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Trading and Debt Collection Practices Among Retail Vegetable Traders Under Outright-Sale System Tanete Market Bulukumba

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Abstract

Purpose: This study examines trading and debt collection practices among retail vegetable traders operating under an outright-sale (*jual putus*) system in Tanete Market, Bulukumba Regency, and seeks to understand how this system is actually applied in day to day trading activity.
Methodology: The study takes a qualitative approach using a case study method, focusing on a single retail vegetable trader as the primary informant. Data were collected through observation, in-depth interviews, and documentation, and analyzed using the interactive model of Miles and Huberman through data reduction, data display, and conclusion drawing.
Results: The findings show that vegetable trading involves a distribution chain running from farmers to consumers through retail traders. The outright-sale system formally transfers ownership and risk to the buyer once goods are handed over, yet in practice payment is not always made in cash. Traders extend credit to certain customers on the basis of trust, payments are made in installments, and collection is carried out on a routine basis.
Conclusions: The application of the outright-sale system in vegetable trading at Tanete Market does not occur in a pure form, but is blended with trust-based credit practices, so that economic considerations and social relationships jointly shape trading activity.
Limitations: This study is confined to a single research site and a single primary informant, and therefore does not capture the variation in trading practices that other traders may exhibit.
Contribution: This study contributes to understanding of the relationship among the outright-sale system, trade debt, and trust in traditional market trading.

Keywords: *Debt Collection, Outright-Sale System, Trade Debt, Traditional Market, Vegetable Traders*

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1. Introduction

Traditional markets remain one of the main centers through which communities across many regions meet their basic needs, and it is here that sellers and buyers interact directly to carry out trade. The traditional market is a trading venue in which transactions between traders and consumers unfold in a fairly simple way. The price bargaining is a routine part of transactions in traditional markets, and that the goods traded there are largely everyday necessities. Vegetables are among the commodities most commonly sold in these markets, carrying a relatively high level of demand because they form part of the community's daily food needs.

Retail vegetable traders belong to the broader category of micro, small, and medium enterprises, and they play an important part in getting agricultural produce to end consumers through direct transactions. In practice, consumers come to the point of sale to select and purchase the vegetables they need, so that direct interaction between seller and buyer takes place as a matter of course. This pattern reflects the broader character of traditional market activity, who describe a traditional market as a meeting place for sellers and buyers marked by transactions conducted face to face.

This picture also indicates that retail traders serve as an important link between suppliers and consumers within the wider distribution system for agricultural products. The marketing value chain, retailers are responsible for channeling products directly to end consumers through trading activity carried out in traditional markets. Distribution networks of this kind, in which trust between successive intermediaries substitutes for formal contracts, have also been documented among informal traders elsewhere, where relational ties between suppliers and retailers help sustain the flow of goods even without written agreements (Wang, 2021).

In running their businesses, retail vegetable traders contend with a product that spoils easily. The vegetables have a comparatively short shelf life relative to other commodities because they deteriorate quickly, and this pushes traders to turn over stock rapidly so that quality is preserved and losses kept to a minimum. This condition gives vegetable trading a character distinct from trade in other commodities. Beyond the perishability of the product itself, success in this trade also depends on a trader's ability to match available stock to market demand. Traders must judge how much to buy from suppliers so that inventory is neither excessive nor too limited, since an oversupply raises the risk of loss from spoiled stock, while too little supply risks turning away customers whose demand cannot be met. Retail traders are therefore required to make sound decisions about purchase volume, selling price, and timing so that stock continues to turn over smoothly. This pattern shows that vegetable trading depends not only on the act of selling itself, but equally on a trader's capacity to manage distribution and business risk on an ongoing basis, a capacity that echoes findings from social capital research on supply chains more broadly, where the ability to manage relational risk within a network shapes performance as much as the underlying transaction itself (Dubey, Gunasekaran, Childe, Roubaud, & Foropon, 2020).

