

## Understanding Of Sharia Contracts Among Msme Actors

Khoirudin<sup>1</sup>, MHD. Nanang Hidayat<sup>2</sup>, M. Ilham<sup>3</sup>, Muhammad Fakhri Khairi<sup>4</sup>

<sup>1234</sup>Universitas Islam Negeri Sultan Syarif Kasim Riau, Indonesia

Email: [khorudinbumd@gmail.com](mailto:khorudinbumd@gmail.com), [nng240102@gmail.com](mailto:nng240102@gmail.com), [mubammadilham160720@gmail.com](mailto:mubammadilham160720@gmail.com),  
[fakbrykbairi9@gmail.com](mailto:fakbrykbairi9@gmail.com)

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### **Abstract**

*Understanding sharia contracts is an important aspect in supporting MSME business practices in accordance with Islamic economic principles. However, in practice, many MSME actors take advantage of sharia financing without an adequate conceptual understanding of the contracts used. This study aims to analyze the level of understanding of MSME actors on the concept, principles and mechanisms of sharia contracts, the factors that affect them and their implications for business management and financial decision-making. The research uses the literature review method by examining various scientific journals and academic publications related to Islamic financial literacy, sharia financing and the implementation of contracts in MSMEs. Analysis is carried out through content analysis and narrative synthesis to find patterns of findings, similarities, differences and research gaps. The results of the study show that the level of understanding of sharia contracts for MSME actors is still relatively low to moderate and tends to be terminological and procedural. Influencing factors include Islamic financial literacy, education and education, business experience, the role of Islamic financial institutions, managerial capacity and business digitalization dynamics. A good understanding of contracts has been proven to have implications for the suitability of business practices with sharia principles, more structured financial management, understanding of business risks and more rational financing decisions. This research emphasizes the importance of strengthening literacy and sustainable mentoring so that the understanding of sharia contracts can be internalized in the business behavior of MSMEs and support the sustainability of sharia-based businesses.*

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## INTRODUCTION

MSMEs are the backbone of the Indonesian economy which absorbs most of the workforce and supports the economic resilience of the community, but in practice there are still many MSME actors who carry out business activities without an adequate understanding of sharia contracts. Even though Indonesia as a country with the largest Muslim population has great potential in the development of a sharia economy based on the real sector. Phenomena in the field show that the use of sharia financing products by MSMEs is often driven by capital needs and ease of access rather than because of the understanding of the substance of the contract such as murabahah, mudharabah, musyarakah or salam. This condition poses a risk of misperception, inconsistency in practice with sharia principles, and the weak bargaining position of MSMEs in financial decision-making. A number of studies show that the literacy and understanding of sharia contracts for MSME actors is still at a low to medium level, so that the implementation of sharia principles in business management is not optimal and tends to be administrative rather than substantive.

Various studies confirm the great potential of sharia financing for MSMEs while showing that there is a gap in the aspect of understanding contracts. Piri and Gaffar (2023) found that the musyarakah contract has great potential to support the development of MSMEs, but its utilization has not been maximized due to the limited understanding of business actors on the profit-sharing

mechanism and joint business risks. This finding is strengthened by Gunawa et al. (2025) who identified factors that hinder musharakah financing, one of which is the low understanding of MSME actors of the contract structure. On the other hand, research by Dinana and Susetyo (2025) shows that murabahah financing has an effect on the performance of MSMEs, but its success is greatly influenced by the ability of business actors to understand obligations, margins, and payment schemes. Delpi et al. also revealed that the level of knowledge of MSMEs about murabahah products in Islamic banks is still limited so that financing decisions are often not based on a complete understanding of the contract.

A similar phenomenon can be seen in the aspect of Islamic financial literacy. Hutagalung et al. (2025) and Ramadhan et al. (2025) both emphasized that the sharia financial literacy of MSME actors is still low, especially in understanding the types of contracts and their legal implications. Marom (2025) and Habibah and Ardiansyah (2025) emphasized the importance of sharia literacy education and strategies to improve business ethics and the quality of MSME decision-making. Educational and socialization efforts have indeed been carried out as reported by Saefulloh et al. (2025), but these activities are generally short-term service programs so that the impact of sustainability on an in-depth understanding of contracts has not been measured comprehensively.

