

Islamic Boarding School Economic Institutions in the Perspective of Maslahah and Customer Satisfaction through Product Completeness

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Abstract

Islamic boarding schools (pesantren) have developed not only as educational institutions but also as socio-economic institutions that support community welfare through various economic activities. One of the emerging economic institutions is pesantren-based retail, which plays a strategic role in promoting economic self-reliance while embodying Islamic values. This study aimed to analyze the role of pesantren economic institutions from the perspective of maslahah and customer satisfaction through product completeness at Mrican Tuban Department Store. This study employed a quantitative correlational design using convenience sampling. Data were collected using a structured questionnaire with five-point Likert-scale items and analyzed using validity and reliability tests, descriptive statistics, and simple linear regression. The results show that product completeness has a positive and significant effect on customer satisfaction, with a coefficient of determination (R^2) of 0.316, indicating that 31.6% of customer satisfaction is influenced by product completeness. From the perspective of Islamic economics, reflects the principle of maslahah by accessibility, efficiency, and convenience in fulfilling daily needs. These findings confirm that managing pesantren retail based on product completeness not only enhances customer satisfaction but also strengthens the role of pesantren as an economic institution grounded in Islamic ethical and social values.

Keywords: *Pesantren Economic Institution; Maslahah, Product Completeness; Customer Satisfaction; Islamic Retail.*

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Introduction

Pesantren is an Islamic educational institution with a strategic and multidimensional role.¹ In addition to being an Islamic educational institution, pesantren function as social and economic institutions that contribute to the welfare of the community.² In the modern context, pesantren need to manage the economy independently and sustainably as a form of implementation of Islamic values^{3,4}. The economic activities of Islamic boarding schools cannot be separated from the main mission of Islamic boarding schools, which is to form people who have faith, knowledge, and noble character, including in the practice of muamalah in accordance with Islamic principles.⁵

One form of economic development of Islamic boarding schools is a pesantren-based retail business. Retail managed by Mrican Tuban Department Store not only functions as a business unit to support the independence of Islamic boarding schools, but also as a means of sharia economic education for students and the community. Through retail activities, Islamic values such as honesty, justice, trust, and social concern can be implemented in daily economic activities. Therefore, the management of pesantren retail needs to be based on Islamic economic ethics and oriented towards the common good.^{6,7}

¹ Wawan Rusdianto, "Sharia Business Management Strategy in Islamic Boarding Schools as a Pillar of People's Economic Empowerment," *Waratsah: Jurnal Ilmu-Ilmu Keislaman dan Sociolinguistik*, 11, No. 1 (2025): 37–53, <https://doi.org/10.21202/waratsah.v11i1.99>.

² Luthfi Riadi, Achmad Febrianto, and Saifuddin, "Pengembangan Ekonomi Pesantren Berbasis Kearifan Lokal," *Jurnal Islam Nusantara*, 5, No. 2 (2021): 78–89, <https://doi.org/10.33852/jurnalnu.v5i2.322>.

³ Abdul Wahid Hasyim, "Rethinking The Role of Kiai Leadership In Modernizing Pesantren In Cianjur, West Java," *Miqot: Jurnal Ilmu-Ilmu Keislaman*, 44, No. 2 (2020): 283–312, <https://doi.org/10.30821/miqot.v44i2.754>.

⁴ Fery Ahmad Komarudin et al., "The Libat Method to Improve Qur'anic Learning Ability," *Jurnal Inovasi Pendidikan Agama Islam (JIPAI)*, 2, No. 1 (2022): 56–72, <https://doi.org/10.15575/jipai.v2i1.18166>.

⁵ Muhammad Salman Al Farisi et al., "Sustainable Consumer Behavior of Halal Cosmetics in Indonesia E-Commerce: A Maslahah-Based Approach," *Iqtishoduna: Jurnal Ekonomi Islam*, 14, No. 1 (2026): 65–84, <https://doi.org/10.54471/iqtishoduna.v14i1.2674>.

