Ampel district, had operated there for at least two years, and sold products associated with religious, halal, or pilgrimage-related consumption. Consumers were eligible if they were Muslim adults who had purchased goods in the district, including both residents and visiting pilgrims.

The final participants consisted of 30 informants: 18 traders and 12 consumers. Traders ranged in age from 25 to 65 and operated various businesses, including Islamic clothing, ritual goods, food, and souvenirs. Consumers were selected to reflect diverse consumption patterns, ranging from routine purchases to pilgrimage-related spending. Sampling followed the principle of thematic saturation, with data collection continuing until no new substantive codes or themes emerged (Guest et al., 2020). Saturation was reached in the later interviews of each participant group, after which the remaining interviews served to confirm the emerging themes.

Data were collected through three complementary techniques. First, participant observation was conducted over three months, from August to October 2025, during which the researcher observed daily market practices and documented religious expressions embedded in economic interactions. Second, semi-structured interviews were conducted with traders and consumers to explore their perceptions of barakah, trust, satisfaction, and business sustainability. Interviews lasted between 45 and 90 minutes and were audio-recorded with participants' consent. Third, documentary materials, including shop signage, halal certificates, and promotional materials, were collected to support the observational and interview data.

Interviews were conducted in Indonesian, with some informants responding in Javanese. All recordings were transcribed verbatim in the original language. The excerpts presented in this article were translated into English by the research team, and a bilingual researcher cross-checked the translations to preserve the informants' intended meanings.

Data were analyzed using thematic analysis following Braun and Clarke's (2019) framework. The analysis included data familiarization, initial coding, theme development, refinement, and interpretation. The resulting themes were interpreted through Islamic economics, marketing, and economic anthropology perspectives to explain how barakah is constructed and enacted in everyday market transactions.

Several strategies were applied to ensure credibility and trustworthiness. Triangulation was conducted by comparing observation, interview, and documentation data. Member checking was undertaken by sharing preliminary findings with selected participants to validate interpretations. Reflexivity was

maintained through field notes documenting researcher's positionality and interpretive decisions throughout the research process.

The lead researcher entered the field as a Muslim familiar with the district's devotional practices, which facilitated rapport while maintaining an outsider position within the trading community. This insider-outsider stance was documented in reflexive field notes to limit personal assumptions during interpretation. An audit trail ensured analytical transparency and traceability. Together, these procedures strengthened the study's credibility, transferability, dependability, and confirmability (Denzin et al., 2024).

The study followed established ethical procedures. Participants received information about the study's purpose and scope, joined voluntarily, and provided consent. Confidentiality was maintained through anonymized age, gender, and trade-type descriptors. Participants could withdraw at any time without consequences. Audio recordings and transcripts were stored securely and accessed only by the research team.

Overall, the ethnographic design, purposive sampling, triangulated data collection, and thematic analysis provided a sound methodological basis for examining how barakah translates spiritual values into socio-economic outcomes.

RESULTS AND DISCUSSION

Ethnographic data from the Ampel religious tourism district of Surabaya show that barakah operates as a lived moral-economic principle embedded in everyday market transactions, not merely as an abstract theological idea. Traders and consumers enact barakah through ethical conduct, trust, business continuity, and socially oriented

consumption. The analysis produced four interconnected themes: (1) ethical business foundations, (2) consumer trust, (3) business sustainability, and (4) *taṣarruf* as religious consumption, as summarized in Table 1.

Barakah as the Ethical Foundation of Business

The field data show that traders in the Ampel district interpret barakah as inseparable from ethical conduct. Honesty, transparency, and adherence to halal principles are not viewed merely as commercial strategies, but as moral obligations that define the legitimacy of business practice. As one trader stated, "Even if profit is small, if it is halal and honest, it brings blessings." Another trader explained, "My father told me, 'Don't cheat; blessings will follow honesty,'" indicating that ethical business conduct is transmitted through family and community norms. Interpreted through Islamic economic thought, these accounts reflect the concept of *falāh*, in which economic activity is guided by moral accountability rather than profit maximization (Chapra, 2000, pp. 71-72).

