

## THE PRACTICE OF ISLAMIC BUSINESS ETHICS IN SUSTAINING TRADITIONAL MSMES AMID DIGITAL TRANSFORMATION

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### Abstract

In the digital era, most businesses leverage technology to increase their competitiveness. However, many traditional MSMEs in Pondok Ungu Permai, Bekasi City, still operate conventionally without the support of digital technology, yet they are still able to survive. This situation prompted this study to identify the role of Islamic business ethics in maintaining the sustainability of traditional MSMEs amidst the challenges of digitalization. This research is a socio-legal (empirical) legal research that examines law in social practices through collecting field data in the form of observations, interviews, and documentation of MSME actors in Pondok Ungu Permai, Bekasi. Data analysis was conducted inductively using a qualitative-descriptive approach. The results indicate that MSME sustainability is influenced by the application of Islamic business ethics, including the values of monotheism, balance between profit and blessings, freedom of business, and responsibility. For example, business owners maintain honesty in pricing and weighing, are fair to customers, and prioritize trust in transactions. These findings confirm that MSME success is determined not only by the use of technology, but also by spiritual and moral values. Furthermore, the support of the Bekasi City Government strengthens MSME resilience through business development and facilitation, thus contributing to the local economy and community welfare.

**Keywords:** traditional MMEs, Islamic business ethics, digital transformation

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## Introduction

Digital transformation plays a strategic role in driving global economic growth. Amid increasingly intense global competition, MSMEs are required to optimize the opportunities offered by digitalization to maintain their existence and increase their competitiveness.<sup>1</sup> Every business actor in various sectors is impacted by digitalization, so they need to adapt to a digital approach in formulating and developing business strategies quickly.<sup>2</sup> However, the reality is that most micro-businesses in the Pondok Ungu Permai area of Bekasi still maintain traditional buying and selling methods. This is due to limited management skills, a lack of understanding of digital technology, and a lack of access to technology-based marketing strategies. Despite these obstacles, these entrepreneurs are still able to operate their businesses while upholding Islamic business ethics.<sup>3</sup> Therefore, digitalization can be used as a supporting tool that is implemented gradually, without eliminating the identity and characteristics of traditional micro-businesses that have been able to survive so far.

Based on this, Islamic business ethics combines the basic teachings of Islam on wealth management, justice, and social responsibility, thus providing an understanding of the ethical values that underlie economic activities according to Islamic teachings.<sup>4</sup> Ethical principles derived from the Qur'an and Sunnah provide comprehensive guidance on how to live a just, caring, and dignified life. Islamic ethics govern not only personal behavior but also social relationships, economic activities, and governance. The Qur'an and Hadith together teach values such as justice, compassion, honesty, and mutual respect, which serve as guidelines for Muslims in their interactions with their environment. For example, the Qur'an emphasizes the importance of justice and openness in trade, while the Hadith emphasizes kindness and humility in interpersonal relationships.<sup>5</sup> The application of these values not only regulates the relationship between

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<sup>1</sup> Sri Hariyanti and Desi Kristanti, "Digital Transformation in MSMEs: An Overview of Challenges and Opportunities in Adopting Digital Technology," *Jurnal Manajemen Bisnis, Akuntansi Dan Keuangan* 3, no. 1 (2024): 37–46.

<sup>2</sup> Ahmad Iman Sudrajad A et al., "The Role Of Digitalization Performance On Digital Business Strategy In Indonesia MSMEs," *Intern. Journal of Profess. Bus. Review*. 8, no. 6 (2023): 1–18.

<sup>3</sup> Mufarrichatul Awaliyah and Novie Andriani Zakariya, "Peran Etika Bisnis Islam Terhadap Pelaku Umkm Di Era Bisnis Digital," *JIIC: Jurnal Intelek Insan Cendikia* 2, no. 6 (2025): 11870–74.

<sup>4</sup> Wajeeha Arif and Hafsa Ayaz, "Conceptual Framework of Business Ethics in Islam," *AL- Bahis Journal Of Islamic Sciences Research* 5, no. 2 (2024): 38–49.

<sup>5</sup> Sameeullah Bhat and Nasir Nabi, "Islamic Ethics: Exploring Its Principles and Scope," *International Journal Of Applied Ethics* 10 (2024): 69–85.

business actors and consumers, but also directs how to interact with business partners, work networks, and the social environment as a whole.<sup>6</sup>

The development of digital technology today has had a significant impact on various aspects of life, including the business world. The digital era demands that businesses adapt to technology-based innovations to survive in an increasingly competitive market. However, amidst the rapid flow of digitalisation, some businesses still operate in traditional ways. This situation is interesting to examine, particularly in the context of how these businesses sustain their existence amid changes in the increasingly modern economic system.

