

Muslim Entrepreneur Business Strategy in the Covid-19 Pandemic Era

¹Nur Kasanah, ²Ahmad Suminto

¹Institut Agama Islam Negeri Ponorogo, ²Universitas Darussalam Gontor

¹nur.febi@iainponorogo.ac.id, ²ahmadsuminto@unida.gontor.ac.id

Abstract: *The Covid-19 pandemic that has hit the whole world, including Indonesia, has changed people's habits and lifestyles. The implementation of social distancing, which requires people to maintain a safe distance, has a significant impact on business transactions both on a large industrial scale and entrepreneurial businesses. Many shopping centers are closed, market demand is declining, and business activities are no longer operating as usual. Indonesia, as a country with a majority Muslim population, needs Muslim entrepreneurs' role. In this situation, Muslim entrepreneurs need to rack their brains so that the business remains stable when demand declines. This article aims to analyze the business strategies carried out by Muslim entrepreneurs to survive and grow during this Covid-19 pandemic. This qualitative descriptive research methodology using a phenomenology approach shows the results that the efforts made include: believing the concept of work is worship and sustenance is a quota that must be picked up, innovating and diversifying products according to trends that are needed by the community, maintaining customer loyalty, being adaptive to technological developments and regulations, collaborating with third parties—and increasing social sensitivity through philanthropic activities, both donations and zakat, infaq, and alms so that the affected community can be helped and the economy will continue.*

Keywords: *business strategy, muslim entrepreneurs, the covid-19 pandemic*

Abstrak: Pandemi Covid-19 yang melanda seluruh dunia termasuk Indonesia merubah kebiasaan dan gaya hidup masyarakat. Penerapan *social distancing* yang mengharuskan masyarakat menjaga jarak aman, berimbas pada transaksi bisnis secara signifikan baik pada skala industri besar maupun usaha mandiri/ wirausaha. Banyak pusat perbelanjaan ditutup, permintaan pasar menurun dan aktivitas bisnis tidak lagi beroperasi seperti biasanya. Indonesia sebagai negara dengan mayoritas jumlah penduduk beragama Islam, tentu peran wirausaha muslim sangat dibutuhkan. Dalam situasi ini pelaku wirausaha muslim perlu memutar otak agar bisnis tetap stabil saat

permintaan sedang menurun. Artikel ini bertujuan untuk menganalisis strategi bisnis yang dilakukan wirausahawan muslim untuk tetap bertahan dan bertumbuh di masa pandemi Covid-19 ini. Penelitian yang menggunakan metodologi penelitian kualitatif dengan pendekatan fenomenologi ini menunjukkan hasil penelitian bahwa upaya yang dilakukan antara lain: meyakini konsep kerja adalah ibadah dan rezeki adalah jatah yang harus dijempit, melakukan inovasi dan diversifikasi produk sesuai tren yang dibutuhkan masyarakat, menjaga loyalitas pelanggan, adaptif dengan perkembangan teknologi dan regulasi, melakukan kerjasama dengan pihak ketiga dan meningkatkan kepekaan sosial melalui kegiatan filantropi baik donasi maupun zakat, infak dan sedekah agar masyarakat terdampak bisa terbantu dan roda perekonomian tetap berjalan.

Kata kunci: pandemi Covid-19, strategi bisnis, wirausahawan muslim

INTRODUCTION

The increasingly fierce business competition in the global era must be addressed by business people/entrepreneurs by implementing strategic plans and steps for business sustainability. The emergence of the Covid-19 pandemic, which hit almost all corners of the world, paralyzed sectors of life ranging from the economy and education, which resulted in many schools being closed and business activities that reduced production activities. Not even a few went out of business and did layoffs. The Covid-19 pandemic has brought many significant changes in the order of human interaction, for example, the application of maintaining a safe distance (*social distancing*), the implementation of health protocols such as: always wearing a mask when doing activities, washing hands with soap/disinfectant, avoiding crowds, avoiding eating together and reducing mobility. (Ipelona, 2021) This, of course, brings about a change in the behavior of people's activities from being free to interact to being very limited in their space of movement. Like PBSB, *work-from-home* (WFH), *stay-at-home*, isolation, to regional quarantine. Everyone is advised not to do activities outside the home, including work.