⁶ M Bintang Nasrullah et al., "Islamic Boarding School Economic Planning Resources: A Case Study of the An-Nur Probolinggo Islamic Boarding School," *Authorship: Journal of Nusantara Research*, 1, No. 6 (2025): 524–530, <https://doi.org/10.59435/menulis.v1i6.385>.

⁷ Irni Nuraini, "A Bibliometric Analysis of Pesantren and Entrepreneurship," *The Economic Review of Pesantren*, 1, No. 1 (2022): 1–8, <https://doi.org/10.58968/erp.v1i1.169>.

From an Islamic economic perspective, *maslahah* is the main goal of economic activities, namely realizing benefits and welfare and preventing harm to society.⁸ This principle requires that the economic activities of Islamic boarding schools not only pursue financial gains, but also be able to bring convenience, comfort, and welfare to consumers and the surrounding community.⁹

Product completeness is an important indicator in the retail management of *pesantren* which reflects the ability to provide goods according to consumer needs. The availability of adequate and consistent products facilitates the fulfillment of community needs, increases the efficiency of economic activities, and supports the realization of the value of *maslahah*.¹⁰ Thus, the completeness of the product is not only a managerial variable but also an instrument to realize the principle of *maslahah* in the context of Islamic boarding schools.¹¹

However, empirical reality shows that the management of product completeness in *pesantren* retail still faces various challenges, both in terms of management and resources. These limitations can lower customer satisfaction levels and affect the functioning of retail as an independent and profitable economic institution. This shows the need for scientific studies that place product completeness as a strategic variable in realizing *maslahah* and customer satisfaction.¹²

⁸ M. Zikwan and Erwin Azhari, "Maslahah Mursalah in Islamic Economic and Business Activities Is Comprehensive and Universal. Islam Is Not Present in a Vacuum, but Islam Is Present," *Asy-Syari'ah: Jurnal Hukum Islam*, 10, No. 1 (2024): 151–16, <https://doi.org/10.55210/assyariah.v10i1.1558>.

⁹ Muhibban and Muhammad Misbakul Munir, "Economic Revolution Lands Matters In Islamic Law," *Jurnal Kajian Islam Modern*, 10, No. 1 (2023): 34–45, <https://doi.org/10.56406/jkim.v10i01.311>.

¹⁰ Sanniyah Apriyani, Ahmad Dwi Nurdiyanto, and Hesti Ristanto, "The Effect of Product Completeness and Service Quality on Customer Satisfaction at Arista Mart 2 Semarang The Effect of Product Completeness and Service Quality on Customer Satisfaction at Arista Mart 2 Semarang," *Jibaku: Jurnal Ilmiah Bisnis, Manajemen Dan Akuntansi*, 4, No. 2 (2024): 13–21, <https://doi.org/10.35473/jibaku.v4i2.3345>.

¹¹ Apriyani, Nurdiyanto, and Ristanto.

¹² Ikhwan and Kartini Aprianti, "The Influence of Price and Product Completeness on Consumer Purchasing Decisions at Hokky Mart Bima," *Jurnal Intelektual*, 2, No. 2 (2023): 205–12, <https://doi.org/10.61635/jin.v2i2.155>.

Based on the description above, this study aims to analyze the economic structure of pesantren from the perspective of *maslahah* and customer satisfaction through the variables of product completeness. It is hoped that this research can make a theoretical contribution to the development of Islamic boarding school economic studies as well as a practical contribution for Islamic Boarding School Retail managers such as Mrican Tuban Department Store in managing economic businesses that are in line with Islamic education values and benefit principles.

