

## DEVELOPMENT OF SUSTAINABLE BUSINESS MODELS FOR COMMUNITY-BASED SMES IN MEDAN: AN ISLAMIC ECONOMIC PERSPECTIVE

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**Abstract.** This article attempts to develop a sustainable business model for community-based Micro, Small, and Medium Enterprises (MSMEs) in Medan City from the perspective of Islamic economics. This initiative is driven by the fact that there are currently 38,343 MSMEs registered in the Cooperative and MSME Data System (SIMDAKOP) application of Medan City, which must be able to endure. The methodology used is a qualitative approach, with data collection through interviews and surveys completed by participants, analyzed using a SWOT analysis based on the triple bottom line. The results of this study indicate that the sustainable business model for community-based MSMEs in Medan City, approached through SWOT analysis, is a competitive strategy achieved through ST (Strengths and Threats) collaboration. The program planning includes: (1) enhancing MSME collaboration with government institutions and academics to improve MSME competitiveness; (2) increasing environmentally friendly and locally sourced product innovation; and (3) improving funding sources from CSR programs of institutions or state-owned enterprises (SOEs) to support MSMEs, ensuring that their products and prices remain affordable despite economic instability. The contribution of this article is the proposal of a sustainable business model that is expected to withstand the challenges posed by all the core issues previously mentioned in the context of Islamic economics.

**Keywords:** Model; Sustainable Business; MSMEs; SWOT; TBL

### I. INTRODUCTION

Currently, there are 38,343 MSMEs registered in the Cooperative and MSME Data System (SIMDAKOP) application in Medan City. The Medan City Government actively supports the growth of MSMEs by organizing empowerment programs and festivals that provide opportunities for business actors to showcase their products (<https://portal.medan.go.id/berita/buka-medan>). UMKM actors have experienced a decline according to a survey conducted by the Indonesian Employers Association (Apindo) North Sumatra, which shows that around 60% of UMKM actors in Medan City have experienced a decrease in turnover and income since the pandemic. (Matondang et al., 2024). And the large amount of waste disposed of carelessly, especially in drainage channels, causes water flow blockages, leading to flooding that can pose challenges for MSMEs in the city of Medan. (Fahrizal S.Siagian et al., 2024).

Another challenge faced by SMEs is price variation that alters supply and demand, which in turn increases consumer demand for food along with population growth, according to previous research by Heryawan (2014). (Azwin & Syahbudi, 2022). The challenge often faced by SMEs is that due to their close relationship with the potential market, location is one of the elements that significantly influences business success, according to previous research by Fandi (2006). (Arifandi Banurea & Aisyah, 2022). However, there may not be enough food supplies available to meet the current demand, which

ultimately leads to changes in food costs. The development of sustainable business models for community-based Micro, Small, and Medium Enterprises (MSMEs) in Medan City and within the framework of Islamic economics is a highly relevant and important topic in the context of the local economy. Medan, a metropolitan city in North Sumatra Province, has become a dynamic regional economic hub. However, despite the significant contribution of SMEs, they often face various challenges such as limited access to capital, lack of knowledge about digital marketing, and limited human resources. This results in many SMEs being unable to operate optimally and compete in an increasingly competitive market.

Developing a sustainable business model has become crucial for SMEs amid the increasingly fierce global market competition. The social and environmental impacts of the company's operations are also taken into account alongside revenue in a sustainable business strategy. This strategy aligns with the principles of Islamic economics that prioritize community empowerment, social justice, and fair wealth distribution. (Syahputra dkk., 2023). SMEs can make a greater contribution to sustainable and equitable economic growth by incorporating these ideals into their business plans. (G & Pranasari, 2019).

