

**ABSTRAK**  
**Dampak *Franchise* Indomaret terhadap UMKM**  
**Perspektif Etika Bisnis Islam**  
**(Studi Kasus Maguwoharjo Depok Sleman Yogyakarta)**

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Penelitian ini dilatarbelakangi oleh semakin maraknya perkembangan toko modern khususnya gerai Indomaret yang sudah meresahkan pelaku UMKM. Hal ini terbukti dengan adanya penutupan secara paksa gerai Indomaret di Pasar Tajem Maguwoharjo Depok karena dinilai merugikan pelaku UMKM dan tidak memiliki surat izin usaha dari Pemerintah Daerah dan warga kampung setempat. Selain itu didirikannya gerai tersebut berdampingan dengan pasar tradisional sehingga merugikan pelaku UMKM. Setelah penutupan gerai Indomaret tersebut, didirikan lagi gerai Indomaret baru di jalan Tasura dan minimarket sejenis beberapa meter dari pasar tradisional. Tujuan yang hendak dicapai dengan adanya penelitian ini adalah untuk mendeskripsikan dan menganalisis dampak gerai Indomaret terhadap UMKM perspektif Etika Bisnis Islam.

Desain penelitian yang dipakai adalah deskriptif kualitatif. Subjek penelitian adalah Kepala Gerai Indomaret beserta Karyawan, Pelaku UMKM Maguwoharjo, Konsumen Indomaret, dan Dinas Perindustrian dan Perdagangan Kabupaten Sleman Yogyakarta. Teknik pengumpulan data menggunakan metode observasi, wawancara dan dokumentasi. Analisis data penelitian menggunakan empat tahap yaitu pengumpulan data, reduksi data, penyajian data dan penarikan kesimpulan/verifikasi.

Hasil penelitian menunjukkan bahwa keberadaan gerai Indomaret memiliki dampak negatif bagi pelaku UMKM terlebih toko tradisional yang juga menjual barang dagangan yang sejenis. Hal ini karena Indomaret lebih memiliki nilai plus dari segi tempat, *display* barang dan pelayanannya sehingga banyak konsumen yang beralih untuk berbelanja ke sana. Namun, dari sisi konsumen cenderung memiliki dampak positif karena kelengkapan barang yang dijual dan sistem beroperasi 24 jam sangat membantu konsumen dalam memenuhi kebutuhan sehari-hari. Untuk menjaga eksistensi UMKM diperlukan pembinaan terhadap pelaku UMKM agar memiliki daya saing dengan toko berjejaring. Diperlukan juga kerjasama berupa mitra kerja antara gerai Indomaret dan pelaku UMKM, agar UMKM dapat terus berkembang berdampingan dengan *franchise* Indomaret.

Kata Kunci: *Dampak, Franchise, UMKM, Etika Bisnis Islam*

**ABSTRACT**  
**Effects of Indomaret Franchise on SME**  
**A Perspective of Islamic Business Ethics**  
**(A Case Study in Maguwoharjo Depok Sleman Yogyakarta)**

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The background of this research is the mushrooming development of modern stores, especially Indomaret, that has become a real concern for SME (Small and Medium Enterprises) actors. This is evident from the fact that an Indomaret store in Tajem Market Maguwoharjo Depok was forced to close down because it was considered to be harmful for UMKM actors. Besides, it also did not have any business licence from the Regional Government nor the society. The store was built next to a traditional market which was not good for SME actors. After the closure of this Indomaret store, another Indomaret store was built on Tasura street and other similar store was built several meters from the market. This research aimed at describing and analyzing the effects of Indomaret franchise on SME from the perspective of Islamic Business Ethics.

This was a descriptive qualitative research. The subject was the Head and Employees of the Indomaret store as well as SME Actors in Maguwoharjo, Consumers of Indomaret, and the Agency of Industry and Commerce in Sleman Regency Yogyakarta. The data were obtained by using observation, interviews, and documentation. The data were analysed in four steps, namely data collection, data reduction, data presentation, and conclusion drawing/verification.

The results showed that the existence of Indomaret store brings negative effects for SME actors especially traditional stores that sell similar products to the ones sold by Indomaret. This could be possible due to some advantages that Indomaret has such as better place, product display, and service so many consumers prefer to shop at Indomaret. On the other hand, Indomaret brings positive effects for consumers because it provides complete products and it is open for 24 hours thus helping consumers get their daily needs. In order for SME to survive, training for SME actors is necessary so as to make them have competitiveness with franchise stores. Collaboration is also needed between Indomaret stores and SME actors, so that SME could survive along with Indomaret franchise.

*Keywords: Effects, Franchise, SME, Islamic Business Ethics*

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