Research Methods

This study uses a quantitative approach with an associative research design. This approach was chosen to test the relationship between product completeness and customer satisfaction in the context of Islamic Boarding School Retail (Mrican Tuban Department Store) as an Islamic economic institution. The research was conducted at the Retail Islamic Boarding School (Mrican Tuban Department Store) which functions to serve the needs of students and the surrounding community.¹³

The research population is all customers who make transactions at the Islamic Boarding School Retail (Mrican Tuban Department Store) during the research period. The sampling technique used is accidental sampling, taking into account the dynamic characteristics of visitors.¹⁴

Data collection was carried out through the distribution of questionnaires using a five-point Likert scale. Product completeness variables are measured through indicators of product variety, stock availability, existence of alternative products, suitability with consumer needs, and consistency of availability. Customer satisfaction variables are measured through indicators of ease of product acquisition, conformity with expectations, shopping experience, repurchase interest, and willingness to recommend retail.

13 Sofyan Lazuardi et al., "Product Variety on Customer Satisfaction: The Mediating and Moderating Role of Price Perception and Service Quality," *International Journal of Education, Social Studies, and Management (IJESSM)*, 5, No. 2 (2025): 859–869, <https://doi.org/0.52121/ijessm.v5i2.778>.

14 Ikhwan and Aprianti, "The Influence of Price and Product Completeness on Consumer Purchasing Decisions at Hokky Mart Bima."

The validity test of the instrument was carried out using Pearson Product Moment correlation, while the reliability test used Cronbach's Alpha with a minimum limit of 0.70. Data analysis includes descriptive analysis, classical assumption test, and simple linear regression analysis to test the effect of product completeness on customer satisfaction.

Data collection was carried out through questionnaire distribution using the five-point Likert scale, which is a measurement scale widely used in social research to measure respondents' attitudes, perceptions, and levels of approval of a statement. Product completeness variables are measured through indicators of product variety, stock availability, existence of alternative products, suitability with consumer needs, and consistency of product availability. The indicator refers to the concept of retail merchandising which states that product completeness is one of the important factors that affect consumer decisions and satisfaction in shopping.¹⁵

Customer satisfaction variables are measured through indicators of product availability, product suitability with expectations, shopping experience, repurchase interest, and willingness to recommend retail to others. Customer satisfaction measurement refers to the concept that satisfaction is a consumer's response after comparing perceived performance with previously held expectations.¹⁶

The validity test of the instrument was carried out using Pearson Product Moment correlation to determine the level of accuracy of each question item in measuring the research variable. According to Ghazali, an item is declared valid if the item-total correlation value is greater than the r-table value at a predetermined significance level. Furthermore, the reliability test was carried out using Cronbach's Alpha method, with a minimum value of 0.70 as an indicator that the instrument has a good level of internal consistency.¹⁷

¹⁵ Christina Whidya Utami, *Retail Management: Strategy and Operational Implementation of Modern Retail Business in Indonesia*, 2nd ed. (Jakarta: Salemba Empat, 2017).

¹⁶ Philip Kotler and Kevin Lane Keller, *Marketing Management*, 14th ed. (New Jersey: Prentice Hall, 2012).

¹⁷ Imam Ghazali, *Multivariate Analysis Application with IBM SPSS Program*, 9th ed. (Semarang: Badan Penerbit Universitas Diponegoro, 2018).

Data analysis includes descriptive analysis to describe respondent characteristics and research variables, classical assumption tests consisting of normality tests, heteroscedasticity tests, and linearity tests as prerequisites for regression analysis, and simple linear regression analysis to test the effect of product completeness on customer satisfaction. The use of simple linear regression aims to determine the magnitude of the influence of independent variables, namely product completeness, on dependent variables, namely customer satisfaction, and test the significance of the relationship between the two variables.

