

# Improving the sustainability of culinary MSMEs through e-commerce and capital management according to Islamic principles

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## Abstract

This study investigates the effectiveness of e-commerce in improving the performance of culinary micro, small, and medium enterprises (MSMEs) while addressing the technical challenges of using digital platforms. This study also explores how business owners manage their capital using Islamic principles and assesses their understanding and application of Islamic values in daily operations. Using a descriptive qualitative approach, data were gathered through observations, interviews, and documentation from culinary MSMEs in Setiamulya Village, Tarumajaya District, Bekasi, Indonesia. Informants were chosen to promote participatory observation and facilitate open communication. The findings reveal that while e-commerce presents significant benefits, several technical challenges—such as high advertising costs, missed notifications, and delivery issues—hinder its effectiveness. Most business owners diligently avoid interest-based loans in line with Islamic teachings; however, their understanding of *riba* (usury) is often incomplete. Although there are efforts to adhere to Islamic principles, there remains considerable room for improvement in their application.

## Public interest statement

A stronger understanding of Islamic finance principles is also necessary to promote business sustainability. This study builds on previous research by highlighting the sustainability of culinary MSMEs from an Islamic perspective.

**Keywords:** E-Commerce, Capital, Culinary MSMEs, Sustainability

**Paper type:** Research paper

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**Abstract**

Studi ini menyelidiki efektivitas e-commerce dalam meningkatkan kinerja usaha mikro, kecil, dan menengah (UMKM) kuliner sekaligus mengatasi tantangan teknis dalam penggunaan platform digital. Studi ini juga mengeksplorasi bagaimana pemilik bisnis mengelola modal mereka menggunakan prinsip-prinsip Islam dan menilai pemahaman dan penerapan nilai-nilai Islam dalam operasi sehari-hari. Dengan menggunakan pendekatan kualitatif deskriptif, data dikumpulkan melalui observasi, wawancara, dan dokumentasi dari UMKM kuliner di Desa Setiamulya, Kecamatan Tarumajaya, Kota Bandung, Indonesia. Informan dipilih untuk mempromosikan observasi partisipatif dan memfasilitasi komunikasi terbuka. Temuan penelitian mengungkapkan bahwa meskipun e-commerce menghadirkan manfaat yang signifikan, beberapa tantangan teknis – seperti biaya iklan yang tinggi, pemberitahuan yang terlewat, dan masalah pengiriman – menghambat efektivitasnya. Sebagian besar pemilik bisnis dengan tekun menghindari pinjaman berbasis bunga sesuai dengan ajaran Islam; namun, pemahaman mereka tentang riba (riba) seringkali tidak lengkap. Meskipun ada upaya untuk mematuhi prinsip-prinsip Islam, masih ada ruang yang cukup besar untuk perbaikan dalam penerapannya.

**Pernyataan kepentingan publik**

Pemahaman yang lebih kuat tentang prinsip-prinsip keuangan Islam juga diperlukan untuk mempromosikan keberlanjutan bisnis. Studi ini dibangun berdasarkan penelitian sebelumnya dengan menyoroti keberlanjutan UMKM kuliner dari perspektif Islam.

**Kata kunci:** e-commerce, capital, UMKM Kuliner

**Introduction**

Micro, Small, and Medium Enterprises (MSMEs) play a significant role in the national economy, particularly in enhancing community welfare. This sector not only drives economic growth but is also essential in creating jobs and promoting a more equitable income distribution within society (Vinatra, 2023). With a considerable contribution to gross domestic product (GDP) and its ability to reach various social strata, MSMEs are the backbone of the economy that requires support for their sustainability, especially in the era of growing digitalization and E-Commerce.

The guidelines for funding schemes aimed at restructuring MSMEs are outlined in Government Regulation Number 43 of 2020, which revises Government Regulation Number 23 of 2020, along with Minister of Finance Regulation (PMK) Number 104/PMK.05/2020, which improves upon PMK Number 64/PMK.05/2020 and PMK Number 70/PMK.05/2020. In addition to tax incentives, interest subsidies, and fund placement for credit restructuring, several other forms of support for MSMEs include IJP Shopping, guarantees for Working Capital (Stop Loss), and investment financing for Cooperatives through LPDB KUMKM (KemenKeu RI, 2020).