The practice of sustainable business models has been implemented by several MSME communities in Indonesia, such as Pasar Kamisan in Yogyakarta. This community has successfully fostered a spirit of business sustainability through

a balanced supply chain among business actors, ensuring that farmers' prices are not victimized by middlemen. The city of Medan has great potential to develop community-based MSMEs. Through collaboration among business actors within the community, they can share knowledge, resources, and experiences in running their businesses. Government programs such as "UMKM Naik Kelas" also provide opportunities for MSME actors to receive training and access to capital to enhance their business capacities. The Medan City Government has allocated a budget of Rp5 billion for assistance to MSME actors in 2024. This assistance aims to enhance the production and marketing capacity of local products and encourage the formation of cooperatives among micro, small, and medium enterprises.

Table 1. Number of MSMEs in the city of Medan 2019-2024

Years	total	Noted
2019	3.861	The number of registered MSMEs at the Cooperative and MSME Office of Medan City.
2020	16.620	Significant increase due to many people starting new businesses as a result of the COVID-19 pandemic.
2021	27.763	The number of MSMEs continues to rise along with the post-pandemic economic recovery.
2022	70.000	This figure includes all types of registered MSMEs, showing very rapid growth.
2023]	~38.343	It is estimated that the number of MSMEs has increased by mid-year.
2024	~38.343+	The total number of MSMEs in Medan City shows great potential in this sector.

Source : <https://portal.medan.go.id/> (2024)

Based on that data, MSMEs in Medan City have grown rapidly in recent years, especially post-COVID-19 pandemic, which has encouraged many entrepreneurs to establish new businesses. This expansion shows that MSMEs play a significant role in the regional economy by increasing income and creating jobs. (Pardede & Trimurni, 2023). The Medan City Government, through the Cooperative and MSME Office, actively supports the growth of MSMEs with various coaching and training programs, as quoted from Portal Medan (2023) in (Nursidi & Wulandari, 2021). With this support, it is expected that MSMEs in Medan City can continue to grow in quality and competitiveness. The eight sectors included in MSMEs are manufacturing, information technology, trade, services, creative industries, agriculture, construction, and renewable energy production. The trade sector is one of the sectors included in community-based MSMEs. The provision and distribution of goods needed by industries and communities through market processes or special operations for community needs, both domestically and internationally, as defined by Aulia (2020) as the trade sector. (Wahyuningtias, 2021). Because, the social structure is formed from various types of businesses that have net assets and annual sales results. Therefore, MSMEs centered in culinary communities are part of the trade sector of MSMEs and have the potential to enhance community welfare and economic sustainability.

Community-based culinary SMEs not only contribute to economic growth but also strengthen local cultural identity. However, despite its great potential, this sector faces various

challenges in the context of global economic uncertainty, and community-based culinary SMEs often become the backbone of the local economy. Many culinary SMEs face obstacles in accessing resources such as capital, training, and technology. Understanding these obstacles and how MSME actors overcome them could be a significant focus of research.

Research on community-based culinary SMEs is very important and urgent to conduct, considering the significant role of this sector in the local economy and the challenges faced in the context of globalization and increasingly fierce competition (Haikal et al., 2024). In previous research conducted by (Hendra et al., 2019), it was found that the researchers conducted a survey to see the alignment of the community's mission with the mission of community members in Yogyakarta using only a TBL-based qualitative method. Meanwhile, according to the research by (Alghif et al., 2023), it was found that previous research used the IE matrix and Triple-Layer Business Model Canvas (TLBMC) method for business model development. According to the research conducted by (Nurzi Sebrina et al., 2024), the analysis was carried out using bibliographic research techniques with the VOSviewer software and content analysis. The similarity between previous studies and this research lies in the use of qualitative methods and the same goal of advancing MSMEs for the community. Meanwhile, the difference between previous studies and this research is in the allocation of time and the methods used, with previous studies employing IE matrix analysis and the Triple-Layer Business Model Canvas (TLBMC) and bibliographic techniques using VOSviewer software and content analysis, whereas this research uses SWOT analysis techniques based on TBL. The urgency of this article is underscored by the fact that many culinary MSMEs face challenges such as fluctuations in raw material prices, changes in consumer preferences, and competition from large businesses. Finding tactics that business actors can use to keep their companies afloat in the face of these challenges is the main objective of this research.

