

Research Paper

Business Development Strategies of Ngalopok Store to Enhance Income: An Islamic Economic Perspective

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ABSTRACT

Micro and small enterprises (MSEs) play a critical role in driving local economies; however, many still struggle to design business development strategies that balance profitability with ethical and spiritual considerations. Previous research has primarily focused on financial performance and market competitiveness, leaving limited attention to how Islamic economic values can guide sustainable business growth at the micro level. This study aims to examine the business development strategies implemented by Toko Ngalopok, a small-scale retail enterprise located in Pareba'an Village, Ganding District, Sumenep Regency, through the lens of Islamic economics. Employing a qualitative research design, the study collected data through direct observation and semi-structured interviews with the shop owner and customers to obtain in-depth insights into managerial and ethical practices. The findings reveal that Toko Ngalopok employs several strategies, including product innovation, service quality improvement, and competitive pricing, to enhance customer satisfaction and increase income. These strategies are harmonized with key Islamic economic principles such as honesty (*ṣidq*), justice (*'adl*), and the pursuit of barakah (blessing) in business. The study underscores the significance of integrating Sharia-based ethical values into business management as a foundation for achieving both economic resilience and spiritual sustainability. This research contributes to the growing body of literature on Islamic entrepreneurship by demonstrating how ethical business strategies foster sustainable competitive advantage in micro enterprises.

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Introduction

Economic activity constitutes a fundamental dimension of human social life, inseparable from daily survival and welfare. Among these activities, trade and entrepreneurship are vital; beyond fulfilling basic consumption needs, they serve as principal sources of livelihood—especially for micro and small enterprises (MSEs). The ability to develop and sustain a business is therefore essential for entrepreneurs to survive and remain competitive amid rapidly evolving market conditions (Sugiana, Wulandari, & Samsudin, 2023; Bahrudin & Rahman, 2024). Innovation, adaptation to consumer demand, and strategic management are widely recognized as determiners of long-term business success in such contexts.

Toko Ngalopok, a small local store dealing in daily necessities in Pareba'an Village, Ganding Subdistrict, Sumenep Regency, exemplifies a local enterprise striving to increase its income through business development strategies. Faced with resource limitations and competitive pressures, the store has been innovating its service delivery, product assortment, and customer engagement approaches. These efforts align with entrepreneurship theory that underscores innovation, risk-taking, and adaptability as crucial for establishing sustainable competitive advantages (Amin & Rachmadi, 2024). What distinguishes Toko Ngalopok's approach, however, is its incorporation of Islamic economic values—honesty, justice, social responsibility, and seeking blessings (*barakah*)—in its business practices. Such values set it apart from purely profit-oriented conventional strategies by imbuing the entrepreneurial process with ethical and spiritual dimensions (Albar, Amiruddin, & Abdullah, 2025).

Recent scholarship has explored many aspects of business strategy development for MSEs within Islamic frameworks. For instance, in Indonesia, studies have examined the optimization of Islamic financial schemes for MSME development (Nasrulloh, Nurhasanah, Sukmawati, & Joni, 2025), enhancement of financial management for UMKM in support of the halal ecosystem (Maulida, Anshori, Himayasari, & Permana, 2024), and the integration of *Maqāṣid al-Sharī'ah* in advancing MSME business sustainability in the digital economy (Albar et al., 2025). Furthermore, investigations into strategies for UMKM in the digital era show that digital platforms, e-commerce, and capacity building are increasingly central (Bahrudin & Rahman, 2024; Mutiara Nabilah, 2024). Meanwhile, research focused on financing models, such as those avoiding usury (*ribā*), *gharar* (uncertainty), or exploitative practices, have examined practices like *mushārah*, *murābahah*, and *mudhārah* as well as field-based mentoring in Baitul Maal wa Tamwīl institutions (Akbar, Rosidta, & Lazuardi, 2024; Arrizqah Bariroh, 2024).

These works collectively advance our understanding of how Islamic economic principles can inform business development among MSEs. However, several limitations remain. First, many studies focus on broader MSE or MSME settings (often in urban or multiple village contexts) rather than on singular micro-enterprises embedded within specific rural or semi-rural communities, where local culture, resource constraints, and consumer behavior may differ significantly. Second, while much has been written on digitalization, financial schemes, and halal certification, fewer studies explicitly analyze how business development strategies at the micro level harmonize with Islamic values in the context of a small store's daily operations, including non-financial dimensions such as moral integrity, fairness in pricing, transparency, and social responsibility. Third, despite the ubiquity of the 'sustainability' rhetoric, there is less detailed empirical investigation into how local

enterprises pursue not just profitability but also ethical-spiritual goals—what might be called “blessed profit”—and how customers perceive or respond to such values-based strategies.