Results and Discussion

Product Completeness in Pesantren Retail

Product completeness is one of the important aspects in retail management that affects consumer perception. In retail studies, product completeness is understood as the ability of business providers to present adequate variety and availability of goods according to consumer needs. Some studies show that consumers tend to give a positive assessment of retail that is able to provide a relatively complete basic necessity, although in practice it is still possible to have limited stock under certain conditions.¹⁸

In the context of retail pesantren products, product completeness is not only related to managerial technical aspects, but also related to the social service function of pesantren to students and the surrounding community. Retail that is able to adequately provide basic needs is considered an economic institution that is responsive to the needs of the community and oriented towards the common good.¹⁹

The Effect of Product Completeness on Customer Satisfaction

Customer satisfaction is an effective response that arises after consumers compare expectations and perceived performance. In the marketing and retail literature, product completeness has consistently been found to have a positive

¹⁸ Apriyani, Nurdiyanto, and Ristanto, "The Effect of Product Completeness and Service Quality on Customer Satisfaction at Arista Mart 2 Semarang The Effect of Product Completeness and Service Quality on Customer Satisfaction at Arista Mart 2 Semarang."

¹⁹ Ides Supriyanti Neneng and Asokhiwa Zega, "Analysis of Customer Satisfaction in Choosing a Minimarket in North Sipora District," *Jurnal Ilmu Ekonomi dan Bisnis*, 1, No. 1 (2024): 1–7, <https://doi.org/10.70134/jukoni.v1i1.19>.

influence on customer satisfaction. The higher the level of completeness of the product, the more likely it is that consumers will feel satisfied that their needs can be efficiently met in one.²⁰

Several empirical studies confirm that product completeness plays an important role in maintaining customer trust and loyalty.²¹ Consumers tend to make repurchases and recommend retailers that are considered capable of providing products completely and consistently. Thus, adequate product management is a strategic factor in maintaining retail sustainability, including pesantren-based retail.²²

Product Completeness in Maslahah Perspective

In the perspective of Islamic economics, the completeness of the product can be positioned as a form of realization of *Maslahah*.²³ *Maslahah* is understood as a principle that emphasizes the achievement of benefits and prevention of harm in muamalah activities. The availability of adequate products in retail makes it easier for people to meet their daily needs without facing excessive difficulties, so that it is in line with sharia goals.²⁴

This principle is in line with the basic values of Islamic muamalah which emphasize convenience (*taisir*) and the elimination of difficulties (*Raf' al-Haraj*).²⁵ Therefore, the completeness of the product is not only economically

²⁰ Neneng and Zega.

²¹ Rifky Fauzi and Ryan Kurniawan, "The Appeal of Modern Retail: Evaluation of Location, Price, and Product Diversity as a Determinant of Consumer Satisfaction," *Journal of Islamic Economics and Business*, 4, No. 2 (2025): 338–352, <https://doi.org/10.15575/jieb.v4i2.50262>.

²² Arini Dwi Masithoh et al., "Economic Resources of Islamic Boarding Schools in Realizing Independence," *Jurnal Penelitian Nusantara*, 1, No. 6 (2025): 182–88, <https://doi.org/10.59435/menulis.v1i6.342>.

²³ Zikwan and Azhari, "Maslahah Mursalah in Islamic Economic and Business Activities is Comprehensive and Universal. Islam is Not Present in a Vacuum, but Islam is Present."

²⁴ Mochammad Afifuddin, "The Role of Islamic Boarding Schools in Development of Islamic Economic at Nurul Jadid Islamic Boarding School and Zainul Hasan Islamic Boarding School," *Iltizamat: Journal of Sharia Law in Economics and Business Studies*, 2, No. 1 (2022): 214–30, <https://doi.org/10.55120/iltizamat.v2i1.9>.

²⁵ Farisi et al., "Sustainable Consumer Behavior of Halal Cosmetics in Indonesia E-Commerce: A Maslahah-Based Approach."

valuable, but also has ethical and spiritual dimensions as part of the socio-economic responsibility of the Islamic boarding school.²⁶

Retail Islamic Boarding School as an Economic and Education Institution

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As an economic institution of Islamic boarding schools, retail is not only oriented towards business efficiency and material profits, but also carries out educational and social functions. Pesantren Retail Activities are a learning medium for sharia economic practices that instill the values of trust, responsibility, and concern for the welfare of the community. Good product completeness management reflects the manager's commitment to apply the ethical principles of Islamic economics in a tangible way.