In the context of financial institutions, the role of banks and Islamic financial institutions in supporting MSMEs has also been extensively researched. Hulu et al. (2025) emphasized the strategic role of Islamic banks in distributing funds to MSMEs, while Sianipar (2023) showed the contribution of Islamic financing in strengthening halal MSMEs. However, most of the research focuses more on the side of fund distribution and financing performance, rather than on the depth of understanding of contracts at the business actor level. In fact, Vahlevi (2025) and Wasian et al. (2025) highlight that in the digital economy era, transaction complexity is increasing, so it demands a more adaptive and contextual understanding of contracts. Syafiudin et al. (2021) also showed that the management strategy of MSMEs based on mudharabah contracts during the pandemic is highly dependent on the ability of business actors to understand the principles of profit sharing and risk.

Several studies have begun to relate the understanding of contracts to specific business practices, such as the study by Kusuma et al. (2025) on the salam contract in the food ordering business and Syahreza et al. (2025) which examined the implementation of sharia principles in the financial management of MSMEs in Jakarta. Meanwhile, Rianhadi (2025) even emphasized the importance of understanding accounting in the digital era to accelerate the distribution of sharia financing. However, most of the studies still partially examine one type of contract, one region or focus on a specific intervention program so that it does not provide a comprehensive picture of the level of understanding of sharia contracts of MSME actors as the foundation of their financial behavior and business decisions.

Thus, the *research gap* that can be seen is the dominance of research that highlights the potential, financing performance or role of Islamic financial institutions, while the aspect of understanding contracts at the level of MSME actors is still a supporting variable, not the main focus, besides that sharia literacy research generally measures general knowledge of Islamic finance has not explored the conceptual and practical understanding of each contract and its implications in real transactions of MSMEs. Then there are limited studies that relate the understanding of contracts to the context of changing business patterns in the digital era and the complexity of modern business models.

Thus, the novelty of this research lies in the effort to analyze the understanding of sharia contracts of MSME actors more comprehensively as a core variable, not only in terms of terminological knowledge but also in terms of understanding principles, mechanisms, risks and their application in daily business practices. This research also expands the perspective by linking the understanding of contracts with contemporary MSME business dynamics, so that it is expected to be able to make a theoretical contribution to the development of sharia contract literacy studies

as well as practical contributions to the formulation of sharia education strategies, mentoring and financing policies that are more targeted for MSMEs.

## METHODS

This study uses *the literature review* method to conceptually and empirically examine the understanding of sharia contracts among MSME actors. The data used is secondary data in the form of scientific journal articles relevant to Islamic financial literacy, sharia financing and the implementation of contracts such as murabahah, musyarakah, mudharabah and greetings for MSMEs, especially published in recent years.

Literature collection is carried out through systematic searches in academic databases such as Google Scholar and university journal portals using keywords related to the understanding of sharia contracts and MSMEs. Literature is selected based on criteria, one of which is relevant to the topic, sourced from scientific publications and has clear methods and findings (Pangestu, 2024).

Data analysis uses content *analysis* and narrative synthesis by identifying key themes, comparing findings between studies and mapping similarities, differences and research gaps. Validity is maintained through the selection of credible sources and the comparison of various research results (Lestari et al. 2023). This method allows for a comprehensive overview of the condition of understanding sharia contracts in MSME actors as well as the direction of strengthening literacy and its implementation.