In the course of vegetable trading, traders buy goods from suppliers and resell them to customers in sacks or bags according to need, and one trading practice observed among retail vegetable traders in Tanete Market, Bulukumba Regency, is the application of an outright-sale system. Under this system, goods that have already been handed over to a buyer cannot be returned to the seller, whether or not those goods are eventually sold. The outright sale is an agreement obliging the seller to transfer economic rights over the object of sale to the buyer through an agreed payment. The vegetable sales under an outright-sale system are generally carried out without any return of goods to the seller once the buyer has taken possession. Once goods change hands, every risk attached to them becomes the buyer's responsibility. This also aligns the process through which ownership passes from seller to buyer, so that risk attached to the goods transfers once delivery has taken place. Even under an outright-sale system, however, payment is not always made at the moment of transaction. Traders often extend payment leeway to particular customers, with collection carried out once market activity for the day has wound down. The debt-based payment is one strategy traders use to retain regular customers and sustain an ongoing trading relationship.

In practice, some customers pay in full, while others pay only part of what is owed and settle the remainder on the next market day. This pattern rests on a relationship of trust between trader and customer, without any formal written agreement. The debt arrangements between traders and consumers are a common feature of traditional markets, resting on the social relationships and mutual trust that build up over time. Although a number of studies have examined the outright-sale system and trade-debt practices separately, research that specifically examines how trading practice, the outright-sale system, trade debt, and debt collection mechanisms fit together for retail vegetable traders remains fairly limited, and even less attention has been paid to how trust shapes collection mechanisms specifically within an outright-sale arrangement. Building on this gap, the present study examines, in an integrated way, the trading practice, the application of the outright-sale system, trade-debt practice, and the debt collection mechanism that unfold on the basis of trust among retail vegetable traders in Tanete Market, Bulukumba Regency. This integrated approach is intended to provide a more comprehensive picture of how economic considerations and social relationships intertwine in traditional market trading.

The presence of trade debt within vegetable retailing conducted under an outright-sale system is itself a phenomenon worth studying closely. On one hand, traders work to maintain good relations with customers by extending payment leeway; on the other, customers remain obligated to settle the outstanding balance by an agreed time. This pattern points to a blending of economic and social dimensions within the trading activity that takes place in traditional markets, a blending consistent with broader evidence that informal credit access among small entrepreneurs is shaped as much by relational trust as by any formal underwriting criteria (Abiona & Koppensteiner, 2022).

Building on this context, the present study sets out to understand, in depth, how trading actually unfolds, how the outright-sale system is applied, and how the debt collection mechanism is carried out by retail vegetable traders in Tanete Market, Bulukumba Regency. A qualitative case study approach is used to build a deep understanding of the experiences, behavior, and relationships that take shape within this trading activity. Although prior studies have examined the outright-sale system, trade debt, and trust separately, comparatively few have traced how these three elements combine within a single retail trading context, particularly one involving a highly perishable commodity such as vegetables, where the pressure to sell quickly might be expected to leave little room for payment flexibility. The novelty of this study lies in showing that even under these pressured conditions, traders and customers still negotiate a hybrid arrangement that blends formal transfer of ownership with informal, trust-based credit. Accordingly, the purpose of this study is to analyze the trading practices, the application of the outright-sale system, and the debt collection mechanism among retail vegetable traders in Tanete Market, Bulukumba Regency, with a view toward enriching the study of trust-based trading practice among retail vegetable traders and serving as a reference for future research examining the relationship between economic and social dimensions of everyday market trade.

2. Literature Review

2.1 Retail Vegetable Traders

Retail vegetable traders are business actors who serve as a link between producers, whether farmers or suppliers, and end consumers, by purchasing and reselling vegetables in smaller quantities. This role makes retail traders an important part of the agricultural distribution chain that keeps food supplies available in the market. As an agricultural commodity, vegetables are perishable goods that call for fast, efficient distribution. The perishability of agricultural commodities requires rapid stock turnover to minimize the risk of loss, who explain that the distribution of vegetables and fruit involves not only the physical flow of goods but also the flow of information and finance along the supply chain.

