

# The Application Of Khiyar In The Buying And Selling Of Smoked Fish

Hariyani Listiawati<sup>1</sup>, Mursyid<sup>2</sup>, Muh. Adibtiya<sup>3</sup>

<sup>1,2</sup>Ekonomi Syariah, Fakultas Ekonomi dan Bisnis Islam, Universitas Sultan Aji Muhammad Idris Samarinda

<sup>3</sup>Ekonomi Syariah, Fakultas Ekonomi dan Bisnis Islam, Institut Agama Islam Negeri Kendari

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## Article Info

### Article history:

Received : 29/03/2026

Revised : 09/04/2026

Accepted : 10/04/2026

### Keywords:

Khiyar; Buy; Sell

### DOI:

10.37366/jespb.v11i01.3192

### Corresponding Author:

Hariyani Listiawati

Ekonomi Syariah, Fakultas Ekonomi dan Bisnis Islam, Universitas Sultan Aji Muhammad Idris Samarinda

Email: [hariyanilistiawati0@gmail.com](mailto:hariyanilistiawati0@gmail.com)

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## ABSTRACT

*Khiyar is a choice that must be made when continuing or canceling a sale and purchase transaction contract. The buying and selling process requires khiyar, and the rights of khiyar are stipulated in Islamic law to avoid disputes between buyers and sellers, so that no one is deceived or harmed in buying and selling transactions. The aim of this research is to see how khiyar is applied in the buying and selling activity of smoked fish with a case study at the Mandonga wet market, Lasandara Street, Kendari City. This research uses a qualitative research method with a data analysis approach, namely descriptive qualitative. The theoretical basis used in this research is the application of khiyar Majlis, khiyar 'Aib, and khiyar Terms at the Mandonga wet market, Lasandara Street, Kendari city which is carried out in the activity of buying and selling smoked fish. The informants in this research were 16 people consisting of 6 smoked fish sellers and 10 buyers. This research was carried out using data collection techniques in the form of observation, interviews and documentation. The results of this research show that the application of khiyar, including khiyar Majlis, khiyar 'Aib, and khiyar conditions in buying and selling smoked fish transactions carried out by sellers at the Mandonga wet market, has been successfully implemented based on an Islamic economic review.*

## 1. INTRODUCTION

The fisheries sector in Indonesia consists of capture fisheries and aquaculture. Both of these fisheries subsectors have enormous potential (Wicaksana, 2022).

The significant production value of these two fisheries sectors would have a greater impact on the national economy if there were processing operations or activities that generate high added value, as the catch could be processed into semi-finished or finished products, thereby enabling them to enter the commercial market (Dzaki & Sugiri, 2015).

The waters of Southeast Sulawesi are known for their diverse marine fish species; this abundant supply of fish serves as the primary source of income for the majority of the local population. In addition to being consumed fresh, the diverse catch of fishermen is often processed at home into semi-finished or finished products, such as smoked fish. Smoked fish is quite popular among the people of Southeast Sulawesi, serving as a staple side dish to accompany rice (Arham, Siang, & Piliانا, 2017).

The trade in smoked fish involves the sale of fish that has been processed by smoking. This phenomenon is driven by increased demand for smoked fish due to its distinctive flavour and longer shelf life, as well as the current trend amongst the public towards ready-to-eat foods; furthermore, the availability of raw fish influences this phenomenon. One form of commercial activity commonly practised by the general public in Southeast Sulawesi, particularly in Kendari City, is the trade in smoked fish; however, on the other hand, several issues are embedded within the process of this trade, including mismatches in the smoked fish products sought by buyers, significant price discrepancies, or a lack of information regarding the quality of the smoked fish, leading to fraud and eroding mutual trust between sellers and buyers to the point where it may even disappear entirely. This renders such transactions invalid when viewed through the lens of Islamic economics.

Indeed, Islam is a religion of ease and comprehensiveness, encompassing all aspects of life; it always takes into account various benefits and circumstances, lifting and removing all burdens from the community. Included among these benefits is what Allah has prescribed in transactions: the right of choice for the transacting party, so that they may be satisfied with their affairs and discern the benefits and harms arising from the contract, thereby enabling them to obtain what they expect from their choice or to cancel the transaction if they perceive no benefit therein (Kushender, 2010).

