

Analysis of the Application of Sharia Economics to the Determination of Selling Prices for MSMEs in the Banyu Anget Tirta Husada Tourism Area, Pacitan Regency (Case Study on the Banyu Anget Tirta Husada Tourism Area)

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Abstract

This research is motivated by the dynamics of MSME selling price determination in tourist areas, which are often flexible and do not fully consider the principles of fairness and transparency. This practice is important to examine from a sharia economic perspective, which emphasizes honesty, openness, and the prohibition of elements of ambiguity in transactions. This study aims to analyze the selling price determination mechanism of MSMEs and assess its compliance with sharia economic principles in the Banyu Anget Tirta Husada Tourism area in Pacitan Regency. The approach used is a qualitative case study method. Data were obtained through in-depth interviews, field observations, and documentation of MSMEs, tourism managers, and consumers. The results show that pricing is still based on simple calculations that consider raw material costs, demand, location, and tourist visit conditions. The application of sharia economic principles is evident in aspects of honesty and efforts to maintain fair profits, but is not optimal in the aspects of transparency and price clarity, thus still potentially containing elements of gharar. These findings emphasize the importance of strengthening the understanding and practice of sharia economics in pricing to create fair, transparent, and sustainable transactions.

Keywords

Islamic Economics, Pricing, MSMEs, Price Fairness, Tourism



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INTRODUCTION

The presence of Micro, Small and Medium Enterprises (MSMEs) in the tourism sector is not merely a complement to tourism activities, but plays a role as the main driver of the local economy (Pane et al., 2025; Rahma et al., 2025). Tourist spaces often thrive alongside small-scale trade activities that provide consumer goods for visitors. This dynamic demonstrates how MSMEs contribute to job creation,

increasing community incomes, and revitalizing regional economies. This development places MSMEs in a strategic position, especially in regions that rely heavily on the tourism sector for their economic activity.

Pricing is an integral aspect of business continuity. Price isn't just a number attached to a product, but rather a representation of value, costs, and a business's strategy for responding to the market (Purwanti et al., 2025). Field practice often shows that prices are set flexibly based on demand conditions, location, and tourist arrival times. This situation is often considered normal by the public, although from some perspectives, it still raises questions about fairness and transparency. Sharia economics views prices not only from the perspective of market mechanisms, but also from ethical and moral dimensions (Muis, 2021; Nurishak et al., 2025). Justice, transparency, and the prohibition of practices containing elements of usury and gharar are principles that guide economic activity to prevent harm to any party. Prices formed through market interactions are permissible as long as they do not lead to ambiguity, manipulation, or exploitation. These values present a different normative standard than conventional economic practices, which tend to emphasize profit alone.

The Banyu Anget Tirta Husada tourist area in Pacitan Regency provides an interesting context for observing pricing practices within a dynamic tourism environment. MSME activity in this location is growing rapidly in line with the increase in tourist visits. Interactions between businesses and consumers are intense, creating price variations that are not always consistent. Initial observations indicate price differences for the same product, the absence of a clear price list, and a tendency for price adjustments at certain times. These conditions provide a space for reflection on the extent to which these practices align with Islamic economic principles.

Several previous studies have shown that implementing sharia principles in MSMEs can increase consumer trust and business sustainability. Saifuddin's (2025) findings indicate that integrating sharia values contributes to profit stability and customer loyalty (Saifuddin, 2025). Lingga (2023) found that some business actors have implemented the values of honesty and justice, although they are not yet consistent in their practice (Lingga, 2023). Syakir and Nisa (2025) revealed that there is an element of ambiguity in pricing that has the potential to harm consumers (Syakir & Nisa, 2025). These results indicate that the application of Islamic economics still faces challenges in terms of understanding and implementation. While these studies have made important contributions, most have focused on the general

market sector or MSMEs without specifically addressing the context of tourism areas. The characteristics of tourism spaces, influenced by visitor fluctuations, location factors, and time, create different dynamics in pricing. This gap highlights the need for more contextual studies to understand how Islamic economic principles are applied in more complex and situational settings.