Thus, customer satisfaction at the Retail Islamic Boarding School (Mrican Tuban Department Store) is not solely material, but also reflects the fulfillment of the values of justice, good service, and benefits. This emphasizes that the success of Retail Islamic Boarding Schools as an economic institution must be measured holistically, including economic, social, and Islamic values.

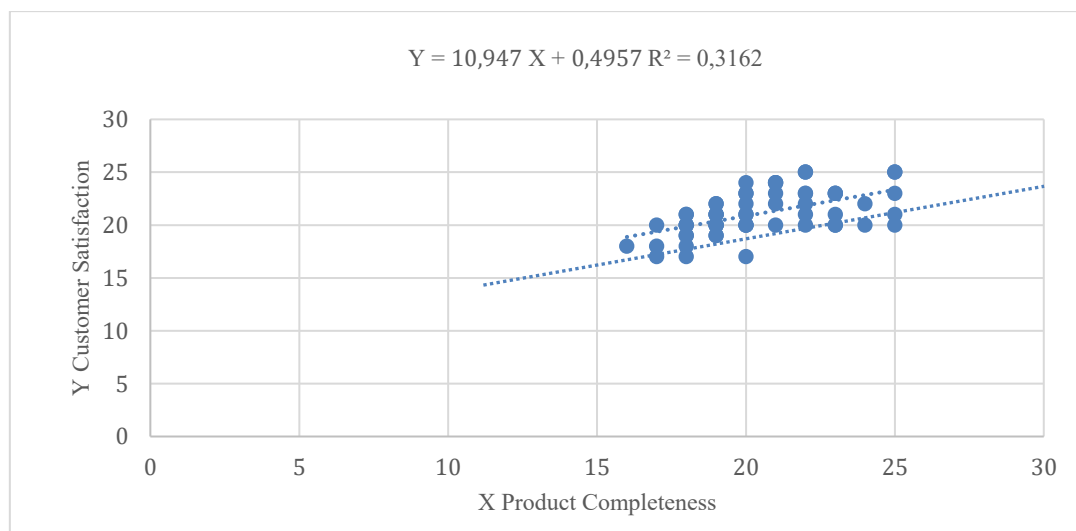
Research results

Research shows that the completeness of products in the Retail Islamic Boarding School (Mrican Tuban Department Store) is considered in the category of sufficient to good. The majority of respondents considered that the Islamic Boarding School Retail (Mrican Tuban Department Store) has been able to provide the basic needs of the community relatively adequately, although under certain conditions there is still limited stock in several types of products.

Table 3.1 Results of Simple Linear Regression Analysis

Variable	Coefficients	Remarks	Meaning
Constant	0.005	Positive	Basic satisfaction values
Product Completeness (X)	1.030	Positive	Increase customer satisfaction
R Square (R ²)	1.000		The magnitude of X's contribution to Y

²⁶ Chris Baumann et al., "Competitiveness Vis-à-Vis Service Quality as Drivers of Customer Loyalty Mediated by Perceptions of Regulation and Stability in Steady and Volatile Markets," *Journal of Retailing and Consumer Services*, 36, No. May (2017): 62–74, <https://doi.org/10.1016/j.jretconser.2016.12.005>.

Figure 3.2 Product Completeness Regression Graph on Customer Satisfaction

Based on the results of simple linear regression analysis, the value of the determination coefficient (R^2) was obtained of 0.316. This value shows that 31.6% of the variation in customer satisfaction is influenced by the completeness of the product, while the remaining 68.4% is influenced by other factors that are not included in the research model, such as price, service quality, store comfort, promotion, location, and customer psychological and emotional factors. These findings suggest that product completeness is a significant factor contributing to customer satisfaction, although it is not the only determinant.

