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Analysis of the Behavior and Transaction Practices of Oil Palm Traders from the Perspective of Islamic Business Ethics (A Case Study of Matagual Village, Batin XXIV District, Batang Hari Regency)

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Abstract

Oil palm trading in Matagual Village involves dependence between farmers and intermediaries (*toke*), creating imbalances in price information, weighing practices, and payment arrangements. This study examined intermediaries' trading behaviour and transaction practices, assessed their conformity with Islamic business ethics, and identified factors influencing these practices. A qualitative approach involving ten participants was adopted. Data were collected through observation, interviews, and documentation and analysed against the ethical principles of honesty, justice, transparency, responsibility, and benevolence. The findings indicate that purchase prices reflect mill prices, operating costs, and profit margins, while weighing deductions are linked to fruit quality. However, explanations of price calculations and deductions are inconsistent, and payments are occasionally delayed while intermediaries await funds from mills. Transactions are also influenced by farmers' financial needs, market conditions, fruit quality, transportation costs, and social relationships. The study concludes that Islamic business ethics are partially implemented, with shortcomings in transparency and payment timeliness. These findings highlight the importance of transparent pricing, verifiable weighing, and mutually agreed payment schedules for strengthening fairness and trust in farmer–intermediary transactions.

Keywords: Islamic Business Ethics; Oil Palm Trading; Farmer–Intermediary Relations; Transaction Transparency; Payment Practices.

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INTRODUCTION

The palm oil plantation sector plays a significant role in supporting rural economies, particularly for smallholder farmers who depend on this commodity as their primary source of household income. Within the distribution chain, farmers are not only responsible for production but also engage with intermediaries, commonly known as toke, who purchase harvested fresh fruit bunches and distribute them to palm oil processing mills. These intermediaries facilitate market access, transportation, and financial assistance for farmers. Nevertheless, such relationships may create economic dependency when farmers have limited access to market price information and alternative buyers (Edyal & Putra, 2016). These circumstances can weaken farmers' bargaining positions when negotiating transaction agreements (Arwan et al., 2023). Therefore, palm oil trading should not be viewed merely as an economic activity but also as a business relationship that requires fairness and mutual responsibility among the parties involved.

From an Islamic economic perspective, business activities should not be exclusively driven by profit maximisation but must also adhere to moral values and Islamic principles. Islamic business ethics emphasises honesty, justice, accountability, and transparency as fundamental principles governing economic activities (Cahyono, 2020). These principles are essential for establishing trust and maintaining sustainable relationships between sellers and buyers. Islamic teachings also emphasise the protection of transactional rights, particularly through the prohibition of fraudulent practices involving inaccurate measurements and weights (Khoiruddin, 2025). Accordingly, palm oil trading should be conducted through fair, transparent, and mutually agreed transactions that protect the interests of all parties.

Despite these normative principles, their implementation is not always reflected in agricultural trading practices. Several issues may arise concerning price determination, weighing procedures, and payment arrangements. Previous research on palm oil trading has indicated that business actors do not always demonstrate a comprehensive understanding or consistent application of Islamic business ethics (Utami et al., 2023). Similar concerns have been identified regarding the importance of honesty in providing information and conducting transactions involving agricultural products (Yuniartik & Nurleli, 2023). Furthermore, insufficient clarity in contractual arrangements may create imbalances in the rights and obligations of the parties involved (Devita & Himayasari, 2022). These findings

highlight the importance of translating ethical principles into actual business practices rather than treating them solely as normative guidelines.