Given these research gaps, this study aims to examine the business development strategies implemented by Toko Ngalopok in Pareba'an Village, with special attention to how these strategies align with Islamic economic values and how they contribute to increasing income. The specific objectives are: (a) to identify the development strategies employed by Toko Ngalopok; (b) to evaluate the outcomes of these strategies in terms of income enhancement; (c) to assess the degree to which these strategies reflect Islamic economic values such as honesty (*šidq*), justice (*'adl*), amanah, social responsibility, avoidance of exploitative practices; and (d) to investigate how these value-driven strategies affect competitive advantage, customer trust, and long-term sustainability.

The novelty of this study lies in its focused case analysis of a single, rural small-scale enterprise where resource limitations are acute, and where both economic necessity and normative Islamic values intersect in daily business decisions. While many studies have addressed MSMEs broadly, few have closely examined a micro-enterprise like Toko Ngalopok, in its specific local context, and explored not only financial performance but also spiritual-ethical dimensions of strategy. Furthermore, this research contributes to the literature by illustrating how Islamic values are operationalized—through practices like fair pricing, transparent transactions, honest customer engagement—and how these impact both income and social legitimacy, factors often underrepresented in quantitative studies.

In sum, this paper contributes to international scholarship in Islamic economics, entrepreneurship, and small business studies by bridging the gap between theory and practice at the micro level. It offers empirical insights into how an ethically grounded business model can achieve income enhancement while sustaining values-based legitimacy in local markets. The research answers the following research questions: “Which business development strategies does Toko Ngalopok employ?”; “How have these strategies impacted income?”; “In what ways do these strategies adhere to Islamic economic values?”; and “What is the interplay between these value-driven practices and competitive sustainability in a small local business context?”

By addressing these questions, the study aims to offer both theoretical contributions—enriching models of Islamic entrepreneurship with value-based strategy—and practical implications for MSEs seeking to build income-generating ventures that do not sacrifice ethics or community welfare.

Method

This study employed a qualitative field research design to gain an in-depth understanding of the business development strategies implemented by Toko Ngalopok and to assess their alignment with Islamic economic principles. The qualitative approach was chosen because it enables the exploration of contextual meanings, values, and social interactions occurring in real business settings (Creswell & Poth, 2018; Denzin & Lincoln, 2018). The research was conducted at Toko Ngalopok, located in Pareba'an Village, Ganding District, Sumenep Regency. The shop owner served as the main informant, while several customers participated as supporting respondents to provide diverse perspectives.

Data were collected from both primary and secondary sources. Primary data were obtained through non-participatory observation and semi-structured interviews, while secondary data included business records and relevant literature on Islamic entrepreneurship

(Nasrulloh, Nurhasanah, Sukmawati, & Joni, 2025). The semi-structured interview method allowed flexibility in exploring participants' experiences (Kvale & Brinkmann, 2021).

Data analysis employed the descriptive qualitative technique, consisting of data reduction, data display, and conclusion drawing (Miles, Huberman, & Saldaña, 2018). Information relevant to the research focus was systematically categorized and interpreted using theoretical frameworks from Islamic economics. The analysis emphasized how Toko Ngalopok's strategies reflect Sharia-based values such as honesty (*šidq*), justice (*'adl*), and trustworthiness (*amanah*) in achieving both economic improvement and ethical sustainability. This methodological approach provided a comprehensive understanding of business practices rooted in Islamic ethical principles.

Results

The results of this study reveal that Toko Ngalopok has evolved into a key microenterprise that exemplifies the economic resilience of rural communities in Sumenep Regency. The store was established through local initiative and sustained by community trust, reflecting the essence of community-based entrepreneurship that underpins Indonesia's microeconomic ecosystem (Maria et al., 2024). Located in Pareba'an Village, Ganding District, the business was founded by a local entrepreneur whose primary motivation was to provide access to household goods for residents who lacked proximity to urban shopping centers. Observations indicate that the shop's product range primarily consists of basic household necessities—such as food, beverages, and daily consumables—but has since expanded to include stationery, kitchenware, and snack products for children. This development demonstrates the owner's adaptive capacity to respond to changing consumer preferences while maintaining social and ethical integrity in business operations.