The use of E-Commerce by MSMEs in the digital era presents various opportunities and challenges, particularly from an Islamic perspective. Islam has explicit rules regarding business ethics, such as the prohibition of usury (interest) and the importance of fair business practices (Limanseto, 2023). MSMEs utilizing E-Commerce must adhere to Islamic business ethics in all operations, including payment processes, pricing strategies, and

transparency. Islam encourages using technology for business purposes as long as it aligns with Islamic values. Islamic banks and financial institutions support MSMEs in leveraging E-Commerce through financing options that comply with Sharia principles, helping them avoid activities that contradict these principles, such as charging interest. E-commerce enables MSMEs to access a broader and more efficient market, utilize technology in their operations, and enhance their competitiveness in the global market (Janah & Tampubolon, 2024).

In reality, MSMEs (micro, small, and medium enterprises) have yet to harness the potential of e-commerce from an Islamic perspective fully. One significant issue is that some MSMEs may need a thorough understanding of the Sharia principles applicable to business. This knowledge gap can lead to non-compliance with Islamic business ethics, such as unclear pricing structures, failure to fulfill terms of sale, and inappropriate practices. Additionally, many small MSMEs need more technological resources. They often need access to the necessary infrastructure. They may need the skills to effectively use E-Commerce platforms (Tambunan et al., 2022). Financially, E-Commerce typically requires an initial investment in technology, advertising, and stock management. Unfortunately, MSMEs may struggle to secure Sharia-compliant financing for business expansion. To address these challenges, more excellent education and guidance for MSMEs on utilizing E-Commerce in alignment with Islamic business ethics is essential. This support can help them overcome obstacles and fully realize the benefits of E-Commerce and capital utilization from an Islamic perspective.

Research conducted by Prabantoro et al. (2023) concluded that some MSME (Micro, Small, and Medium Enterprises) players have adopted digitalization practices and understand their benefits. However, some MSME players need to become more familiar with utilizing information technology to expand and market their businesses. The evaluation results showed that awareness of the importance of digitalization in promoting businesses in the digital era increased significantly, with the percentage of awareness rising from 12% to 54% after the implementation of socialization activities. Furthermore, Sara and Fitryani (2020) revealed that the ongoing technological developments and the current surge in E-Commerce platforms are expected to be fully embraced by business owners. E-commerce presents excellent profit potential, particularly for those with limited or no additional capital for promotion. As Indonesia's population becomes increasingly digitally savvy, this situation represents a significant opportunity for entrepreneurs looking to grow their businesses through E-Commerce.

Research conducted by Khoirunisa et al. (2023) highlights that alongside digital literacy, the ability to manage financial records is a crucial issue that also requires attention. Many people need to pay more attention to the importance of maintaining financial records, which can lead to mixing funds for business capital with household expenses. There has been considerable research on E-Commerce transactions within productive business sectors, particularly micro, small, and medium enterprises (MSMEs) (Almunawar et al., 2022; Budiarti & Akbar, 2021; Putranto & Rani, 2022; Rizaldi & Madany, 2021; Shahabuddin et al., 2022). These studies relate to the role of E-Commerce and capital in the sustainability of MSMEs (Amornkitvikai et al., 2022; Gao et al., 2023; Khurana et al., 2021; M. K. Mahes et al., 2022; Phonthanukitithaworn et al., 2023; Prasanna et al., 2019; Sun et al., 2021; Vásquez et al., 2021). Although many researchers have analyzed E-Commerce transactions and capital in terms of maintaining MSMEs' sustainability, resilience, and income, further knowledge development

through research is still underway. This ongoing research aims to deepen the understanding of the subject from various perspectives, including an Islamic viewpoint (Fida et al., 2021; Husna, 2022; Mais et al., 2023; Nurmayantri, 2023; Putra, 2023; Viva & Huda, 2023).

The researcher aims to review the findings of several previous studies, which may yield different results related to the selected research subject. Setiamulya Village, home to various culinary MSMEs (Micro, Small, and Medium Enterprises) that utilize E-Commerce, offers an opportunity to explore diverse and relevant case studies. These case studies can encompass a range of food types, business sizes, and E-Commerce models. Unlike previous research that often focuses on urban areas, the selection of culinary MSMEs in Setiamulya Village reflects current business trends, where many culinary enterprises are leveraging E-Commerce platforms to reach a broader customer base. This on-site study can provide valuable insights into how MSMEs adapt to technological advancements and changing consumer trends. Furthermore, examining culinary MSMEs in this village may shed light on the economic and social impacts of E-Commerce within local communities. This includes the potential for increased income, job creation, and changes in residents' lifestyles.

