

The Implementation of Sharia Economic Principles in Fruit Business Strategies (A Case Study of Istana Buah Enterprise in Sumberejo Hamlet, Umbulsari District)

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Abstract

This study aims to analyze the implementation of Sharia economic principles in the fruit business strategies employed by entrepreneur Mrs. Zakiya in the Umbulsari District. The primary focus is on how Sharia principles can be integrated into all aspects of the business, ranging from product selection and production processes to marketing. This research adopts a qualitative approach using a case study method, collecting data through in-depth interviews, field observations, and document analysis. The findings indicate that the integration of Sharia economic principles—such as the prohibition of gharar (uncertainty), riba (interest), and maysir (speculation)—can enhance consumer trust and promote sustainability in the fruit business.

Keywords: *Sharia Economics, Fruit Business, Mrs. Zakiya's Enterprise, Sharia Marketing.*

1. Introduction

In the contemporary era, the business world has undergone rapid development, including in the agribusiness sector. The Umbulsari District, a region characterized by its agricultural orientation within the broader context of Jember Regency in East Java, harbors considerable promise within the domain of fruit business. The region boasts a wealth of natural resources and a strategic geographic location, providing a robust foundation for agribusiness ventures (Kementerian Pertanian Republik Indonesia, 2022). However, in the context of globalization and intense market competition, a distinctive approach is imperative to achieve competitive advantage, particularly for enterprises such as Ibu Zakiya's Istana Buah.

The Islamic economic approach is a strategic solution to these challenges. Islamic economics, on the other hand, provides a framework for economic activities that is based on Islamic principles such as justice, honesty, transparency, and blessings (Chapra, 2000). In the context of the fruit business, this approach can be applied in all phases—ranging from the selection of halal and thayyib products, fair pricing free from riba, to marketing strategies aligned with Islamic ethics that avoid manipulation or deception (Antonio, 2001). This integration aligns business practices with religious values and responds to consumer demand for ethical and responsible products (Kotler & Keller, 2016).

Ibu Zakiya is a farmer and fruit collector operating in Umbulsari District. She engages in fruit cultivation, which encompasses planting, caring for, and harvesting various types of fruits. As a collector, she also purchases produce from surrounding farmers and resells it in broader markets, both locally and regionally (Paisal Rahmat, 2023). The core activities in her business include planning, planting seasons, cultivation practices, post-harvest management, fruit collection, and marketing. In all these aspects, Sharia principles can be embedded to ensure compliance with ethical business norms.

The key Islamic principles in the fruit business include: (1) Selection of halal and thayyib products—emphasizing quality, hygiene, and safety; (2) Fair and transparent transactions—promoting

trust and long-term customer loyalty; (3) Avoidance of prohibited practices such as *riba*, *gharar*, and *maysir*; (4) Business ethics and sustainability—maintaining good relationships with partners and preserving the environment; and (5) Sharia-compliant marketing—utilizing modern platforms like social media ethically and transparently (Aziz Shali Husin, 2019).

The implementation of these principles not only ensures religious compliance but also enhances business sustainability and competitiveness. In Umbulsari District, this approach has the potential to enhance the perception of local products and better position them within national and international markets. The integration of Sharia values with modern technology has enabled entrepreneurs like Ibu Zakiya to develop innovative, competitive, and ethical business strategies.

This trend is also in alignment with global shifts that prioritize ethical and eco-friendly products. In contemporary consumer culture, both domestic and international consumers are increasingly seeking goods that are not only of high quality but also produced responsibly (Kotler & Keller, 2016). Consequently, the implementation of Islamic economic principles within the context of fruit businesses emerges as a strategic model, integrating spiritual, economic, and social values into a balanced framework. The relevance of Sharia-based practices extends beyond religious contexts, offering universal ethical guidance (Antonio, 2001).

The fruit business holds significant promise in Umbulsari, supported by favorable geographical conditions and growing demand for fresh and processed fruit products. As a prominent local entrepreneur, Ibu Zakiya plays a pivotal role in propelling this sector forward. However, to ensure that economic activities are ethically sound and Sharia-compliant, it is imperative to embed Islamic principles into business operations (Paisal Rahmat, 2023). This approach not only supports Muslim entrepreneurs but also delivers universal value through transparent and fair practices.