This study positions pricing mechanisms as a practical variable and Islamic economic principles as a normative variable. The relationship between the two is crucial to assess the extent to which ongoing economic practices align with expected values. This approach allows analysis to go beyond describing phenomena and also to interpret the quality of the economic practices. The novelty of this study lies in its attempt to link pricing dynamics in tourist areas with Islamic economic perspectives in a more in-depth and contextual manner. The focus on direct interactions between MSMEs and tourists provides a perspective more closely aligned with the reality on the ground. The theoretical contribution is expected to enrich Islamic economic studies in the tourism sector, while the practical contribution can serve as a reference for business actors and tourism managers in developing fairer and more transparent economic practices. This study aims to analyze the pricing mechanisms of MSMEs and assess their compliance with Islamic economic principles in the Banyu Anget Tirta Husada Tourism area, Pacitan Regency.

METHODS

This research uses a qualitative approach with a case study research type (Alaslan, 2021). This approach was chosen to gain a deeper understanding of MSME pricing practices and how Islamic economic principles are implemented in a real-world context. The research focused on the dynamics that naturally occur in the business environment, enabling researchers to more fully understand the meaning behind the economic behavior of MSMEs. The research location is the Banyu Anget Tirta Husada Tourism area in Pacitan Regency. The location was chosen based on the consideration that this area is a tourist destination with quite active economic activity, particularly that carried out by MSMEs in the culinary and trade sectors. The dynamic tourism environment provides space to observe variations in pricing practices influenced by market conditions.

The research subjects consisted of MSMEs operating businesses in tourist areas, tourism site managers, and consumers conducting transactions. Informants were selected purposively, considering their direct involvement in buying and selling activities and their ability to provide information relevant to the research focus. This selection allowed for more in-depth data collection and alignment with the analysis

requirements. Data collection was conducted through three main techniques: interviews, observation, and documentation. In-depth interviews were conducted with MSMEs to obtain information on how they determine prices, the considerations used, and their understanding of Islamic economic principles. Observations were conducted by directly observing transaction activities, seller and buyer behavior, and business environmental conditions related to pricing practices. Documentation was conducted by collecting supporting data in the form of photographs of business activities, simple transaction records, and other documents relevant to the research.

The data obtained were analyzed using interactive analysis techniques, which included data reduction, data presentation, and conclusion drawing. Data reduction was performed by selecting and focusing information relevant to the research objectives. Data presentation was done in the form of descriptive narratives for easy understanding and analysis. Conclusions were drawn in stages, taking into account patterns, relationships, and meanings emerging from the field data. Data validity was maintained through triangulation techniques, both source triangulation and technical triangulation. Source triangulation was performed by comparing information obtained from various informants, such as business actors, consumers, and tourism managers. Technical triangulation was carried out by comparing the results of interviews, observations, and documentation to ensure data consistency. This approach was used to ensure the research results have a high level of reliability and are able to represent actual conditions in the field.

FINDINGS AND DISCUSSION

The Mechanism for Determining the Selling Price of MSMEs in the Banyu Anget Tirta Husada Tourism Area

Based on research conducted through interviews, observations, and documentation in the Banyu Anget Tirta Husada tourist area in Pacitan Regency, it was found that the selling price determination mechanism used by MSMEs tends to be simple, flexible, and does not fully utilize systematic calculations. Interviews with several MSMEs indicated that most pricing is done by considering raw material costs as the main component. Traders generally roughly calculate the costs incurred to purchase materials, such as food and beverages, then add a profit margin within a certain range without using detailed calculations related to labor costs or other operational costs. One informant stated that prices are determined "if it is sufficient to cover capital and there is a profit," indicating that the approach used is still based on experience and estimates, rather than comprehensive cost analysis.

Besides cost factors, demand levels are also an important consideration in pricing. Interviews revealed that business owners tend to raise prices at certain times, such as weekends, national holidays, or during peak seasons, when visitor numbers increase significantly. Conversely, on weekdays with relatively few visitors, some vendors choose to maintain prices or even offer discounts to attract buyers. This suggests that pricing mechanisms are significantly influenced by the dynamics of tourist numbers.