In the context of buying and selling in Islam, there are several principles that must be observed, one of which is the principle of *khiyar*. This principle allows the buyer to withdraw from or return the goods they have purchased if there is a defect or a discrepancy with the initial agreement. However, there are still many businesses involved in the trade of smoked fish who do not yet understand or apply this principle. The urgency of *khiyar* in buying and selling lies in consumer protection in accordance with Law No. 8 of 1999 on consumer protection and fairness in economic transactions in accordance with the principles of Sharia or Islamic law derived from the Qur'an and Hadith.

Nowadays, on invoices or receipts, or posted on the walls of certain shops, one often sees the phrase "goods purchased cannot be returned". This statement gives the impression that the right of *khiyar* no longer exists. Moreover, in traditional markets, some traders are reluctant to assist buyers who complain about the quality of goods they have purchased or find that the item differs from what they intended to buy. Furthermore, they may even refuse to accept or replace the goods. However, regarding the 'right of choice for defects' (*khiyar aib*), the agreement regarding this right need not be disclosed at the time of the contract (Rozalinda, 2016).

In the context of smoked fish sales, the urgency of the right of *khiyar* can be seen through several aspects, namely: quality inspection, transparency of information, prevention of fraud, and consumer protection. By exercising the right of *khiyar* wisely, buyers can ensure fairness and satisfaction in smoked fish transactions. This can also motivate sellers to provide high-quality products and strive to maintain customer trust.

The objective of this research is to provide a deeper understanding of how the mechanism of *khiyar* (the option to cancel a transaction) can be applied in the context of smoked fish trade.

In this regard, research into the application of the *khiyar* principle in the sale and purchase of smoked fish is of great importance. The research benefits are that it is hoped this study will reveal how the *khiyar* principle is applied in the sale and purchase of smoked fish, as well as its effectiveness in reducing risks in such transactions. It is also hoped that the findings will benefit business operators in improving service quality and minimising conflicts in smoked fish transactions.

## 2. THEORETICAL FRAMEWORK

A sale and purchase is an agreement to exchange goods or goods for money by transferring ownership from one party to another on the basis of mutual consent in accordance with the provisions permitted by Islamic law (Hidayati, 2022). In the book Mugni al-Muhkhtaj, Al-Sharbini defines a sale and purchase as “the exchange of property for property in a specific manner” (Mustofa, 2016).

According to the Hanafi school of thought, there are two essential elements in a sale and purchase transaction, namely *ijab* and *qabul*. Meanwhile, according to the majority of scholars, the essential elements of a sale and purchase transaction must include four types, namely:

- a. The parties (seller and buyer)
- b. The item being purchased
- c. *Sighat* (the wording of the offer and acceptance)
- d. There is a value in exchange for the goods (Hasan, 2018).

### Khiyar

Khiyar is the right of choice for one or both parties to a contract to proceed or not to proceed with the contract through a specific mechanism. According to Ahmad Azhar Basyir, khiyar means the right to choose between goods being sold when the matter concerns the specifications of the goods to be purchased. There are several types of khiyar that we need to understand, including the following:

- a. *Khiyar majlis*
- b. *Khiyar Syarat*
- c. *Khiyar 'Aib*

## 3. METHOD

The type of research chosen by the author is qualitative research. The approach taken in this study is qualitative descriptive. Research data collection techniques are methods used to gather relevant data for the study. In this study, the data collection techniques employed are as follows:

- a. Observation
- b. Interviews The interviews conducted were structured/ guided interviews, meaning they followed a set of guidelines prepared by the researcher. The number of respondents in the study comprised 5 traders and 5 buyers.
- c. Documentation.

The data analysis technique used in this study involved data reduction, which entails analysing data with a focus on the existing issues so that conclusions can subsequently be drawn and verified, or to summarise or select key points, focusing on what is important. As for testing the validity of the data, this was carried out through extended observation, increased diligence, and triangulation of data sources and techniques.

## 4. RESULTS AND DISCUSSION

Based on the researcher's observations, it was found that the first type of khiyar was exercised at the time the sale and purchase transaction took place. Since no circumstances arose during the transaction that could invalidate it until the buyer and seller physically parted ways from the transaction location, it was concluded that the transaction is considered valid. In this case, *khiyar majlis* is the type of khiyar applied. The results of interviews with several buyers are as follows:

*“I canceled my purchase of a type of smoked fish specifically marlin because I suddenly remembered that one of my family members at home is allergic to marlin, so I had to cancel the transaction I had made earlier” (Interview with Buyer 01).*

*“I canceled my purchase of the smoked fish after the transaction had been completed because I found that the texture of the smoked fish wasn't dry enough” (Interview with Buyer 02).*

