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The human resources readiness of SMEs in managing sharia-based towards society 5.0

Erpindo Soni Pebrianto¹, Liyana Dinie Saffa^{1,*}, Mahyarni¹, Okfalisa²¹Department of Sharia Economics, UIN Sultan Syarif Kasim Riau, Pekanbaru 28293, Indonesia²Department of Informatics Engineering, UIN Sultan Syarif Kasim Riau, Pekanbaru 28293, Indonesia

ABSTRACT

The era of society 5.0 is one of the phases of change that can provide a lot of efficiency in the development process and improve the quality of life of the community. On the other hand, this era shows many tips for the community to improve skills and expertise that will bring many positive changes in the future. This research applies a qualitative descriptive method with a case study approach to identify the human resource development in facing the challenges of society 5.0. Herein, Nafeesa Snack is chosen as one of the sharia SMEs in Riau Province that is slowly starting to respond to the demands of the society 5.0 era. The social media platforms are utilized to communicate their products and services to the consumers. The interview techniques were conducted during the data collection. This research reveals that Nafeesa Snack is required to improve the human resources development activities, mastering technology, and digital innovation to enhance the operational and marketing efficiency by involving the government proposed programs. Moreover, the managers or owners of SMEs need to pay their attention and skills on using the digital platforms strategies to expand market reach, increase accessibility, and promote their products and services. Therefore, the well managing of sharia-Based SMEs human resources can increase the success achievement of Society 5.0.

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* Corresponding Author

E-mail address: liyanadiniesaffa@gmail.com

1. INTRODUCTION

Sharia-based SMEs represent a significant contribution to contemporary society, positively impacting the welfare of communities. The Indonesian economy is significantly influenced by the activities of SMEs, which are recognized for their potential to achieve success in specific sectors. The existence of sharia SMEs is significantly influenced by natural potential and human resources, making it highly relevant for implementation in developing countries like Indonesia. The significant aspect of the role of SMEs lies in their contribution to the Gross Domestic Product, accounting for a nominal value of 61.97% of Indonesia's total GDP, which reached IDR 8,500 trillion in 2020 [1].

SMEs play a significant role in labor absorption, which helps to lower poverty rates and enhance community productivity, thereby contributing to the successful economic development of Indonesia. Sharia-based SMEs must adapt their businesses to keep pace with contemporary advancements and prevailing trends. We are presently in an era characterized by digitalization and the industrial revolution, often referred to as society 5.0. This is a time when technology and the internet significantly influence all aspects of human life, particularly within the business sector. The digitalization of products and the industrial revolution in the business sector have led to the emergence of e-commerce [2].

The era of Society 5.0 is centred around humanity, with technology integrated into the very fabric of human existence. Technological advancements are implemented across various sectors, including their application in Islamic SMEs. The SME platform is evolving as a representation of the creative and digital economy, reflecting the effects of the industrial revolution 4.0. The digital economy is experiencing significant growth globally, including in Indonesia. The digital economy is propelled by the growing utilization of the internet. According to information provided by the General Chairperson of the Indonesian Internet Service Providers Association (APJII) and reported by the online media www.cnbcindonesia.com, approximately 77% of Indonesia's population are internet users. As of mid-2022, the number of internet users in Indonesia has reached 210 million. The number is expected to rise further due to the backing of digital infrastructure. The ongoing rise in the number of internet users is poised to significantly influence Sharia-based SMEs [3].

From Sharia viewpoint, it is advisable for business owners to adapt to change and seize the opportunities that arise from such changes in the business environment. Minister of Communication and Information, Rudiantara stated at the Annual International Conference on Islamic Studies (AICIS), which focuses on the theme of Digitalizing Muslim Life, "Today's Muslims exist in a rapidly advancing digital era that cannot be disregarded." It is essential for Muslims to remain vigilant and proactively prepare themselves in a timely manner. If not, Muslims may fall behind in contemporary developments [4].