In practice, the transaction systems retail traders use are not always formal; they may instead take the form of an agreement between seller and buyer, including the outright-sale system. This system causes ownership of goods to pass from seller to buyer once the goods are delivered, so that all risk following delivery becomes the buyer's responsibility. The system is widely applied in trading commodities prone to spoilage, such as vegetables, because it gives the trader certainty regarding the status of goods already sold. Retail traders, in this sense, are involved not only in distributing goods but also in applying transaction systems, such as outright sale, that shape trading patterns within the traditional market.

2.2 Trading Practice

Trading practice refers to the buying and selling activity traders undertake to meet consumer needs through an exchange of goods for payment agreed by both parties. In a traditional market, trading takes place through direct interaction between trader and customer. In its implementation, transactions are not always conducted in cash, but can instead follow whatever custom has been agreed among those involved in the trade. The transactions in traditional markets are not limited to cash payment but can also proceed through various forms of agreement between trader and customer. This indicates that trading practice in traditional markets takes a variety of forms depending on the conditions and customs that have developed within the market environment. The credit-based transactions remain common in traditional trade, whether between traders and consumers or among traders themselves. This suggests that in traditional trading practice, payment is not always made at the moment goods are handed over, but can instead follow whatever arrangement the two parties have agreed.

2.3 Outright-Sale System

The outright-sale system is a form of buy-sell transaction that transfers both ownership and responsibility for goods from seller to buyer once the goods are delivered. Under this system, goods already received by the buyer cannot be returned to the seller, and any risk arising after delivery becomes the buyer's responsibility. In trading practice, the outright-sale system indicates that once goods are handed over to the buyer, responsibility for those goods no longer rests with the seller. The outright-sale system, or sold-flat arrangement, represents a full transfer of rights to the buyer through an agreement, so that once the transaction is carried out, the transferred rights belong to the buyer. The outright-sale system is the product of an agreement between trader and buyer concerning the transfer of rights and responsibility over goods following delivery.

Application of the outright-sale system is common in trading commodities prone to damage, vegetables included. Through this system, the trader knows that goods already handed to a customer are no longer their responsibility, while the customer bears responsibility for the goods received. The system thus provides certainty regarding each party's responsibility once delivery has occurred. The principle of freedom of contract gives parties latitude to enter into or decline an agreement, choose a contracting counterpart, and determine the content of an agreement, so long as it does not conflict with legal provisions, public order, or common decency. The practice of an outright-sale system in trading is therefore a binding agreement between the parties once a transaction has taken place. The selling a product is, in principle, lawful so long as the rights and responsibilities of the parties are clearly set out in the agreement and do not run afoul of competition law.

2.4 Trade Debt

Trade debt is a trader's right to collect payment from a customer for goods already provided but not yet paid for in full as agreed by both parties. Debt arises because payment is not always made at the moment goods are handed to a customer. The credit or deferred-payment sales allow a buyer to receive goods first and pay at an agreed later time. Such a practice can raise sales, but it also generates trade receivables that need to be managed carefully so that a business's cash flow is not disrupted.

Payment may be made in part or in full at an agreed time following a transaction. This shows that trade debt remains a transaction form still commonly used in traditional market trading. Although it offers convenience to customers, debt also carries risk for the trader, including late payment and an accumulation of outstanding balances. Traders therefore need to manage debt so that customer payments remain traceable, whether through simple record keeping, regular collection, or restricting further goods to customers who already carry a substantial balance. The managing trade debt involves not only recording the amount owed but also monitoring due dates, assessing credit risk, and applying an appropriate collection policy so that the business can keep running. In traditional market trading, debt is viewed not merely as deferred payment but also as a strategy for sustaining a business relationship with a customer. Credit is generally extended to customers who are well known to the trader and have a good payment history. Even so, a trader still needs to weigh a customer's capacity to settle the obligation, so that debt does not grow into a burden that threatens the business. The decision to extend credit thus rests not only on economic considerations but also on an assessment of the trust built up through an ongoing trading relationship, a dynamic that mirrors evidence from informal credit networks elsewhere, where lenders extend credit selectively based on an accumulated history of repayment rather than on formal underwriting alone (Wang, 2021). This attentiveness to risk monitoring mirrors evidence from human resource and service settings, where careful tracking of performance-relevant information similarly supports better outcomes than relying on memory or informal impressions alone (Franke & Sarstedt, 2019; Kant & Jaiswal, 2017).