*“After making a purchase of a certain type of smoked fish – specifically, smoked skipjack tuna – I canceled the order because, after checking with my family, it turned out that the type of smoked fish I was supposed to buy was skipjack tuna” (Interview with Buyer 03).*

The researchers' observations, together with the interviews mentioned above, indicate that some customers cancelled their in-person purchases of smoked fish for various reasons; in such instances, the smoked fish sellers accepted this and did not make any claims against the customers. This is supported by the findings of one of the following interviews:

*“Usually , customers come in specifically to buy smoked fish, but after the transaction has taken place, they cancel the sale. This is sometimes due to various reasons, ranging from the type, size or texture of the smoked fish not meeting the customer's expectations, to other reasons” (Interview with Seller 01).*

The next type of *khiyar* applies to a sale and purchase transaction that has already taken place that is to say, the seller and buyer have physically left the location where the smoked fish was sold, and the transaction is deemed valid after which the buyer discovers a discrepancy or finds a defect in the goods. In this case, the *khiyar* applied is *khiyar 'Aib*, where the buyer does not accept the damage or defect in the smoked fish purchased. Here is one of the results of an interview with a buyer:

*“As a regular customer, I once bought two types of smoked fish: skipjack tuna and red snapper. However, when I unpacked the smoked fish at home, I noticed that one of the types had a slightly unpleasant smell and a rather odd texture. The seller was very cooperative in dealing with this situation, taking direct responsibility for replacing it with a fresh batch of smoked fish” (Interview with Buyer 02).*

Based on the findings of the research conducted by the researchers through interviews and observations, it can be concluded that during transactions or sales at the Mandonga wet market, some buyers discovered that the smoked fish they had purchased was defective, despite having personally selected and purchased the fish in person.

In response to these incidents, the smoked fish seller at Mandonga wet market showed no favouritism towards any of his customers, and took the same course of action in all cases, namely replacing any smoked fish found to be defective. The interview findings supporting the above view are as follows:

*“Well, in the business of trading, such things are unavoidable. As sellers, we always strive to take responsibility for such incidents, but we rarely encounter such cases because we strictly maintain the quality of the smoked fish we sell – from the selection of fresh raw fish right through to the smoking process – ensuring we produce high-quality smoked fish. This is further supported by our decades of experience in the smoked fish trade” (Interview with Seller 02).*

From the above analysis, it can be concluded that in the buying and selling transactions taking place at the Mandonga wet market, the trading system employs the 'Aib option; this is, of course, supported by the observations and interviews conducted by the researcher.

Finally, there is the 'Khiyar Syarat' type, which applies when the seller and buyer, whilst conducting a sale and purchase transaction at the Mandonga wet market, have reached a mutually agreed arrangement. one example being a payment process that cannot be completed whilst the transaction is taking place, but will be made within 24 hours or even up to three days; in such cases, a condition is established regarding an extension of the payment period in accordance with the agreement between both parties (seller and

buyer). Thus, if the conditions set by the seller and buyer are in accordance, then Khiyar Syarat has been successfully applied. The following interview findings support the above statement:

*"I've been a long-standing customer of the seller, After making the transaction in person that morning, I didn't pay straight away because I didn't have enough cash on me and I was in a hurry to take my child to school. Eventually, after agreeing on the condition that I would pay later that afternoon, I kept my word"* (Interview with Buyer 03).

As evidenced by the interviews above and based on the researcher's observations, it is true that buyers do purchase smoked fish but make payment afterwards in accordance with the agreed terms. The smoked fish sellers at Mandonga wet market themselves confirmed this and were not burdened by it, as the deferred payment terms had been mutually agreed between the buyers and sellers. This is based on the following interview results:

*"Sometimes those who buy directly don't pay straight away, claiming they're in a hurry or don't have the money to hand there are plenty of reasons, really. But I agree to this because they're trustworthy"* (Interview with Seller 04).

Based on the results of the observations and interviews conducted, the researcher also found that, in addition to khiyar syarat where payment cannot be made at the time of the transaction, as in the example above, there is also the application of khiyar syarat based on the quality of the goods being sold, namely smoked fish. The following are the results of the interview:

*"I once bought smoked fish from a vendor, on the condition that the smoked fish I had bought would have a savoury taste and a strong, distinctive aroma; the vendor even stipulated that if, upon arriving home, the smoked fish flesh felt itchy, I would be entitled to return it"* (Interview with Buyer 04).

*"Before I left for the city, I stopped by Mandonga Market to buy some smoked fish. I told the seller that the fish I'd bought had to last for two days, as I needed to be sure it wouldn't go off by the time I reached my destination. The seller agreed to my request"* (Interview with Buyer 05).