This issue provides the empirical basis for the present study, which focuses on Matagual Village, Batin XXIV District, Batang Hari Regency. A substantial proportion of the village population depends on palm oil cultivation as its primary livelihood. Preliminary observations identified several concerns raised by farmers regarding the trading process. Fresh fruit bunch (FFB) prices are frequently determined by intermediaries without sufficiently explaining the basis of price calculations. Farmers have also reported deductions in weighing, commonly referred to as rafraksi, without adequate clarification of their calculations, as well as occasional delays in receiving payments after harvest collection. These circumstances indicate potential problems concerning transactional transparency and bargaining power. Previous research has highlighted the significance of marketing channels and price-related factors in shaping relationships between farmers and buyers (Arwan et al., 2023). Meanwhile, unclear weighing procedures may undermine the principle of justice, particularly when farmers are unable to verify the accuracy of deductions (Al-Kausari, 2021). Such practices may also weaken commercial trust when transparency and accountability are insufficient (Harmain & Fikriyah, 2023).

These issues can be examined through the normative framework of Islamic business ethics, which is grounded in the Qur'an and developed within Islamic economic scholarship. The principle of honesty (shidq) requires business actors to provide accurate information, while justice ('adl) demands that each party receives their rightful entitlements. Transparency is equally important in preventing uncertainty and ambiguity in commercial transactions (Sari et al., 2022). Furthermore, accountability and benevolence encourage business actors to honour agreements and consider the interests of others when conducting commercial activities (Lisman, 2019). These principles are consistent with Qur'anic provisions, including Surah Al-Muthaffifin (83:1–3), which prohibits fraudulent weighing and measurement; Surah Al-Isra (17:35), which commands accurate measurement; and Surah An-Nisa (4:29), which establishes mutual consent as a fundamental basis of trade. Accordingly, Islamic business ethics provides an analytical framework for assessing price determination, weighing practices, and payment arrangements in palm oil transactions.

Previous studies have examined the implementation of Islamic business ethics in commercial activities and relationships between agricultural producers and intermediaries.

Yudinor & Nasution (2024) found that honesty and fairness in palm oil transactions contribute to building trust and maintaining harmonious relationships between farmers and intermediaries. Cahyanti et al. (2023) identified shortcomings in the application of honesty and accountability among traditional market traders. Similarly, Salim (2018) examined the understanding and implementation of Islamic business ethics among second-hand goods collectors. Research on other agricultural commodities has also identified transparency issues in determining product prices and quality (Anjelina et al., 2026). Although these studies provide relevant insights, differences remain in their research settings, objects, and analytical emphases.

The research gap addressed in this study concerns the limited examination of transactions between palm oil intermediaries and farmers, particularly regarding price determination, weighing deductions, and payment arrangements within the specific context of Matagual Village. Previous studies have discussed Islamic business ethics in palm oil trading and other agricultural markets, but the three transactional aspects have not been specifically examined together in this research setting. The novelty of this study lies in its focused analysis of intermediary–farmer transactions through the framework of Islamic business ethics, emphasising honesty, justice, transparency, accountability, and benevolence. It also considers the characteristics of the relationship between intermediaries as distribution actors and farmers as producers who may have limited bargaining power. Therefore, this study aims to analyse the trading behaviour and transactional practices of palm oil intermediaries towards farmers in Matagual Village, evaluate these practices from the perspective of Islamic business ethics, and identify the factors influencing such transactions. The findings are expected to contribute to the development of Islamic economics and business scholarship while providing practical insights for promoting fairer and more transparent trading relationships.

METHODS

This study employed a descriptive qualitative approach to examine the transactional practices and conduct of oil palm intermediaries (toke) toward farmers from the perspective of Islamic business ethics. This approach was selected because the research seeks to develop an in-depth understanding of transaction-related phenomena through participants' experiences, accounts, and the conditions observed in the field. Descriptive qualitative

research enables phenomena to be systematically presented and interpreted based on empirical findings and the specific focus of the investigation (Yuliani, 2018). The research was conducted in Matagual Village, Batin XXIV District, Batang Hari Regency, Jambi, beginning in September 2024.