This research primarily focuses on the significance of sustaining micro, small, and medium enterprises (MSMEs) within Islamic values. Initially, the emphasis was on increasing business income. This shift aims to not only identify the factors that contribute to the sustainability of MSMEs through E-Commerce and capital but also incorporate Islamic values to enhance their resilience and sustainability. By reorienting the focus, the research provides comprehensive and relevant insights that can significantly contribute to understanding the role of E-Commerce and capital in sustaining MSMEs within the framework of Islamic principles.

## Case description

Buying and selling refers to the transactional process in which a seller transfers goods to a buyer after reaching an agreement on the terms of the trade. This process involves organized steps, beginning with the seller presenting their goods and moving through a negotiation phase until an agreement is achieved. Once an agreement is made, the seller delivers the goods to the buyer, who accepts them per the agreed terms. This transaction constitutes exchanging goods for a specific value represented by payment or other mutually agreed rewards between the two parties (Rezki et al., 2023). In Islamic practice, specific regulations govern buying and selling. These include fundamental principles, terms and conditions, permitted types of transactions, and applicable laws. Generally, the principles of buying and selling in Islam align closely with conventional practices, focusing on mutual benefit for both seller and buyer. The process centers on cooperation and support between the parties involved (Robbani & Fageh, 2023). The essential components of buying and selling consist of three elements: the parties involved in the agreement (the seller and the buyer), the existence of goods (the property being transacted), and the approval process known as "ijab kabul."

E-commerce, which refers to the buying and selling goods and services through online platforms, falls under the category of muamalah in trade and business. Muamalah describes activities carried out by individuals or groups to satisfy their respective needs. Regarding

terminology, *fiqh muamalah* refers to the legal principles governing human actions in worldly affairs, including buying and selling, debts and credits, trade cooperation, partnerships, and profit-sharing (Nurmayantri, 2023). According to Mais et al. (2023), e-commerce is a system that enables the distribution, purchase, sale, and marketing of goods or services through electronic channels such as the Internet, television, websites, or other public networks. Its global accessibility allows businesses to attract customers and increase revenue effectively. E-commerce can be viewed as a digital advertisement open to everyone, creating opportunities to reach customers worldwide. Therefore, e-commerce not only simplifies customer acquisition but also broadens businesses' revenue generation potential. It has transformed the way companies reach a larger audience worldwide, revolutionizing trade, interaction, and communication. It encompasses more than buying and selling transactions; it represents a significant shift in how businesses operate and innovate in the digital age.

According to Putri et al. (2023), e-commerce has several advantages and disadvantages that businesses must consider. One significant advantage is its capacity to increase transaction volumes across various regions, which provides broader business opportunities and access to a global market without the expenses associated with physical stores, such as rental and maintenance costs. Additionally, e-commerce allows businesses to operate as drop shippers, selling products without holding inventory and creating a more streamlined business model. Using specialized tools and platforms can further enhance the efficiency of managing online operations. However, transitioning to e-commerce also presents challenges, particularly regarding transaction security and customer data protection. Building customer trust requires a strong focus on customer satisfaction and product quality. Furthermore, the intense competition within the e-commerce landscape compels businesses to innovate and adapt to changing consumer shopping behaviors to succeed in this dynamic digital environment.

One of the most important factors to consider when starting a trading business is capital. Capital is essential for running a business, including trading activities. It encompasses all forms of wealth that can be used directly or indirectly in the production process to increase output. Sources of capital for trading can be divided into internal sources, such as the trader's funds, and external sources, which may include loans from financial institutions, both banks and non-bank entities (Hamsiah et al., 2023).