2.5 Trust in Transactions

Trust is one of the factors that sustains transactions in traditional market trading. It forms through relationships and interaction that develop continuously among those engaged in trade. The trading activity in traditional markets cannot be separated from the social interaction and direct communication that take place among traders, interaction that helps build good relationships within the market environment.

In trading practice, trust is the basis on which a trader extends payment leeway to a customer. The negotiation skill and customer relationships help build the trust that subsequently underpins the extension of credit. Trust is therefore an important factor supporting the continuity of trading practice while also shaping the debt collection mechanism. The trust that builds between trader and customer functions as a form of social capital that helps sustain trading activity in the traditional market, a pattern consistent with broader supply chain research showing that social capital built through repeated interaction supports coordination and reduces the need for formal enforcement mechanisms (Kim, & Lee, 2021; Younis, & Sundarakani, 2020). This trust does not form instantly but through repeated transactions over time. The better a customer's payment history, the greater the likelihood a trader will extend payment leeway on the next transaction; conversely, a customer who is often late to pay will find the trader more cautious about extending goods on credit. Trust, in this sense, becomes the basis on which a trader decides how to manage a business relationship while also controlling debt-related risk. Comparable evidence from organizational settings shows that trust-based relationships, once established, tend to generate more consistent cooperative behavior than relationships governed solely by formal rules, a pattern documented across a range of employment and service contexts (Manzoor, Wei, & Asif, 2021; Marcoux, Guihur, & Leclerc, 2021; Lai, Tang, Lu, Lee, & Lin, 2020).

Building on the theoretical review above, this study examines the trading practice of retail vegetable traders, covering the trading process, the application of the outright-sale system, trade-debt practice, and debt collection, in Tanete Market, Bulukumba Regency. This theoretical review serves as the foundation for interpreting the findings obtained in the field.

3. Research Methodology

This study uses a qualitative approach with a case study design. This approach was chosen to build an in-depth understanding of the trading practices of retail vegetable traders, particularly their application of the outright-sale system and their trade-debt practices, in Tanete Traditional Market, Bulukumba Regency. The research was conducted in Tanete Traditional Market, Bulukumba Regency, South Sulawesi, Indonesia. This location was selected because it exhibits a vegetable-trading practice that applies an outright-sale system alongside informal, trust-based credit transactions, a combination that offers a useful window onto how formal and informal exchange norms coexist within a single, everyday commercial setting (Fafchamps, 2020).

The study focuses on a single retail vegetable trader as the primary informant. The informant was selected using a purposive sampling technique, based on direct involvement in, and understanding of, trading activity encompassing both cash and credit transactions. Data collection relied on observation, in-depth interviews, and documentation. Observation was used to watch trading activity directly in the market. In-depth interviews were conducted to gather information on the trading system, payment practices, trade debt, and the trust relationship between trader and customer. Documentation was used to support field data in the form of notes, photographs, and related documents.

Data sources for this study consist of both primary and secondary data. Primary data were obtained directly from field observation and interviews, while secondary data were drawn from books, journals, and prior research relevant to traditional markets, the outright-sale system, trade debt, and trust-based transactions. Data analysis followed the interactive model developed by Miles and Huberman, comprising data reduction, data display, and conclusion drawing. Data reduction involved selecting relevant information, data display took a descriptive form, and conclusions were drawn to identify the patterns and meaning embedded in the trading practices observed in the field.

Data validity was tested through triangulation, specifically source triangulation and method triangulation, by comparing interview results against observation and documentation. The study assumes that trading practice in a traditional market is strongly shaped by social trust relationships, which make credit transactions possible without a formal written agreement. During the research, data were collected using simple tools such as a mobile phone for recording interviews, a field notebook, and a camera for documentation.

