

MSME Development Strategy Based on *Islamicpreneurship in Surabaya*

Fitryani*, Alfin Maulana
Universitas Wijaya Putra, Surabaya
e-mail: fitryani@uwp.ac.id

Abstrak

Teologi Islam menawarkan kerangka kerja yang menggabungkan aspek ekonomi dan sosial, mendorong praktik bisnis yang lebih etis dan berkelanjutan. Perumusan permasalahan penelitian ini: 1) Bagaimana prinsip-prinsip teologi Islam diterapkan dalam praktik kewirausahaan oleh pelaku UMKM di Kota Surabaya? 2) Apa hambatan dan tantangan yang dihadapi oleh pelaku UMKM dalam mengintegrasikan prinsip-prinsip teologi Islam dalam praktik kewirausahaannya? Penelitian ini menggunakan pendekatan kualitatif untuk mengeksplorasi pemahaman penerapan teologi Islam dan prinsip-prinsip ekonomi Islam. Teknik penentuan informan menggunakan purposive sampling, pengumpulan data dilakukan melalui wawancara mendalam dan analisis data dalam penelitian ini menggunakan teknik triangulasi data. Temuan penelitian ini dapat memberikan dasar yang kuat bagi pembuat kebijakan untuk merumuskan program yang mendukung pengembangan UMKM berbasis nilai-nilai Islam. Hasil penelitian menunjukkan bahwa kurangnya pemahaman dan kesadaran, kesulitan menyeimbangkan nilai-nilai spiritual dan material, regulasi yang tidak mendukung, sumber daya dan infrastruktur yang terbatas, serta kurangnya dukungan masyarakat adalah beberapa kendala utama yang perlu diatasi. Penelitian ini mengeksplorasi penerapan teologi kewirausahaan Islam sebagai akselerator pertumbuhan UMKM di Kota Surabaya.

Kata kunci: Pertumbuhan Ekonomi, Kewirausahaan Islam, UMKM

Abstract

Islamic theology offers a framework that combines economic and social aspects, encouraging more ethical and sustainable business practices. The formulation of this research problem: 1) How are the principles of Islamic theology applied in entrepreneurial practice by MSME actors in the city of Surabaya? 2) What are the obstacles and challenges faced by MSME actors in integrating the principles of Islamic theology in their entrepreneurial practices? This research uses a qualitative approach to explore the understanding of the application of Islamic theology and Islamic economic principles. The technique for determining informants uses purposive sampling, data collection is carried out through in-depth interviews and data analysis in this study using the data triangulation technique. The findings of this study can provide a strong basis for policymakers to formulate programs that support the development of MSMEs based on Islamic values. The results show that lack of understanding and awareness, difficulty balancing spiritual and material values, unsupportive regulations, limited resources and infrastructure, and lack of community support are some of the main obstacles that need to be overcome. This research explores the application of Islamic entrepreneurship theology as an accelerator for the growth of MSMEs in the city of Surabaya.

Keywords— *Economic Growth, Islamic Entrepreneurship, MSME*

1. INTRODUCTION

Islamic economics has developed into one of the most important economic sectors and has a significant influence on the global economic scene. In recent decades, Islamic economic principles have been widely adopted not only in Muslim-majority countries but also in non-Muslim countries that see great potential in an economic system based on the values of justice, transparency, and social welfare. The Islamic finance industry has shown very rapid growth. According to a report from the Islamic Financial Services Board (IFSB), global Islamic financial assets are estimated to reach more than USD 2.5 trillion by 2023 [1]. This growth covers various sectors, including banking, insurance (takaful), capital markets, and investment. Islamic banks and Islamic financial products are now found not only in Muslim-majority countries, but also in international financial centers such as London, Hong Kong, and Singapore.

Islamic economic principles such as the prohibition of *riba* (interest), the prohibition of *gharar* (excessive uncertainty), and the emphasis on ethical and sustainable investment have attracted interest from various circles. These principles are considered potential solutions to a variety of problems faced by the conventional financial system, including financial crises, market instability, and socio-economic disparities. Islamic economics also contributes significantly to economic and social development [2], [3]. Through instruments such as *zakat*, *alms*, and *waqf*, Islamic economics encourages wealth redistribution and poverty alleviation. Islamic financial institutions also support the financing of small and medium enterprises (MSMEs), which are the backbone of the economy in many developing countries. This is in line with the sustainable development goals (SDGs) carried out by the United Nations.