A conceptual framework is a structured set of concepts that identifies, connects, and describes the relationships between the core concepts that are the focus of a research rationale. Thunder (2019) states that a conceptual framework consists of interrelated concepts that provide a comprehensive understanding of a phenomenon or a collection of related ideas or theories. It includes a system of concepts, assumptions, expectations, beliefs, and theories that support and offer insights for research, as well as provisional theories regarding why and how a phenomenon occurs or how to approach problems in an integrated manner. Essentially, it represents the culmination of various concepts or a group of related ideas, forming a model that depicts the relationships between different factors from a specific theoretical perspective to explain the phenomenon.

## Methods

This research employs a descriptive qualitative approach to gain an in-depth understanding of the culinary industry in Setiamulya Village. The method is intended to reveal local perspectives and experiences, providing valuable insights into the dynamics of the culinary industry within this specific community. According to Fadli (2021), qualitative research emphasizes an in-depth understanding of social issues through a realistic context or natural setting, utilizing a holistic, comprehensive, and complex framework. This approach aims to provide a detailed and thorough description of the social aspects under investigation. This study utilizes a single case study approach, focusing specifically on micro, small, and medium enterprises (MSMEs) in the culinary sector of Setiamulya Village, located in the Tarumajaya sub-district. This approach addresses research questions on how e-commerce transactions and capital contribute to the sustainability of MSMEs from an Islamic perspective.

## Results and discussion

This study, conducted from May to December 2024, focuses on micro, small, and medium enterprises (MSMEs) in the culinary sector that sell their products through e-commerce platforms. The research targets explicitly MSMEs located in Setiamulya Village, Tarumajaya Sub-district, Bekasi District, West Java, Indonesia.

### Observation results

The researcher began by making initial observations to identify the research location. This activity involved collecting data about business operators through food delivery applications such as Go-Food, Grab-Food, and Shopee-Food. This data identified and mapped 48 micro, small, and medium enterprises (MSMEs) using Google Maps. Approximately 21 MSMEs were registered on e-commerce platforms and Google Maps. Once the data was considered sufficient, the researcher conducted on-site business visits. However, only 9 of the 21 MSMEs had dine-in facilities, including tables and chairs, allowing for participatory observation. Among these 9 MSMEs, only five businesses were qualified as informants for the research. These informants needed to be relevant to the research topic, directly involved in the phenomenon or context being studied, and willing to cooperate and take the time for interviews.

### Interview results

*What is the role of E-Commerce for MSMEs, particularly in maintaining the sustainability of these enterprises?*

With the rapid advancement of technology, E-Commerce has become increasingly vital in supporting Micro, Small, and Medium Enterprises (MSMEs). Researchers conducted interviews with MSMEs' owners and stakeholders to explore how E-Commerce contributes to their sustainability. These interviews aimed to uncover the impact of E-Commerce on various dimensions of business sustainability. Throughout the interviews, MSME participants shared their perspectives, experiences, and insights regarding the role of E-Commerce in fostering the sustainability of their businesses.

"In my opinion, this role is important – not just somewhat so, but quite significant. Many customers have recently discovered that I use E-Commerce, which makes it easier for them to place orders, especially those who prefer not to leave their homes, particularly during hot or rainy weather. Additionally, I chose to use E-Commerce based on suggestions from several customers." (Mrs. MA).

"The role of e-commerce is not very significant for me, so I often do not activate the e-commerce service. Sometimes, I do activate it, and while it is helpful, few buyers use e-commerce, so I don't utilize it as much as I could." (Mr. AP).

"Yes, it is very important, therefore it is held even though it is not active yet because I just opened a branch here" (Mr. SA).

"Yes, it is quite helpful too, because now most of them play online, if the offline ones help too, it is half and half" (Mr. TR).

"E-Commerce, thank God, is quite helpful, if what is busy is in Shopee-Food, yes, the others are normal but yes, it is quite helpful, thank God" (Mrs. MI)

While e-commerce is recognized as a valuable tool, opinions on its importance and effectiveness in culinary enterprises vary. Some informants view e-commerce as a significant enhancement to their business. In contrast, others believe the platform is not yet fully utilized or does not consistently deliver positive results. Factors such as the number of customers, frequency of use, and the type of platform affect how much benefit they perceive from e-commerce in their specific business context.

#### *What are the obstacles faced while using E-Commerce?*

This question aims to identify the challenges businesses face when implementing E-Commerce in Setiamulya village. The interviews are designed to explore their experiences and perspectives on barriers to using E-Commerce platforms. These challenges can include technical and non-technical aspects affecting business effectiveness and sustainability. The goal is to gain a deeper understanding of the factors that need to be addressed to increase the adoption of E-Commerce among businesses and to develop strategies for overcoming existing obstacles. The information provided by the informants is below.