A micro-enterprise is a business with an annual turnover of no more than 50 million rupiah and assets of no more than 50 million rupiah. Micro-enterprises are typically run by individuals or families and are very small in scale. Pondok Ungu Permai, Bekasi, is the name of an area within the city of Bekasi, West Java. It is located to the north of Bekasi Regency, south of Bogor Regency and Depok City, west of Jakarta Province, and east of Bekasi Regency.<sup>7</sup>

MSMEs hold a crucial role in the national economy, especially as sources of employment and local growth. In Pondok Ungu Permai, Bekasi several businesses still use conventional methods like direct sales, manual records, and limited digital media. Despite this, these businesses continue to thrive, indicating that certain values support their operations.

Syed Nawab Haider Naqvi, a contemporary economic expert, highlights three main themes in Islamic economics. First, the principle of justice and good conduct (*al-adl wal-ihsan*) guide efforts to create a just society through economic activity. Second, this principle requires policy changes to support the poor and disadvantaged. Third, the state must actively participate in economic activity.<sup>8</sup>

The emergence of Islamic economics is an effort to escape the chaos caused by two global economic powers: capitalism and socialism. The Islamic economic system

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<sup>6</sup> Cristina Sales and Baptista Danilo, “Digital Ecosystems and Their Influence on Business Relationships,” *Review of Managerial Science*, 2025, 1–23.

<sup>7</sup> DPRD Kota Bekasi, “Kondisi Geografis Wilayah Kota Bekasi,” Pemerintah Kota Bekasi, 2025, <https://www.bekasikota.go.id/pages/kondisi-geografis-wilayah-kota-bekasi>.

<sup>8</sup> Z Shofiyah and M Faishol, “Korelasi Aksioma Etika Islam Dengan Perilaku Ekonomi Islam (Perspektif Syed Nawab Haider Naqvi),” *At-Tasharruf; Jurnal Kajian Ekonomi Dan Bisnis Syariah* 6, no. 1 (2024): 14–26.

prioritises and good conduct. Naqvi argues that ethics dominate Islamic economics. This ethic is the true factor that distinguishes the Islamic economic system from other economic systems.<sup>9</sup> Essentially, Islam was revealed as a code of moral and ethical conduct for human life, as stated in the hadith: "*I was sent to perfect noble character.*" The terminology most closely associated with the concept of ethics in Islam is *akhlik*. In Islam, ethics (*akhlik*) reflect Islamic beliefs (Iman).<sup>10</sup>

From an Islamic perspective, business activities are not solely oriented toward material profit but must also be grounded in ethical and moral values. Principles such as honesty, justice, responsibility, and a balance between benefits and advantages serve as primary guidelines for business practices in accordance with Islamic teachings, which include behaving fairly, avoiding deception, and avoiding *riba* (interest) and *gharar* (excessive uncertainty). Islamic business ethics serve as an essential foundation for buying and selling practices oriented toward these values. The challenges faced by businesses in implementing these principles often include actions inconsistent with Islamic teachings, such as fraud and unfair pricing, which can harm consumers and create economic instability.<sup>11</sup> Therefore, it is interesting to examine how these principles of Islamic business ethics are applied by businesses in Pondok Ungu Permai to face the challenges of the digital era.

Traditional MSMEs are a blend of local wisdom and market sensitivity. They innovate not only to sell but also to maintain their identity, build relationships, and respond to the challenges of the times in a down-to-earth and contextual manner.<sup>12</sup>

This research aims to explore the existence of traditional MSMEs amidst the development of digitalisation and analyse how Islamic business ethics values influence the way they conduct their businesses. Thus, this study is expected to contribute significantly to the development of literature on Islamic business ethics in the modern

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<sup>9</sup> Muhammad Irwin Muslimin and Darwanto Darwanto, "Studi Komparasi Pemikiran Ekonomi Islam Syed Nawab Haider Naqvi Dengan Yusuf Al-Qardhawi," *Al-Kharaj : Jurnal Ekonomi, Keuangan & Bisnis Syariah* 4, no. 1 (August 2021): 136–61, <https://doi.org/10.47467/alkharaj.v4i1.540>.