## RESULT AND DISCUSSION

### The Level of Understanding of MSME Actors on the Concept, Principles and Mechanisms of Sharia Contracts

The level of understanding of sharia contracts among MSME actors in general is still in the low to medium category, and tends to be technical-practical and has not yet touched a complete conceptual understanding. This pattern can be seen consistently in various studies that review Islamic financial literacy and the implementation of Islamic financing in MSMEs. In terms of understanding the basic concept of contracts, several studies show that MSME actors are generally familiar with the term financing products, such as murabahah or profit sharing, but have not comprehensively understood the basis of principles such as the prohibition of *riba*, *gharar* and *maisir*. Hutagalung et al. (2025) emphasized that the sharia financial literacy of MSME actors is still low, especially in distinguishing the characteristics of sale and purchase contracts and cooperation contracts. This is strengthened by Ramadhan et al. (2025) who stated that access to sharia financing has not always been accompanied by an understanding of the structure of the contract.

In the context of murabahah contracts, research by Dinana and Susetyo (2025) shows that murabahah financing does contribute to the performance of MSMEs, but many business actors understand murabahah only as installment financing without understanding the structure of the cost of margins and the clarity of the object of the contract. Delpi et al. (2025) also found that the level of knowledge of MSME actors about murabahah products in Islamic banks is still limited to administrative procedures, not to the essence of contracts. This means that understanding the contract mechanism has not completely become the basis for business decision-making.

In the *musharakah* and *mudharabah* contracts, the challenges of understanding are more complex because they are related to the concept of profit sharing and risk sharing. Piri and Gaffar (2023) emphasized that the potential for *musharakah* for MSMEs is large, but its utilization is low due to the limited understanding of business actors on the mechanism of capital cooperation and risk. The same thing was revealed by Gunawa et al. (2025) which placed the low understanding of the contract as one of the factors inhibiting *musyarakah* financing. Syafiudin et al. (2021) in a *mudharabah* study during the pandemic also showed that the success of profit-sharing-based

management strategies is highly dependent on business actors' understanding of the principles of business responsibility and risk.

Meanwhile, the understanding of salam contracts is still relatively rarely researched, but Kusuma et al. (2025) show that in the food ordering business, the conformity of transactions with sharia principles is greatly influenced by the understanding of business actors of the provisions of the object, the delivery time and the clarity of the specifications of the goods. This shows that special contracts such as greetings require a more technical understanding that is not yet mastered by many MSMEs. In terms of education and socialization, Saefulloh et al. (2025) reported an increase in understanding after sharia contract education activities, but these activities are generally short-term and do not guarantee the in-depth internalization of the concept. This is in line with the views of Habibah and Ardiansyah (2025) who emphasize the importance of sustainable sharia education to form a substantive understanding rather than just the introduction of terms.

In addition, in the context of the digital era, Vahlevi (2025) highlighted that the transformation of MSME business models requires a more adaptive understanding of contracts because transactions become more complex, such as digital platforms, pre-orders, and online cooperation. However, this increase in complexity has not been fully offset by an increase in contract literacy. Through the content analysis and narrative synthesis of these various studies, it can be concluded that the level of understanding of MSME actors towards sharia contracts is still dominated by:

1. Terminological understanding recognizes the name of the contract without understanding the principle.
2. Procedural understanding knows how to access financing but does not yet understand the legal structure and risks of contracts.
3. The limitations of applicable understanding are mainly in profit-sharing-based contracts and special contracts such as greetings.

Thus, the literature shows that the understanding of sharia contracts by MSME actors has not completely become the basis of financial behavior and business decisions but is still instrumental in obtaining financing. These findings affirm the importance of research that focuses on the understanding of contracts as a core variable in the financing ecosystem and management of sharia-based MSME businesses.

### **Factors That Affect the Understanding of Sharia Contracts in MSME Actors**

The understanding of sharia contracts in MSME actors is influenced by a combination of individual, educational, institutional, and contextual factors. These factors interact with each other and determine the extent to which MSME actors are able to understand the concept, principles and mechanisms of contracts substantively. The factors that affect the understanding of sharia contracts for MSME actors are as follows:

1. The Factors of Islamic Financial Literacy

Islamic financial literacy is the dominant factor that affects the understanding of contracts. Ramadhan et al. (2025) show that low Islamic financial literacy has a direct impact on the limited understanding of the types, functions and differences in the characteristics of contracts. MSME actors often understand sharia products only as an alternative to financing without knowing the contract structure that underlies it. Marom (2025) added that an unstructured literacy strategy makes the understanding of contracts develop partially and not systematically.