4. Results and Discussions

4.1 The Practice of Retail Vegetable Trading

Based on the interview results, the informant explained that merchandise is obtained from a vegetable collection point in Bulukumba Regency, a location where farmers, suppliers, and traders from various areas converge. Vegetables traded there are generally transported in large volumes using pick-up trucks and packed into sacks or other containers before being resold. The informant explained: "I go to the town, there's a market there called Pasar Sassayya, that's where I get vegetables from, and in Bulukumba town there's actually a special collection point for vegetables. There are so many traders and farmers who come bring their goods there." The informant also explained: "People who come there bring their goods from their villages using pick-up trucks, so one truck is completely full in the back, all vegetables, then I take the goods again and bring them home to Tanete Market to sell again." These statements show that the trading activity carried out by the retail trader is not simply a matter of straightforward buying and selling, but also involves a distribution process connecting farmers, suppliers, retail traders, and consumers. The retail trader functions as an intermediary who ensures that agricultural produce reaches consumers in a condition still fit for sale. Coordination of this kind across multiple independent actors has parallels in other resource-constrained settings, where the effectiveness of an intermediary depends heavily on the strength of the working relationships built with each party in the chain (Bouwman, & Nikou, 2019; Effendi, Sugandini, & Istanto, 2020).

Once merchandise has been obtained, the trader resells vegetables to consumers as well as to certain customers who then resell the goods independently. In running the business, the trader also weighs the selling price, the profit to be earned, and the risk of loss that can arise from the perishable nature of vegetables. The trading practice observed here indicates that business success depends not only on the ability to sell goods, but also on the ability to manage distribution, set prices, and minimize the risk of loss. Vegetables are a commodity with a relatively short shelf life, so the trader has to estimate market demand carefully enough that stock sells before quality declines. Trading activity of this kind is therefore not oriented toward profit alone, but also toward the careful management of distribution and inventory in line with market conditions. This balance between short-term profit and longer-term operational stewardship echoes findings from public and civil-service settings, where sustained performance likewise depends on pairing immediate task execution with attentive resource management (Sitzmann, & Weinhardt, 2019; Sugiono, Efendi, & Afrina, 2021; Yimam, 2022).

The vegetable distribution passes through several links in the marketing chain, from farmers to collectors or suppliers to retail traders and finally to end consumers, and that retail traders play an important role in keeping commodity distribution running smoothly and ensuring the market's vegetable supply remains available. The vegetable traders set prices with an eye to market conditions in order to secure profit while limiting the risk of loss. Trader income, in turn, comes from the margin between purchase price and selling price realized in each transaction, confirming that trading activity is the trader's primary source of income for meeting daily economic needs, The trader income stems from buy-sell activity carried out under agreement between seller and buyer. The trading practice of retail vegetable traders in Tanete Market thus reflects an interconnection among distribution systems, business strategy, and the economic relationships that sustain trading activity. This direct link between operational activity and income mirrors evidence from public-sector performance research, where outcomes are similarly tied to the consistency and quality of day-to-day task execution rather than to any single structural factor alone (Riyanto, Endri, & Herlisha, 2021; Soomro, & Shah, 2019; Herawati, Tan, Lubis, & Hidayat, 2021).

4.2 Discussion

Taken together, the findings reported above point to a consistent picture of how the outright-sale system actually functions among retail vegetable traders in Tanete Market. Formally, the system transfers ownership and risk to the buyer the moment goods are delivered, a transfer consistent with the doctrine of levering under Indonesian civil law. In practice, however, this formal transfer coexists with an informal layer of trust-based credit that the theory of outright sale, taken on its own, does not fully anticipate. Traders extend payment leeway to customers with whom they have built a long relationship, accept partial payment as a way of reducing outstanding balances, and adjust the volume of goods extended based on a customer's payment history. This blending of formal ownership transfer with informal credit management is not a contradiction so much as a pragmatic adaptation, one that lets traders benefit from the risk certainty the outright-sale system provides while still retaining the flexibility needed to sustain long-term customer relationships in a market where written contracts are rare and reputational capital does much of the enforcement work that formal contracts would otherwise perform (Abiona, & Koppensteiner, 2022; Wang, 2021).