Indonesia has seen significant growth in the Islamic finance industry over the past few decades. Islamic banking, Islamic capital markets, and Islamic insurance (takaful) have grown rapidly. According to the Financial Services Authority (OJK), Islamic banking assets in Indonesia will reach more than IDR 500 trillion in 2023 [4]. This growth reflects the increasing awareness and demand of the public

for financial products that are in accordance with Islamic principles. MSMEs are the backbone of Indonesia's economy and have great potential in the application of Islamic economic principles. More than 60 million MSMEs contribute to national GDP, empowering MSMEs through sharia financing and sharia-based training programs can increase the competitiveness and sustainability of their businesses [5]. Various initiatives such as the establishment of micro *waqf* banks and mosque-based economic empowerment programs are concrete examples of the application of Islamic economics in supporting MSMEs.

One of the main pillars of the Surabaya economy is Micro, Small, and Medium Enterprises (MSMEs). MSMEs in Surabaya not only contribute significantly to the gross regional domestic product (GDP) but also become the main driving force in creating jobs and reducing poverty levels. Some of the leading sectors of MSMEs in the city of Surabaya are: 1) Trade and Services; 2) Manufacturing; 3) Creative Industries; and 4) Agriculture and Fisheries [6]. The following will present data on MSMEs in the city of Surabaya:

Table 1. Small and Medium Enterprises and Trade Fostered Market Data

No	Market	Market Capacity	Number of Traders Filled
1	Raci Economic Center	40 Traders	26 Traders
2	Sememi Market	284 Traders	252 Traders
3	Penjaringansari Market	110 Traders	81 Traders
4	Nambangan Market	424 Traders	346 Traders
5	Kutisari Market	0 Traders	0 Traders
6	Keputih Market	14 Traders	0 Traders
7	Jambangan Market	190 Traders	43 Traders
8	Gunug Anyar Market	87 Traders	76 Traders
9	Gembong Asih Market	405 Traders	373 Traders
10	Dupak Market	154 Traders	154 Traders
11	Dukuh Menanggal Market	160 Traders	86 Traders

Total	1868 Traders	1437 Traders
-------	-----------------	-----------------

Source: Small and Medium Enterprises Cooperatives and Trade Office (2021)

Entrepreneurship plays an important role in economic growth and job creation, especially through Micro, Small, and Medium Enterprises (MSMEs). MSMEs have become the backbone of the local economy, contributing significantly to the region's gross domestic product (GDP) and providing many job opportunities for the community. However, many MSMEs in Surabaya still face various challenges such as limited access to capital, lack of training and skill development, and fierce competition. Islamic theology offers a unique perspective and the potential to address some of these challenges. Islamic theology teaches values such as honesty, justice, hard work, and social responsibility that can be a strong foundation for sustainable and ethical entrepreneurial practices [7].

Traditional entrepreneurship, which often focuses only on financial gain, needs to be balanced with a more holistic approach [8]. Islamic theology offers a framework that combines economic and social aspects, encouraging more ethical and sustainable business practices. The application of these values can increase the trust of customers and business partners, which is crucial in maintaining and expanding the market. This not only improves the performance of individual businesses but also strengthens the local economy as a whole. The findings of this study can provide a strong basis for policymakers to formulate programs that support the development of MSMEs based on Islamic values. Based on the background that has been explained, the formulation of this research problem is as follows: 1) How are the principles of Islamic theology applied in entrepreneurial practice by MSME actors in the city of Surabaya? 2) What are the obstacles and challenges faced by MSME actors in integrating the principles of Islamic theology in their entrepreneurial practices?

2. METHODS

This research uses a qualitative approach to explore a deep understanding of the application of Islamic theology and Islamic economic principles in accelerating the growth of MSMEs in the city of Surabaya. This method

was chosen because of its exploratory nature and ability to capture the complexity of the phenomenon being studied. Qualitative research focuses on an in-depth understanding of social phenomena from the perspective of participants [22]. This method allows researchers to explore the meaning, experience, and views of research subjects in a rich and detailed context.