"One of the first obstacles is the prevalence of prepaid advertisements (promotions) from E-Commerce platforms. If I truly want to take advantage of these promotions, I often find that there's no need for prepayment. For MSMEs (Micro, Small, and Medium Enterprises), a percentage of prepayment isn't bad, and raising the prices slightly to cover the cost of selling through E-Commerce is also manageable. Another challenge arises with specific applications that sometimes fail to display notifications. This can lead to confusion, such as when a driver arrives to pick up an order that is not ready because I was unaware of it due to a lack of notification. Even though I have complained about this issue, the situation remains unchanged. For instance, I experienced this today when a driver showed up unexpectedly, and I did not know the order. Some drivers are patient and willing to wait, while others are not. This lack of reliable notification is a significant obstacle I face while using E-Commerce services." (Mrs. MA).

"In my opinion, while using E-Commerce it is quiet, so most people come directly so it doesn't really affect whether there is E-Commerce or not" (Mr. AP).

"I don't really understand either and yes I still have to learn more." (Mr. SA).

"If there are only a few obstacles, the most is just the application pieces, nothing else, it goes smoothly" (Mr. TR).

"There are not many obstacles, but sometimes maybe when the order is not picked up by the driver, such as drivers who have difficulty finding an address but then tell the customer that the shop is closed or based on my experience there are several drivers when they get orders late at night or close the shop does not want to pick up, so that when the order comes in I have made the food then it is declared because of the actions of drivers like that, apart from these obstacles, thank God there are no others" (Mrs. MI).

The interviews revealed that businesses face various obstacles when using E-Commerce. Key issues include the burden of prepaid advertising costs, a lack of notifications that delay order preparation, and difficulties with drivers that negatively impact customer experience. Additionally, some businesses feel that E-Commerce has not significantly impacted, as many customers prefer to shop in person. Others express uncertainty about how to utilize the platform effectively. Despite these challenges and some minor technical issues, businesses generally recognize the importance of E-Commerce and the need for strategies to address these obstacles.

#### *What is the role of capital in the sustainability of the business?*

Capital plays a vital role in ensuring sustainability in business, particularly for Micro, Small, and Medium Enterprises (MSMEs). This study explores the impact of capital on the sustainability of MSMEs. By conducting interviews with business owners and stakeholders in Setiamulya Village, the research seeks to understand their experiences and perspectives regarding the role of capital in supporting their businesses' operational continuity and sustainability. Below are the insights shared by several informants:

"Capital, huh? Since I started my business with my funds, I often think about the news regarding government financial assistance for MSME (Micro, Small, and Medium Enterprises) traders. Sometimes, I wonder how to access this support, as I do not fully understand the process. My area's information about these opportunities is limited because no group of traders can share insights. Regarding capital, I have relied solely on my resources from the beginning of my selling journey. It would be beneficial if the government or local leaders could provide more information and solutions about the financial assistance available to MSME traders. We are certainly interested in such support, and although there may be specific requirements, we would be willing to follow all necessary procedures if it proves helpful and profitable for our businesses." (Mrs. MA).

"I think it is indeed important, especially as one of the main factors to encourage the development of a business, especially in terms of raw materials and stocks so that they continue to be available" (Mr. AP).

"Oh, it is very important because it is the initial capital for everything, meaning that both material and knowledge are very important in my opinion" (Mr. SA).

"The role of capital is important for me, because I understand that opening a business requires a large amount of capital, at least so that I don't lack it, so I joint venture with my brother so that I don't have to borrow here and there like that" (Mr. TR).

"Yes, in my opinion, it is important" (Mrs. MI).

Based on the interviews, all informants agreed that capital plays a crucial role in starting and developing a business. As mentioned by several informants, most business owners rely on their capital without seeking external loans. One informant, Ms. MA, pointed out the lack of information regarding government assistance for Micro, Small, and Medium Enterprises (MSMEs) despite the rumors that such funds are available. She believes that there needs to be better communication from the government or local authorities so that MSME operators can take advantage of these programs. Other informants, including Mr. AP and Mr. SA, emphasized that capital is important not only in financial terms but also in the form of knowledge and strategies necessary for sustaining a business.