In such conditions, MSMEs need to enhance and develop human resources (HR). The government obviously plays a crucial role in the development of HR for MSME actors through programs such as seminars, training, and licensing. In 2024, the Cooperative Office has conducted several training sessions for MSME actors, including training in sewing, culinary arts, and digital marketing. The Department of Trade and Industry of Pekanbaru City also has programs to support MSMEs, such as providing training in food processing, packaging, and product branding. They also offer services to MSME actors in obtaining the Business Identification Number (NIB) and product packaging design, free of charge [5].

Herein, the author focuses on sharia-based SMEs, using "Nafeesa Snack" as a case study to illustrate the management of such enterprises in this article. Nafeesa Snack is SME enterprise located in Pekanbaru, operating within the food sector. Following a series of observations and interviews with the owner, it has been noted that this enterprise adheres to sharia principles in its business operations. All activities related to production, distribution, management, and others are conducted in accordance with sharia principles. Furthermore, the products are registered with BPOM RI MD 05100021831220 and have received halal certification from MUI, ensuring that the offerings of this SME are guaranteed halal. Nafeesa Snack's monthly turnover is approximately 20-30 million, with an annual total reaching 250 – 300 million. Nafeesa Snack is currently concentrating on enhancing the digitalization of its operations, with the expectation that this will lead to an increase in business turnover and the potential for opening additional branches. Nafeesa Snack actively utilizes social media platforms, including Instagram, TikTok, and WhatsApp, to effectively communicate its products to consumers as a marketing strategy. However, the IT quality owned by Nafeesa Snack is classified as standard and has not been managed by people who have the capacity and capability to manage it, because currently it is still managed by the owner who does not have a background in IT itself.

2. LITERATURE REVIEW

2.1. SMEs

Small and Medium Enterprises (SMEs) are defined in the Indonesian constitution, specifically in Law of the Republic of Indonesia Number 20 of 2008. This is governed by Article 1 of the Law, which defines micro businesses as productive enterprises that are operated and managed either individually or by individual business entities, adhering to the criteria outlined in the article. The discourse surrounding small businesses is characterized as economic entities that possess a productive nature, capable of operating independently. These businesses are managed by individuals or a singular entity and are not classified as subsidiaries. Micro businesses are characterized as productive enterprises operated by individuals independently, without dependence on a subsidiary or corporate entity. In legal terms, it is recognized that various criteria pertaining to the definition of SMEs in

article 6 are associated with the net asset wealth of the business owner. The monetary value serves as a reference point in identifying the type of business. The number of workers serves as an indicator that can determine the scale of a business, categorizing it as micro, small, medium, or large. The BPS collection process provided information on the workforce of micro businesses, which typically employ 4 individuals, whereas small businesses have a workforce ranging from 5 to 19 employees. Medium-sized businesses typically employ between 20 and 99 individuals. If a company employs more than 99 individuals, it is categorized as a large business. Micro, small, and medium enterprises possess the capability to oversee economic activities in Indonesia, focusing on the nation's economic development [6].

Presently, SMEs are demonstrating remarkable creativity in their efforts to diversify into various business sectors, positioning themselves as a cornerstone of the national economy. Various types of SMEs in Indonesia have demonstrated a positive impact on both their immediate surroundings and the broader environment. In Indonesia, the count of medium-sized enterprises has surpassed 26 million, representing 98.68 percent of non-agricultural businesses. SMEs have been shown to employ a significant number of workers, exceeding 59 million individuals, which accounts for approximately 75.33 percent of the total non-agricultural workforce. The number of SMEs continues to rise each year. Small and medium-sized enterprises (SMEs) are now assured of their positive impact, as substantial evidence demonstrates their significant contributions, particularly in the realm of reducing unemployment.