The technique of determining informants using purposive sampling [23]. Purposive sampling is a non-probability technique in which informants are selected based on certain criteria that are relevant to the research objectives. The usefulness of purposive sampling is to ensure that the selected informants are relevant and can provide rich and informative data related to the phenomenon being studied. Data collection was carried out through in-depth-interviews [24]. This technique involves direct interaction between researchers and informants with the aim of digging up information in detail and depth. In-depth interviews allow researchers to gain insight into the informant's views, experiences, and interpretations of the phenomenon being studied. Furthermore, the following research informants will be presented:

Table 2. Research Informant

No	Informant's Name	Position
1	Aditya Surya Nanda	Lecturer in Islamic Economics
2	Khubby Abdillah	Lecturer in Islamic Economics
3	Allen Pranata Putra	Public Policy Observer
4	Dani Achmad	MSME I
5	Ahamd Syaifullah	MSME II
6	Siti Nurhaliza	MSME III
7	Dewi Ayu Lestari	MSME IV
8	Fajar Maulana	MSME V
9	Aisyah Rahma	MSME VI
10	Hadi Setiawan	MSME VII

The selection of these informants has a high accuracy to answer research questions because the informants are direct actors and several experts who can interpret the phenomenon more complexly. The data analysis in this study uses a data triangulation technique. Triangulation is a method used to ensure the validity and reliability of data by using various sources or analysis methods [25]. In the context of this study, data triangulation involves: 1) Triangulation of sources; 2)

Method triangulation; and 3) Triangulation of theories. The usefulness of data triangulation is to ensure that the findings of the study are valid and trustworthy. By combining various sources, methods, theories, and researchers, triangulation helps confirm data consistency and provides a richer and deeper understanding of the phenomenon being studied.

3. RESULT AND DISCUSSION

Interpretation of Islamic Economic Principles for MSMEs

One of the main principles in Islamic economics is the prohibition of usury which is defined as interest or additional profits earned from borrowing money [26]. This prohibition is based on the teachings of the Qur'an and Hadith, as well as the interpretation of Islamic scholars who emphasize justice and social welfare in economic activities. The prohibition of usury is affirmed in several verses of the Qur'an, including Surah Al-Baqarah (2:275-279) which states that Allah legalizes buying and selling and prohibits usury. This verse emphasizes the fundamental difference between the profits from legitimate trade and the profits from *riba* which is considered exploitative and unfair. Surah Ali Imran (3:130) also warns believers not to eat *riba* in a multiplied way, underlining the negative impact of *riba* on individuals and society.

The Prophet Muhammad PBUH also warned of the dangers of usury in various hadiths. One of them is a hadith narrated by Jabir:

“The Prophet cursed the person who eats *riba*, the one who gives usury, the author, and the two witnesses. They are all the same.” (HR. Muslim)

This hadith shows that the prohibition of *riba* does not only apply to the recipient of interest, but also to all parties involved in usury transactions. Furthermore, the interview with the informant Mr. Aditya as a Lecturer in Economics explained:

“The theological basis of the prohibition of usury is very strong in Islam. This prohibition is affirmed in several verses of the Qur'an, such as in Surah Al-Baqarah (2:275-279) and Surah Ali Imran (3:130). These verses underline that *riba* is a form of

exploitation and injustice that is forbidden by Allah.” (Interview conducted on June 18, 2024 at 12.00 WIB)

This is considered detrimental because it causes injustice in the distribution of wealth. In usury transactions, lenders receive fixed profits without considering the risks faced by the borrower. This creates an unfair burden on borrowers, who may have difficulty repaying high-interest loans. The principle of justice in Islam requires that profits must be obtained through fair effort and risk, not through the exploitation of others. The next interview was conducted with the informant Mr. Khubby as a Lecturer in Islamic Economics as follows:

“The main challenge in the implementation of the prohibition of *riba* is the lack of understanding and awareness among the public and business people about sharia principles. Many are still familiar with the conventional financial system and feel hesitant to switch to the sharia system. In addition, government regulations and policies that support Islamic finance are still uneven in many countries, including Indonesia. Another challenge is the innovation of Islamic financial products that are still limited, so they are less competitive than conventional financial products.” (Interview conducted on June 21 at 14.00 WIB)