<sup>10</sup> Sri Kadarsih Shepia, Zaenal Abidin, *Pasar Islami: Penerapan Etika Bisnis Islam Bagi Pedagang Sembako*, n.d.

<sup>11</sup> Khirjudin Aqlis, "Analisis Penerapan Etika Bisnis Islami Terhadap Perilaku Pedagang Dalam Perspektif Ekonomi Islam," *Jurnal Ekonomi Dan Manajemen* 2, no. 1 (2020): 2259–2270.

<sup>12</sup> Prima Yudhistira, "Model Manajemen Inovasi Produk Kuliner Tradisional Di Era Digital: Studi Kasus Pada Umkm Di Sumatera Utara," *Journal Central Publisher* 3, no. 3 (2025), <https://doi.org/https://doi.org/10.60145/jcp.v3i3.617>.

economic context, while also providing a reflection for businesses to always prioritise Islamic principles in all their business activities.

The research results show that the digital economy plays a significant role in driving the development of MSMEs in Medan City, as reflected in the approximately 3,000 MSMEs that have received training and support from the government. From an Islamic business ethics perspective, the implementation of economic digitalization is justified as long as it does not violate Sharia principles, such as honesty, fairness, and transparency in transactions.

The previous literature review taken to compare previous research with this research is as follows:

First Sri Ramadani, Reni Ria Armayani Hasibuan, Nur Fadhilah Ahmad Hasibuan, Nurhayati in the journal “Digital Economy In Developing Msmes In Medan City Point Of View Of Islamic Business Ethics.” The research results show that the digital economy plays a significant role in driving the development of MSMEs in Medan City, as reflected in the approximately 3,000 MSMEs that have received training and support from the government. From the perspective of Islamic business ethics, the implementation of economic digitalization is permitted as long as it does not conflict with Sharia principles, such as honesty, fairness, and transparency in transactions. Although some MSMEs do not yet fully understand the concept of Islamic business ethics, in practice, many have implemented these values in their business activities.

Second Meriyati, Masykuri Abdillah, Muhammad Maksum,Idrus Alkaf, Imamul Arifin, Muhammad Amir Salim, Hamzah Al-Haqqoni, Mustamiruddin in the journal “The Role of Sharia Economic Law in Advancing MSME Digitalization for SDGs in Indonesia: A Systematic Literature Review (SLR).” The research findings indicate that although the digitalization process for MSMEs is underway, there is still a need to strengthen the integration of Sharia regulations and national law, as well as improve digital literacy among MSME owners and workers. Furthermore, incentives are needed to encourage the adoption of Sharia-based digital technology.

Overall, the research findings indicate that the digital economy plays a crucial role in the development of MSMEs, provided it is implemented in accordance with Islamic business ethics and Sharia principles. The digitalization of MSMEs requires support from an understanding of ethics, strengthening of Sharia economic legal regulations, increasing

digital literacy, and providing incentives to ensure the optimal and sustainable implementation of Sharia-compliant digital technology.

The novelty of this research lies in the empirical findings which show that Islamic business ethics can function as a key strategy in maintaining the sustainability of traditional MSMEs in the digital era, even without dependence on digital technology, thus providing a broad perspective in the study of Islamic economics and business law.

## **METHOD**

Data analysis was conducted inductively using a qualitative descriptive approach by organizing and interpreting data obtained from primary and secondary sources. Primary data were collected through in-depth interviews with five small business actors operating in Pondok Ungu Permai, Bekasi as well as direct observations of their daily business practices, conducted on 8 until 11 December 2024. The interview technique used is semi-structured, with a flexible guideline of questions. The interviewer can adjust the questions to suit the situation and the interviewee's responses, with questions generally open-ended. Secondary data were gathered from supporting documents, including business records and relevant literature. Through this approach, the study seeks to comprehensively describe how business actors conduct their activities while adhering to Islamic business ethics principles amidst the challenges of digitalization, as well as to identify moral and spiritual values that underpin the sustainability of traditional businesses in the modern era.

This research is considered a socio-legal (empirical) study. This is because the research was conducted directly in the field, collecting data from interviews and observations, which were then analyzed qualitatively. This research highlights how Islamic business ethics are actually applied by MSMEs in their daily lives. Thus, law and ethics are understood as something practiced in society, not merely as written rules as in normative legal research.