*What are the obstacles faced when starting a business, especially in the capital sector?*

Many entrepreneurs, particularly those in the capital sector, encounter challenges that can become significant obstacles. This research aims to explore the constraints faced by individuals starting a business, especially regarding capital. We interviewed business owners to gain insights into their experiences and perspectives on the barriers they face when entering the business world. The primary focus of this study is to highlight the urgency of understanding these challenges, particularly about capital. The success and sustainability of a business in its early stages largely depend on the ability of its owners to overcome these constraints. Below are the views shared by the informants:

"The challenges in the capital sector are manageable because my family, especially my parents, supports me financially. From the beginning of my business, we set aside a specific amount of capital to cover expenses such as kiosk rent, raw materials, selling equipment, and other necessities. As a result, we have not encountered many obstacles" (Mrs. MA).

"For capital, there are no obstacles because my initial capital came from selling my motorcycle, so I did not borrow from anyone" (Mr. AP).

"Yes, it's difficult (while sighing), if the capital is even jurstru, the problem is that there is a lot of capital, so we have to borrow, in the bank too, the important thing is that the business runs first" (Mr. SA).

"Yes, first of all, 50/50 joint venture with my brother, then the results will be divided 50/50, if there is a shortage, thank God there is nothing, everything is fine" (Mr. TR).

"From the start of my business, I used my money and did not rely on loans. Fortunately, my initial capital flowed in from the beginning, even amidst the challenges presented by COVID-19. While the arena had to operate online, I am grateful that the income was sufficient to cover additional capital, daily expenses, and household needs" (Mrs. MI).

Interviews revealed that entrepreneurs experienced varying challenges in securing capital. Some entrepreneurs reported they faced minimal issues, thanks to careful preparation and support from sources such as family or proceeds from selling personal assets. Conversely, others encountered significant capital challenges, including borrowing from banks to launch their businesses. Interestingly, some entrepreneurs reported that they did not experience significant capital constraints, particularly during the additional income opportunities presented by the COVID-19 pandemic. While some businesses faced capital challenges, many successfully launched with sufficient capital support or preparation.

*Is the E-Commerce transaction implemented in accordance with the teachings of Islam?*

This question aims to evaluate the extent to which E-Commerce transaction practices used by MSME (Micro, Small, and Medium Enterprises) actors comply with Islamic sharia principles. This involves assessing whether these transaction methods align with Islamic law and ethics, particularly regarding moral values such as fairness, transparency, prohibition of usury (riba), and excessive uncertainty (gharar). Additionally, the study seeks to understand the impact of implementing sharia principles on the sustainability of MSME businesses, considering factors such as financial integrity and consumer relations. By doing so, researchers can identify how MSME players incorporate Islamic teachings into their E-Commerce practices and the effects on the success and sustainability of their businesses within a religious context.

"In my opinion, the E-Commerce transaction that I do, God willing, is in accordance with the teachings of Islam, because it does not harm each other, between buyers and merchants in my opinion like that" (Mrs. MA).

"Yes, in my opinion, it is in accordance with Islamic teachings, because the products I sell are already labeled halal" (Mr. AP).

"Yes, God willing, if in my opinion it is in accordance with Islamic teachings, even what I prioritize is cheap prices, the name of what I sell is also food and the main thing is that it is halal or labeled halal all" (Mr. SA).

"So far, I think it is in accordance with Islamic teachings, so there is nothing strange" (Mr. TR).

"Inshallah, yes, I can follow and according to the teachings of Islam and halal" (Mrs. MI).

Based on the interview results, MSME business owners generally believe that their e-commerce transactions align with Islamic teachings. They assert that these practices are consistent with Sharia principles as long as the transactions do not harm the buyer or the seller. Some respondents emphasized the importance of selling halal-certified products and ensuring affordable prices as part of their commitment to Islamic ethics. In conclusion, business owners are confident that their businesses and transactions meet the religious requirements regarding halalness and fairness..