The implementation of the ban on usury has a significant positive impact both in terms of social and economic aspects. Socially, it helps reduce economic inequality and promotes a more equitable redistribution of wealth. Principles such as *zakat* and *alms* in Islamic economics support social welfare and reduce poverty. Furthermore, the results of the interview conducted with Mr. Pranata as a Public Policy Observer are explained as follows:

“The prohibition of *maysir* or gambling is based on the principles of justice and ethics in Islam. *Maysir* is prohibited because it is considered to damage morality and business ethics. In the Qur'an, Surah Al-Ma'idah (5:90) states that gambling is an act of Satan and is forbidden because it causes loss and injustice. The ban on *maysir* aims to

prevent unfair practices and damage social welfare.” (Interview conducted on June 25, 2024)

Furthermore, the research will review the results of interviews conducted with Mr. Ahmad as an MSME activist as follows:

“Shared ownership or *musharakah* is one of the main concepts in Islamic economics that encourages collaboration and risk sharing. In the *musharakah* contract, all parties involved provide capital and share profits and losses according to their respective contributions. This creates a sense of justice and shared responsibility..” (The interview was conducted on June 26, 2024 at 13.00 WIB)

A similar statement was stated by Mrs. Siti as an MSME III actor who explained as follows:

“The main goal of Islamic economics is to achieve a balance between material and spiritual needs. In Islam, economic activities are not only focused on achieving material gains but also on achieving spiritual well-being. Islamic companies apply these principles through ethical business practices, corporate social responsibility (CSR), and *zakat*. For example, companies can set aside a portion of their profits for social and charitable activities, as well as ensure that their products and services are in line with Islamic values. This not only improves the well-being of the community but also strengthens the spiritual relationship between the individual and God.” (The interview was conducted on July 1, 2024 at 11.00 WIB)

Another opinion was conveyed by Mr. Hadi as MSME VII who is more focused on the application of *halal* resources which is explained through the following interview:

“The use of *halal* resources is fundamental in Islamic economics. It not only complies with *sharia* law but also builds customer trust and loyalty.” (Interview conducted on July 2, 2024 at 10.00 WIB)

In the context of MSMEs in Surabaya, the application of this principle encourages business actors to move away from speculative

practices and focus on more stable and sustainable economic activities. This helps to create a healthier and fairer business environment, reducing the potential for major losses that can threaten the sustainability of MSMEs. MSMEs in Surabaya can ensure that all contracts and business agreements are carried out with maximum clarity, avoiding disputes and injustices. This creates trust among business partners and customers, which in turn can increase business loyalty and sustainability. The principle of joint ownership or *musharakah* encourages collaboration and risk sharing among business actors [27]. In the context of MSMEs, the application of this principle can strengthen business partnerships and networks, which are important for business growth and expansion. By sharing capital and profits fairly, MSMEs can access greater resources and reduce individual financial risks.

The application of a balance between material and spiritual needs ensures that business activities focus not only on financial gain but also on social and spiritual well-being [28]. MSMEs in the city of Surabaya that apply these principles tend to be more socially responsible, engage in charitable and community activities, and ensure that their business practices are ethical and sustainable. This not only strengthens relationships with local communities but also improves public reputation and trust. The *halal* use of resources ensures that all aspects of production and distribution are in accordance with Islamic values [29]. For MSMEs in the city of Surabaya, this means using allowed raw materials and complying with a clean and ethical production process. This principle helps build consumer trust and increase customer loyalty, which is essential for long-term growth. Overall, the application of Islamic economic principles by MSMEs in Surabaya contributes to more equitable and sustainable growth. These principles foster transparent, ethical, and socially responsible business practices, which are essential in creating a business environment conducive to growth. In addition, the application of these principles also helps MSMEs to overcome economic and social challenges, strengthen their position in the market, and increase their contribution to the local economy.