Islamic economics emphasizes justice, transparency, and collective welfare in every business transaction. The prohibitions against *riba*, *gharar*, and *maysir* form the foundation of Islamic economic practice (Chapra, 2000). Applying these principles in the fruit business strengthens customer trust and supports long-term sustainability. Entrepreneurs like Ibu Zakiya have a unique opportunity to incorporate Sharia values across all aspects of their business—from product selection to production processes and marketing strategies (Antonio, 2001).

Therefore, this study aims to examine the implementation of Islamic economic principles in fruit business strategy, recognizing their role in establishing a fair, transparent, and spiritually rewarding business system. The case study of Istana Buah in Dusun Sumberejo, Umbulsari, is particularly relevant as it operates in the trade sector and involves various Sharia economic dimensions, including honesty in transactions, prohibition of *riba*, and fair partnerships (Paisal Rahmat, 2023). The research is expected to provide insights into the practical application of these principles and their impact on business continuity and community welfare.

2. Literature Review

Islamic Economic Principles in Business Practices

Islamic economics provides a value-based framework for conducting business, built on the foundations of justice, transparency, and mutual benefit. Sharia law prohibits certain practices, such as *riba* (interest), *gharar* (excessive uncertainty), and *maysir* (speculation). The objective of these prohibitions is to establish a balanced and fair economic system (Chapra, 2000). These prohibitions do not merely reject unethical practices; they promote the adoption of ethical business behaviors such as honesty, fairness, and social responsibility. In practice, this entails ensuring transparent pricing, accurate product information, and ethical marketing, a principle that is particularly salient in agribusiness sectors such as fruit production and trading (Antonio, 2001).

A growing body of research has demonstrated that the incorporation of Islamic principles into business strategy is associated with enhanced compliance and increased consumer confidence. According to Dusuki and Abdullah (2007), businesses that are firmly established on the principles of Sharia values tend to garner a higher degree of customer loyalty, primarily as a result of their ethical

foundation. In a similar vein, Kotler and Keller (2016) have observed that ethical marketing practices, including those derived from Islamic values, can serve as competitive advantages in modern markets. This is particularly salient in businesses that offer halal and thayyib products, where quality, safety, and integrity are of paramount importance. Consequently, the implementation of Sharia principles has the potential to promote market differentiation and ethical positioning.

Agribusiness and Sharia-Based Strategic Management

Agribusiness is a pivotal sector in rural economies, where agriculture serves as the foundation for livelihoods. The strategic management of this sector entails the harmonization of resources, processes, and market dynamics to achieve sustainable growth. Recent studies emphasize the significance of ethical and inclusive business models in agriculture for promoting ecological sustainability and social equity (Kementerian Pertanian Republik Indonesia, 2022). The integration of Islamic economic principles into strategic management enhances this approach by incorporating values of justice, mutual cooperation, and environmental care—principles that are aligned with long-term agricultural success.

For micro-enterprises such as Ibu Zakiya's fruit business, Sharia-compliant strategies are both practical and impactful. As posited by Al-Suwailem (2006) and Beekun (1997), it is imperative to incorporate Islamic values into each stage of business decision-making. This encompasses a wide range of aspects, including crop selection, production ethics, customer relations, and digital marketing. In the context of fruit trading, this entails the procurement of high-quality produce, the implementation of equitable pricing, and the utilization of transparent and ethical communication. Digital tools have the potential to facilitate these objectives by expanding market access while preserving Islamic integrity (Aziz Shali Husin, 2019). Moreover, as Nik Haryanti (2019) asserts, a systematic and Islamic methodology in economic research is imperative to comprehend and assess the implementation of such values in business. This dual focus—on values and competitiveness—makes Sharia-based agribusiness strategies increasingly relevant in both domestic and global markets.

Finally, as Suharsimi Arikunto (2015) asserts, a rigorous and structured research process is imperative to measure the real impact of Sharia-based strategies on business performance. The implementation of proper procedural research is of paramount importance, as it ensures that findings can be generalized and practically implemented, especially for small and medium-sized enterprises, which serve as the foundation of rural economies.