Analytically, these practices reflect a moral economy in which trust, reciprocity, and ethical reputation shape market behavior (Geertz, 1963, pp. 98-99). They are also consistent with Islamic marketing frameworks that position business conduct as an extension of religious values (Wilson & Liu, 2011). Studies on halal value chains show that halal integrity strengthens consumer trust and business sustainability (Ali et al., 2017; Chandalima, 2025). In Ampel, therefore, barakah functions as moral capital that reinforces ethical discipline and sustains economic exchange.

Barakah as Consumer Trust

The empirical data indicate that consumers in Ampel articulate trust in

explicitly religious terms. Transactions are viewed not only as contractual exchanges but also as moral interactions accountable to God. As one consumer stated, "Buying here feels safe, like the blessing of Sunan Ampel covers us." This statement shows that trust is shaped by product quality, price, and service, as well as by the trader's moral integrity and the marketplace's religious atmosphere in everyday market encounters and repeat purchasing decisions.

From an interpretive perspective, this finding aligns with Islamic marketing studies showing that religiosity, service quality, and ethical attributes influence trust, satisfaction, and loyalty (Abror et al., 2019; Suhartanto et al., 2020). In addition, Islamic attributes such as honesty and halal assurance contribute to satisfaction and purchasing decisions, highlighting the role of moral transparency in shaping consumer behavior (Rafiki et al., 2023; Sobari et al., 2019). In Ampel, product considerations and the belief in the blessings of fair exchange both sustain consumer loyalty.

Barakah and Business Sustainability

The interviews indicate that, in Ampel's trading community, business sustainability is understood less as quantitative growth than as *istiqāmah*, or steady continuity in ethical practice. Traders associate the longevity of their businesses with *barakah*, which they believe sustains livelihood despite market fluctuations. As one informant stated, "If it is halal, the business continues... God maintains our sustenance." Interpreted in relation to Islamic economic principles, this perspective links sustainability to justice, ethical circulation of wealth, and moral accountability rather than accumulation alone (Chapra, 2000, pp. 81-84; Kahf, 2015, pp. 104-105).

This interpretation is supported by studies on halal value chains, which show that integrity, traceability, and transparency strengthen resilience and consumer trust (Ali et al., 2017; Changalima, 2025; Harsanto et al., 2024). In Ampel, however, the field evidence suggests that sustainability is shaped not only by formal halal compliance but also by informal moral practices, including charitable giving, fair pricing, and consumer accessibility. These practices indicate how *barakah* works as an informal moral regulator that links business continuity with social equity.

The observed voluntary redistribution of income among Ampel traders further reinforces this mechanism. Charitable donations and affordable pricing build reciprocal ties between traders, consumers, and the surrounding community. Analytically, such practices reflect Dusuki and Abdullah's (2007, pp. 30-31) articulation of the *maqāṣid al-Sharī'ah*, particularly *hifẓ al-māl* and *hifẓ al-dīn*, by linking economic activity to communal welfare. *Barakah* can therefore be understood as moral sustainability that strengthens economic resilience and social responsibility.

Taṣarruf and Religious Consumption

The data also show that the principle of *taṣarruf*, understood here as ethical and purposeful spending, extends *barakah* into consumption behavior. In Ampel, pilgrims and local buyers purchase prayer rugs, *tasbeih*, Qur'ans, and other religious goods not only for functional use but also as expressions of devotion, memory, and spiritual exchange. One visitor stated, "We buy prayer rugs not to resell but as gifts for family." Interpreted through Islamic consumption theory, these practices show how material needs are integrated with spiritual and social objectives (Kahf, 2015, pp. 144-145).

