An Analysis of Service Quality and Consumer Satisfaction from the Perspective of Islamic Business Ethics

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ABSTRACT

businesses Grocery represent a popular entrepreneurship within communities due to their easy accessibility, stable market demand, and relatively affordable capital requirements. Amidst the intense competition in the retail sector, service quality and the application of business ethics are critical to success. This study aims to evaluate the service quality of April Grocery Store in Kota Baru Village through the lens of Islamic business ethics, encompassing principles such as honesty (sidq), trustworthiness (amānah), justice ('adl), and excellence (iḥsān). Employing a descriptive qualitative approach, data were collected observation, in-depth interviews, and documentation involving the store owner, employees, and customers. The findings indicate that although ethical values have been incorporated into sales interactions and service practices, challenges remain in operational aspects, including the absence of standardized service procedures, infrastructural limitations, and suboptimal adaptation to the needs of modern consumers. The study concludes that integrating Islamic ethical values with professional service management can enhance customer satisfaction and support the sustainability small-scale enterprises in a competitive market environment.

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1. INTRODUCTION

The growth of the business and trade sectors in the contemporary era has undergone increasingly complex dynamics (Witt, Lewin, Li, & Gaur, 2023). Modern society demands quality and convenience in accessing goods and services that support daily life. This phenomenon has not only encouraged the emergence of various types of businesses but also created a highly competitive business climate. Every business actor, whether operating on a large or small scale, is required to adapt to market expectations. In this context, service quality becomes a vital instrument to ensure business sustainability (Favour Oluwadamilare Usman et al., 2024). Customers no longer seek products alone, but also comfort, trust, and a satisfying transaction experience.

In the business world, customer satisfaction is the key to long-term success. Satisfaction not only reflects the fulfillment of consumer needs but also forms the foundation for loyalty and long-term relationships between consumers and businesses. Such relationships offer competitive advantages, including repeat purchases, enhanced business image, and positive word-of-mouth (Nisak & Rahmah, 2024; Sofiatin, Musthofa, & Sunarti, 2025). Therefore, service strategies oriented toward consumer needs and expectations are imperative. Particularly in micro and small-scale businesses such as grocery stores, quality service can serve as the main differentiator amid intense competition (Ibad & Nugroho, 2025).

Grocery businesses are a primary entrepreneurial choice for communities due to their ease of access, stable market demand, and relatively affordable capital. In densely populated areas, grocery stores play a crucial role in distributing basic necessities. Although small in scale, these stores compete within a challenging business landscape. Their success relies heavily on the ability of owners and employees to provide optimal service (Fitri, Haeran, Munip, & Devi, 2024; Rahma, Musthofa, & Fatimah, 2024; Tarmuji, Abidin, Wandi, & Nisak, 2024). In practice, grocery stores are expected not only to sell products but also to build emotional connections and trust with customers. Service becomes the heart of the business process, as consumers continually compare their expectations with the actual service they receive.

Amid competition among grocery stores, there emerges a critical need for a moral and ethical foundation in business practices. Islamic business ethics offers a value system that directs economic activities not solely toward material profit but also toward achieving spiritual blessings and fulfilling social responsibility (Ibad & Nugroho, 2025). Principles such as honesty, justice, trustworthiness (amanah), and transparency serve as key pillars in conducting business that does not harm any party. In the context of grocery stores, the application of Islamic business ethics should be reflected in customer service, pricing, weighing accuracy, and interactions with consumers. This ethical code functions not only as a moral boundary but also as a legal and spiritual foundation that maintains a balance between profit orientation and public benefit (maslahah) (Sutiani, Mustofa, Fatimah, Devi, & Wargo, 2025).