Therefore, to address this issue, the author intends to use the SWOT method with the Triple Bottom Line (TBL) concept, also known as the 3P (People, Planet, Profit), which offers an important framework for understanding the sustainability of business models, including in the community-based culinary MSME sector. Educating consumers about the importance of sustainability in food consumption can enhance customer loyalty and attract a broader market segment. (Kristia, 2019). By applying these principles, SMEs that are concerned with social and environmental issues can open up new market opportunities. (Yudawisastra, 2021).

## II. RESEARCH METHODS

This research uses a qualitative descriptive research method. The condition of the natural object is studied using qualitative research methodology, where the researcher acts as the primary instrument. (Sugiyono, 2016). This research will be conducted in the city of Medan on December 3, 2024. Medan City was chosen as the research location because MSME actors there face various problems, such as raw materials, price

fluctuations, and access to capital. The primary data subjects used are five people, namely three MSME actors, a leader from the culinary community, and an academic. The researcher chose the chairperson of the Taste Medan community for the interview because this community focuses on the introduction and preservation of authentic Medan cuisine, as well as appreciating the richness of local flavors. The main data sources were obtained from questionnaires and interviews with the five participants. The data analysis method used in this study is SWOT analysis, which combines the Triple Bottom Line (TBL) concept with Strengths, Weaknesses, Opportunities, and Threats. The author uses this method because it emphasizes how business strategies must integrate economic, social, and environmental performance to create a sustainable business model for SMEs in Medan City.

### III. RESULTS AND DISCUSSION

The sustainable business model for MSMEs in Medan City using the SWOT analysis approach (Strength, Weakness, Opportunity, Threats) with the TBL (Triple Bottom Line) concept is a competitive strategy with programs on Collaboration, Innovation, and capital sources from CSR, generated through interviews and surveys with the Head of the Medan Culinary Community, three MSME actors, and Academics. In the interview conducted on December 3, 2024, regarding several programs with questions based on the SWOT method with the TBL concept to five respondents, several opinions were generated, namely:

1. Source one: Ms. Ema Cania, Chairperson of the culinary community "Collaborating with other MSME communities because it can make us complement each other, for example, there are things we have and they have, and vice versa. Of course, collaboration is very important. The current challenge for MSMEs is the overlapping barriers to community participation, where sometimes MSMEs are better off individually." This collaboration has a lot of potential because in our community, there are many who prefer to follow their own paths rather than adhering to formalities, but there are pros and cons to this. Another obstacle is that our community lacks strong efforts to promote their businesses, which usually leads to unsustainable SMEs.

2. Second speaker: Mr. Ahmad Yaqin, UMKM practitioner "The potential of collaborating with UMKM A or UMKM Z, in my opinion, is very important and has a huge opportunity because this collaboration creates different menus, allowing consumers to enjoy various options. The challenges that can hinder community participation in supporting sustainable UMKM usually involve price fluctuations and the lack of creativity from sellers in promoting their products."

3. Third Speaker: Mrs. Supriati, UMKM Practitioner "Collaborating with local communities or other UMKM is definitely very promising because there is often sharing about sales there. Usually, the challenge in hampering community participation in UMKM is..." When natural disasters occur, such as the current rainy season causing floods, it affects the community's participation in MSMEs.

4. The fourth source: Mr. Gunawan, an MSME actor "Regarding collaboration, this is very supportive for us,

because with this collaboration, we become aware of how to face situations that might change every day. Usually, the challenges we face, for example, like the rainy season that occurs at the end of this year, customers become scarce, which causes us not to reach our sales targets."