Field observations corroborate these findings, showing significant price variations for the same product across vendors. For example, prices for snacks and drinks sold in more strategic locations, such as near the entrance or main parking area, tend to be higher than those located in more secluded areas or less visible to visitors. This suggests that location also influences pricing, with businesses located in busy areas exploiting this opportunity to generate higher profits. Furthermore, observations also revealed that most MSMEs do not clearly display price lists at their premises. Some vendors only communicate prices verbally when customers inquire, potentially creating price discrepancies among consumers, particularly among tourists unfamiliar with local pricing. This suggests that transparency in pricing remains suboptimal.

Documentation obtained during the research, including photos of business stalls and simple transaction records, shows that most MSMEs lack a structured financial record-keeping system. This results in a lack of a solid basis for rationally setting selling prices. Pricing is largely based on custom, current market conditions, and following the prices set by other vendors in the area.

Field findings show that pricing practices by MSMEs in the Banyu Anget Tirta Husada tourist area still rely on simple, adaptive methods. Prices are determined primarily by roughly calculating raw material costs, followed by a profit margin based on estimates and experience (Khaerunnisa & Pardede, 2021). Another consideration arises from fluctuations in tourist numbers, where prices tend to increase during peak periods such as weekends and holiday seasons, while on weekdays prices remain relatively stable or even lowered to attract buyers. Price variations between vendors for similar products are also quite noticeable, primarily influenced by business location. This practice is exacerbated by the lack of transparent price lists and the lack of structured financial records, resulting in a less rational and measurable basis for pricing.

This picture leads to one important meaning that the price mechanism that is formed reflects more of a spontaneous response to market dynamics than the result

of systematic economic calculations (Malelak et al., 2025). Pricing rationality remains at the practical and contextual level, rather than a comprehensive cost accounting approach. Businesses appear to rely on intuition and established business habits, resulting in flexible pricing but prone to inconsistency and potential unfairness.

From the perspective of Islamic economics, this condition can be read as a form of market mechanism that runs naturally through the interaction of supply and demand, as explained in the concept of Islamic pricing (Alam, 2025; Analia et al., 2023; Effendi, 2021). The practice of adjusting prices based on visitor numbers demonstrates that businesses respond directly to market forces. This value aligns with the view that prices should not be set rigidly as long as they do not cause distortion. When prices are set without clear cost calculations, there is a risk of an imbalance between the value of the goods and the price charged. This has the potential to undermine the principle of justice, a fundamental foundation of Islamic economics.

The aspect of transparency is also an important point of reflection. The lack of open price listing creates a space for uncertainty, known in Sharia law as *gharar* (Prasetia et al., 2025). This situation is not merely a technical issue, but also touches on the ethical dimension of transactions. Consumers lack sufficient information before making a purchase, so their decisions are not based entirely on informed judgment. In theory, this practice demonstrates the suboptimal implementation of the principles of honesty and openness, which should be key characteristics of Sharia-compliant economic activities.

The findings of this study strongly correlate with those of previous research. A study conducted by Widagdo (2025) showed that the ability of business actors to accurately calculate production costs contributes to more rational and sustainable pricing (Widagdo, 2025). Conditions in Banyu Anget actually demonstrate the opposite, where limited understanding of cost calculations leads to estimated pricing. Research by Khoiriah (2021) also found that pricing that is not based on fair market mechanisms has the potential to lead to unfair transactions, which is relevant to the price variations and unclear information at the research location (Khoiriah, 2021). Meanwhile, the results of the community service study by Mukhibad et al. (2024) emphasized the importance of training in improving the ability of MSMEs to determine prices and manage their businesses more professionally (Mukhibad et al., 2024). These three findings confirm that the main problem lies not in the intentions of business actors, but rather in their limited capacity and knowledge.