3. Research Methods

This study employs a qualitative descriptive method with a case study approach centered in the Umbulsari District of the Jember Regency. This design is used to explore, describe, and analyze social phenomena, events, and business activities, particularly in the context of Sharia-based agribusiness practices. Qualitative research serves two primary functions: uncovering and explaining. In this case, the method is used to explore how Ibu Zakiya, a local fruit entrepreneur, implements Islamic economic principles in her business strategies. These strategies range from selecting halal and thayyib products to employing ethical and transparent marketing practices.

The study takes place in Dusun Sumberejo, a sub-village in Umbulsari known for its agricultural potential, particularly fruit cultivation. The subject of this study is Ibu Zakiya, a fruit farmer and distributor who plays a central role in the local agribusiness ecosystem. The research focuses on three main aspects: first, selecting products that align with sharia principles and market demand; second, employing marketing strategies to enhance competitiveness and customer trust; and third, determining the extent to which her business practices reflect core Islamic values, such as fairness, transparency, and ethical responsibility. Consumers within the target market also serve as supporting sources, providing insight into the reception and impact of Sharia compliance in daily transactions.

Data collection was conducted using multiple methods to ensure depth and accuracy. These included in-depth interviews with Ibu Zakiya, direct observation of her business operations, review of relevant documents such as business reports and promotional materials, and literature studies on

Islamic economics and marketing strategies. Data were analyzed using a thematic approach, involving data reduction, systematic narrative presentation, and verification to draw conclusions consistent with the study's focus. The validity of findings was ensured through source triangulation by comparing results from interviews, observations, and documentation, and through consultation with Islamic economics experts. The research was guided by Islamic economic principles derived from the Qur'an—such as halal and thayyib (QS. Al-Baqarah: 168), fairness and transparency in trade (QS. Al-Mutaffifin: 1–3), and prohibition of *riba*, *gharar*, and *maisir* (QS. Al-Baqarah: 275). The study also draws upon foundational literature, including Antonio (2001), Chapra (2000), and other scholars who provide theoretical grounding in Islamic business ethics.

4. Result and Discussion

1. Implementation of Sharia Economic Principles in Fruit Business Practices

Mrs. Zakiya, a fruit trader in Umbulsari Subdistrict, provides a practical, localized example of how Sharia economic principles can be implemented in small businesses. Her business model incorporates the fundamental principles of Islamic economics, including halal and thayyib, truthfulness (*siddiq*), justice (*adl*), the prohibition of *riba*, and the promotion of good and prevention of harm (*amar ma'ruf nahi mungkar*). This model aligns with normative frameworks in classical and contemporary Islamic economic theory (Shomad, 2020, pp. 67–69). She reflects the halal and thayyib principle by carefully selecting products—sourcing only fruits that are naturally grown, free from harmful chemicals, and cultivated using methods consistent with Islamic guidelines. This ensures religious compliance, food safety, and consumer trust (Rahmat, 2023). Mrs. Zakiya deliberately avoids suppliers who use harmful substances or unethical farming practices, thus reinforcing consumer confidence in her brand's integrity.

The principle of *shiddiq*, or truthfulness, is central to her business transactions. She ensures that every buyer receives accurate information regarding the weight, quality, and pricing of the fruit. This transparency aligns with the Sharia prohibition of *gharar*, or uncertainty or deceit, in commercial dealings. This is consistent with Janwari's (2023) findings, which emphasize the role of honest communication in sustaining consumer loyalty and promoting ethical market behavior.

In Mrs. Zakiya's practice, justice (*ADL*) is evident in her pricing policy, which aims to prevent the exploitation of farmers and consumers. She maintains a balanced and just market environment by providing fair compensation to farmers and competitive prices to consumers. This approach aligns with the broader Islamic economic goals of social equity and economic welfare (Sutanto, 2025). Furthermore, she strictly avoids *riba* (usury) by rejecting conventional bank loans. She favors profit-sharing mechanisms, such as *mudharabah* and *musyarakah*; however, the implementation of these remains limited due to a lack of Sharia-literate business partners. While this decision limits her access to quick capital, it reflects a principled stance that underscores the ethical integrity of her business (Haryanti, 2019: 7).