Applying Islamic business ethics in grocery store operations has the potential to foster healthy and sustainable competition. When business actors prioritize Islamic values in their business practices, the seller-buyer relationship is based on mutual consent and mutual benefit. In other words, buying and selling become not only economic transactions but also acts of worship with spiritual significance. Unfortunately, in real-world practice, not all grocery stores successfully implement these principles comprehensively (Bayu, Musthofa, Sunarti, & Nisak, 2025; Sapriandi, Nilfatri, Hidayat, Devi, & Pitri, 2025). Deviant practices are still commonly found, such as inaccurate measurements, unreasonable pricing, discriminatory service, and poor transparency in product information (Prasetyo, Aliyyah, Rusdiyanto, Kalbuana, & Rochman, 2021). These issues present challenges that require improvement from grocery store entrepreneurs.

Service quality is a dominant factor influencing customer satisfaction. In the context of grocery stores, friendly, prompt, fair, and professional service fosters customer comfort and trust (Eom, Lee, & Kim, 2012). When customers feel satisfied, they tend to return and even recommend the store to others. Conversely, poor service results in dissatisfaction, complaints, and potentially negative impacts on the store's reputation. Thus, quality service is not only an indicator of satisfaction but also a survival strategy amid the rise of modern retail and digital transactions (Amerta & Madhavi, 2023). Grocery stores are expected to adapt to contemporary demands without abandoning the core Islamic values that underpin economic interactions.

A preliminary study of the April Grocery Store in Kota Baru Village reveals several issues that indicate suboptimal implementation of Islamic business ethics and service quality dimensions. Discrepancies between working hours and compensation, monopolistic practices and unfair competition, inaccurate measurements, stock limitations and high prices, as well as the absence of digital services, are critical concerns that highlight the need for improved management and service strategies (Fatimah, Devi, Wandi, Mun'amah, & Sarwono, 2024; Wati et al., 2025). Moreover, key Islamic service principles such as reliability and assurance have yet to be fully realized in daily operations. These findings indicate a gap between the ideal concept of Islamic business ethics and the actual service practices observed in the field.

The April Grocery Store holds significant potential to grow into a competitive local business if it can align its service strategies with Islamic business ethics. Its strategic location, complete product variety, and delivery service initiatives are valuable assets to enhance customer satisfaction. However, these assets will not yield optimal results unless accompanied by professional, values-based service governance (Aldo, Musthofa, & Sunarti, 2025; Nisak, 2024). Therefore, a thorough evaluation of service quality and consumer perceptions is essential to identify weaknesses and design targeted, sustainable improvement strategies.

The urgency of this research lies in its effort to strengthen the ethical foundation of microenterprise services, particularly grocery stores, so that they pursue not only economic profit but also social and religious responsibility. This study is expected to contribute meaningfully to the development of a service model that balances Islamic spiritual values with the demands of the modern market. Furthermore, its findings may serve as a practical reference for other small-scale entrepreneurs in implementing Islamic business ethics. By analyzing service quality and consumer satisfaction through the lens of Islamic business ethics, this research becomes highly relevant in addressing the challenges of ethical, sustainable, and community-oriented business practices.

2. METHODS

This study employs a descriptive qualitative approach, aiming to understand social phenomena within their natural context by interpreting the meanings that individuals assign to their experiences. This approach enables the researcher to uncover in-depth conditions occurring in the field, particularly at April Grocery Store in Kota Baru Village, Geragai District. The main objective is to describe and interpret the social reality related to service quality and consumer satisfaction based on the principles of Islamic business ethics. The research process is conducted through direct interaction between the researcher and the research subjects, emphasizing an understanding of experiences, perceptions, and service practices. This method is considered appropriate as the study seeks to explore ethical values in business practices, which are still rarely examined specifically within traditional grocery store settings.

The researcher's presence in the field is active, serving as the primary instrument for data collection. The researcher was directly involved at the research site to conduct observations and interviews in order to obtain accurate and contextual data. Activities were carried out at April Grocery

Store with the researcher acting as an overt participant-observer. During fieldwork, the researcher did not conceal their identity and engaged naturally with the store owner, employees, and customers. This presence allowed the researcher to access authentic and natural information without disrupting the daily dynamics of the store. Through direct observation, the researcher gained a comprehensive understanding of the services provided and how Islamic business ethics are applied in sales transactions.