The implications of this research point to the need to strengthen the capacity of MSMEs, particularly in terms of financial literacy and understanding of Islamic economic principles. Educational efforts regarding calculating the cost of production are crucial to ensure that prices are not only economically profitable but also ethically fair. Openly listing prices can be a simple yet impactful step in building consumer trust. The role of tourism managers and local governments is also crucial in promoting more transparent and equitable business practice standards. An approach that combines economic aspects and Islamic values has the potential to create a business ecosystem that is not only competitive but also sustainable and oriented towards the common good.

Analysis of the Application of Sharia Economic Principles in Determining Selling Prices for MSMEs

Based on research results obtained through interviews, observations, and documentation in the Banyu Anget Tirta Husada Tourism area of Pacitan Regency, the application of sharia economic principles in determining selling prices for MSMEs shows a variety of conditions, ranging from those that are appropriate to those that still do not fully reflect sharia values. The results of interviews with MSME actors indicate that most traders are aware of the importance of honesty in transactions. Several informants stated that they strive to maintain product quality according to the offered price and do not intentionally deceive consumers. Traders also stated that they strive to not make excessive profits and remain within reasonable limits. This reflects an effort to apply the principle of justice (al-'adl) in pricing, where prices are adjusted to the value of the goods and market conditions.

However, interviews also revealed that MSMEs' understanding of Islamic economic concepts remains general and conceptually unstructured. Most business owners are unfamiliar with terms like *gharar*, *ihtikar*, or the principle of *tas'ir* in Islam, so the application of these values is based more on customs and social norms than on a deeper understanding of sharia. This indicates that the application of Islamic economic principles remains implicit and has not yet fully become the primary basis for business decision-making, particularly in pricing.

Observations revealed that transparency in pricing remains suboptimal. Most MSMEs do not clearly list prices at their premises. Prices are often communicated directly during transactions, potentially leading to differences in the information consumers receive. From a sharia economic perspective, this situation has the potential to contain elements of *gharar* (uncertainty), as consumers lack definitive information before making a purchase. Furthermore, price variations for the same

product across vendors indicate a lack of uniformity or standard pricing for consumers. Observations also revealed the practice of adjusting prices based on specific conditions, such as increased tourist numbers on weekends or during the holiday season. Under these conditions, some vendors raise prices, citing increased demand. While this is a natural part of the market mechanism in economic theory, from a sharia economic perspective, price increases must remain within reasonable limits and not lead to consumer exploitation. In some cases, there are indications that price increases are not entirely based on increased costs, but rather on the opportunity for greater profits.

The documentation obtained indicates that some MSMEs do not yet have a proper recording system for production costs and profits. This results in a lack of rational basis for pricing, potentially leading to an imbalance between the price and value of goods sold. This inaccuracy in calculations can lead to injustice for both businesses and consumers. Furthermore, no significant hoarding (*ihtikar*) practices were found in the research area. This is due to the characteristics of the products sold, such as food and beverages, which are perishable and cannot be stored for long periods. Therefore, from this perspective, the practice of relative pricing does not lead to a violation of Sharia principles.

Empirical findings show that the application of Islamic economic principles in pricing practices among MSMEs in the Banyu Anget Tirta Husada tourist area is not uniform. Some business owners have demonstrated a commitment to honesty and fairness in profit-making. Prices are adjusted according to product quality, without any intention of harming consumers (Pahmi, 2024). This awareness stems from trading experience and the social norms that have developed within the business environment. This depiction indicates that the principle of justice is beginning to emerge in practice, although it has not yet been framed in a comprehensive conceptual understanding.

Interviews revealed that understanding of Islamic economics remains at a general level. Terms like *gharar*, *ihtikar*, and *tas'ir* are not yet widely recognized by MSMEs. Sharia values are practiced more as moral habits than theoretical awareness (Maemonah et al., 2025). Honesty and efforts to maintain good relationships with customers are the primary foundation, not driven by systematic normative understanding. This situation demonstrates that ethics are already alive in practice, but have not yet been fully articulated as conscious principles of Islamic economics.