2.2. Sharia-based SMEs

To date, there has been a limited amount of literature and writings that thoroughly explore the essence of Sharia SMEs. Sharia-based SMEs must exercise greater caution than conventional SMEs. In operating Sharia-based SMEs, it is essential to align all aspects with sharia principles, including operations, product outcomes, marketing, funding, and collaboration. Sharia SMEs represent a significant opportunity in the economic sector that is currently attracting considerable attention from the community. Sharia-compliant SMEs represent productive economic activities undertaken by individuals on a small to medium scale, managed in a commercial manner while adhering to sharia principles. Business activities are considered compliant with sharia principles when they align with the regulations outlined in Islamic teachings and do not contravene any prohibitions established by those teachings. All Islamic religious regulations are comprehensively documented in the Qur'an and al-Hadith, accompanied by interpretations from knowledgeable Muslim scholars. Included are the requirements that products must be free from maishir, ghoror, and usury, and that the products produced must be guaranteed as halal, with their halal status supported and legitimized by official institutions. Islam, regarded as a profound religion, encompasses exceptional principles related to business. However, its adherents often overlook these teachings and fail to implement them effectively. Muslims ought to have the opportunity to investigate the inner dynamics of an ethical system grounded in prevailing belief patterns. It has been revealed that numerous contemporary business principles employed by some of the largest companies globally have their roots in the teachings of the Prophet Muhammad SAW. The largest companies globally have acknowledged the importance of adopting more humanness business principles as illustrated by Islamic teachings, particularly those exemplified by the Prophet SAW, which include:

2.2.1. Customer Oriented

The Prophet consistently used the customer-oriented principle in business, which is the principle that ensures customer satisfaction at all times. The Prophet exemplified honesty, justice, and trustworthiness in the execution of business contracts to uphold this principle [7]. Differences of opinion are addressed in a peaceful and equitable manner, ensuring that no fraudulent elements compromise the integrity of either party. The application of these principles ensured that the customers of the Prophet SAW experienced no sense of disadvantage. There were no objections regarding the commitments made, as the products specified in the contract were neither altered nor diminished. To meet customer satisfaction, there are several directives that the Prophet consistently provided. Certain practices, including fairness in assessment, transparency regarding defects in traded goods, refraining from oaths during transactions, and avoiding Bai Najasy—where one praises and exaggerates the merits of goods despite their inferior quality—constitute misleading behavior towards buyers.

Furthermore, the principle of customer orientation grants consumers the right to either continue or cancel the transaction if there are signs of fraud or if they believe they have been wronged [8]. The concept of The Curse This can contribute to enhancing the standing of consumers in relation to producers, ensuring that producers or any company cannot act unilaterally towards their customers.

2.2.2. Transparency

Integrity and transparency in business are essential for achieving success. Regardless of its manifestation, honesty continues to be the fundamental principle to this day. Transparency to consumers involves a producer being forthcoming about quality, quantity, composition, chemical elements, and other relevant factors to ensure consumer safety and well-being. This principle of transparency and integrity is equally relevant to partners. An individual entrusted with a mandate is obligated to disclose the outcomes of their work and should not conceal them. Transparency is essential in financial reports, as well as in other pertinent reports.

2.2.3. Healthy Competition

Islam prohibits unrestricted competition that rationalizes any means, as it contradicts the foundational principles of Islamic transactions. Islam encourages its followers to engage in a spirit of excellence, where competition is redefined not as a means to undermine others, but as a pursuit to enhance the quality of their own endeavors. The Messenger of Allah, Rasulullah SAW exemplified the importance of fair competition by emphasizing the provision of quality and honest service, while also prohibiting collusion in business practices, as it is a sinful act that should be avoided. As stated in QS. Al Baqarah verse 188, it conveys the message: "And do not consume one another's wealth unjustly, nor bring it before the judges to consume a portion of another's property through sin, while you are aware of it." The following hadith of Rasulullah SAW states: "From Abu Hurairah, it is reported that Rasulullah SAW said: Allah's curse is upon those who engage in bribery, both the givers and the receivers in matters of law." HR. Ahmad, Abu Dawud, and Tirmizi.