The study involved purposively selected research subjects, chosen based on specific considerations and their relevance to the research objectives. These subjects consisted of the store owner, employees actively involved in service activities, and several customers who had made purchases and had shopping experiences at the store. Informants were selected based on three main criteria: (1) having extensive and intensive experience with grocery store activities, (2) being directly involved in customer service or interactions, and (3) being willing and available to share information. These subjects were deemed to possess deep and authentic knowledge about service practices and customer interaction dynamics at the store. Collecting data from these three groups was intended to provide a balanced and comprehensive perspective on the phenomena under study.

Data were collected using three main techniques: semi-structured interviews, non-participatory overt observation, and documentation (Mwita, 2022). Interviews were used to explore informants' perceptions and experiences related to store services and the application of Islamic business ethics. Observation was employed to directly record service practices, customer responses, and the physical environment of the store. This technique was carried out without active involvement in store operations, though the researcher's presence was known to the subjects. Documentation was utilized to complement field data, including organizational structure, operational records, and photographs of store activities. Data analysis was conducted inductively through three main stages: data reduction, data presentation, and conclusion drawing. All data collected were organized, categorized, and analyzed descriptively to obtain a comprehensive understanding of the research focus, while ensuring data validity through triangulation and in-depth verification techniques.

3. FINDINGS AND DISCUSSION

April Grocery Store is a family-owned retail business that has been operating since 1994, making it one of the oldest and most well-known stores in Kota Baru Village. Established by a migrant couple from Padang, Mr. Haji April and Mrs. Kasma Boti, the store began as a small stall selling basic necessities such as rice, sugar, and cooking oil. Through perseverance and a business philosophy grounded in honesty and friendly service, it has grown into a comprehensive grocery center, catering to the daily needs of the surrounding community. Over the course of more than three decades, the store has become not only a place for shopping but also a part of the local residents' collective memory.

The store is situated in a strategic location at the heart of community activity in Kota Baru Village, close to schools, the village market, and other public facilities. Its presence is vital to the local population as it provides affordable essential goods with a wide variety of choices. Easy accessibility has made it the community's preferred shopping destination and a hub of dynamic economic interaction (Barreto, Silveira, Da, & Frias, 2025). The open layout and integration into daily economic life provide a valuable opportunity for direct observation of service quality from the perspective of Islamic business ethics.

Kota Baru Village itself is a coastal area located in the eastern part of Jambi Province, specifically in Geragai Subdistrict, East Tanjung Jabung Regency. Geographically, it lies along the strategic Jambi–Muara Sabak highway and covers an area of approximately 5 square kilometers. The village is composed of four hamlets—Sidodai, Sidomulyo, Sidorejo, and Jatimulyo—with a total of 16

neighborhood units (RT). Most residents work as farmers, traders, or in informal sectors. The diverse economic activities, close-knit social environment, and accessible location make this village an ideal site for socio-economic research grounded in Islamic ethical values.

April Grocery Store in Desa Kota Baru stands as a testament to the endurance of traditional Islamic business values amidst modern retail competition. From the in-depth interview with Mr. Haji April, the store owner, it was clear that honesty, transparency, and compassion form the foundation of his service philosophy. He emphasized that every transaction should be free from deception and rooted in the intention of worship, not merely profit-making. He stated, "If the packaging is dented or the weight is off, we inform the customer first. We don't want to earn sinful income." His practice of using digital scales, leaving any excess weight uncompensated, shows a high level of religious adherence and ethical consciousness. Pricing, while generally aligned with market standards, is also subject to personal discretion depending on the financial state of the buyer. For example, regular customers or those experiencing financial hardship may be given a discounted price—what he describes as a form of social responsibility. These principles reflect a deeply embedded spiritual approach to commerce that blends financial transactions with acts of service and care (Bilal, Yousaf, & Sheir, 2023).