## RESULT

### The Continuation of Traditional Transaction Patterns among MSMEs

MSMEs important contributors to the national economy, playing a crucial role in job creation, strengthening innovation, and driving economic growth.<sup>13</sup> Businesses run by individuals, households, or small businesses are referred to as MSMEs. According to a senior economist, Prof. Ina Primiana, the definition of an MSME is a small-scale business activity that drives development and the Indonesian economy.<sup>14</sup> Small and medium enterprises (SMEs) are crucial for the economy, especially in developing countries.

Everyone shares a common goal in life. This also contributes to a harmonious culture where everyone strives to collaborate rather than compete with one another. Furthermore, through a relationship with Allah SWT, a person's daily activities, commercial transactions, and interactions will be driven by the principles of honesty, respect for the law, justice, sympathy, tolerance, and avoidance of deceit, greed, arrogance, jealousy, backbiting, class consciousness, revenge, possessiveness, envy, and pride.<sup>15</sup>

The well-being of business actors is the well-being of individuals engaged in business activities.<sup>16</sup> Business sustainability can be achieved by implementing Islamic business practices and work ethics to foster awareness of sustainable goals. Business sustainability can be defined as a company's ability to operate long-term by embracing economic, social, and environmental aspects as fundamental principles in conducting business.<sup>17</sup>

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<sup>13</sup> Mei Kay Loo, Sridar Ramachandran, and Raja Nerina Raja Yusof, "Unleashing the Potential: Enhancing Technology Adoption and Innovation for Micro, Small and Medium-Sized Enterprises (MSMEs)," *Cogent Economics & Finance* 11, no. 2 (October 2023), <https://doi.org/10.1080/23322039.2023.2267748>.

<sup>14</sup> Khasanah, "Peran UMKM (Usaha Mikro Kecil Menengah) Guna Meningkatkan Kesejahteraan Masyarakat," *Demagogi: Journal of Social Sciences, Economics and Education*, 2023, <https://doi.org/10.61166/demagogi.v1i1.2>.

<sup>15</sup> Omar Khalid Bhatti et al., "Examining Islamic Piety at Workplace via an Artificial Neural Network," ed. Carmen Rodriguez-Blazquez, *Cogent Psychology* 8, no. 1 (December 2021), <https://doi.org/10.1080/23311908.2021.1907038>.

<sup>16</sup> Putu Ayu Sita Laksmi and I Gde Wedana Arjawa, "Peran Pemerintah Dan Modal Sosial Dalam Meningkatkan Kesejahteraan Pelaku Usaha," *Journal Scientific Of Mandalika (JSM)* 4, no. 3 (March 2023): 12–21, <https://doi.org/10.36312/10.36312/vol4iss3pp12-21>.

<sup>17</sup> Nunung Ghoniyyah, Farikha Amilahaq, and Sri Hartono, "Business Sustainability Performance Through Sustainability Awareness and Business Work Ethics In Islamic Institutions," *Cogent Business & Management* 11, no. 1 (December 2024), <https://doi.org/10.1080/23311975.2024.2303789>.

Business owners who typically rely on direct sales have embraced this as a solution to address sales, marketing, and financial transaction challenges. However, emerging information technology presents a new challenge for market traders and other business owners.<sup>18</sup> This is evident in the continued adoption of traditional transaction patterns among business owners, as seen in their approach to face-to-face or offline buying and selling, rather than through social media or digital applications. This pattern demonstrates that direct interaction between sellers and buyers remains a top priority in business activities.

Through direct transactions, personal relationships and trust can be strengthened. Furthermore, buying and selling activities also serve as a means of fostering relationships, which are considered crucial for maintaining customer loyalty. As expressed by Sumarni, a fashion business owner, offline sales allow entrepreneurs to connect directly with customers, creating a closeness that cannot be replaced by digital interactions.<sup>19</sup>

Entrepreneurs emphasize the importance of honesty in the measurements, pricing, and quality of the goods sold. Islamic principles such as halal (permissible), fairness, and transparency serve as guidelines in every transaction, as customer trust is considered the primary capital for maintaining business continuity. This aligns with the statement of Sri Rahayu, the owner of a perfume MSME, who always maintains honesty regarding the ingredients used in her products so that customers know exactly what they are purchasing and are satisfied with the results.<sup>20</sup>

Beyond being profit-oriented, entrepreneurs also have a social orientation in running their businesses. For them, trading is not only aimed at generating income but also at benefiting the surrounding community, such as creating jobs and sharing their fortune with others. The principle of "little but blessed" motivates many traditional entrepreneurs to remain steadfast in running their businesses. As expressed by Karyono,

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<sup>18</sup> Tri Widyastuti and Raden Parianom, "Pengembangan Dan Pemberdayaan UMKM Kota Depok Di Masa Pandemi COVID-19," *Jurnal ABDINUS : Jurnal Pengabdian Nusantara* 6, no. 1 (January 2022): 203–12, <https://doi.org/10.29407/ja.v6i1.16718>.