This pattern also helps explain why the debt collection mechanism observed here looks the way it does. Rather than pursuing full and immediate repayment, the trader accepts partial payment and calibrates the goods extended to a customer's outstanding balance, a graduated response that manages risk without severing a relationship that has taken time to build. This finding echoes broader evidence from research on social capital in supply chains, which shows that relationships built through repeated interaction can substitute for formal enforcement mechanisms, allowing parties to manage risk collaboratively rather than through unilateral demands (Dubey, Gunasekaran, Childe, Roubaud, & Foropon, 2020; Kim, & Lee, 2021). Within Tanete Market specifically, this translates into a collection routine that is firm enough to keep the trader's working capital turning over, since capital for the next day's stock depends on payments collected from the previous day, yet flexible enough to preserve the trust that makes credit extension possible in the first place.

The findings also speak to a broader theme in the literature on informal trade credit: that trust functions as a form of social capital which substitutes for the collateral and formal underwriting that a bank or larger institutional lender would typically require (Wang, 2021; Abiona and Koppensteiner, 2022). Because the trader in this study extends credit selectively, favoring customers with a demonstrated history of reliable payment, the relationship between trust and credit access observed here is gradual and earned rather than fixed, closely mirroring findings from research on informal credit networks in other developing-country settings, where lenders extend credit based on an accumulated reputation built over repeated transactions (Wang, 2021). This reputational mechanism appears to do much of the work that a credit score or collateral requirement would do in a formal lending relationship, and it does so without any of the paperwork.

At the same time, the vegetable trade's defining characteristic, rapid spoilage, adds a layer of urgency that is largely absent from studies of trade credit in durable-goods retail. A trader dealing in a perishable commodity cannot afford to let inventory sit while a payment dispute is resolved, which likely explains why the outright-sale system, with its clean and immediate transfer of risk, remains the formal backbone of the trading arrangement even as credit is extended informally on top of it. This dual structure, a rigid formal system paired with a flexible informal practice layered on top, is consistent with evidence from perishable-goods supply chains more broadly, where formal risk-transfer arrangements tend to be strict precisely because the underlying goods cannot tolerate delay, while the relationships surrounding those arrangements remain adaptable.

Comparable evidence from social capital and trust research further supports the interpretation offered here. The negotiation skill and the quality of a trader's relationship with customers help build the trust that subsequently underpins credit extension, a dynamic visible throughout the interviews conducted for this study, in which the informant repeatedly referenced customer familiarity and payment history as the basis for extending or restricting credit. The direct social interaction among market participants shapes the broader relational environment within which individual trading decisions, including decisions about credit, are made. Read together with the findings reported in Section 4.1, this body of evidence suggests that the practices observed in Tanete Market are not an isolated local peculiarity, but an instance of a more general pattern found wherever formal contract enforcement is costly or impractical and trust must do the work that contracts would otherwise perform (Fafchamps, 2020; Abiona and Koppensteiner, 2022).

Finally, the findings carry a practical implication worth noting for traders themselves. While the trust-based system observed here functions reasonably well at the scale of a single trader and a known set of regular customers, the informant's own description of manually tracking who owes what, and calibrating how much stock to extend accordingly, suggests a system operating near the limits of what memory and informal record-keeping can reliably manage. Evidence from research on trade-credit management in small enterprises suggests that even lightweight, informal record-keeping practices can meaningfully reduce the risk of payment default without requiring traders to abandon the trust-based relationships that make their businesses work in the first place. This suggests a modest, achievable improvement path for traders in similar settings: retaining the trust-based core of the system while supplementing it with simple, low-cost record-keeping that makes outstanding balances easier to track over time.

4.3 Application of the Outright-Sale System

Based on the interview results, the informant explained that the trading system applied in vegetable buying and selling at Tanete Market is the outright-sale system. Under this system, goods already handed over to a customer become entirely the customer's responsibility, including if the goods are damaged, decline in quality, or are not fully sold. One informant stated: "Once I've given the goods to a customer, that means I can't take them back anymore, whether the goods sell or not, because they've already been handed over and it's their responsibility." The informant added: "So if goods have been handed over to a customer, it's based on their own order. I don't give goods if there's no order, so I'm not responsible anymore if goods are damaged or don't all sell." These statements show that once goods are delivered, responsibility for what is traded shifts. The risk of loss arising from damage, quality decline, or unsold stock no longer rests with the trader, but passes to the customer as buyer.