This interpretation is consistent with empirical studies on Islamic consumption, which suggest that barakah functions as a non-monetary source of value that shapes satisfaction beyond price and product quality. Spiritual values embedded in consumption practices contribute to satisfaction beyond material utility and price-based evaluation (Misanam, 2009). In Islamic tourism, these values also strengthen emotional experience and ethical fulfillment, highlighting the role of faith-based principles in shaping consumer perceptions and behavior (Battour & Ismail, 2016).

In Ampel's context, the findings indicate that taṣarruf redefines consumption as a

mechanism of redistribution and spiritual continuity. Traders deliberately maintain affordable prices because accessibility is understood as a way of sharing barakah across social groups. As one trader stated, "We keep costs affordable; blessings must be shared." These accounts suggest that religious consumption transforms material exchange into an act of piety, social care, and economic solidarity.

The four themes discussed above are summarized in Table 1, which presents the thematic structure of barakah in Ampel market transactions based on interviews, participant observation, and field notes.

Table 1. Thematic summary of *barakah* in Ampel market transactions

Theme	Sub-Themes	Illustrative Quotes / Observations
<i>Barakah</i> as Ethical Foundation	Honesty & Transparency	"Even if profit is small, if it is halal and honest, it brings blessings." (Male trader, 47, clothing store).
	Generational Transmission	"My father told me: don't cheat; blessings will follow honesty." (Female trader, 54, Qur'an shop)
	Avoiding Unethical Gain	"Profit without blessing disappears quickly." (Qur'an Vendor, 29)
<i>Barakah</i> as Consumer Trust	Spiritual Legitimacy	"Buying here feels safe, like the blessing of Sunan Ampel covers us." (Female Consumer, 42)
	Assurance of Halalness	Fieldnote: Trader said, 'The price is honest; I fear losing barakah if I raise it too high.'
	Repeat Patronage	"I come back because I know their income is lawful and blessed." (Male Consumer, 27)
<i>Barakah</i> and Business Sustainability	Longevity of Trade	"If it is halal, the business continues... God maintains our sustenance." (Female Trader, 38)
	Stability Amid Fluctuation	"Even when profit is small, customers return because of blessings." (Male Trader, 62)
	Redistribution of Income	Observation: traders donating to a mosque/charity
<i>Taṣarruf</i> and Religious Consumption	Pilgrimage-Driven Consumption	"We buy prayer rugs not to resell but as gifts for family." (Male Consumer from Central Java, 50)
	Distribution of Welfare	"We keep prices affordable; blessings must be shared." (Male Trader, 45, Souvenir Shop)
	Spiritual Value of Goods	Fieldnote: Buyers described tasbeih and Qur'an as "souvenirs of blessing."

Note: Numbers in parentheses indicate informants' ages.

Source: Authors' fieldwork, based on interviews, participant observation, and field notes.

The Conversion of Barakah

The findings across the four themes point to a coherent process, conceptualized as the Barakah Conversion Mechanism, through which spiritual values are translated into economic and social outcomes. This mechanism explains how ethical conduct, trust, business continuity, and redistributive consumption are interconnected in Islamic market practices.

The process begins with ethical internalization. Traders describe business as *'ibādah*, where honesty, fairness, and transparency arise from moral responsibility, not external enforcement. Here, barakah functions as an internal regulator of economic behavior. Ethical conduct becomes a source of credibility that strengthens trust between traders and consumers.

This ethical foundation then supports consumer trust. Consumers interpret honesty, fair pricing, and halal integrity as signs of religious accountability. Trust is therefore not based solely on product quality or price, but also on perceived moral authenticity. Previous studies in Islamic marketing similarly show that religiosity and ethical practices strengthen satisfaction and customer loyalty (Abror et al., 2019; Rafiki et al., 2023; Sobari et al., 2019).

Sustained trust contributes to business continuity and stability. Traders associate long-term survival not with profit maximization, but with halal practice, ethical consistency, charitable giving, and price moderation. This perspective aligns with Islamic economic thought, which prioritizes continuity, balance, and social welfare over short-term gain (Chapra, 2000; Kahf, 2015).