5. Fifth source: Ms. Wulan Dayu, Academic "In my opinion, collaborating is a good program because, with this program, we can gain more connections and knowledge, even other ideas for MSME actors to sell." The challenge is that, perhaps due to the end of the year, the climate or season is not very supportive, which has resulted in reduced income for MSME actors in the city of Medan. From the interviews with those five sources, it can be concluded that collaboration is a very important strategy and has great potential to enhance the sustainability and competitiveness of micro, small, and medium enterprises (MSMEs). As for Climate and Natural Disasters, they often pose obstacles to the sustainability of this business model.

The research results were obtained by distributing a questionnaire to five respondents using the SWOT method based on TBL to find the outcomes of this method. The strengths and weaknesses of SMEs are identified through internal analysis, which involves creating a Summary Matrix of Internal Strategic Factor Analysis. (IFAS). Although SMEs face challenges in managing their operations, the elements of strength are those that can help them manage the company sustainably. Data was collected by analyzing responses to surveys sent to the Medan culinary community. The triple bottom line approach, internal questionnaire (strengths, weaknesses), and external questionnaire (opportunities and threats) serve as the basis for evaluating internal and external elements. The results of the IFAS matrix preparation are displayed in Table 1 below.

Table 2. Matrik IFAS

#### Internal Fakttor

No	Instrumen	Total	Weight	Rating	weight x Rating
1	People : Many MSME actors have strong social ties within the community.	15	0.18987	3	0.569620253
2	Planet : Environmental awareness that is relatively high in the community	15	0.18987	3	0.569620253
3	Profit : Affordable products and prices leading to high demand	16	0.20253	3	0.648101266
Total		46			1.787341772

No	Weakness	Total	weight	Rating	Weight x rate
1	People : the low skill level of MSME actors in modern business management.	10	0.12658	2	0.253164557
2	Planet : MSMEs still largely use traditional/non-industrial equipment, which limits their waste management and recycling capabilities.	11	0.13924	2	0.306329114
3	Profit : Lack of capital resulting in small production capacity, which affects the profit.	12	0.1519	2	0.364556962
Total		33			0.924050633
Total S+W		79	1		2.711392405

Based on the calculation results, the strength factor has a score of 1.787341772, the weakness factor has a score of 0.924050633, and the total internal factor score is 2.711392405. The result of identifying external variables for opportunities and threats that can impact SMEs is the External Strategic Variables Analysis Summary Matrix (EFAS). The future opportunities and threats faced by SMEs are determined by the EFAS Matrix. Table 2 below displays the results of the EFAS matrix compilation.

Table 3. Matrik EFAS

External factor

No	Opportunities	Total	Weight	Rating	Weight x rating
1	People : The potential for the development of community-based creative MSMEs is increasing.	17	0.17	3	0.578
2	Planet : Join in making the green economy a success	15	0.15	3	0.45
3	Profit : The potential for collaboration/partnerships that provide significant benefits	17	0.17	3	0.578
	<b>Total</b>	<b>49</b>			<b>1.606</b>

Source: Survey results and processed data (2024)

No	Threats	Total	Weight	Rating	Weight x rating
1	People : Competition between SMEs and large-scale products	14	0.14	3	0.392
2	Planet : Climate change and environmental disasters causing resource limitations.	19	0.19	4	0.722
3	Profit : Unstable Economic Conditions	18	0.180000	4	0.648
	<b>Total</b>	<b>51</b>			<b>1.762</b>
	<b>Total O+T</b>	<b>100</b>			
	<b>Total</b>	<b>179</b>	<b>1</b>		<b>3.368</b>

Source: Survey results and processed data (2024)

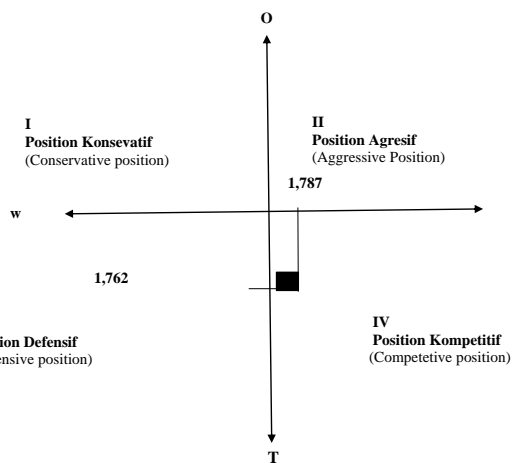
Based on the calculation results, the opportunity and threat factors each received scores of 1.606 and 1.762, respectively, resulting in a total external factor score of 3.368. The next step is to construct the IE (Internal-External) matrix generated using the triple bottom line approach to determine the current status of SMEs, as shown in Table 3 below.