It can be concluded, based on the interviews and observations carried out, that the smoked fish sellers at Mandonga wet market have successfully implemented the khiyar Syarat. The interview findings from the sellers that support these observations are as follows:

*"Sometimes customers come not just to buy fish for immediate consumption at home, but also to take with them on long journeys; therefore, as sellers, we have a duty to ensure the quality and shelf life of the smoked fish we sell to customers, so that our smoked fish products continue to be trusted"* (Interview with Seller 05).

From the above explanation and the relevant material, it can be concluded that the buying and selling of smoked fish at the Mandoga wet market in Kendari has applied three types of khiyar, namely Khiyar Majlis, Khiyar 'Aib, and Khiyar Syarat, in its sales process or sales system.

This research discusses the application of khiyar in the buying and selling of smoked fish at Mandonga Wet Market in Kendari. The types of khiyar applicable to these transactions are khiyar majlis (agreement at the place of contract), khiyar 'aib (agreement in the event of discovering a defect in the goods), and khiyar syarat (grace period for the transaction). These three types of khiyar aim to ensure fairness and mutual agreement in transactions, so that the parties enter into the contract willingly, thereby avoiding any regrets later on.

Based on interviews conducted with sellers and buyers, the results of the research carried out by the author indicate that the application of khiyar in the buying and selling of smoked fish at the Mandonga wet market in Kendari has been carried out in accordance with Islamic law; furthermore, although the term 'khiyar' is unfamiliar to them, conceptually they have been practising it. The three types of khiyar that have been successfully applied are:

#### 4.1. Khiyar Majlis

The researcher found that in the buying and selling process carried out directly by smoked fish sellers at the Mandonga wet market, khiyar has been applied within their trading system. The researcher concluded this based on the results of field observations, as well as interviews conducted with sellers and several buyers.

Khiyar majlis is the right of the parties to the transaction to determine the best option between proceeding with or cancelling the transaction whilst both parties are still present at the meeting and have not physically parted ways. In line with this explanation and the findings discovered by the researcher in the field, it can be established from the observations and interviews that one type of khiyar applied in the buying and selling system practised by sellers at the Mandonga wet market is khiyar majlis. The Prophet Muhammad (peace be upon him) said: *"The seller and the buyer may exercise khiyar as long as they have not parted ways"* (Hadith narrated by Bukhari Muslim).

This type of khiyar has been successfully applied to the direct sales system practised by sellers at the Mandonga wet market; this is based on the findings from the observations and interviews conducted by the researcher.

#### 4.2. Khiyar 'Aib

Based on the observations and interviews conducted, the researcher found that among smoked fish sellers at the Mandonga wet market, sales transactions had taken place where some of the smoked fish sold had minor damage or defects in certain parts or areas of the fish's body. In these transactions, smoked fish sellers at Mandonga wet market sell their smoked fish to certain buyers who specifically seek to purchase such damaged or defective fish; this implies that in this instance, both parties the seller and the buyer are mutually willing to proceed with the sale.

In accordance with the explanation of khiyar 'aib, where the right of choice (khiyar 'aib) is the right to cancel or proceed with the sale for both contracting parties if there is a defect in the object being sold, and that defect was unknown to the owner at the time of the contract. This is in accordance with the saying of the Prophet Muhammad (peace be upon him):

*"Muslims are brothers; it is not lawful for a Muslim to sell goods to another Muslim that contain a defect, unless he explains this beforehand"* (Narrated by Ibn Majah and from Uqbah bin Amir).

Based on the above explanation, and in conjunction with the observations and interviews conducted by the researcher, it can be established that the smoked fish sellers at Mandonga wet market have applied the khiyar 'aib in these transactions.

This application of khiyar 'aib has been implemented in the buying and selling system practised by smoked fish sellers at Mandonga wet market, namely transactions conducted face-to-face. The researcher identified this through the results of the observations and interviews conducted.

#### 4.3. Khiyar Syarat

From the observations and interviews conducted by the researcher, it was found that the next type of khiyar is khiyar syarat, which has been applied in the buying and selling system carried out by sellers at Mandonga wet market.

The researcher found that smoked fish sellers at Mandonga Market allow a grace period or time limit for exchanging the smoked fish, and buyers generally, before the contract expires, always stipulate that the exchange of goods must take place in accordance with the agreement between both parties. This is in accordance with the hadith of the Prophet Muhammad (peace be upon him):

*“When you sell, speak the truth and do not deceive; if you buy something, you have the right of choice for three days; if you are satisfied, keep it; but if not, return it to its owner”* (HR Ibn Majah).