Principles of Islamic Theology in Entrepreneurial Practice

Islamic theology provides a comprehensive ethical and moral framework for all life activities, including in the fields of economics and business [30]. In the city of Surabaya, the application of Islamic theological principles by MSME actors has become an important strategy in developing sustainable and ethical businesses. Tawhid emphasizes the oneness of Allah and teaches that all actions, including in business, must be done with an awareness of Allah's presence. MSME actors in the city of Surabaya apply this principle by ensuring that every business activity is carried out with integrity and responsibility, as well as avoiding all forms of fraud and corruption. Many MSME actors start and end their working day with prayer, as well as integrating the values of honesty and transparency in their business operations.

The principle of fairness demands fair and equal treatment of all parties involved in business [31]. Islamic theology emphasizes the importance of social responsibility, which is to provide benefits to society and help those in need [32]. MSME actors in Surabaya apply this principle by participating in social activities, such as giving zakat, alms, and contributing to community programs. MSMEs in Surabaya set aside part of their profits to support charity and community activities, as well as run corporate social responsibility (CSR) programs. Member of Irawati (2024) argues that the application of Islamic theological principles in business improves business ethics and sustainability. Values such as honesty, fairness, and social responsibility create a healthier and more sustainable business environment. According to Nisa et al., (2024) shows that the application of Islamic theological principles, such as zakat and social responsibility, has a significant positive impact on wealth redistribution and poverty reduction. It supports more inclusive and equitable social development. The practice of managing and distributing zakat and social responsibility programs often faces bureaucratic constraints and a lack of transparency, which reduces their effectiveness. According to Hardiyanti (2024) argued that Islamic theological values encourage ethical and sustainable innovation, which is essential for the growth of MSMEs. Principles such as courtesy and mandate create

an environment conducive to innovation. However, Suhara et al., (2023) argue that a focus on religious observance can limit flexibility and innovation. Business actors may feel limited by strict sharia regulations, which can hinder their ability to adapt to market changes.

Obstacles and Challenges in Integrating Islamic Theological Principles

Many entrepreneurs have limited knowledge of concepts such as *maysir* (gambling), *gharar* (uncertainty), and joint ownership. The lack of adequate education and training on Islamic economics hinders the ability of MSME actors to properly understand and implement these principles [37]. The pressure to achieve profit targets often leads them to neglect spiritual values. In the competitive business world, MSME actors may feel pressured to focus solely on financial results, so that principles such as justice and social responsibility (*amanah*) are not given much attention. Creating a healthy balance between material and spiritual goals requires a holistic management approach and the support of a strong business community [38].

Lack of incentives for MSME actors who implement sharia business models and bureaucratic obstacles in accessing sharia financing. Government policies that are out of sync with Islamic economic principles can hinder the growth of MSMEs that seek to comply with sharia [39]. The government needs to develop more supportive policies, such as fiscal incentives and easy access to sharia financing for MSMEs.

Access to halal capital and distribution networks that are in accordance with Islamic principles is a significant obstacle for MSME actors [40]. Without access to adequate resources, such as Islamic banking and markets that support halal products, MSME actors find it difficult to apply Islamic economic principles effectively. Developing supporting infrastructure, such as more affordable Islamic banks and a wide halal market, is indispensable to support MSMEs.

The obstacles and challenges in integrating the principles of Islamic theology in entrepreneurial practices by MSME actors in the city of Surabaya reflect the complexity faced in implementing spiritual and ethical values in business. Lack of understanding and

awareness, difficulty balancing spiritual and material values, unsupportive regulations, limited resources and infrastructure, and lack of community support are some of the main obstacles that need to be addressed. Addressing these challenges requires an integrated approach involving comprehensive education and training, supportive government policies, the development of supporting infrastructure, and the building of strong community networks. Thus, MSME actors in Surabaya can more effectively integrate the principles of Islamic theology in their entrepreneurial practices, which will ultimately support sustainable and ethical growth.

4. CONCLUSION

This research explores the application of Islamic entrepreneurship theology as an accelerator for the growth of MSMEs in the city of Surabaya. Islamic theological principles such as monotheism, fairness, trust, courtesy, and social responsibility play an important role in shaping more ethical and sustainable business practices. MSME actors who adopt these values tend to conduct business with integrity, fairness, and responsibility, which in turn increases customer trust and loyalty. The application of Islamic economic principles, such as zakat and social responsibility, helps distribute wealth more evenly and reduce economic inequality. This supports more inclusive and sustainable social development in Surabaya. The concept of joint ownership and sharia financing (such as mudharabah and musyarakah) encourages collaboration and risk sharing between business people. Islamic values encourage MSME actors to always improve the quality of their products and services. This research focuses on MSMEs in the city of Surabaya and may not fully describe the condition of MSMEs in other cities or regions in Indonesia. The results may not be generalized to a broader context without additional research. The use of in-depth interviews as the primary method of data collection can have limitations in terms of subjectivity.