The research design focused on identifying and examining transactions between oil palm intermediaries and farmers before assessing their practices against the principles of Islamic business ethics. The analysis covered three principal aspects of transactions: price determination, weighing procedures and weight deductions, and payment arrangements. These aspects were examined through the ethical indicators of honesty, fairness, and transparency. The indicators provided an analytical basis for assessing whether prices were communicated clearly, weighing procedures were conducted honestly and fairly, and payments were made in accordance with the agreed terms. These principles are relevant to Islamic business ethics, particularly in relation to truthful commercial conduct and the fulfilment of proper weights and measures (Al-Kausari, 2021; Khoiruddin, 2025).

The study involved ten participants, comprising four oil palm intermediaries or collectors and six farmers. Participants were selected based on their involvement in, and relevance to, the transactions under investigation. Including both groups enabled the study to obtain accounts from the perspectives of buyers and sellers. Direct interviews served as an important source of information for exploring participants' experiences and views regarding the transactions. Nevertheless, the research documentation does not explicitly identify the sampling technique used; therefore, a specific sampling label cannot be established from the available methodological information.

Data were collected through observation, in-depth interviews, and documentation. Non-participant observation was conducted by examining activities related to oil palm transactions at the research site without directly engaging in those activities. Semi-structured interviews were carried out using an interview guide to maintain consistency while allowing participants to provide additional relevant information. Documentation involved gathering photographs, field notes, written records, and other supporting materials. These methods complemented one another in providing data relevant to the research objectives.

The data were analyzed using the interactive model developed by Miles and Huberman, consisting of data reduction, data display, and conclusion drawing and verification. Data reduction involved selecting, organizing, and classifying information

relevant to the research focus. The selected data were then presented in narrative form to identify patterns and relationships among the findings. Conclusions were subsequently formulated and verified against the collected evidence (Citriadin, 2020; Qomaruddin & Sa'diyah, 2024). Data credibility was examined through source and methodological triangulation by comparing information obtained from interviews, observations, and documentation. Member checking, prolonged engagement, and persistent observation were also identified as procedures for strengthening the credibility of the findings (Nurfajriani et al., 2024; Widiyono et al., 2024).

RESULTS

Based on preliminary interviews, several issues were identified in the oil palm trading practices in Matagual Village. These included deductions from the selling price of fresh fruit bunches (FFB), purchasing prices that were lower than the prices announced by the government, and delays in payments from traders to farmers. These initial findings led to further interviews to examine the transaction practices of oil palm traders (*toke*) with farmers from the perspective of Islamic business ethics. The research involved four oil palm traders and six farmers. The findings are presented in the following sections.

Transaction Practices between Oil Palm Traders and Farmers in Matagual Village

The transaction practices between oil palm traders and farmers in Matagual Village involve three main aspects: FFB price determination, weighing procedures, and payment systems. Based on the interviews, traders generally apply similar procedures, although some differences exist in how they determine prices, explain weight deductions, and manage payments.

Table 1. Transaction Practices between Oil Palm Traders and Farmers

Transaction Aspect	Interview Findings
Price determination	The purchasing price is primarily based on the price offered by the palm oil mill (PKS). Traders deduct operational expenses, including loading, transportation, and fuel costs, as well as their profit margin, before determining the purchasing price offered to farmers.
Weighing system	Traders use hanging scales to weigh FFB. Deductions are applied depending on the condition and quality of the fruit, such as the presence of unripe fruit or dirt. The amount of the deduction varies according to the condition of the harvested fruit.

Transaction Aspect	Interview Findings
Payment system	Payment is generally made after the weighing process. However, delays of approximately one to two days may occur because traders are waiting to receive payments from the palm oil mill.

Source: Compiled by the researcher (2026)

Table 1. Transaction Practices between Oil Palm Traders and Farmers shows that oil palm traders in Matagual Village generally follow similar transaction procedures. The purchasing price is determined by referring to the price received from the palm oil mill after deducting operational expenses and the trader's profit. The weighing process is conducted using hanging scales, with deductions adjusted according to the condition of the FFB. Regarding payment, traders generally attempt to pay farmers immediately after weighing. Nevertheless, payment delays of one to two days may occur when the payment from the palm oil mill has not yet been received. These similarities indicate that such practices have become common in oil palm trading activities in Matagual Village.