<sup>19</sup> "Sumarni, Fashion Entrepreneurs in Pondok Ungu Permai, Personal Interview, Bekasi, December 11, 2024," n.d.

<sup>20</sup> "Sri Rahayu, Fashion Entrepreneurs in Pondok Ungu Permai Bekasi, Personal Interview, December 8, 2024," n.d.

the owner of a bakery MSME, he unknowingly shares with others through selling, adding value to his business.<sup>21</sup>

Even without digital technology, these entrepreneurs are still able to maintain their resilience. They believe that traditional sales systems are still effective in reaching local markets and maintaining stable income. Business sustainability depends largely on product quality, good service, and customer loyalty. As expressed by Ami, a tofu and meatball entrepreneur, traditional sales methods are still quite effective in reaching local consumers and providing a stable income without having to rely on digital technology.<sup>22</sup>

Furthermore, entrepreneurs are also implementing adaptive strategies on a local scale to remain relevant amidst changing times. They adapt their products to local consumer tastes without having to change their traditional sales systems. Product quality and innovation are maintained even though promotions are carried out conventionally. Sodikin, the owner of a garment and embroidery business, emphasized that to maintain his business, he remains competitive by using affordable raw materials while following the latest fashion trends to ensure products remain in demand by consumers.<sup>23</sup>

Overall, the sustainability of traditional transaction patterns in MSMEs is supported by several important factors: close social interactions, the application of honesty and trustworthiness, a social orientation in business, resilience without dependence on digital technology, and adaptive strategies to keep up with changing times. This pattern demonstrates that traditional systems still have significant strength and relevance in maintaining the stability of community businesses in today's modern era.

### **Limitations in Digital Literacy and Facilities**

The application of innovation and technology is a key factor that can influence business performance in the form of product, process, and business model innovations that can open up new opportunities and improve operational efficiency. However, in practice, MSMEs often face obstacles in accessing the latest technology and implementing innovations that impact their business performance. Limited digital literacy

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<sup>21</sup> "Karyono, Culinary Entrepreneurs in Pondok Ungu Permai Bekasi, Personal Interview, December 8, 2024," n.d.

<sup>22</sup> "Ami, Culinary Business Owners in Pondok Ungu Permai Bekasi, Personal Interview, December 9, 2024," n.d.

<sup>23</sup> "Sodikin, Service Business Actors in Pondok Ungu Permai Bekasi, Personal Interview, December 10, 2024," n.d.

and facilities are among several challenges faced by business actors in maintaining and growing their businesses.

Based on interviews, the majority of informants admitted that they do not yet fully understand how to use digital technology to support their business activities. Many of them self-identified as "gapek" or technologically illiterate. This is evident from the statement of one of the informants, Sri Rahayu, who said: "It is difficult to adapt to digital technology because using digital technology requires a deep understanding of how to create interesting content, manage an online store, and understand digital marketing strategies."<sup>24</sup>

This low digital literacy prevents business owners from optimally utilizing social media, marketplaces, or other digital platforms. They prefer to maintain traditional systems they've long used because they're considered easier and align with established practices. This is the case for MSMEs in South Sulawesi, Indonesia. Many MSMEs struggle to use the latest technology and implement innovation in their business processes due to limited resources, knowledge, and support. These limitations create a technological gap between MSMEs and larger competitors, limiting their ability to compete.<sup>25</sup> As Ahmad Badrun explained, "It's due to a lack of human resources and inadequate facilities and infrastructure. Frankly, I'm doing all this with just my wife and me."<sup>26</sup> Therefore, human resources (HR) is a major obstacle, as most businesses are run solely by themselves or with the assistance of family members, leaving them without specialized personnel familiar with digital system management.

In this era, the digital revolution has fundamentally changed the way businesses create value. Limited resources within small and medium-sized enterprises must adapt to this new landscape to maintain a competitive edge through digital transformation.<sup>27</sup> Today's increasingly dynamic business environment has made survival increasingly

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<sup>24</sup> "Sri Rahayu, Fashion Entrepreneurs in Pondok Ungu Permai Bekasi, Personal Interview, December 8, 2024."