Data obtained from semi-structured interviews with the store owner and several customers demonstrate a strategic orientation toward gradual business growth. The owner emphasized that "the key to sustaining the business lies in understanding what people need daily and ensuring they trust you enough to come back." This statement illustrates the relational nature of Toko Ngalopok's business model, which prioritizes mutual trust (*amanah*) as a cornerstone of local economic exchange. Through continuous observation, it was also found that the store has become more than just a transactional space; it functions as a small social hub where residents interact and exchange community information, reinforcing the role of social capital in sustaining microenterprise viability (Amalia & Fitrani, 2023).

The analysis further shows that Toko Ngalopok employs multiple strategies to ensure sustainability and competitiveness. The diversification of products represents a deliberate adaptation to consumer needs, aligning with the finding by Teguh et al. (2021) that product variety in micro-retail enhances resilience against market shocks. Customers interviewed confirmed this perception, with one respondent stating, "I come here not only for groceries but also to find small items I need for my children—everything is available here." This consumer-driven diversification fosters greater transaction frequency and customer retention. Additionally, flexible payment systems—where regular customers may defer payments temporarily—illustrate a trust-based relationship typical of informal rural trade networks (Santoso & Abdullah, 2020). The owner noted, "Sometimes people pay later, but I never worry. What matters is maintaining good relations." Such a system embodies Islamic ethical norms emphasizing tolerance and mutual consent in transactions, as prescribed in *muamalah* principles (Ali & al-Aidaros, 2021).

In terms of service, Toko Ngalopok differentiates itself through its personalized and empathetic approach to customers. Observations revealed that the store's owner and assistants consistently greet customers warmly, creating a comfortable and friendly shopping environment. This behavior has been recognized as a key determinant of customer loyalty in micro-retail businesses (Widodo & Mustofa, 2023). Furthermore, the store avoids aggressive price competition, preferring to maintain stable and fair pricing policies to prevent conflicts and preserve community harmony. Promotional activities are primarily word-of-mouth, supplemented by small gestures such as offering home delivery services for elderly customers. Such socially embedded marketing strategies highlight how informal networks and personal trust replace formal advertising mechanisms in sustaining rural entrepreneurship (Widyastuti & Rahman, 2022).

From the lens of Islamic economics, Toko Ngalopok's strategies strongly align with Sharia-compliant business practices. The principle of honesty (*ash-shidq*) is evident in transparent price disclosure and the willingness to replace defective goods. The owner affirmed, "If something is broken or not good, I replace it immediately—it's not just about money but about keeping trust." This approach reinforces moral integrity in commercial dealings, consistent with Islamic business ethics emphasizing justice (*al-'adl*) and transparency (Yustanto et al., 2024). Similarly, the business avoids any involvement in *riba* (usury) or *gharar* (excessive uncertainty), as all sales are conducted either in cash or through clearly agreed-upon deferred payments without additional charges. The owner's perspective on profit also reflects the pursuit of *barakah* (blessing) rather than mere financial gain. "If I sell honestly and people feel helped, I believe Allah will bless the business," the owner stated. This notion aligns with the work of Ismail and Zain (2022), who highlight that *barakah*-oriented entrepreneurship contributes to spiritual satisfaction alongside economic success.

The cumulative effect of these strategies is observable in Toko Ngalopok's business performance over time. Although the store lacks formal accounting records, the owner reported consistent increases in daily revenue over the past two years, alongside a growing base of loyal customers. One respondent noted, "I prefer buying here because it feels like family. Even if prices are similar elsewhere, I trust this place more." Such statements indicate that relational and ethical values outweigh price sensitivity among consumers—a finding that echoes recent studies on ethical consumerism in Muslim-majority economies (Nurhasanah & Joni, 2024).

The findings also demonstrate Toko Ngalopok's resilience amid increasing local competition. Instead of resorting to price wars, the enterprise has built a value-based differentiation strategy anchored in moral credibility and social embeddedness. These findings support the argument that ethical entrepreneurship enhances microenterprise sustainability by reinforcing community trust and social cohesion (Rahman & Rahim, 2020). In effect, Toko Ngalopok has become an integral part of local economic life—a small yet meaningful model of Islamic economic practice that harmonizes profit, ethics, and community welfare.

Discussion

The findings of this study highlight that Toko Ngalopok, as a microenterprise in a rural context, demonstrates a strategic adaptation model rooted in social, ethical, and religious values, while maintaining operational pragmatism and economic resilience. The business

strategies implemented—pricing accessibility, service integrity, adaptive payment methods, and community-based marketing—reflect a hybrid approach that integrates Islamic ethical principles with contemporary microenterprise management. These findings respond to the initial research objective of identifying sustainable business strategies for small-scale enterprises in rural Indonesia within the framework of Islamic economics.