Based on this analysis, applying the outright-sale system gives certainty about where responsibility begins and ends between trader and customer, certainty that matters given how quickly vegetables can spoil and generate loss. The outright-sale system thus becomes one mechanism traders use to transfer the risk attached to goods once those goods have been handed over. Theoretically, the outright-sale system represents a transfer of ownership and risk from seller to buyer once delivery, or levering, has taken place. The delivery is a legal act that causes ownership of an object to pass from seller to buyer. Once delivery has occurred, rights and responsibility for the goods pass to the buyer under civil law. The present findings reinforce this theory, since they show that trader and customer share a common understanding about the transfer of responsibility once goods are received. Even so, the findings show that the outright-sale system is not applied rigidly. In practice, the trader still extends payment flexibility to particular customers who have maintained a long business relationship and a good level of trust. This indicates that the outright-sale system functions not only as a mechanism for transferring rights and risk, but is also shaped by the social relationships that develop through everyday trading activity. This kind of clearly bounded responsibility is consistent with broader findings on how procedural clarity shapes performance and satisfaction within relationships of exchange, whether between traders and customers or between employees and employers (Chen, Ding, & Li, 2022; Cesario & Chambel, 2017). Shared understanding of this kind, where both parties in an exchange hold compatible expectations about their respective obligations, has likewise been identified as a foundation for sustained cooperation in organizational and service relationships more broadly (Sina & Sunarsi, 2021; Maryani, Entang, & Tukiran, 2021; Sulila, 2019). This interplay between formal arrangement and informal relationship is consistent with evidence that digital and administrative transparency initiatives succeed only when paired with the trust already present within a given community of users (Sabani, 2021; Turner, Prasojo, & Sumarwono, 2022; Fernanda & Nav, 2020).

The socio-economic relationships built through trust are an important form of capital in traditional market trading, encouraging sustained cooperation, including flexibility in payment arrangements between trader and customer. Applying the outright-sale system among retail vegetable traders thus reflects more than the mechanism of transferring rights and risk set out in theory; it also shows that the trust relationship between trader and customer shapes how flexibly transactions are actually carried out in the traditional market.

4.4 Trade-Debt Payment Practice

Based on the interview results, the informant explained that payment for goods a customer has taken is not always made at the moment the goods are handed over. Some customers pay once market activity has finished, and some pay the following day if they do not yet have sufficient funds. One informant stated: "After a customer takes the goods, I don't receive money right at the moment I hand them over. Usually my customers pay after the market closes. Some also pay the next day if they don't have money yet." The informant explained further: "For regular customers, I give them the goods first because we already trust each other. Later, once they've sold it, then they pay." The informant also added: "Some pay in full right away, some pay part of it first. What matters is that some payment comes in so the debt goes down. Because sometimes I don't give goods if there's already a lot of debt that hasn't been paid."

These statements show that the payment system in vegetable trading at Tanete Market is not carried out entirely in cash. The trader extends payment leeway to particular customers who have maintained a long business relationship, a pattern that indicates trust is an important factor sustaining trading transactions. According to the researcher's analysis, this flexible payment practice is a form of adaptation by the trader to the economic conditions of customers. Through this system, customers can still obtain merchandise even without sufficient funds at the moment of transaction, while the trader, for their part, retains an opportunity to keep customers and sustain the business. Adaptive practices of this kind, in which a service provider adjusts terms to a counterpart's circumstances rather than applying a single rigid rule, have also been documented as a driver of stronger long-term relationships in digital-service and competence-based settings (van Laar, van Deursen, van Dijk, & de Haan, 2022; Laker, & Powell, 2011).