<sup>25</sup> Tuti Supatminingsih et al., "The Role Of Innovation and Technology In MSME Performance: The Importance Of Muslim Entrepreneurs' Motivation In Open Innovation," *Cogent Business & Management* 12, no. 1 (December 2025), <https://doi.org/10.1080/23311975.2025.2504127>.

<sup>26</sup> "Ahmad Badrun, Service Business Actors in Pondok Ungu Permai Bekasi, Personal Interview, December 10, 2024," n.d.

<sup>27</sup> Huie Lu and Muhammad Shabir Shaharudin, "Role of Digital Transformation For Sustainable Competitive Advantage Of SMEs: A Systematic Literature Review," *Cogent Business & Management* 11, no. 1 (December 2024), <https://doi.org/10.1080/23311975.2024.2419489>.

challenging for small and medium-sized enterprises (SMEs). They require the right strategies to succeed in their digital transformation journey.<sup>28</sup>

A different phenomenon is occurring in the field. Researchers have found that other factors causing businesses to continue using traditional systems in their practices are limited technological facilities, which further exacerbate the situation. Several business owners admitted to not having adequate supporting devices, such as laptops, smartphones, or a stable internet connection. In fact, some businesses lack the necessary facilities to optimally implement digital systems. Sumarni stated, "The biggest challenges I face in considering digital technology in this modern era include insufficient human resources, inadequate space, and a lack of understanding of emerging digital technologies."<sup>29</sup>

Furthermore, technical and logistical constraints arise related to product delivery. Some products are not easily shipped via courier due to their sensitive or high-risk nature. For example, Sri Rahayu stated: "The main obstacle is shipping because this perfume is liquid, so it's a bit difficult. The only shipping company that can be used is J&T, and even then, certain requirements must be met. Using this shipping company will definitely incur taxes."<sup>30</sup>

Although business owners recognize the importance of using digital technology to expand their market, most still prefer to stick with manual systems. They believe that traditional methods are still effective for reaching local markets and building direct relationships with customers. As Ami stated, "I feel that traditional methods are currently quite effective in reaching local markets and generating a stable income for me personally."<sup>31</sup>

Nevertheless, some business owners expressed awareness of the importance of digital adaptation in the future. They hope that the next generation, such as their children, can continue their businesses by utilizing modern technology. Karyono expressed this,

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<sup>28</sup> Gaffar Hafiz Sagala and Dóra Óri, "Exploring Digital Transformation Strategy to Achieve SMEs Resilience and Antifragility: A Systematic Literature Review," *Journal of Small Business & Entrepreneurship* 37, no. 3 (May 2025): 495–524, <https://doi.org/10.1080/08276331.2024.2392080>.

<sup>29</sup> "Sumarni, Fashion Entrepreneurs in Pondok Ungu Permai, Personal Interview, Bekasi, December 11, 2024."

<sup>30</sup> "Sri Rahayu, Fashion Entrepreneurs in Pondok Ungu Permai Bekasi, Personal Interview, December 8, 2024."

<sup>31</sup> "Ami, Culinary Business Owners in Pondok Ungu Permai Bekasi, Personal Interview, December 9, 2024."

"Because I have difficulty adapting to today's digital technology, I'm what you might call a technological gap. Maybe my children will be the ones using digital technology in the future."<sup>32</sup>

Therefore, it can be concluded from the interview results above that the limitations in digital literacy and facilities among MSMEs are not only caused by a lack of technical skills, but also by limited human resources, supporting facilities, and logistical constraints. However, there is an awareness and desire to gradually adapt to future technological developments, particularly through the role of the younger generation, who are more familiar with the digital world.

In essence, economic actors with high economic capacity must be able to transform all threats and challenges into opportunities that generate profits and benefits for the economy. Digital economic literacy refers to an individual's capacity to utilize digital tools to search for and retrieve accurate information, think critically, generate new ideas, collaborate, and communicate clearly.<sup>33</sup> This is because online purchasing experiences tend to have a greater influence on consumer purchasing decisions than offline experiences.<sup>34</sup> This phenomenon is evidenced by the increasing popularity of e-commerce, which has evolved to the point of "cashless shopping," and the increasingly widespread adoption of card or digital wallet payments for transactions.