Business in the Qur'an, whether taken from the terms *tijārah*, *al-bay'*, *ishtarā*, and *tadāyantum*, does not only explain the business in material terms but also immaterial. The number of entrepreneurs, including Muslim entrepreneurs, will become more and more role models in society, especially in trading activities. This is because entrepreneurs have prominent, courageous, independent personalities and live without harming others but instead provide benefits for other members of society. Fourth, entrepreneurship development will foster a dynamic work ethic and life and more community participation in nation-building. As business people, Muslim entrepreneurs must work according to professionalism and continue to carry out Allah's commands. In this context, the Qur'an offers advantages with an exchange that never recognizes losses, namely *tijārah lan. tabūra*. Because a sharia-based business is a business activity carried out by someone based on Islamic religious law, every way of obtaining and using the assets must follow Islamic religious rules (halal and haram). (Burhanuddin, 2020)

Almost all economic sectors in Indonesia, including micro, small and medium enterprises (MSMEs). Bank Indonesia noted that only 12.5% of MSMEs, or only 370 of 2970 MSMEs, were unaffected because they could adapt during the pandemic. (Victoria, 2021) Indonesia is the world's largest Muslim country, with a Muslim population in 2010 reaching 207,176.162 out of 237 641 326 people or about 87.18% of the total population. (BPS, 2010)

From this data, we can see that the role of Muslim businesses and entrepreneurs is essential and affects predominantly Muslim consumers. It will significantly impact business continuity and broad economic activity if they are concerned. Departing from the framework above, this research was conducted to find out what strategies are carried out by Muslim entrepreneurs to survive and continue their business continuity during the Covid-19 pandemic in terms of efforts that are directly related to the economy and religious and spiritual approaches.

LITERATURE REVIEW

Business Strategy

Strategy can be interpreted as a careful plan of activities to achieve specific goals, while business is a commercial venture in the world of trade, business fields, and trading business. (kbbi.web.id) This term generally includes all efforts to generate money, profit, and other benefits to achieve organizational goals. We can also define all the efforts, tactics, and strategic plans that we can do to attract more consumers and maintain their loyalty. The benefit of having and mastering a business strategy is that we can build and implement a series of strategies as guidelines and plans to measure better and at least have a vision of our business goals.

An effective business strategy requires at least four challenges, namely: *first*, orientation related to business goals and vision, what is the initial plan, and where our business will take us in the future. *Second*, relevance, value, or what value we offer so that people are interested in choosing us over competitors. *Third*, the exchange of conditions, the main competencies, and advantages of our products. *Fourth*, implementation challenges, how can we follow up and ensure that everything will go well? (gobiz.co.id, 2019). The right business strategy can also determine the company's success in pursuing maximum profit or profit by using the 7P concept, namely *products, price, promotions, place, people, process, and physical evidence*. This concept differs from the 4Ps, which only have four images: *product, location, price, and promotion*. In 4P, the four pictures used seem to be *product oriented*. (Abdi & Febriyanti, 2020)

Muslim

Entrepreneurs Entrepreneurship (*entrepreneurship*) is a business formed and developed with the support of unique skills, capital, and all comprehensive capabilities to support the business. Entrepreneurship can also be interpreted as taking advantage of opportunities so that responses to business opportunities revealed in a set of actions

will ultimately produce results in the form of institutionalized, productive, and innovative business organizations. Entrepreneurship aims to achieve innovative businesses and active synergies in the business world. (Abdurrahman, 2014). So that Muslim entrepreneurship is a business activity carried out by Muslims to gain world profits and benefit others and the pleasure of Allah SWT.

Islam does not forbid its people to be rich because wealth is also a means to carry out worship with the best facilities and benefits for others. However, a Muslim entrepreneur should not only consider profit/profit in running his business. Muslim entrepreneurs must pay attention to three things in their business: halal, tayib, and blessing. The success of an entrepreneur in Islam is independent. This means that his superiority is centered on his integrity, not from outside him. In addition to creating reliability in facing challenges, this is also a guarantee not to be trapped in harmful practices contrary to state and religious regulations. The following are some of the integrity of these Muslim entrepreneurs as seen in their characteristics, including piety, trustworthiness, gratitude, intending all activities to worship, viewing status and profession as trustworthy, honest, daring to start with their capital, connecting relationships, committed to empowerment and pay zakat, infaq, and alms. (Abdurahman, 2014)

Covid-19 Pandemic

The World Health Organization WHO officially declared the corona disease virus or Covid-19 pandemic on March 9, 2020. This means that the coronavirus has spread widely in the world. Although the term pandemic seems scary, it has nothing to do with the spite of the disease but rather its widespread spread. The coronavirus generally causes mild or moderate symptoms, such as fever and cough, and most recover within a few weeks. But for some people who are at high risk (the elderly and people with chronic health problems, such as heart disease, high blood pressure, or diabetes), the coronavirus can cause serious health problems. Most of the victims were from that risk group. That's why we all need to understand how to reduce risk, keep up

to date with information and know what to do if we experience symptoms. In this way, we can protect ourselves and others. (covid19.go.id)

Various efforts were made to reduce and avoid the spread and exposure of Covid-19, better known as health protocols (prokes). There are six latest prokes steps launched by the government, which are abbreviated as 6M, namely: washing hands with soap or hand sanitizer, using masks properly, maintaining a safe distance of at least two meters, avoiding crowds/crowds, avoiding eating together and reducing mobility if work can be done from home. , better to do from home. Out of the house only for emergency purposes. (Ipelona, 2021). The effect of implementing the 6M program is very much felt by the business world, both industry, and MSMEs. Limiting the number of crowds and keeping a distance causes congestion for many buying and selling transactions. As a result, the production process experienced a drastic decline because consumers could not maximally absorb the product. This condition causes the loss of entrepreneurs, so some are forced to lay off or lay off employees, and even a few are forced to go out of business because no more income can be used to cover production costs. For this reason, the right business strategy is needed so that companies do not collapse during the pandemic.