Complementing Mr. April's approach, his assistant, Mrs. Siti Nurjanah, brings an equally compassionate and ethical perspective to daily operations. She sees customer service as a form of ethical charity—where each smile and helpful gesture counts as a good deed. She shared, "Even when we can't meet the customer's needs, I try to help them find it elsewhere. It's better to lose a sale than to break trust." Her ability to manage customer complaints with empathy and composure reinforces the store's values of sincerity and justice. She treats all customers—old and new—equally, ensuring that no one feels less valued. She often gives discounts on imperfect products as a form of accountability and makes sure customers leave the store feeling respected and heard. Her statement, "Rezeki that brings barakah comes from honest dealings and kindness," encapsulates a spiritual business philosophy that's not only spoken but practiced.

Customer feedback confirms the impact of this ethical orientation. Regular customer Mrs. Marni explained that she prefers to shop at April Grocery Store not just because of its proximity but because of the genuine warmth and fairness she experiences. She noted the consistent accuracy in weighing goods and the open communication regarding price changes, which reinforces her trust. "Once, I asked about a sudden price increase on cooking oil, and they calmly explained the supplier's reason. They didn't make excuses, just facts," she recounted. She also appreciates the occasional bonuses and flexible pricing when buying in bulk. Her loyalty reflects how perceived fairness, transparency, and respectful communication can translate into sustained customer retention. In her words, "This store is not just a place to buy things. It's part of the neighborhood's soul."

The experience of Mr. Yudi, another customer, adds depth to these findings. As a seasonal shopper who visits the store more frequently during harvest times, he observed a key difference in how this store compares with others in the area. "Here, even at dawn or during peak hours, they still smile and serve you with patience. That makes all the difference," he stated. He particularly appreciates the willingness of the staff to exchange damaged goods without hesitation, which he sees as a sign of responsibility and professionalism. The store's commitment to Islamic values—especially trust and honesty—has created a shopping environment where he never feels exploited. He mentioned that although he could shop elsewhere, the ethical consistency at April Grocery Store keeps him coming back. He even recommended the store to neighbors, illustrating how strong service ethics can transform satisfied customers into brand advocates.

However, despite these commendable values and practices, field observations conducted over a one-month period revealed several operational shortcomings. During peak hours, particularly on weekends and after payday, the store became crowded, and the speed of service noticeably declined.

Customers were observed standing in long queues without a proper waiting area, and some appeared frustrated due to the slow transaction process. This observation was consistent with interview data, suggesting that the store lacks an adequate service system to manage high-volume periods. There was also no clear service protocol or SOP in place; instead, procedures were based on habit and personal discretion. This lack of standardization risks inconsistency in customer experience and could undermine long-term trust if not addressed.

Moreover, documentation analysis and physical observation revealed infrastructural limitations that further affect customer satisfaction. The store's narrow layout, cluttered arrangement of goods, and absence of organized signage or product categories created inefficiencies in navigation. There were no seating areas for elderly customers or those waiting for bulk purchases. Although minor renovations had been made, they were not sufficient to accommodate the increasing number of customers or to elevate the shopping experience to meet evolving expectations. Customers quietly expressed their dissatisfaction, though most were hesitant to voice complaints openly due to personal relationships with the owner. This gap between service intent and service delivery indicates a pressing need for structural improvements, not just interpersonal excellence.

Ultimately, this study confirms that while April Grocery Store excels in delivering service grounded in Islamic ethics—manifested in honesty, empathy, and accountability—its continued growth and customer satisfaction will depend on addressing operational weaknesses. Improvements such as establishing clear service standards, training staff in systematic customer care, and optimizing the physical environment are essential steps forward. The store's social and spiritual capital is strong, but without infrastructural and managerial enhancements, that goodwill may slowly erode. Therefore, a holistic approach that integrates ethical principles with modern service management is recommended to ensure the store's sustainability and relevance in a changing retail landscape.