5. SUGGESTION

Research suggestions for the government are to make policies that support the

implementation of Islamic economic principles, such as fiscal incentives and easy access to sharia financing. Conducting education and training programs on Islamic economics for MSME actors to improve their understanding and skills. For the community, it is to support MSME businesses that apply Islamic principles by becoming loyal customers and promoting their products. In addition to being able to increase awareness of the importance of ethical and sustainable business practices, as well as actively participate in social activities organized by MSMEs. For the next researcher, they can conduct research on a wider scale covering various regions in Indonesia to get a more comprehensive picture. Furthermore, it can analyze the comparison between MSMEs that apply Islamic economic principles and those that do not, to identify the impact and benefits more clearly.

ACKNOWLEDGEMENT

We would like to thank the development economics study program of Wijaya Putra University through LPPM for providing funding for this internal research.

REFERENCE

- [1] A. R. Samsudin, O. S. Mukhlas, and A. Y. Rusyana, "Prospek Masa Depan Dual Banking System Dalam Konteks Globalisasi Ekonomi Syariah," *Eco-Iqtishodi J. Ilm. Ekon. dan Keuang. Syariah*, vol. 6, no. 1, pp. 59–78, 2024.
- [2] Z. Abidin, "Meneropong Konsep Pertumbuhan Ekonomi (Telaah Atas Kontribusi Sistem Ekonomi Islam Atas Sistem Ekonomi Konvensional)," *AL-IHKAM J. Huk. Pranata Sos.*, vol. 7, no. 2, pp. 356–367, 2012.
- [3] A. Agustira, R. S. Putri, and Z. Zulfikar, "Analisis Dampak Globalisasi Terhadap Pertumbuhan Ekonomi Islam Di Negara Indonesia," *Musytari Neraca Manajemen, Akuntansi, Dan Ekon.*, vol. 5, no. 1, pp. 21–30, 2024.
- [4] M. I. Rysaldi and B. Santoso, "Konsep Perbankan Syariah Pasca Spin Off: Perspektif Indonesia," *Notarius*, vol. 15, no. 1, pp. 459–474, 2022.
- [5] M. Musliyana, N. Khairani, R. Ardiansyah, and R. E. Utama,