Transaction Practices between Oil Palm Traders and Farmers from the Perspective of Islamic Business Ethics

The transaction practices were further examined based on the principles of Islamic business ethics. This study focuses on three main aspects: honesty and fairness, transparency, and responsibility and benevolence. These principles are relevant to assessing how traders determine prices, conduct weighing procedures, and fulfill their payment obligations to farmers.

Table 2. Implementation of Islamic Business Ethics in Oil Palm Transactions

Islamic Business Ethics Principles	Interview Findings
Honesty and fairness	Traders generally stated that they attempted to be honest by providing information about prices, weighing procedures, and payments according to actual conditions. However, fairness was not fully achieved because purchasing prices were influenced by mill prices and operational expenses. Consequently, some farmers considered the prices they received relatively low.
Transparency	Some traders explained the purchasing price, weighing results, and deductions to farmers. Some also provided written records of the weighing results and allowed farmers to observe the weighing process directly. However, the disclosure of deduction details was not consistently practiced by all traders.

Islamic Business Ethics Principles	Interview Findings
Responsibility and benevolence	Traders generally informed farmers when payment was delayed and explained the reasons. Some traders provided advances, partial payments, or temporary loans to farmers experiencing financial difficulties. Others could only request additional time because of their limited financial capacity.

Source: Compiled by the researcher (2026)

Table 2. Implementation of Islamic Business Ethics in Oil Palm Transactions shows that the implementation of Islamic business ethics among oil palm traders in Matagual Village is reflected in their efforts to maintain honesty and fulfill their responsibilities toward farmers. However, these principles have not been implemented consistently. Honesty is demonstrated through the disclosure of prices and transaction procedures, although fairness remains a concern because some farmers consider the purchasing prices insufficient. Transparency also varies, particularly in explaining the amount and reasons for weight deductions. In terms of responsibility and benevolence, some traders provide financial assistance or partial payments to farmers in need, while others can only communicate the reasons for payment delays and request additional time.

Factors Influencing Transaction Practices between Oil Palm Traders and Farmers in Matagual Village

Transaction practices between oil palm traders and farmers are influenced by several interconnected factors. These factors shape the purchasing prices, weighing procedures, payment arrangements, and relationships between traders and farmers.

Table 3. Factors Influencing Oil Palm Transaction Practices

Influencing Factors	Interview Findings
Economic conditions and farmers' needs	Farmers' daily financial needs encourage them to sell their harvest. Traders also need to consider their business expenses and financial capacity when purchasing FFB.
Palm oil mill prices and market conditions	Changes in the prices offered by palm oil mills influence the purchasing prices offered to farmers. Traders adjust their prices according to prevailing market conditions.
Fruit quality	The quality and condition of FFB affect purchasing prices and weight deductions. Good-quality fruit may receive better prices, while unripe fruit or fruit with long stalks may affect the transaction value.

Influencing Factors	Interview Findings
Plantation distance and transportation costs	The distance between plantations and collection points, along with transportation and fuel expenses, influences the costs incurred by traders and the prices offered to farmers.
Established trading practices	Long-standing relationships between traders and farmers influence transaction patterns. Familiarity and established customs contribute to the continuation of existing practices.
Honesty and fairness	The attitudes of both parties, particularly their willingness to communicate openly and avoid causing harm, influence trust and the smoothness of transactions.