Field observations show that transparency remains a weakness. Many vendors do not display prices openly, so price information is only communicated during

transactions. This situation creates uncertainty for consumers, especially those unfamiliar with local conditions. Price variations between vendors for the same product also reinforce the impression that clear standards are lacking. The practice of adjusting prices during peak visitor numbers demonstrates a response to market mechanisms, but in some cases, price increases appear to be based not entirely on cost changes but rather on the opportunity for greater profit.

The documentation obtained reveals a weak cost and profit recording system. This lack of clarity in calculations directly impacts the accuracy of pricing. Prices not based on a clear cost structure have the potential to create an imbalance in value for both sellers and buyers. The absence of hoarding indicates that there is no violation of Sharia principles in this area, given the perishable nature of the products sold (Faturrizky, 2024).

The implications of these findings indicate that the implementation of Islamic economic principles is partial. Basic values such as honesty and the intention not to harm others are present in practice, but not yet supported by a system that supports openness, clarity, and rational pricing. Economic practice operates between two spheres: a culturally vibrant moral space and a normative space that is not yet fully understood. This tension creates a situation where Islamic principles appear present but are not yet firmly established as the primary foundation for economic decision-making.

The relationship with theory shows that this condition is in line with the basic concept of Islamic economics which places justice as the main principle (Munandar & Ridwan, 2022; SITI, 2024). Prices determined based on the appropriate value of goods reflect an effort toward justice, as described in the literature. When transparency is lacking, the potential for *gharar* arises, which is theoretically prohibited due to its inherent ambiguity. The practice of adjusting prices based on demand demonstrates that market mechanisms continue to operate, in accordance with the Islamic perspective, which does not reject the dynamics of supply and demand. The limits of reasonableness are a crucial point that distinguishes between acceptable and deviant practices.

These findings strongly align with previous research. Saifuddin (2025) demonstrated that implementing sharia principles can improve business performance and consumer trust, as evidenced by traders' efforts to maintain honesty and product quality (Saifuddin, 2025). Lingga (2023) found that the application of sharia principles is often inconsistent, which is reflected in conditions in the field where sharia values have not been implemented comprehensively

(Lingga, 2023). Syakir and Nisa (2025) highlighted the element of ambiguity in pricing that has the potential to harm consumers, a situation that is also apparent in the practice of not listing prices openly at the research location (Syakir & Nisa, 2025). This similarity in patterns confirms that the main problem lies in the aspects of understanding and implementation that have not been integrated.

The implications of this research point to the importance of strengthening sharia economic literacy for MSMEs. A deeper understanding of the concepts of price fairness, transparency, and the prohibition of gharar can help business actors organize business practices in a more focused manner. Providing simple training on cost recording and calculation-based pricing is a realistic first step. Openly listing prices can be a small practice that makes a big difference in building consumer trust. The role of tourism managers and local governments can be directed towards educational guidance, rather than mere supervision. Simultaneous strengthening of values and systems has the potential to create a business ecosystem that is not only economically sustainable but also aligned with sharia principles that uphold justice and the public interest.

CONCLUSION

Research findings indicate that the pricing mechanism for MSMEs in the Banyu Anget Tirta Husada Tourism area remains simple and based on practical experience, with primary considerations being the cost of raw materials, demand levels, business location, and tourist arrivals. Prices are flexibly determined following market dynamics, but are not yet supported by comprehensive cost calculations and a structured recording system, potentially leading to inconsistencies in pricing. The application of Islamic economic principles in pricing shows a tendency towards "fairly appropriate but not yet optimal." The values of honesty and efforts to maintain fair profits have begun to be implemented by some MSMEs, reflecting an ethical awareness in transactions. The level of understanding of Islamic economic concepts is still limited, so that practices are not fully conceptually based on Islamic principles. The aspect of price transparency that is not optimal and the potential for unclear information remain challenges, which from a sharia perspective has the potential to lead to elements of gharar. This condition indicates the need to strengthen the understanding and practice of Islamic economics so that pricing does not only follow market mechanisms but also reflects the values of justice, honesty, and welfare more comprehensively.

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