- “Koperasi Dan Ukm,” *Musyitari Neraca Manajemen, Akuntansi, dan Ekon.*, vol. 3, no. 8, pp. 100–110, 2024.
- [6] H. C. B. Setiawan, *Manajemen Industri Kreatif: Teori dan Aplikasi*. PT. Berkah Mukmin Mandiri, 2020.
- [7] Z. G. Alfian, “Entrepreneurship Learning with Islamic Identity (Case Study at Universitas Nahdlatul Ulama Surabaya),” *Indones. J. Adv. Res.*, vol. 3, no. 4, pp. 469–482, 2024.
- [8] A. A. Fauzi, F. Nugroho, R. Firdaus, and M. Amin, *Kewirausahaan Di Era Society 5.0*. Publica Indonesia Utama, 2023.
- [9] S. Dedi, “Penguatan Profil Pelajar Pancasila Melalui Integrasi Nilai Spiritual Dalam Pendidikan Karakter Guna Menumbuhkan Jiwa Entrepreneur (Ditinjau Dalam Qs. Ali Imron: 200),” *Al-Afkar, J. Islam. Stud.*, vol. 6, no. 1, pp. 472–487, 2023.
- [10] V. Reza, “Islamic Entrepreneurship: Membangun Karakter Wirausahawan Muslim Dengan Pengetahuan Berbasis Ekonomi,” *J. An-Nahl*, vol. 9, no. 1, pp. 1–10, 2022.
- [11] T. Carina *et al.*, *Percepatan Digitalisasi UMKM Dan Koperasi*. TOHAR MEDIA, 2022.
- [12] W. I. P. Yanti, “Pengaruh inklusi keuangan dan literasi keuangan terhadap kinerja UMKM di kecamatan moyo utara,” *J. Manaj. Dan Bisnis*, vol. 2, no. 1, 2019.
- [13] A. Y. Rukmana, Y. Priyana, M. Rahayu, E. Jaelani, and D. E. M. Manik, “Dampak Kebijakan Pemerintah Terhadap Ekosistem Kewirausahaan: Studi Kasus Inkubator Bisnis di Indonesia,” *J. Ekon. dan Kewirausahaan West Sci.*, vol. 1, no. 03, pp. 216–225, 2023.
- [14] S. Juminawati, S. Syamsulbahri, and I. Harsono, “Analisis Pengaruh Orientasi Pasar, Inovasi Produk, dan Strategi Pemasaran terhadap Daya Saing UKM di Pasar Lokal: Studi pada Industri Kreatif di Bandung, Indonesia,” *J. Bisnis dan Manaj. West Sci.*, vol. 3, no. 01, pp. 1–10, 2024.
- [15] H. C. Maharani and J. Jaeni, “Determinan Kebijakan Pemerintah Sebuah Solusi Keberlangsungan Usaha UMKM Di Tengah Pandemi Covid-19,” *AKSES J. Ekon. Dan Bisnis*, vol. 16, no. 1, 2021.
- [16] A. T. Priandika and S. Setiawansyah, “Digitalisasi Aplikasi Keuangan Untuk Koperasi pada Dinas UMKM Provinsi Lampung,” *J. Abdimas Teknol. Inf. Dan Digit.*, vol. 1, no. 1, pp. 17–23, 2023.
- [17] R. D. A. P. Mulyono, D. V. Rosa, H. Prasetyo, and A. Mahardiyanto, “Mentoring Smart Cultural Tourism Berbasis Potensi Lokal Menuju Kemandirian Ekonomi di Desa Klungkung Kabupaten Jember,” *War. Pengabd.*, vol. 18, no. 1, pp. 70–88, 2024.
- [18] A. S. Muarif and M. Yunus, “Tinjauan Teologi Islam di Dunia: ‘Isu dan Prospek’ Frederick Mathewson Denny,” *Islam. J. Ilmu-Ilmu Keislam.*, vol. 19, no. 02, pp. 40–53, 2019.
- [19] D. A. Mardani, “Spritual Entrepreneurship Dalam Pemberdayaan Ekonomi Umat,” *Al Amwal (Hukum Ekon. 2 (2), 194–206*. <http://ojs.staibhaktipersada-bandung.ac.id/index.php/Alamwal/article/view/44>, 2019.
- [20] A. Usman, “Konsep Etika Bisnis Islam Menurut Muhammad Djakfar.” IAIN Parepare, 2022.
- [21] J. Hendro and A. B. Pranogyo, “Inovasi Berkelanjutan: ESG Initiatives Untuk Masa Depan Yang Bertanggung Jawab,” *J. Ilmu Sos. Manajemen, Akunt. dan Bisnis*, vol. 4, no. 4, pp. 150–162, 2023.
- [22] S. A. Mappasere and N. Suyuti, “Pengertian Penelitian Pendekatan Kualitatif,” *Metod. Penelit. Sos.*, vol. 33, 2019.
- [23] W. Wasiaturrahma, E. Supeno, K. H. Ibrahim, and A. P. Putra, “Critical Evaluation Of Disruptive Transportation In Indonesia,” *J. Infrastructure, Policy Dev.*, vol. 8, no. 6, p. 3794, 2024.
- [24] A. N. Sary, A. Dewi, and T. Kurniawan, “Analisis Pelaksanaan Program Sistem Pencatatan dan Pelaporan Terpadu Puskesmas di Dinas Kesehatan Kabupaten Pasaman Barat,” *J. Kesehat. Med. Sainatika*, vol. 11, no. 1, pp. 1–10, 2021.