From an analytical perspective, the observed strategies align closely with the concept of value-based entrepreneurship, in which business practices are guided not merely by profit maximization but by social embeddedness and ethical responsibility (Priyandono et al., 2024; Syafitri & Nur, 2024). The pricing approach of Toko Ngalopok, which emphasizes affordability for low-income rural customers, demonstrates economic inclusivity. Such a strategy mirrors the Islamic principle of *adl* (justice) by ensuring fairness in transactions and preventing exploitative profit-seeking (Putra, 2024). This finding is consistent with prior studies, such as those of Hijriyah (2021) and Malinda (2017), which emphasized that small enterprises in developing economies sustain their competitiveness by cultivating community trust and maintaining equitable pricing policies rather than relying solely on capital strength.

Moreover, the provision of flexible payment systems for loyal customers reflects a socio-economic adaptation to the cyclical nature of rural income, often influenced by agricultural seasons and fluctuating commodity prices. This adaptive mechanism shows the owner's awareness of contextual financial behavior within the rural economy (Hutajulu et al., 2024). From an Islamic economic viewpoint, this practice resonates with the prohibition of *riba* (usury) and the encouragement of *ta'awun* (mutual assistance). The absence of interest-bearing credit and the reliance on mutual trust enhance not only transactional justice but also reinforce the social contract between seller and buyer, contributing to community solidarity.

The analysis also suggests that the store's commitment to service quality and transparency builds a relational form of customer loyalty that extends beyond economic transactions. This finding supports the theory of social capital in microenterprises, as articulated by Putnam (1993), which posits that interpersonal trust and social norms serve as productive assets for small-scale businesses. In rural contexts, the social bond between entrepreneurs and consumers functions as a substitute for formal institutional mechanisms such as contracts or financial guarantees (Syafitri & Nur, 2024). The friendly and personal service approach of Toko Ngalopok thus reflects the essence of *ukhuwah* (brotherhood) in Islamic economic behavior, strengthening both social cohesion and commercial sustainability.

From a managerial standpoint, the gradual improvement in product diversification and stock management demonstrates a learning-based development process typical of microenterprises transitioning toward semi-formal operational models. Although the store still uses manual inventory systems, the owner's initiative to monitor inflow and outflow of goods indicates growing managerial literacy (Setyadi & Nuajijah, 2024). This behavioral shift supports the argument of Kitching et al. (2015), who found that incremental learning and self-managed record-keeping contribute significantly to microenterprise sustainability in resource-constrained environments. Furthermore, the initiative reflects an alignment with the Islamic concept of *amanah* (trustworthiness), as it ensures accountability and prevents waste, both of which are key elements of ethical management in Islamic business practice (Rianda et al., 2024).

The empirical evidence of increased sales turnover and expanded customer loyalty corroborates the effectiveness of these strategies. The business's resilience, despite limited capital and market competition, exemplifies the local multiplier effect (Damayani, 2025),

wherein local spending and employment generate cyclical economic benefits for the surrounding community. This suggests that Toko Ngalopok contributes not only to the financial well-being of its owner but also to the broader socio-economic development of Desa Pareba'an. The observed rise in average daily revenue after product diversification also affirms the significance of market responsiveness in rural microenterprises. This finding echoes the conclusions of Al-Rahman and Rahim (2022), who emphasized that flexibility and customer intimacy are decisive factors for competitive advantage in micro-scale retailing.

When examined through the lens of Islamic economics, Toko Ngalopok's operational behavior exhibits a strong adherence to sharia-compliant entrepreneurship. The principles of honesty (*ṣidq*), justice (*'adl*), social responsibility (*mas'uliyah ijtimai'iyah*), and blessing (*barakah*) are consistently manifested in the store's practices. The transparency in product pricing and quality ensures that customers are not deceived, fulfilling the Qur'anic injunction against fraudulent business transactions (Putra, 2024). Similarly, fairness in pricing aligns with the Prophet Muhammad's (peace be upon him) guidance on equitable trade and the avoidance of exploitation. The absence of interest-based transactions and speculative practices further validates that the enterprise operates within the bounds of permissible (*halal*) economic conduct.

Importantly, the owner's orientation toward *barakah* rather than mere profit accumulation represents a distinctive moral framework. This contrasts sharply with Western capitalist paradigms, which often prioritize efficiency and profit maximization (Hassan & Lewis, 2014). The concept of *barakah* encompasses both material and spiritual prosperity, emphasizing the moral dimension of economic success. As Rianda et al. (2024) argue, businesses grounded in the pursuit of *barakah* tend to exhibit higher levels of social responsibility, long-term stability, and customer loyalty—qualities that are empirically observable in Toko Ngalopok's case.