2.2.4. Fairness (Justice)

The pursuit of justice is the fundamental objective of the Apostles. All forms of injustice must be eradicated from the world. Consequently, the Prophet Muhammad SAW consistently demonstrated a strong commitment to upholding justice, particularly in the realm of business. Upholding each other's rights to ensure they remain undisturbed is consistently highlighted as a fundamental aspect of fostering relationships, reflecting a commitment to justice. Ensuring fairness to consumers by refraining from fraudulent activities and preventing financial losses. Ensuring justice for every employee involves providing equitable wages, safeguarding their rights, and preventing exploitation. The Prophet Muhammad SAW emphasized the importance of timely compensation for workers, instructing that wages should be paid before their efforts are no longer fresh (HR. Ibn Majah from Umar). Furthermore, it is considered just in business to provide a grace period when the debtor (creditor) is unable to fulfill their payment obligations. This is illustrated by the Prophet SAW in his hadith: Whoever desires to be under Allah's shade (on the Day of Resurrection) should defer the repayment of debts for those facing difficulties, or consider forgiving the debt altogether (HR. Ibn Majah). In addition, a key aspect of fairness in business is ensuring that operations are devoid of usury, as usury leads to the exploitation of the wealthy by the less fortunate. Consequently, Allah and His Messenger have issued a declaration against usury. The prohibition of usury is referenced in QS. Al Baqarah verse 278, which states: O you who believe, fear Allah and abandon any remaining usury that has not been collected if you are indeed believers.

3. HUMAN RESOURCE DEVELOPMENT PROGRAM

The government plays an important role in helping to develop human resources through programs provided annually to the community. In developing the HR of MSME actors, the government has its own programs in the form of training and services.

3.1. Training

Training for MSMEs is crucial in improving technical, managerial, and entrepreneurial skills. Most MSME actors have limitations in terms of business knowledge, access to technology, and marketing skills. With training, they can acquire the knowledge necessary to manage their businesses more effectively and efficiently. The City Government of Pekanbaru organizes training to enhance the HR of MSME actors, such as sewing, culinary arts, and digital marketing training, which are regularly held by the Cooperative Office of Pekanbaru. The Department of Trade and Industry also provides training in packaging and branding, digital marketing, and food processing for MSME actors.

3.2. Services

The Department of Trade and Industry of Pekanbaru City, through the UPT Sentra IKM Pangan, offers free packaging design and sticker printing services for MSME actors. In this program, MSME actors are also educated on the information that must be included on their product packaging. In addition, the Department of Trade and Industry collaborates with several relevant OPDs to facilitate MSME actors in filling the souvenir center booths at Dekranasda Pekanbaru City.

3.3. Licensing

Licensing is an essential aspect for MSME actors, especially for those in the culinary sector, as they require distribution permits such as P-IRT and halal certification. Until October 2024, the government is offering free processing for P-IRT permits and halal certification for MSME actors, so they do not need to spend any money to obtain distribution permits and halal certificates for their products.

4. NORMATIVE-BASE OF BUSINESS ETHICS IN ISLAM

The normative basis of business ethics in Islam is derived from the Qur'an and the Sunnah of the Prophet Muhammad SAW. In this context, it can be divided into four groups, namely:

4.1. Tawhid

Tawhid is a concept that is both exclusive and inclusive. At the absolute level it distinguishes the creator from the creature, requires unconditional submission to his will, but in human existence it provides a strong principle of unity because all humanity is united in obedience to Allah alone. The concept of tawhid is a vertical dimension of Islam as well as a horizontal one that combines the political, socio-economic aspects of human life into a homogeneous whole that is consistent from within and widely as well as integrated with the wider nature [9].

From this conception, Islam offers the integration of religion, economy, and social in order to form unity. Based on this view, Muslim entrepreneurs in carrying out their activities or business entities will not do at least three things [10]: First, discrimination against workers, sellers, buyers, business partners on the basis of race, skin color, gender or religion (QS. Al Hujurat verse 13). Second, Allah should be the most feared and loved. Therefore, this attitude will be reflected in all attitudes of life in its various dimensions including business activities (QS. Al Anaam verse 163). Third, hoarding wealth or being greedy, because in essence wealth is a mandate from Allah (QS. Al kahfi verse 46).

4.2. Balance

Islamic teachings are oriented towards the creation of human characters who have balanced and fair attitudes and behaviors in the context of relationships between humans and themselves, with others (society) and with the environment [11]. This balance is strongly emphasized by Allah by calling Muslims as ummatan wasathan. Ummatan wasathan is a people who have togetherness, dynamism in movement, direction and purpose and have collective rules that function as mediators or justifiers. Thus, balance, togetherness, and modernity are fundamental ethical principles that must be applied in business activities and entities [12].