- [25] E. M. Azizah, "Implementasi Metode Sorogan Dalam Pembelajaran Kitab Kuning Di Pesantren Daar El Hikam." Jakarta: FITK UIN Syarif Hidayatullah Jakarta, 2021.
- [26] R. A. Budiantoro, R. N. Sasmita, and T. Widiastuti, "Sistem Ekonomi (Islam) dan Pelarangan Riba dalam Perspektif Historis," *J. Ilm. Ekon. Islam*, vol. 4, no. 01, p. 1, 2018, doi: 10.29040/jiei.v4i1.138.
- [27] M. Marlia and J. Hendra, "Sistem Keuangan Syariah," *J. Ekon. Manaj.*, vol. 28, no. 5, 2024.
- [28] E. C. Purnomo, D. V. Hermansyah, I. P. Amanda, M. M. N. Aina, and Y. Suharyat, "Implementasi Sistem Ekonomi Islam Terhadap Pertumbuhan Ekonomi Umat," *Student Sci. Creat. J.*, vol. 1, no. 3, pp. 370–392, 2023.
- [29] A. A. Annisa, "Kopontren dan Ekosistem Halal Value Chain," *J. Ilm. Ekon. Islam*, vol. 5, no. 01, pp. 1–8, 2019.
- [30] D. A. Khairani, N. Sari, S. K. K. Ujung, and Y. Febrianti, "Ontologi Sebagai Landasan Teologi Ekonomi Islam," *Musytari Neraca Manajemen, Akuntansi, dan Ekon.*, vol. 3, no. 1, pp. 142–152, 2024.
- [31] G. Pratama, M. M. Yasin, L. Rokhmatullah, and N. Atikah, "Penerapan Prinsip-Prinsip Ekonomi Abu Yusuf Dalam Praktik Bisnis Dan Keuangan Modern," *J. Multidisiplin Indones.*, vol. 2, no. 8, pp. 1975–1983, 2023.
- [32] H. Heriyanto and T. Taufiq, "Nilai-Nilai Ekonomi dan Etika Bisnis Dalam Perspektif Islam," *Jimmi J. Ilm. Mhs. Multidisiplin*, vol. 1, no. 1, pp. 24–37, 2024.
- [33] D. Irawati, "Analisis Penerapan Etika Bisnis Islam Pada Produk UMKM Tahu di Desa Duren Kota Madiun," *Transform. J. Econ. Bus. Manag.*, vol. 3, no. 2, pp. 186–195, 2024.
- [34] N. Nisa, R. Safitri, R. Rianti, and Z. Zulfikar, "Penerapan Prinsip Ekonomi Islam Dalam Pengembangan Sistem Keuangan Kontemporer," *Triwikrama J. Ilmu Sos.*, vol. 3, no. 5, pp. 134–144, 2024.
- [35] R. Hardiyanti, "Potret Nilai-Nilai Tasawuf Entrepreneurship Dalam Strategi Bisnis Pelaku UMKM: Studi Deskriptif Di Pasar Kaget 46 Palasari Cibiru Kota Bandung." UIN Sunan Gunung Djati Bandung, 2024.
- [36] D. Suhara, I. Setiawan, N. A. Muharomah, D. Nurfitriana, and A. Fauziah, "Inovasi Dan Kreativitas Dalam Bisnis Syariah," *J. Pengabd. Pelitabangsa*, vol. 4, no. 2, pp. 38–43, 2023.
- [37] N. Azmi, "Problematika Sistem Ekonomi Islam Di Indonesia," *Mutawasith J. Huk. Islam*, vol. 3, no. 1, pp. 44–64, 2020.
- [38] N. N. A. Effendi and D. T. Prayoga, "Peran Tasawuf Dalam Meningkatkan Ketahanan Psikologis Pengusaha Muda," *Corona J. Ilmu Kesehat. Umum, Psikolog, Keperawatan dan Kebidanan*, vol. 2, no. 3, pp. 69–79, 2024.
- [39] S. M. Juhro and M. H. Ridwan, "Beberapa Perspektif Pembangunan Ekonomi Inklusif di Era New Normal," 2021.
- [40] F. M. A. Akbar, "Analisis Tantangan Dan Peluang Pengembangan Umkm Halal Dalam Era Pasar Nasional," *Zhafir J. Islam. Econ. Financ. Bank.*, vol. 2, no. 2, pp. 105–130, 2020.