Table 4. Matrik SWOT

Internal/external	(Strength)	(Weakness)
	People: Many MSME actors have strong social ties within the community.	People: the low skill level of MSME actors in modern business management
	Planet: Relatively high environmental awareness within the community	Planet: MSMEs still largely use traditional/non-industrial equipment, which limits their waste management and recycling capabilities.
	Profit: Affordable products and prices leading to high demand	

(Opportunities)	SO	WO
People: The potential for the development of community-based creative MSMEs is increasing.	SO Strategy: Utilize Strength Instruments to Seize Opportunities	WO Strategy: Address Weaknesses to Seize Opportunities
Planet: Join in making the green economy a success		
Profit: The potential for collaboration/partnerships that provide significant benefits		
(Threats)	ST	WT
People: Competition between SMEs and large-scale products	Enhancing the COLLABORATION of MSMEs with Government institutions and Academics to improve the competitiveness of MSMEs (S1, T1)	WT Strategy: Address Weaknesses to Overcome Threats
Planet: Climate change and environmental disasters causing resource limitations.		
Profit: Unstable Economic Conditions		
	Increase in Capital Sources from Institutional or SOE CSR in supporting MSMEs so that MSME products and prices remain affordable despite unstable economic conditions (S3, T)	

Figure 1.3 Matrix Kartesius



processed data 2024

Source :

Based on the Cartesian matrix of the ST strategy in the results above, it was found that the Strength (S) score is 1.787 and the Threat (T) score is 1.762. One way to find competitiveness in each strength is by using competitive strategies (Islami et al., 2022). Freddy Rangkuti defines competitive strategy as a series of actions taken by a business to outperform its competitors and achieve market superiority (Rangkuti, 2015). With the help of company resources and attributes, this competitive strategy aims to improve the company's business performance compared to other companies, particularly in the areas of collaboration, innovation, and funding sources from CSR initiatives. The creation of this competitive strategy can help SMEs in Medan City join the UMKM 2030 Upgrade Program.

The results of the data analysis can be concluded that the IFAS value is 2.711 and the EFAS value is 3.368. Which indicates that the competitive strategy with collaboration programs, innovation, and capital sources from institutional and state-owned enterprise CSR will result in a sustainable business model. SMEs centered in the culinary community sector are in Quadrant I, where the business must be able to grow in order to boost sales, assets, profits, or all three.

#### *Islamic Economics Perspective*

Sustainable business models from the perspective of Islamic economics integrate Sharia principles with the goals of environmental and social sustainability. This can reflect the essence of Islamic economics, which focuses on justice, spiritual well-being, and resource management through the principles of Islamic economics. UMKM actors do not only think about their profits but also about the welfare of the environment. Based on the perspective of Islamic economics, the concept of the triple bottom line (TBL) can create a fair business model that not only focuses on profit but also on environmental goodness, as explained in Surah An-Naml, Verse 78. Allah SWT says:

إِنَّ رَبَّكَ يَقْضِي بَيْنَهُمْ بِحُكْمِهِ وَهُوَ الْعَزِيزُ الْعَلِيمُ

According to Tafsir Jalalayn, your Lord will mediate the disputes among them based on the same principles as those who are not among them, and He will do so justly on the Day of Judgment. Unlike in this world, where the disbelievers can still oppose His prophets, He is the All-Powerful, the Almighty, and the All-Knowing, therefore no one can oppose the decrees that He will decide. Islamic economics argues that trade must respect justice. The principle of Islamic economics not only discusses welfare and profit but also how we must be able to preserve nature as best as possible in the right way. as explained in Surah Al-Anfal, Verse 53, Allah SWT says:

لَكَ بِأَنَّ اللَّهَ لَمْ يَكُ مُغَيِّرًا نِعْمَةً أَنْعَمَهَا عَلَىٰ قَوْمٍ حَتَّىٰ يُغَيِّرُوا مَا بِأَنْفُسِهِمْ وَأَنَّ اللَّهَ سَمِيعٌ عَلِيمٌ

Quraish Shihab believes that this sentence is fair. Because, as long as a people do not change the blessings they have received—such as peace, wealth, and health—by doing things that cause harm to themselves, then Allah will not change the blessings of nature that have been given to them.

Allah is All-Knowing of their deeds and All-Hearing. According to Islamic economics, companies must also consider the welfare of their peers. The principles of Islamic economics also teach not to engage in falsehood or deceit in business but to do so in a way that involves mutual acceptance, as explained in Surah An-Nahl, Verse 65, where Allah SWT says:

اللَّهُ أَنْزَلَ مِنَ السَّمَاءِ مَاءً فَأَحْيَا بِهِ الْأَرْضَ بَعْدَ مَوْتِهَا إِنَّ فِي ذَلِكَ لَآيَةً لِّقَوْمٍ يَسْمَعُونَ

Quraish Shihab claims that Allah causes rain to fall from the sky, allowing the previously barren, arid, and desolate land to become a place for plants to grow and give birth to life. The existence of the Wise Creator of the Universe is actually demonstrated by that natural creation. Rain dissolves chemical components in the soil that are absorbed by plants as they seep into the ground. These components then transform into cellular and living cells. Based on Islamic Economics in business, we must also pay attention to the preservation of nature created by Allah SWT.

وَلَا تُفْسِدُوا فِي الْأَرْضِ بَعْدَ إِصْلَاحِهَا وَادْعُوهُ خَوْفًا وَطَمَعًا إِنَّ رَحْمَتَ اللَّهِ قَرِيبٌ مِّنَ الْمُحْسِنِينَ

According to Tafsir Al-Muyassar, and do not cause corruption on earth in any way, after Allah has improved it by sending the messengers and flourishing it with acts of obedience to Allah. And pray to Him with sincere devotion, accompanied by fear of His punishment and hope for His reward. Indeed, the mercy of Allah is near to those who do good. Based on the teachings of Islam, in business, we should also strive to preserve the surface of the Earth as best as we can without only thinking about profits.

#### IV. CONCLUSIONS

The researchers discuss the creation of a sustainable business model for community-based MSMEs (Micro, Small, and Medium Enterprises) in Medan from the perspective of Islamic economics based on research findings. highlighting the important role of MSMEs in the local economy, which contributes to sustainable business models, income generation, and economic growth. However, many MSMEs face challenges such as limited access to capital, lack of knowledge about digital marketing, and limited human resources, which hinder their operations and competitiveness optimally. For community-based MSMEs, creating a sustainable business model becomes crucial because this business model takes into account the social and environmental impacts of its operations in addition to profits. The principles of Islamic economics, which prioritize social justice, fair wealth distribution, and community empowerment, align with this strategy. With the "Triple Bottom Line" (TBL) or 3P (People, Planet, Profit) paradigm, and the "SWOT" (Strength, Weakness, Opportunities, Threats) technique as a framework for understanding sustainability in business, including in the community-based culinary MSME sector. By applying these principles, SMEs can attract more customers who care about

social and environmental issues, thereby opening up new market opportunities. And discussing the growth of the MSME sector in Medan, with the number of registered MSMEs increasing significantly in recent years, especially after the COVID-19 pandemic. The Medan government has also actively supported the development of MSMEs through various programs, such as festivals and empowerment initiatives, which provide opportunities for entrepreneurs to showcase their products.

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