4.3. Free Will

Humans as caliphs on earth to a certain extent have free will to direct their lives towards the goals they want to achieve. Humans are endowed with free will (free will) to guide his life as a caliph. Based on this axiom of free will, in business humans have the freedom to make an agreement or not, carry out certain forms of business activities, be creative in developing existing business potential [13]. In developing creativity towards choices, there are two inherent consequences. On the one hand there are bad intentions and consequences that can be done and achieved, but on the other hand there are good intentions and consequences that can be done and achieved. There are good and bad consequences by humans who are given the freedom to choose, of course, they must be known in advance as a risk and benefit that they will receive. In Islam, the two choices that are intended and have consequences are a choice where on the one hand contains rewards that are useful for oneself and society and on the other hand contains sins that have a bad effect on oneself and many people [14].

4.4. Accountability

All freedom in doing business by humans cannot be separated from the responsibility that must be given for the activities carried out In accordance with what is in the Al-Quran, Surah Al Mudatsir verse 38: "every person is responsible for what he has done". The freedom that humans have in using potential resources must have certain limits, and is not used as freely as possible, but is limited by the corridor of law, norms and ethics contained in the Al-Quran and the Sunnah of the Apostles which must be obeyed and used as a reference or basis for using the potential resources that are controlled. It is not then used to carry out prohibited or forbidden business activities, such as gambling, prohibited or forbidden production activities, carrying out usury activities and so on. If it is used to carry out business activities that are clearly halal, then the management methods used must also be carried out in the right, fair and optimal ways, for all components of society who contribute to supporting and being involved in the business activities carried out [15].

5. SOCIETY 5.0

Society 5.0 is one of the phases that can provide many relevant changes in people's lives. Many lives provide very significant changes to everyday life and needs. This is related to the replacement of new professions that have a correlation with technology. The operation of existing systems in human life has a wide set with the comfort of the scope of work to the supply of energy and certainty related to trains that have quite broad relevance in social life. The operating system supported by society 5.0 has urgency in terms of people's lives that have been well integrated with technological collaboration. This is also the beginning of forming comfort that has given rise to many people in the eligible era. The lives of these people are directly related to medical care and transportation to educational and shopping lives that are facilitated by technological advances. Society 5.0 has a more major phase of change than the industrial revolution 4.0 stage. This activity lasts quite a long time so that the process is known to be longer and difficult to be directly applied by the community.

One of the stages that makes the era of society 5.0 have a fairly strong relationship with the emergence of many jobs originating from IT. This is very dependent on the competence and facilities or means that support these activities can be obtained naturally. IT-based management can be said to be very comfortable and able to provide many innovative breakthroughs to improve capabilities and the economy that are relevant to the needs of other communities. This stage is also very relevant to using the sophistication of AI which is one of the IT devices to facilitate human performance in the era of society 5.0 [16].

6. RESEARCH METHODS

This research employs a descriptive qualitative methodology utilizing a case study approach. Case studies aim to conduct a thorough examination of a specific case or phenomenon, focusing on the background, circumstances, and interactions involved. Case studies involve a comprehensive and detailed examination of an event or activity related to an individual, group, institution, or organization, aimed at acquiring profound insights into the subject matter. The focus of this research is SME Nafeesa Snack. Data collection techniques encompass interviews.

7. RESULTS AND DISCUSSIONS

Nafeesa Snack SME operates within the culinary sector, specializing in the production of onion crackers. Mr. Pramono, along with his wife, has established this business since 2017. Mr. Pramono encounters numerous processes and challenges in the development of this business. One of the challenges is the complexity of managing business permits and halal certificates. He noted that, in the past, handling business permits and related matters was significantly more difficult than it is today, as many processes can now be completed online. The SME trainings organized by the Pekanbaru city government serve as a vital platform for enhancing knowledge in product marketing. The collaboration between him and his wife significantly impacts the growth of the Nafeesa Snack business. His wife holds a position in quality control within production, while Mr. Pramono serves as a management manager in product marketing. Nafeesa Snack operates its own production facility, distinct from the main establishment. It employs seven individuals, all of whom reside in the same housing complex as Mr. Pramono. He stated that, in addition to pursuing sustenance, this business can, Alhamdulillah, facilitate the creation of employment opportunities for the neighbors in the vicinity.