Source: Compiled by the researcher (2026)

Table 3. Factors Influencing Oil Palm Transaction Practices shows that transaction practices in Matagual Village are influenced by economic, market-related, operational, social, and ethical factors. Farmers' financial needs and fluctuations in palm oil mill prices affect the buying and selling process. In addition, fruit quality, plantation distance, and transportation costs influence the prices offered by traders. Established relationships and customary practices also contribute to the continuity of transactions. Furthermore, honesty and fairness are important in maintaining trust between traders and farmers.

Interview Findings from Farmers

Interviews with six farmers revealed their experiences and assessments of the transaction practices conducted by oil palm traders. In general, farmers considered the weighing process relatively trustworthy because it was often conducted in their presence. However, some farmers expressed concerns regarding the clarity of weight deductions and the fairness of purchasing prices. Payment delays were generally considered understandable when traders communicated the reasons, although not all farmers received financial assistance when they needed it.

Table 4. Farmers' Perspectives on Oil Palm Transaction Practices

Transaction Aspect	Interview Findings
Price fairness	Some farmers considered the purchasing prices relatively low compared with the price information they had received. However, they also understood that traders had to consider transportation expenses and other operational costs.
Weighing procedures	Farmers generally trusted the weighing process when it was conducted in their presence. Some farmers received explanations about weight deductions, while others were only informed of the final net weight without knowing the exact percentage or amount deducted.

Transaction Aspect	Interview Findings
Payment delays	Most farmers could understand payment delays of approximately one to two days when traders explained that they were waiting for payments from the palm oil mill. Nevertheless, delays could create difficulties for farmers who urgently needed money for their daily needs or agricultural expenses.
Financial assistance	Some farmers received partial payments or advances when they experienced financial difficulties. However, other farmers had to wait until traders received payments from the palm oil mill, even when they urgently needed money.

Source: Compiled by the researcher (2026)

Table 4 shows that farmers generally perceived the weighing process as relatively honest, particularly when they could directly observe the weighing activities. However, transparency regarding weight deductions remained inconsistent. Some farmers received explanations about the deductions, while others were only informed of the final net weight. Regarding price fairness, some farmers considered the purchasing prices relatively low, although they recognized that traders had to account for operational expenses. Payment delays were generally tolerated when traders provided clear explanations, but the situation remained challenging for farmers who urgently needed money. Financial assistance through advances or partial payments also varied depending on the financial capacity of individual traders.

Overall, the findings indicate that honesty is relatively well maintained in transactions between oil palm traders and farmers in Matagual Village. Nevertheless, transparency and fairness have not been fully achieved, particularly in explaining weight deductions and determining purchasing prices. In terms of payment, traders generally communicate the reasons for delays, and some provide advances or partial payments to farmers experiencing financial difficulties. These practices reflect elements of responsibility and mutual assistance, although their implementation varies among traders.

From the perspective of Islamic business ethics, these findings highlight the importance of maintaining honesty, fairness, transparency, and responsibility throughout the transaction process. The Prophet Muhammad (peace be upon him) emphasized that when both parties in a transaction are honest and disclose relevant information, their transaction will be blessed. This teaching reinforces the importance of openness in communicating prices, weighing results, and payment arrangements. Furthermore, the Qur'an encourages creditors to grant additional time to those experiencing financial difficulties, as stated in

Surah Al-Baqarah (2:280). Thus, traders are expected not only to fulfill their payment obligations but also to consider the economic circumstances of farmers.

DISCUSSION

The findings indicate that transactions between oil palm intermediaries (toke) and farmers in Matagual Village are shaped by economic interdependence, although the relationship is not entirely balanced. Intermediaries connect farmers with palm oil mills (PKS), while farmers rely on them to market their fresh fruit bunches (FFB). Consequently, transactions are influenced not only by direct agreements between buyers and sellers but also by mill prices, operating expenses, fruit quality, and farmers' financial needs. This suggests that Islamic business ethics should be applied by considering the structural conditions surrounding these transactions while maintaining the ethical responsibilities of both parties to uphold honesty, fairness, and transparency.