The socio-economic relationships in traditional market trading are built on trust among business actors, trust that becomes a form of social capital enabling traders to extend payment leeway or credit to customers with whom they have maintained a long business relationship. The reciprocal relationships grounded in trust are an important factor in sustaining trading activity in traditional markets. Through such relationships, traders are more willing to extend payment flexibility to customers judged committed to meeting their payment obligations. Even so, debt practice carries its own risk, since there remains a possibility of late payment or a customer's inability to settle what is owed. Traders therefore generally extend payment leeway only to customers who are well known and have a smooth payment history. Payment and debt practice at Tanete Market thus function not only as an economic mechanism, but also as a means of sustaining an ongoing business relationship between trader and customer. This dual economic and relational function is consistent with broader evidence that resource-based interventions, whether payment leeway or organizational support, tend to yield stronger outcomes when they are also understood by recipients as a signal of an ongoing, valued relationship (Bhatti, Soomro, & Shah, 2021; Kim, Vandenabeele, Wright, Andersen, Cerase, Christensen, Desmarais, Koumenta, Leisink, Palidauskaite, Pedersen, Perry, Ritz, Taylor, & De, 2019; Andersen, & Nielsen, 2020). Comparable evidence from service-sector leadership research similarly finds that discretionary flexibility extended to a trusted counterpart tends to translate into stronger performance and loyalty than a uniformly rigid policy applied without regard to relationship history (Curado & Santos, 2022).

4.5 Debt Collection Practice

Based on the interview results, the informant explained that debt collection takes place once market activity has finished, usually in the afternoon. Collection is carried out routinely toward customers who still carry an outstanding balance, even where such customers are only able to pay part of the total they owe. One informant stated: "If someone still has debt, I usually collect it in the afternoon after the market closes." The informant explained further: "If they can't pay it all off yet, I'll accept what I can get first, what matters is that some payment comes in so the debt goes down." The informant also added: "If the debt has gotten big, I'll usually reduce the goods I give them, or I'll hold off until there's some payment."

These statements show that the trader applies a flexible debt-management mechanism while still keeping the business's continuity in view. Partial payment is still accepted as a way of reducing the outstanding balance, while reducing the quantity of goods extended serves as a way of controlling the risk of loss from a balance that keeps growing. According to the researcher's analysis, routine debt collection reflects the trader's awareness of how important it is to keep business capital turning over. Capital used to purchase merchandise generally comes from the proceeds of prior sales, so that late payment can affect the trader's ability to stock goods for the next market day. This tight coupling between cash flow and operational continuity is a familiar constraint in small-enterprise research more broadly, where working-capital cycles set an outer limit on how much flexibility any single actor can extend before their own capacity to operate is compromised (Uslu & Terzioglu, 2022; Bytyqi, 2020).

5. Conclusions

This study set out to analyze the trading practice of retail vegetable traders operating under an outright-sale system, along with the debt collection mechanism applied in Tanete Market, Bulukumba Regency. Based on the findings, it can be concluded that trading practice here involves more than buying and selling; it also forms a distribution system connecting suppliers, traders, and consumers in meeting market demand.

The outright-sale system is applied by transferring ownership of, and responsibility for, goods to the buyer once delivery has taken place. In practice, however, the system is not applied rigidly, since payment flexibility persists through a trade-debt mechanism grounded in the trust relationship between trader and customer. Payment is made in installments, while debt collection is carried out routinely once market activity for the day has ended. To manage the risk associated with outstanding debt, the trader applies several strategies, such as reducing the quantity of goods extended or limiting goods to customers who still carry a balance. These findings show that trading practice in a traditional market is shaped not only by economic considerations, but also by the social relationships that sustain the continuity of transactions.

In practical terms, this study's findings may serve as input for traditional market traders seeking to manage debt in a more orderly fashion without setting aside the trust relationship they maintain with customers. Academically, the study contributes to the study of trading practice in traditional markets by showing how the outright-sale system, trade-debt practice, debt collection mechanisms, and trust relationships fit together within a single research context. These findings are also intended to serve as a reference for future research examining trading practice in the informal sector and in traditional markets more broadly.

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Author Contributions

FM contributed to conceptualization, methodology, investigation, data curation, formal analysis, writing original draft, and visualization. WOR contributed to conceptualization, supervision, methodology, validation, writing review and editing, and project administration. All authors have read and approved the final version of the manuscript.

Conflict of Interest

The authors declare that there are no commercial, financial, or personal relationships that could have appeared to influence the work reported in this paper. The authors have no competing interests to declare.

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