2. Factors of sharia education and education

The level of formal education and access to sharia education have a significant effect. Habibah and Ardiansyah (2025) emphasized that sharia education plays a strategic role in shaping business ethics, literacy and halal-based MSME innovation. The socialization and training program carried out by Dariana and Nirwana (2025) has been proven to increase contract understanding, but the effect tends to be short-term if not accompanied by continuous mentoring. This means

that momentary education is not enough to build a deep understanding of the principles and risks of the contract.

### 3. Business experience and transaction practice factors

The experience of MSME actors in using sharia financing products also shapes their understanding. Dinana and Susetyo (2025) show that MSME actors who have used murabahah better understand the aspects of payment and margin but do not necessarily understand the basic principles of contracts. Syafiudin et al. (2021) also found that the experience of mudharabah practice during the pandemic increased awareness of business risks even though conceptual understanding remained limited. This suggests that practical experience enhances procedural understanding but does not necessarily deepen the principle aspect.

### 4. The Role of Islamic Financial Institutions

Islamic financial institutions have an important role in forming the understanding of contracts through the product socialization process. Syahbannuddin et al. (2024) emphasized the role of Islamic banks in supporting MSMEs, but the focus of services is often on the distribution of funds, not in-depth contract education. Sianipar (2023) also shows that sharia financing increases halal MSMEs but does not automatically increase contract understanding if it is not accompanied by literacy.

### 5. Complexity factors of business models in the digital era

Changes in digital business patterns are an important contextual factor. Vahlevi (2025) emphasized that MSME transactions in the digital era such as pre-orders, online platforms, and digital collaboration require a more adaptive understanding of contracts. However, this development is not always balanced by an increase in literacy, so MSME actors run a modern business model with a conventional understanding of contracts.

### 6. Accounting and financial management factors

Rianhadi (2025) highlighted that understanding accounting in the digital era supports the acceleration of sharia financing, because MSME actors who understand financial recording find it easier to understand the structure of contracts. This means that managerial and business administration capacity also affects the level of understanding of contracts.

Thus, the factors that affect the understanding of sharia contracts can be grouped into internal, external and contextual factors. Internal factors are in the form of Islamic financial literacy, education level and business experience. External factors include the role of Islamic financial institutions, education and mentoring programs, while contextual factors are in the form of business digitalization and the complexity of transaction models. Various literature reviews show that education and literacy factors are the most dominant, but their effectiveness is highly dependent on the sustainability of the program and the involvement of Islamic financial institutions. Without integration between literacy, mentoring and business practices, understanding sharia contracts in MSME actors tends to remain shallow and administrative. Thus, this discussion emphasizes that the understanding of sharia contracts is not only a matter of individual knowledge but the result of interaction between the capacity of MSME actors, institutional support and the dynamics of the business environment.

## **Implications of the Level of Understanding of Sharia Contracts on Business Management Practices and Financial Decision Making of MSME Actors**

The level of understanding of sharia contracts has direct implications for financial behavior, business management patterns, and the quality of business decision-making of MSME actors. Good understanding not only affects the suitability of business practices with sharia principles but also has an impact on aspects of business sustainability, risk management and financial performance. The implications of the level of understanding of sharia contracts on business management practices and financial decision-making of MSME actors are as follows:

### 1. Implications for the suitability of business practices with sharia principles

The understanding of the contract affects the extent to which MSME actors carry out transactions according to sharia principles. Kusuma et al. (2025) show that the understanding of the salam contract affects the suitability of food ordering transactions, especially related to the clarity of the specifications of goods and the delivery time. This indicates that understanding the contract encourages compliance with the correct transaction structure so as to reduce the potential for practices that contain ambiguity (*gharar*). Syahreza et al. (2025) also found that the implementation of sharia principles in MSME financial management improves the quality of business decision-making, especially in terms of planning and use of business funds.