The results of the regression test also showed that the product completeness variable had a positive regression coefficient of 1.030, which means that any increase in product completeness would be followed by an increase in customer satisfaction. The constant positive value indicates that the basic level of satisfaction has been established, even without the direct influence of the product completeness variable. Thus, empirically it can be concluded that the completeness of the product has a positive effect on customer satisfaction at the Retail Islamic Boarding School (Mrican, Tuban Department Store).

Discussion

The findings of this study are in line with retail management theory that places product completeness as an important factor in shaping consumer perceptions of convenience, convenience, and shopping efficiency. The availability of diverse and consistent products allows consumers to meet their needs in one location, increasing the level of satisfaction without having to move elsewhere.²⁷ In the context of retail pesantren this role becomes increasingly significant because retail not only functions as a business unit, but also as an economic institution of the community that is inherent in the social and educational functions of the pesantren.²⁸

Seen from the perspective of Islamic economics, the results of this research can be explained through the concept of *maslahah* which is a principle that emphasizes efforts to bring benefits and prevent harm in *muamawar* activities. Product completeness is a concrete form of the realization of *maslahah* because the availability of adequate goods makes it easier for people to meet their daily needs. This principle is in line with the basic values of Islamic *muamalah* which emphasize ease (*taisir*) and the elimination of difficulties (*raf' al-haraj*) in economic activities.

As an economic institution of Islamic boarding schools, retail pesantren are not solely oriented towards business efficiency and profit, but also carry out moral and social responsibilities. Optimal product completeness management reflects the value of trust, which is the manager's responsibility in providing for the needs of the community in an appropriate and sustainable manner. In addition, the completeness of the product also represents the value of justice, as consumers gain the right to access goods as needed without facing excessive difficulties.

²⁷ Aziza Mauliddiva et al., "Integration of Sharia Values in Retail Digitalization: An Expansion Study Towards Sharia Financial Inclusion," *Balance: Journal of Economics and Business Development*, 1, No. 1 (2025): 9–22, <https://jurnal.branded.co.id/index.php/balance/article/view/18>.

²⁸ Devi Puspitasari and Bina Andri Nurmaning, "The Effect of Product Quality and Service Quality on Customer Satisfaction," *Aksioma: Jurnal Sains Ekonomi dan Edukasi*, 1, No. 8 (2024): 461–72, <https://doi.org/10.62335/dm8jbf14>.

Conclusion

The results of the study show that product completeness has an important role in increasing customer satisfaction in pesantren retail. Product completeness that includes a variety of goods, stock availability, the existence of alternative products, and suitability with consumer needs has been proven to have a positive and significant influence on the level of customer satisfaction. These findings indicate that the more complete the products available, the higher the level of customer satisfaction. From the perspective of sharia economics, this condition is in line with the concept of *maslahah* which emphasizes meeting community needs, providing benefits, and creating common welfare. Thus, pesantren retail management that is oriented towards product completeness not only supports business sustainability, but also reflects the implementation of Islamic economic values in business activities.

Practically, the results of this study provide implications for pesantren retail managers to make product completeness one of the main priorities in business management strategies. Efforts to strengthen the procurement system, inventory management, and mapping of consumer needs need to be carried out on a sustainable basis so that product availability can be maintained. Through good management and based on the principle of *maslahah*, pesantren retail is expected to be able to increase customer satisfaction while strengthening its role as an instrument of sharia economic empowerment that supports the function of education and community service.

However, this study still has limitations, especially in the number of respondents and the scope of research which is limited to one study object. Therefore, further research is recommended to involve a larger sample count and include more pesantren retail in different regions. In addition, the development of research by adding other variables, such as service quality, price, customer loyalty, and institutional image, can provide a more comprehensive understanding of the factors that affect the success of the management of Islamic boarding school economic institutions. Thus, the results of future research are expected to be able to make a broader contribution to the development of Islamic economy-based pesantren

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