### **The Value of Islamic Business Ethics in Micro Enterprises Pondok Ungu Permai Bekasi**

When launching a product, a producer must consider several important aspects, such as price range, quality, and product promotion, to ensure customer satisfaction and increase sales.<sup>35</sup> Businesses have implemented numerous sales methods to maintain their operations amidst intense competition. Every business owner, in every business category,

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<sup>32</sup> "Karyono, Culinary Entrepreneurs in Pondok Ungu Permai Bekasi, Personal Interview, December 8, 2024."

<sup>33</sup> Muhammad Hasan et al., "Understanding The Role Of Financial Literacy, Entrepreneurial Literacy, and Digital Economic Literacy On Entrepreneurial Creativity and MSMEs Success: A Knowledge-Based View Perspective," *Cogent Business & Management* 11, no. 1 (December 2024), <https://doi.org/10.1080/23311975.2024.2433708>.

<sup>34</sup> Ana Sapitri et al., "Analisis Perbedaan Antara Pengalaman Pembelian Online Dan Offline Dalam Mempengaruhi Prilaku Konsumen," *Jurnal Bintang Manajemen* 2, no. 1 (January 2024): 65–74, <https://doi.org/10.55606/jubima.v2i1.2608>.

<sup>35</sup> Titissari Ailmi and Lativa Hartiningtyas, "Pengaruh Harga, Kualitas, Dan Promosi Produk Terhadap Minat Beli Konsumen Pada UMKM Pia Ethes Trenggalek," *PESHUM: Jurnal Pendidikan, Sosial Dan Humaniora* 1, no. 5 (August 2022): 488–97, <https://doi.org/10.56799/peshum.v1i5.572>.

is required to remain responsive to changes and prioritize customer satisfaction. From a Sharia perspective, marketing is a business activity carried out in the form of value-creating activities that enable those involved to grow and utilize their benefits based on honesty, fairness, openness, and sincerity, in accordance with processes based on Islamic muamalah contracts, or business transaction agreements in Islam.<sup>36</sup>

Traditional micro-enterprises in Pondok Ungu Permai, Bekasi, currently face significant challenges amidst the development of digital technology. Many businesses still use traditional marketing methods, such as word-of-mouth or direct sales at local markets. However, the use of social media and online buying and selling platforms is increasing, requiring businesses to adapt. In Islamic business ethics, this adaptation process must adhere to the values of honesty, justice, and blessings. For example, the use of digital media should not be accompanied by cheating, such as price gouging or creating deceptive advertisements, as these are prohibited in Surah Al-Mutaffifin, verses 1–3:<sup>37</sup>

وَيَلِ لِلْمُطَّقِفِينَ ۚ ۱ۖ الَّذِينَ إِذَا أَكْتَلُوا عَلَى النَّاسِ يَسْتَوْفِفُونَ ۲ۖ وَإِذَا كَالُوهُمْ أَوْ وَرَنُوهُمْ يُخْسِرُونَ ۳ۖ

The ethical values of Islamic business applied by business actors in Pondok Ungu Permai, Bekasi, include several principles, namely: the principle of monotheism, the balance between providing benefits and taking profits, freedom, and responsibility. The principle of monotheism can be reflected in the business's focus on attracting customers without neglecting the value of honesty by not reducing the quantity of goods sold per milliliter, ensuring the use of halal ingredients in the production process, ensuring that no religiously prohibited substances are used, and maintaining the cleanliness and hygiene of the products used. Conducting the business with the aim of worship and seeking blessings, and ensuring that the products sold must be halal and thayyiba (good, and pure). Demonstrating friendly, polite, and respectful behavior towards customers, and

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<sup>36</sup> Windi Shafitri et al., “Analisis Perbandingan Bauran Pemasaran Terhadap Peningkatan Penjualan Melalui Online Shop Dan Offline Store,” *Center of Economic Students Journal* 6, no. 2 (April 2023): 127–40, <https://doi.org/10.56750/csej.v6i2.578>.