Nafeesa Snack currently produces 40 kg of onion crackers daily, achieving a turnover of approximately 20 – 30 million per month. The marketing strategy involves introducing Nafeesa Snack products into souvenir centers and supermarkets. Nafeesa Snack products have been introduced at Pasar Buah 88 and the Insyira Souvenir Center. Nafeesa Snack products have successfully penetrated over 20 supermarkets and souvenir centers to date. Furthermore, numerous individuals visit in person to purchase Nafeesa Snack products at wholesale prices, subsequently reselling them in small shops, SMEs bazaars, or directly. Nafeesa Snack markets its products not only through supermarkets and community resellers but also utilizes social media platforms including Facebook, WhatsApp, TikTok, and Instagram under the account name "Nafeesa Snack". This matter is managed directly by the owner.

Nafeesa Snack ensures the quality of its products by meticulously separating the intact onion crackers from those that may have been crushed during the production process before packaging. The crushed onion crackers are not packaged and marketed, despite maintaining the same taste and quality as the intact versions. The crumbs that do not meet quality control standards are permitted to be taken home by all employees, as well as by community members who resell Nafeesa Snack products.

In running its business, sharia-based SMEs, especially Nafeesah snacks, apply several business principles that are in line with Islamic teachings, such as:

1. Customer Orientation: Sharia-based SMEs prioritize customer satisfaction by maintaining honesty, fairness, and trustworthiness in carrying out business contracts. If there is a difference of opinion, SMEs try to resolve it peacefully and fairly, without committing fraud that harms one party.
2. Transparency: The principle of honesty and openness is very important in business. Sharia-based SMEs must strive to be transparent in terms of quality, quantity, price, and other information related to the products or services they offer to customers.
3. Fairness in Buying and Selling: In business, sharia-based SMEs apply the principle of fairness in weighing, showing defects in traded goods, avoiding oaths in buying and selling, and not manipulating or reducing goods agreed upon in the contract. They are also expected to avoid fraudulent practices such as "Bai Najasy," which is praising and stating the advantages of goods when in fact the quality is not as good as that promoted.
4. Khiyar: The concept of Khiyar gives consumers the right to continue or cancel transactions if they feel disadvantaged or there is an indication of fraud. This gives consumers a strong position and encourages producers or companies to be responsible for their customers.

The obstacle that is often faced now is the delay of several supermarkets that are entered by the Nafeesa Snack product in paying back the products that have been sold. The delay has been up to 45 days even though the Nafeesa Snack product in the supermarket has been sold out. In addition, the current constraint is the unavailability of qualified employees who are able to manage the marketing process through e-commerce, so marketing through e-commerce cannot be implemented at this time. Apart from this problem, Nafeesa Snack plans to expand the reach of its product marketing to outside the city.

8. CONCLUSION

Sharia-based SMEs in the era of society 5.0 (Nafeesa Snack) are SMEs that carry out their operations in accordance with sharia principles. These SMEs must pay attention to all aspects of operations, products, marketing, funding, cooperation, and others to comply with Islamic teachings. The concept of sharia-based SMEs is based on Islamic principles that prohibit usury (interest), gharar (uncertainty), and maishir (gambling). In the era of society 5.0, sharia-based SMEs (Nafeesa Snack) can also utilize technology and digital innovation to improve operational and marketing efficiency. For example, they can utilize digital platforms to expand market reach, increase accessibility, and promote their products or services.

Sharia-based SMEs have great potential in contributing to the economy, such as absorbing labor, reducing unemployment rates, and strengthening the local economy. Therefore, the development of sharia-based SMEs needs to be supported by policies that facilitate and provide easier access for them in obtaining financing, training, and skills development.

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