Regarding price determination, intermediaries establish purchase prices based on the prices they receive from the mills, after which they account for loading, transportation, fuel, and business margins. This finding suggests that the difference between mill prices and the prices received by farmers cannot automatically be interpreted as an attempt by intermediaries to exploit farmers. As market intermediaries, they incur distribution costs and are affected by price changes at the mill level. Nevertheless, an ethical concern arises when the basis for calculating purchase prices is not adequately communicated to farmers. From the perspective of Islamic business ethics, earning profits is permissible as long as transactions remain clear and free from deception or injustice. Therefore, disclosing mill prices and relevant operating expenses is essential to ensure that farmers understand how purchase prices are determined and can make informed decisions. This interpretation is consistent with Nawatmi, who emphasizes honesty as a fundamental element in establishing trust and sustaining business relationships.

The weighing process presents another important dimension of transactional fairness. All intermediaries use hanging scales and apply weight deductions based on the condition of the FFB, including unripe fruit and the presence of foreign materials. Such deductions are not necessarily unethical because they may reflect differences in product quality. However, their application requires clear explanations regarding both the reasons for and the amounts of the deductions. The findings reveal variations in how intermediaries

communicate this information: some explain the deductions, whereas others provide only the final weight. This indicates that transparency has not been implemented consistently. Islamic business ethics place particular importance on honesty in measurement and weighing as a means of protecting the rights of all parties. The prohibition of fraudulent weighing, as addressed in Qur'an Surah Al-Mutaffifin (83:1–3), demonstrates that fairness must be reflected not only in the final transaction outcome but also in a measurement process that both parties can understand and verify (Al-Kausari, 2021; Khoiruddin, 2025). Accordingly, allowing farmers to observe the weighing process and understand the deductions is essential to ensuring fair transactions.

Payment arrangements reveal a different aspect of ethical conduct. Most intermediaries attempt to pay farmers after weighing has been completed. However, payments are sometimes made later in the afternoon or on the following day because intermediaries must wait for funds to be transferred by the mills. These delays generally last one or two days and do not necessarily indicate an intentional effort to withhold farmers' payments. Some intermediaries also provide small advances or partial payments to farmers facing urgent financial needs. This practice reflects elements of responsibility and benevolence (ihsan) in business relationships. Nevertheless, financial assistance cannot replace the primary obligation to settle payments according to the agreed terms. Timely payment remains an essential part of fulfilling farmers' rights, whereas advances represent additional assistance. Thus, payment practices in Matagual demonstrate concern for farmers' circumstances in certain situations, although they remain imperfect when payment schedules are not clearly established and mutually understood.

An assessment based on honesty, fairness, and transparency reveals that the implementation of Islamic business ethics varies across the different stages of the transaction. Honesty is reflected in the efforts of some intermediaries to explain price calculations, weight deductions, and payment delays. However, fairness remains incomplete when farmers lack sufficient information to understand or assess the transaction. Transparency is similarly uneven because some intermediaries assume that experienced farmers already understand customary deductions and therefore do not provide detailed explanations. Regarding responsibility and benevolence, the provision of advances demonstrates concern for farmers' immediate needs, but the obligation to pay should still be strengthened through clear payment agreements. These findings suggest that the transactions are not entirely

inconsistent with Islamic business ethics; rather, ethical principles are applied partially and depend on the conduct of individual intermediaries.

These findings support Yudinor and Nasution (2023), who found that honesty and fairness in oil palm transactions contribute to trust and harmonious relationships between farmers and intermediaries. They also correspond with Utami et al. (2023), whose research demonstrated that intermediaries may implement certain Islamic ethical principles without fully complying with all of them, particularly in relation to weighing procedures and price determination. Such similarities indicate that transparency and fairness remain relevant challenges in oil palm trading beyond the context of Matagual Village. Furthermore, the findings concerning payment responsibility extend the discussion presented by Cahyanti (2023), who identified shortcomings in honesty and responsibility among traders operating in traditional markets. Salim (2018) also provides a relevant perspective by highlighting factors that influence business actors' understanding and implementation of Islamic business ethics, although the object of that study differs from the present research.