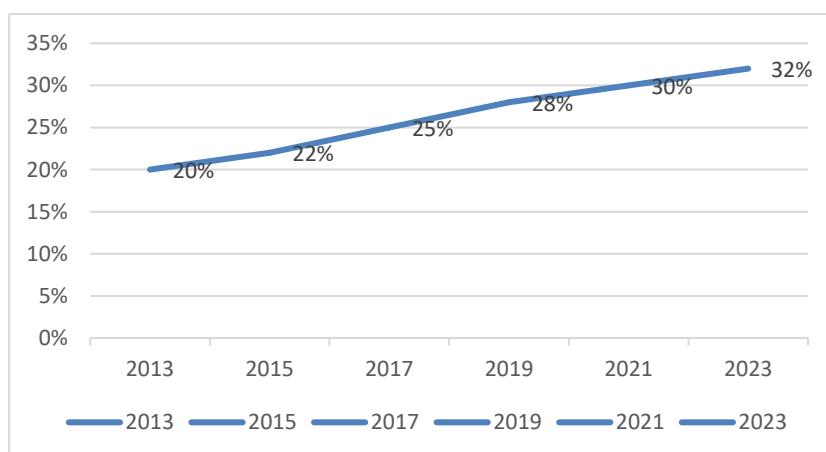
<sup>37</sup> Qur'an Kemenag, “Qs. Al-Mutaffifin Ayat 1-3,” LPMQ, 2022, <https://quran.kemenag.go.id/quran/per-ayat/surah/83?from=1&to=36>.

maintaining the boundaries of Islamic law and not engaging in usury or fraudulent practices.

The principle of balance between providing benefits and profiting is based on a principle of profit maximization, while striving to provide quality products or services to customers without any element of deception or harm, and balancing business interests with the welfare of employees and business partners. Under the principle of freedom, business is conducted traditionally, through word-of-mouth promotion, recommendations from satisfied customers, and avoiding misleading promotions. The freedom to innovate in design, screen printing, and embroidery techniques is emphasized, provided they do not conflict with Islamic law. Design fraud and plagiarism are avoided, while maintaining the boundaries of Islamic law and refraining from engaging in usury or fraudulent practices.

The principle of responsibility can be understood by always ensuring the business continues to grow, even without utilizing digital technology. This is achieved by continuously maintaining and even improving product quality and the safety of the materials used, as well as by practicing social awareness, such as sharing with people in the surrounding community, regardless of whether they are customers or not. Compensation for lost items, either in cash or by replacing the same item during the washing process, is provided. Bekasi Regency's economic growth and contribution showed positive developments from 2013 to 2023. This is evidenced by the graph below:

Table 01. Bekasi Regency's Economic Growth and Contribution



Source: Kompasiana.com

The graph shows that economic growth and contribution in Bekasi Regency have increased significantly year after year. This is evident in the annual percentage increase. In 2013, it reached 20%, 22% in 2015, 25% in 2017, 28% in 2019, 30% in 2021, and 32% in 2023. Although the business system used is still traditional, this does not hinder productivity or business sustainability.

## **Discussion**

The research results show that the sustainability of traditional micro-enterprises in Pondok Ungu Permai, Bekasi, is not primarily determined by the use of digital technology, but rather by the application of Islamic business ethics. The values of monotheism, the balance between profit and benefit, freedom and responsibility are the main pillars for business actors in maintaining business continuity amidst the developments in the digital era.

Traditional transaction patterns are maintained because they allow for direct relationships and trust between sellers and buyers. From an Islamic economic perspective, trust and honesty are essential assets for building customer loyalty and maintaining business stability. Limited digital literacy and technological facilities are major obstacles for micro-enterprises in this region. However, these limitations can be offset by a strong ethical commitment, good product quality, and friendly service, especially in local, community-based markets.

The application of Islamic business ethics is reflected in the principles of monotheism, the balance between profit and benefit, freedom to do business in accordance with Sharia law, and responsibility to consumers and the community. Furthermore, local government support contributes to strengthening the resilience of micro-enterprises. Thus, Islamic business ethics has proven to be a crucial factor in maintaining the sustainability of traditional micro-enterprises in the digital era.

## **Conclusion**

The existence of traditional MSMEs in the current digital era does not necessarily mean that business owners in the Pondok Ungu Permai area, Bekasi, are lagging behind other businesses that have adopted digital technology in their business practices. Business owners in the area are still able to maintain their business continuity by implementing

Islamic business ethics. These values include the principle of monotheism, a balance between profit generation and community benefit, the freedom to choose traditional business systems while continuously innovating to improve product quality, and taking full responsibility for their businesses, both positive and negative. The application of these principles serves as a guideline for developing businesses to remain relevant and competitive amidst the digitalization of the economy.

Thus, it can be concluded that the lack of digital technology does not hinder business owners in the Pondok Ungu Permai area from remaining viable and competitive. Their success in maintaining their business existence demonstrates that the application of Islamic business ethics, grounded in spirituality and Sharia law, is a crucial factor in realizing blessings and sustainable businesses that benefit the community.

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