The most proactive element of her application of Islamic economics is the principle of *amar ma'ruf nahi mungkar*. She runs her business based on Islamic values and educates neighboring farmers about the dangers of harmful substances and the benefits of ethical farming. This moral leadership transforms her from a mere entrepreneur into an agent of socio-religious change within her community (Arikunto, 2015: 22). The positive impacts of these practices are significant. Customers show higher levels of trust, contributing to increased sales and repeat purchases. Additionally, her commitment to ethical practices fosters a sense of *barakah* (divine blessings), leading to more sustainable business outcomes and long-term partnerships with customers and suppliers alike.

2. Strategic Challenges and Adaptive Responses in Sharia Business Practice

Despite its well-structured and principled approach, Islamic economics presents several structural and operational challenges to Mrs. Zakiya. These include price volatility due to seasonal supply, intense competition from conventional traders, limited access to *riba*-free capital, low consumer awareness of Sharia economics, and difficulty adapting to digital marketing. Price volatility endangers her capacity to sustain stable and equitable pricing. Given the fact that her supply is contingent upon seasonal harvests, market fluctuations frequently give rise to price surges. Maintaining fair prices in such circumstances necessitates strategic compromises, such as reducing margins, which can adversely affect profitability (Sutanto, 2025).

In the context of a competitive market, numerous traders have been observed to adopt aggressive promotional tactics and engage in price wars, frequently compromising ethical standards. While commendable, Mrs. Zakiya's decision to refrain from engaging in deceptive marketing or underselling her services places her at a comparative disadvantage in price-sensitive market segments. Nevertheless, her customer base remains relatively loyal due to the trust she has cultivated through her consistent ethical practices (Janwari, 2023).

A critical bottleneck to her expansion is the lack of Sharia-compliant financing. Although profit-sharing contracts, such as *mudharabah*, are ideal in theory, the practical absence of knowledgeable partners and institutions

limits her access to scalable capital. As Arikunto (2015: 22) notes, financial literacy and institutional support are crucial for the proliferation of Islamic finance in grassroots enterprises. Additionally, consumer awareness of Sharia-based businesses remains low. Many buyers prioritize affordability over halal integrity, thus requiring ongoing consumer education. Mrs. Zakiya must continually educate her clients on the ethical and spiritual benefits of supporting Sharia-compliant businesses, which requires time and marketing expertise (Rahmat, 2023).

She has started using social media platforms like WhatsApp and Facebook, but her digital marketing capabilities are still underdeveloped. Another challenge is adapting to fast-evolving digital tools without compromising Islamic ethical boundaries. She has yet to fully harness online marketing analytics, customer segmentation, and targeted advertising, all of which require training and investment (Galih Sutanto, 2025). However, these challenges do not overshadow the progress and potential of Mrs. Zakiya's business model. Her adaptive strategies, such as relational marketing, community-based awareness campaigns, and gradual digital literacy improvement, demonstrate strong potential for replication and scalability in other Sharia-compliant small businesses across Indonesia.

5. Conclusion

Mrs. Zakiya's entrepreneurial endeavors illustrate the viability and significance of incorporating sharia economic principles into small-scale trade. Her commitment to principles such as halal and thayyib, justice, truthfulness, and riba-free financing exemplifies how Islamic values can guide real-world business practices. By prioritizing transparency in transactions, ethical product sourcing, and fair pricing, she fosters a business environment imbued with barakah, thereby building trust and loyalty among consumers.

Furthermore, her business strategy does not exclusively prioritize profit maximization; it also endeavors to promote social justice and moral integrity. Notwithstanding the numerous challenges she confronts, including market fluctuations and limited financial access, her commitment to ethical entrepreneurship enables her to develop a resilient and sustainable enterprise. Her case serves as a valuable reference for policymakers, Islamic financial institutions, and grassroots entrepreneurs seeking to promote inclusive, just, and Sharia-compliant economic systems.

The integration of Islamic principles into entrepreneurial practices, as evidenced in this study, provides a model for transforming conventional economic behaviors into ethically-driven, community-enhancing business models. With sustained support, training, and institutional backing, such models have the potential to contribute meaningfully to the realization of a just and spiritually aligned economic order.

6. Bibliography

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