The factors shaping transactions in Matagual can broadly be understood in terms of economic and market conditions, as well as established customs and social relationships. Economic considerations include farmers' immediate financial needs, fluctuations in mill prices, fruit quality, plantation distance, and transportation costs. These factors influence both the prices offered to farmers and the decisions made by intermediaries. Socially, long-standing relationships and customary transaction practices encourage the continuation of established patterns as long as disputes do not arise. This demonstrates that ethical business conduct is influenced not only by moral understanding but also by economic circumstances and the relationships between market participants. In this respect, the findings extend the relevance of Salim (2018) concerning the factors influencing the understanding and application of Islamic business ethics, while acknowledging the different research context.

Theoretically, this study demonstrates how Islamic business ethics can be applied to agricultural commodity transactions through concrete indicators: price transparency, clarity of weighing deductions, and payment certainty. Its contribution lies in examining these three dimensions as interconnected stages of a single transaction while recognizing the intermediary's position within a distribution chain shaped by operating costs and dependence on mill payments. Practically, intermediaries should disclose the basis of purchase prices, explain weights and deductions in detail, and establish clear payment arrangements with

farmers. Farmers, in turn, need to strengthen their understanding of market prices, fruit quality, and sales calculations, while comparing offers from different intermediaries. Clear agreements and communication through deliberation can reduce misunderstandings and strengthen mutual trust.

This study has several limitations. First, it focuses on transactions between intermediaries and farmers in a single village and involves ten participants; therefore, its findings represent a local context rather than all oil palm trading practices. Second, although the qualitative approach provides an in-depth understanding of participants' experiences, it does not statistically measure the magnitude of each factor's influence. Third, the analysis relies on observations, interviews, and documentation, making the findings dependent on the information provided by participants and the conditions encountered in the field. Future research could include additional locations and participants and compare transaction practices across different marketing channels to develop a broader understanding of ethical conduct in the oil palm supply chain.

CONCLUSION

This study demonstrates that transactions between oil palm intermediaries (*toke*) and farmers in Matagual Village are shaped by dependence on the marketing chain, economic conditions, and long-established business relationships. Fresh fruit bunch (FFB) prices are determined based on the prices received by intermediaries from palm oil mills, with operational expenses and profit margins taken into account. Weighing is conducted using hanging scales, with deductions applied according to fruit quality. Although payment is generally made after weighing, delays occasionally occur because intermediaries must wait for payments from the mills.

From the perspective of Islamic business ethics, these transactions reflect partial implementation of honesty, responsibility, and benevolence, although their application remains inconsistent. Some intermediaries provide explanations regarding weighing procedures and payment delays; however, disclosure of price calculations and detailed weight deductions is not consistently practiced. Payment timeliness also remains an area requiring improvement. Transactional practices are further influenced by farmers' financial needs, fruit prices and quality, market conditions, transportation costs, and the social relationships between intermediaries and farmers.

This study contributes to the discussion of Islamic business ethics by demonstrating how its principles can be examined through three interconnected stages of agricultural transactions: price determination, weighing, and payment. The findings emphasize that ethical assessments of agricultural trade should consider information transparency and the fulfilment of both parties' rights throughout the transaction process. In practical terms, intermediaries should provide clearer explanations of pricing mechanisms, weight deductions, and payment schedules, while farmers should strengthen their understanding of transaction procedures and actively seek relevant information. Village authorities and related stakeholders can support these efforts by improving access to market price information and facilitating mutually agreed transaction arrangements. Future research should involve a larger and more diverse group of participants, include palm oil mill representatives, and examine other research locations to develop a broader understanding of oil palm trading practices through the lens of Islamic business ethics.

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