The final stage appears in redistributive consumption. *Taşarruf* is understood as purposeful spending that links material needs with spiritual intention and social responsibility. Goods purchased in Ampel

carry symbolic and religious meanings and are often shared through familial and social networks. These practices reflect Islamic consumption principles, in which material use is connected to spiritual and social objectives (Kahf, 2015, pp. 144–145; Misanam, 2009).

Figure 1 summarizes the Barakah Conversion Mechanism. Developed from the four themes, the model shows how ethical conduct generates trust, sustains continuity, and enables redistribution within Ampel's moral economy. This cycle confirms that barakah is not a passive belief, but an active moral-economic mechanism linking spiritual values to market outcomes. It also reflects Islamic finance ethics, where economic activity is guided by justice and social welfare (Iqbal & Mirakhor, 2017, pp. 21–25).

The mechanism also challenges the separation between the “sacred” and the “economic.” In secular market logic, moral values often appear as external constraints on behavior. In Ampel's moral economy, however, ethics is internal to exchange. Barakah turns market transactions into spiritually accountable practices, where profit, trust, and welfare are judged through religious meaning. This finding supports the critique that formal sharia compliance, without ethical internalization, may weaken the social purpose of Islamic economic practice in contemporary market contexts (Asutay, 2012).

Furthermore, the Barakah Conversion Mechanism positions trust and reciprocity as the basis of durable economic relationships. These values sustain business continuity despite weak formal institutions and offer practical insights for halal business and Islamic social finance by showing how ethics can strengthen resilience beyond compliance.

Theoretically, barakah can be understood as moral capital that supports ethical exchange,

social trust, and business continuity. It remains distinct from symbolic capital because it is grounded in divine blessing and sincere intention. Its translation into loyalty, resilience, and communal welfare shows the practical

relevance of spiritual values in economic life. The Ampel case suggests that Islamic economic institutions should move beyond compliance and cultivate ethical authenticity, fairness, and mutual accountability.



Figure 1. Proposed Barakah Conversion Mechanism
Linking Spiritual Values, Market Practices, and Socio-Economic Outcomes
Source: Developed by the authors from ethnographic fieldwork in the Ampel marketplace.

This framework also opens directions for future research. Comparative studies could examine whether similar barakah-based mechanisms operate in other Muslim marketplaces, such as souk economies in Morocco or halal tourism hubs in Malaysia. Quantitative studies may also test barakah as a predictor of consumer loyalty alongside religiosity and perceived service quality (Abrior et al., 2019; Suhartanto et al., 2020). In addition, digital commerce research could explore how barakah is reflected in trust mechanisms within online halal marketplaces.

CONCLUSION

This study examined how barakah shapes value and satisfaction in Islamic market transactions from an economic anthropology perspective. Based on ethnographic data from the Ampel marketplace, the findings show that

barakah operates as a moral-economic mechanism embedded in everyday business and consumption practices.

The findings indicate that honesty, transparency, and halal conduct form the ethical basis of trust between traders and consumers. This trust supports business continuity, while *taṣarruf* reflects consumption that integrates material needs, spiritual intention, and social redistribution. These processes constitute the Barakah Conversion Mechanism, which links ethics, trust, sustainability, and redistributive consumption.

Theoretically, this study advances Islamic economics and marketing by positioning barakah as an intangible value driver that links religiosity, halal attributes, trust, satisfaction, and loyalty in everyday market transactions. Practically, the findings urge entrepreneurs and policymakers to strengthen ethical authenticity

and trust-building practices rather than depend solely on formal certification or compliance systems as sources of legitimacy.

This study is limited to a single religious tourism context and a qualitative design. Future research may extend this framework through comparative studies across Muslim marketplaces or quantitative studies testing barakah as a predictor of trust, satisfaction, loyalty, and business sustainability.

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