#### 2. Implications for financial management and business performance

Several studies confirm that understanding contracts is correlated with more structured financial management. Dinana and Susetyo (2025) show that murabahah financing has a positive effect on the performance of MSMEs, but the optimal impact occurs on business actors who understand payment obligations, margins, and contract structures. This means that understanding the contract helps MSME actors plan cash flow and financial obligations more rationally. Rianhadi (2025) added that understanding accounting supports the acceleration of sharia financing because MSME actors who understand financial recording are better prepared to meet the provisions of the contract. This shows the relationship between the understanding of the contract and the managerial capacity of the business.

#### 3. Implications for risk management and business cooperation

In profit-sharing-based contracts such as musyarakah and mudharabah, the understanding of contracts greatly affects the way MSME actors view business risks. Piri and Gaffar (2023) and Gunawa et al. (2025) emphasized that a low understanding of the risk structure is an obstacle to the use of musyarakah. On the contrary, a good understanding allows MSME actors to see capital cooperation as a partnership, not just a debt. Syafiudin et al. (2021) also showed that during the pandemic, mudharabah-based management strategies helped MSMEs survive because of the risk sharing that was understood by both parties.

#### 4. Implications for access and financing decisions

The understanding of contracts affects the way MSME actors choose financing products. Delpi et al. (2025) show that the low knowledge of murabahah makes business actors only oriented to the ease of procedures. Meanwhile, literacy research by Haryanto and Anantyasari (2025) confirms that better sharia literacy increases the rationality of financing decisions and reduces misperceptions of sharia products.

#### 5. Implications in the context of business digitalization

Wasian et al. (2025) stated that in the digital era, transaction complexity is increasing so that understanding contracts becomes increasingly important. Without an adequate understanding, MSME actors risk making digital transactions that are not in accordance with sharia principles.

Thus, it can be concluded that the implications of understanding sharia contracts for MSMEs can be seen in several aspects, namely the sharia aspect, the managerial aspect, the risk aspect, the financing decision aspect and the digital adaptation aspect. In the sharia aspect, it can increase the conformity of business practices with Islamic principles, then in the managerial aspect, it can improve financial planning and cash flow management. In the aspect of risk can help MSME actors understand the concept of profit sharing and business responsibility, in the aspect of financing decisions can encourage more rational product choices and in accordance with business needs. Meanwhile, in the aspect of digital adaptation, it can support the implementation of the right contract in modern business models. Based on a literature review, the understanding of sharia contracts is not only a normative aspect, but has a real impact on the quality of business management and the sustainability of MSMEs. The higher the understanding of the contract, the stronger the integration between sharia principles and daily business practices will be.

## CONCLUSION

The understanding of sharia contracts among MSME actors is still at a low to medium level and is generally terminological and procedural in nature and has not reached a deep conceptual and applicative understanding. MSME actors tend to know the names of contracts such as murabahah, musyarakah, mudharabah and salam, but do not fully understand the basic principles, mechanism structure, risk sharing and legal implications in business practice. This condition shows that the use of sharia financing by MSMEs is often driven by capital needs and ease of access, not by substantive awareness of contracts.

This understanding is influenced by various interrelated factors including Islamic financial literacy, education and education levels, business practice experience, the role of Islamic financial institutions and the dynamics of business digitalization. Literacy and education are the most dominant factors, but the various existing socialization programs are still short-term and have not fully formed a deep understanding. On the other hand, Islamic financial institutions focus more on distributing financing than strengthening comprehensive contract understanding. The level of understanding of sharia contracts has been proven to have real implications for MSME business practices. A good understanding encourages the suitability of transactions with sharia principles, more structured financial management, understanding of risks in business cooperation and more rational financing decision-making. In the context of the digital era, understanding contracts is becoming increasingly important as the complexity of business models increases. Thus, the understanding of sharia contracts is not just a normative aspect but has a direct effect on the quality of business management and the sustainability of MSMEs. Overall, this study shows that there is an urgent need to strengthen literacy and sustainable assistance so that the understanding of sharia contracts can be internalized in the business behavior of MSME actors so that a stronger integration is created between sharia principles and real business practices.

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