In comparing these findings with prior literature, a unique pattern emerges. While most studies on microenterprises focus on capital constraints, marketing innovation, or digital transformation (Nasution et al., 2023), this research underscores ethical entrepreneurship as the central determinant of sustainability. The context of rural Indonesia, with its dense social networks and religious values, enhances the applicability of Islamic business ethics as a guiding framework for economic activity. In contrast to urban microenterprises that rely more on digital tools for competitiveness, Toko Ngalopok leverages trust-based social relations as its primary economic asset. This finding contributes a novel insight to the discourse on Islamic microeconomics by demonstrating how socially embedded Islamic ethics can operate as an endogenous growth factor.

Furthermore, the discussion reveals that the strategic emphasis on fairness and mutual trust reduces the volatility typically faced by microenterprises. Rather than engaging in price wars or risky financial mechanisms, Toko Ngalopok's reliance on community reputation and consistent service quality creates a stable demand base. This supports the argument of El-Gamal (2006), who posited that ethical constraints in Islamic finance and trade, while seemingly restrictive, actually serve as stabilizing mechanisms that protect economic actors from excessive uncertainty (*gharar*). The relational equity established between seller and buyer thus functions as a buffer against market shocks—a particularly relevant insight for microbusinesses operating in vulnerable rural economies.

From a policy standpoint, these findings have important implications. Government programs aimed at supporting micro, small, and medium enterprises (MSMEs) often emphasize digitalization and capital access, yet they tend to overlook the moral and cultural dimensions of entrepreneurship (KemenkopUKM, 2021). The case of Toko Ngalopok suggests that business sustainability in rural areas may depend more on ethical consistency and community participation than on technological advancement alone. Integrating Islamic economic education and community-based mentoring could therefore enhance the effectiveness of national MSME policies.

In theoretical terms, the study reinforces the intersection between Islamic moral economy and rural microenterprise sustainability. It illustrates that small-scale businesses guided by ethical values can achieve both economic viability and social welfare, fulfilling the dual objectives of *falah* (worldly success) and *akhira* (spiritual fulfillment). This aligns with Chapra's (1992) conception of Islamic economics as a system that harmonizes material growth with moral development. The owner's decision-making process—prioritizing long-term trust and fairness over short-term profit—reflects this harmony in practice.

Finally, the case of Toko Ngalopok adds to the growing empirical evidence that ethical, community-based business models can be both sustainable and scalable when supported by appropriate institutional frameworks. It suggests that future research should explore how digital tools, such as social media marketing or mobile payments, could be integrated without compromising the moral integrity of Islamic entrepreneurial values. The sustainability of microenterprises like Toko Ngalopok ultimately lies in maintaining the equilibrium between profit, people, and piety—a triadic balance that not only sustains the enterprise but also reinforces the moral economy of the community in which it operates.

Conclusion

This study demonstrates that Toko Ngalopok, as a rural microenterprise, effectively integrates ethical, social, and managerial strategies grounded in Islamic economic principles to achieve sustainable business growth. Practices such as fair pricing, flexible payment systems, and transparent transactions reflect key Islamic values—*ṣidq* (honesty), *ʿadl* (justice), and *barakah* (blessing)—which not only strengthen business credibility but also foster community trust and social cohesion. The findings affirm that Islamic business ethics can serve as a practical framework for microenterprise sustainability, offering both economic and moral benefits. In doing so, this research contributes to the broader discourse on ethical entrepreneurship by emphasizing that Islamic moral principles function as strategic tools for long-term competitiveness, particularly within resource-limited, community-based economies.

However, this study's scope was limited to a single rural case, which may restrict the generalizability of its conclusions. Future research should expand through comparative or mixed-method approaches to explore whether similar patterns of ethical practice and business performance occur across diverse contexts. Additionally, further investigation into how digital transformation, financial inclusion, and policy support intersect with Islamic entrepreneurial ethics would enhance the understanding of faith-based sustainability models. Overall, this study underscores that microenterprises rooted in Islamic ethical values can advance both economic prosperity and spiritual well-being (*falah*), offering a model for inclusive, resilient, and morally grounded economic development.

Authors' Declaration

We, the authors, contributed substantially to the conception and design of this study. We were responsible for the data analysis, interpretation of results, and preparation of the discussion. All authors have reviewed and approved the final version of this manuscript for publication.

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