In accordance with the explanation, the right of option (khiyar syarat) is the right of the transacting party to choose between proceeding with the transaction based on an agreement between the seller and buyer regarding a specific condition.

It can therefore be concluded from the above description and explanation that the smoked fish sellers at Mandonga wet market have applied this type of khiyar syarat in their buying and selling process. This khiyar syarat has been applied to the buying and selling system practised by the smoked fish sellers at Mandonga wet market; this is, of course, based on the results of the observations and interviews conducted by the researcher.

#### **4.4. An Islamic Economic Review of the Implementation of Khiyar in the Sale and Purchase of Smoked Fish: A Case Study of Mandonga Wet Market**

Khiyar is an option to cancel a sale and purchase transaction under certain conditions. In buying and selling activities at the Mandonga wet market, it is important to ensure that the concept of khiyar is respected. For example, buyers have the right to inspect the quality of smoked fish before purchasing, and sellers must provide clear information about the product. If there is a discrepancy with the goods purchased, buyers must be given the option to cancel the transaction in accordance with the principles of Islamic economics that promote fairness in buying and selling activities.

In practice, within the context of the Mandonga wet market, findings regarding the implementation of khiyar in the sale and purchase of smoked fish involve the following situations:

- 1) **Quality of Goods:** Buyers have the right to inspect the quality of smoked fish before purchasing. If the quality turns out to be inconsistent with what was promised or expected, the buyer has the option to cancel the purchase.
- 2) **Clear Information:** Sellers must provide information about the smoked fish they are selling. If there is a discrepancy between what the seller has stated and the actual condition of the smoked fish received by the buyer, the buyer has the right to exercise the khiyar option, namely to cancel the transaction.
- 3) **Fair pricing:** the buyer must be offered a fair price; there must be no deception in setting a price that does not correspond to the quality or size of the smoked fish promised. If this occurs, the buyer has the right to exercise the right of khiyar and cancel the transaction.

Researchers found that in the buying and selling activities taking place amongst smoked fish sellers at Mandonga wet market, these sellers apply the khiyar principle in their trading system. The researchers reached this conclusion based on field observations and interviews with sellers and several buyers.

Islamic economics teaches that trade and commerce should be conducted in a proper manner, so that the proceeds obtained are clean net from all actions in accordance with the teachings of Islamic law, namely on the basis of mutual consent or mutual agreement between the individuals involved in the transaction. This is in accordance with the hadith of the Prophet Muhammad (peace be upon him):

*“When you sell, speak truthfully and do not deceive; if you buy something, you have the right of choice for three days; if you are satisfied, keep it; but if not, return it to its owner”* (HR Ibn Majah).

Based on an Islamic economic review, the application of the right of choice (khiyar) in the buying and selling of smoked fish at the Mandonga wet market has, in concept, been implemented well, although there are still some shortcomings, namely the level of knowledge among some sellers and buyers regarding the concept of buying and selling based on the right of choice is still relatively low; however, this does not

diminish the validity of the transactions carried out. This is because in Islamic economics, the conduct of transactions prioritises the principle of mutual consent or *ridha* and also avoids *riba*, as stated in His words in Surah Al-Baqarah/2:275.

*"Allah has made trade lawful and has forbidden usury"* (Surah Al-Baqarah/2 :275).

## 5. CONCLUSION

Based on the results of the research conducted by the researcher, the following conclusions are drawn from the research questions:

- 1) Three types of *khiyar*, namely *khiyar Majlis*, *khiyar'Aib*, and *khiyar Syarat*, have been applied in the buying and selling practices of smoked fish sellers at Mandonga wet market. This is supported by the data obtained and explained previously.
- 2) Based on an Islamic economic review, the sales transactions taking place as conducted by smoked fish sellers at the Mandonga wet market are valid because they do not invalidate the validity of the transaction, namely on the basis of mutual consent or willingness between the two parties the seller and the buyer which is in accordance with the legal foundations of Islamic economics, namely the Qur'an and the Hadith. The following is one of the verses from the Qur'an that corresponds to the explanation above, namely Surah An-Nisa/4:29:

*"O you who believe, do not consume one another's wealth unjustly, except through trade conducted by mutual consent amongst you, and do not kill yourselves. Verily, Allah is Most Merciful to you"* (QS. An-Nisa/4:29).

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