*Is the capital used in running the business in accordance with Islamic principles?*

Islamic Sharia principles play a significant role in business sustainability and capital management. This study examines interviews with business owners who operate their businesses based on Islamic principles, particularly in terms of capital management. Capital is viewed not only as a financial asset but also as a responsibility that Islamic ethics must manage carefully. This discussion highlights the importance of understanding how capital maintains business sustainability while adhering to Islamic principles. Interviews with Shariah-compliant businesses provided insights into how capital is treated, managed, and directed to achieve goals aligned with Islamic values. Several informants also shared their perspectives on this topic.

"With God's will, the capital I use for this business is in line with Islamic teachings and principles, as it is halal. This capital comes from my parents' hard work. I was fortunate to receive their support, allowing me to build my business from the ground up. I have never borrowed money from others and do not engage in usurious practices, such as dealing with lenders who charge excessive interest. All of this capital is halal, a direct result of my parents' efforts, especially my father's dedication" (Mrs. MA).

"Yes, God willing, my business is compliant with Islamic law. My initial capital came from the sale of motorbikes, not from conventional bank loans. Over time, I have received offers for loans that include interest, which is considered usury and does not align with Islamic principles, as I understand them." (Mr. AP).

"Yes, there is interest but it means that it is in accordance with the procedure and in accordance with the stipulated law." (Mr. SA).

"Alhamdulillah, from the beginning we have used our own capital so we have not borrowed, thank God until now we have not, if those who offer loans are many, it's just that we don't want to, spelled out because there is interest and grateful in terms of our abilities just the way it is" (Mr. TR).

"Alhamdulillah, I use my own capital, there are many who offer such as pinjol or the like but thank God I don't use it, thank God I don't dare to be afraid because of usury like that" (Mrs. MI).

Based on the interviews, most participants stated that the capital they use to run their businesses aligns with Islamic principles. They emphasize that their capital comes from halal sources and does not involve usury. The informants explained that they actively avoid loans with interest, which contradicts Islamic teachings. However, one informant, Mr. SA, provided an interesting perspective, who believes that the interest charged in banking procedures is reasonable and compliant with the law. This raises concerns about a potential misunderstanding of the prohibition of usury in Islam, which should be avoided by anyone looking to operate their business according to Sharia principles.

The use of E-Commerce in the culinary sector is widely acknowledged for its benefits; however, the importance and effectiveness of these platforms can vary significantly among businesses. Some enterprises believe that E-Commerce simplifies transactions and enhances customer convenience, while others feel that it has not made a meaningful impact on their operations. Factors such as customer volume and the type of platform utilized can greatly

influence how much E-Commerce contributes to their success. Additionally, many businesses struggle to understand how to maximize the potential of these online tools.

The obstacles faced when implementing E-Commerce differ among businesses. Common challenges include upfront advertising costs and technical issues, such as order notifications not being received. There are also limitations related to delivery drivers, which can affect service quality. Moreover, some businesses have found that customers prefer to visit in person rather than order online. Despite these challenges, most businesses recognize the importance of e-commerce and express a desire to overcome these obstacles and use them more effectively.

Most business owners reported utilizing capital from halal sources, such as family support or proceeds from asset sales, avoiding loans based on usury. They believe this approach is in line with Islamic sharia principles. However, an interesting perspective emerged from one informant who viewed bank interest as acceptable, as it complies with procedures and laws. This viewpoint may indicate a misunderstanding of the prohibition of usury in Islam. Generally, other business owners strive to maintain halal capital and avoid interest-based loans.

## Conclusion

In conclusion, while adopting E-Commerce among culinary businesses is generally seen as beneficial, its importance and effectiveness vary significantly based on individual understanding and experience with the platform. Some businesses view E-Commerce as a crucial tool for expanding their market and increasing transactions. In contrast, others feel that it has not made a substantial impact. Technical challenges, such as prepaid advertising costs, missed notifications, and issues with delivery drivers, highlight the need for optimization in E-Commerce functionality for micro, small, and medium enterprises (MSMEs). Additionally, access to capital remains a significant concern for many businesses. Most business owners rely on halal sources of capital, such as family support or personal income, and they strive to avoid interest-based loans, which conflict with Islamic teachings. However, there are indications that not all business owners fully understand the concepts of usury and conventional loans. For example, one informant described bank interest as reasonable and legal. Business owners generally aim to operate their ventures using Islamic Sharia principles in capital management and transactions. Nevertheless, there is still room for improvement in their understanding and application of these principles.

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