April Grocery Store, located in Kota Baru Village, Geragai District, East Tanjung Jabung Regency, represents one of the traditional retail businesses that continues to thrive despite the increasing dominance of modern market competition. In-depth interviews with the store owner, H. April, revealed that the quality of service provided is strongly influenced by the values of Islamic business ethics. He emphasized that every transaction must be rooted in honesty (sidq), trustworthiness (amanah), and the intention to worship. He stated, "If a product is damaged or underweight, we inform the customer first. We do not deceive because that kind of income is not halal." Practices such as using digital scales, providing extra weight without additional charges, and offering flexible pricing for loyal or less fortunate customers are concrete manifestations of Islamic business ethics.

The store assistant, Siti Nurjanah, demonstrated a similar commitment. She interprets customer service as a form of charitable giving (sadaqah) and devotion. In her interview, she explained, "If a customer is looking for a product that we don't have, I try to help them find it elsewhere. It is better not to profit than to disappoint someone." Her friendly demeanor, patience in handling complaints, and non-discriminatory approach toward all customers reflect the values of justice ('adl) and excellence (ihsan) in service. She further emphasized that a blessed livelihood is not merely a matter of nominal profit, but of conducting business with sincerity and honesty. This indicates that the service in this store is not just an economic activity but also a moral and spiritual engagement.

From the consumer's perspective, an interview with a loyal customer, Mrs. Marni, revealed a high level of satisfaction with the store's services. She felt appreciated as a customer due to the openness and trust maintained in every transaction. She remarked, "Once, the price of cooking oil increased. I asked why, and they calmly and honestly explained. Nothing was hidden." She also noted that she often receives bonuses or discounts, reflecting the social closeness between the store and its

customers. These factors reinforce the view that honest and empathetic service significantly contributes to customer loyalty.

Another customer, Mr. Yudi, added a compelling perspective. As an occasional buyer, he assessed that April Grocery excels not only in pricing but also in consistently friendly service. He commented, "Even when it's crowded or late in the evening, they still serve with a smile. That's what makes me come back." He also appreciated the store's policy of accepting returns for defective goods without unnecessary conditions. His trust in April Grocery has made him a loyal customer as well as a word-of-mouth advocate for the business.

Despite these strengths, a month-long field observation revealed several operational challenges that could affect long-term customer satisfaction. During peak hours—especially on weekends or early in the month—the store often becomes overcrowded, leading to long queues. There is no orderly queuing system, and customers must stand while waiting, with no seating provided. This highlights the absence of a structured service framework or Standard Operating Procedures (SOPs). The service remains highly personalized and spontaneous, relying on customary practices rather than a formalized system.

Documentation and physical observations also uncovered limitations in the store layout. The space is narrow, the product arrangement lacks systematic organization, and there are no category markers to guide customers in locating items. There are no dedicated lanes for elderly or special-needs customers, and overall comfort facilities are minimal. While customers do not explicitly voice complaints—likely due to emotional closeness with the store owner—such potential discomforts could become problematic if not addressed. Hence, there is a significant gap between the service values upheld and the actual service quality experienced by customers.

In conclusion, the findings of this study demonstrate that April Grocery has successfully implemented Islamic business ethics principles—such as honesty, responsibility, justice, and mutual assistance—in its business operations. However, this spiritual and social achievement must be supported by improvements in service systems and professional store management. Human resource training, enhancement of physical infrastructure, and the formulation of service SOPs are essential for translating these ethical principles consistently into modern business practices. With such initiatives, April Grocery has the potential not only to serve as a role model for ethical Islamic commerce but also to establish itself as a professional and competitive retail service model at the local level.

4. CONCLUSION

The quality of service at April Grocery Store in Kota Baru Village reflects the application of Islamic business ethics values, including honesty (sidq), trustworthiness (amānah), justice ('adl), and excellence (ihsān). The research findings indicate that service practices—such as accuracy in measurement, price transparency, and responsiveness to complaints—have contributed to customer satisfaction and loyalty. The novelty of this study lies in the use of Islamic business ethics as an evaluative framework for local retail services, an area that remains underexplored in the context of traditional grocery stores. The practical implications suggest that the application of Islamic ethical principles not only enhances the quality of buyer-seller interactions but also strengthens business sustainability, fosters harmonious customer relationships, and builds a trustworthy and blessed business image amid modern market competition.

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