RESEARCH METHODS

This study used a qualitative method with a phenomenological approach. The phenomenological approach seeks to uncover and explain concepts or phenomena based on awareness of what happens to individuals. The research pattern is carried out in a natural situation, so there is no intervention in the meaning of the study. (Riduwan, 2008) Data collection was carried out utilizing in-depth interviews by examining the central issues of the main structure of the study subject from the participants. To improve the accuracy of data collection and ensure the achievement of complete results from the description of the participants' experiences, the researcher used open and in-depth interview techniques, recorded interviews, and took field notes. To avoid

subjectivity, the researcher used the source triangulation technique. Primary data were obtained from 15 Muslim entrepreneurs in Magetan, Madiun, and Ponorogo. The selection of informants is based on their consideration that they are entrepreneurs who are directly related to the impact of the pandemic and seek to implement strategies so that their business can survive and thrive. Secondary data is obtained from various sources that include the activities of entrepreneurs, such as social media, government policies, sources of policy texts, and the internet. , seminar content, and other written sources regarding the business strategy of Muslim entrepreneurs in the era of the Covid-19 pandemic.

RESEARCH RESULTS AND DISCUSSION

Improving the Mindset About the Concept of Work and Sustenance

In the view of Islam, work and endeavor, including entrepreneurship, can be an inseparable part of human life because its existence as caliph on earth is intended to prosper the world and bring it in a better direction. In Islamic economics, the perspective of working and being productive is to achieve three goals: meeting life's needs, achieving reasonable profits, and creating prosperity in the social and natural environment. (Mardani, 2014) As a religion that strongly emphasizes the importance of the empowerment of its people, Islam views business or entrepreneurship as an integral part of Islamic teachings. Several verses and hadiths of the Prophet Muhammad explain the importance of this business activity. Among them, as written in QS Al Jumuah verse 10:

الصَّلَاةُ انْتَشِرُوا الْأَرْضَ ابْتَغُوا فَضْلَ اللَّهِ اذْكُرُوا اللَّهَ لَعَلَّكُمْ لِحُونَ

" When the prayer has been fulfilled, you will be scattered on the earth; and seek Allah's bounty and remember Allah a lot so that you are lucky."

From the explanation, it is clear that the purpose of work is not only to earn profits but also to contribute to the prosperity of nature and society. During a pandemic, this is relevant because, if only based on a small amount of profit due to the crisis that

hit people, people will be reluctant to produce goods or provide services. After all, the yields obtained are far below the normal situation.

Sustenance and business are so closely related that Allah says that the nourishment promised by Allah must be picked up by earnest effort, this does not mean humans stand by and hope that sustenance will come by itself, but the nutrition we get depends on the measures we have done, namely by working hard and accompanied by praying and surrendering to Allah SWT. Rahmi, 2018). During the pandemic, that sustenance has been measured without fear of being mixed up, sharing without worrying about losing. It must be adequately implanted as an unwavering belief so that we do our best to pick up sustenance in entrepreneurship.

Conducting New Product Innovation and Diversification.

The implementation of *social distancing* during the pandemic to reduce the spread of the Covid-19 virus, directly and indirectly, has weakened economic activity due to the delay in the rate of distribution which has an impact on the cessation of the production process of goods and services. The entrepreneurial world inevitably has to play a new strategy so that its business can still exist and show a profit graph even though it is not optimal. The best way for a company to survive is to adapt to change. When the pandemic lasts for a long time and disrupts business operations, the choices that can be made are to innovate and diversify the business.

Business innovation is a change that occurs within a company to adapt to the environment or market demand. There are several examples of business innovations that happened during the Covid-19 pandemic. For example, sellers of ready-to-eat food, such as meatballs and chicken noodles during the pandemic, are packaged in *frozen food* or with an airtight vacuum technique. In addition to maintaining the hygiene and taste of food, this procedure also extends the shelf life of food. Another thing that can be done is peddling food at the roadside and food outlets. Before the pandemic, this felt awkward and lowered its *prestige*, especially if a franchise did it

with a multi-national level brand such as Kentucky Fried Chicken, Breadlife, and Pizza Hut. However, it turns out that this method is effective. Apart from reducing the crowd at the outlet, it turns out that road users who happened to pass by and initially did not intend to buy because it was already available nearby changed their minds about buying. (Khairunnisa, 2020) Muslim entrepreneurs are no exception; they are also trying to innovate by providing uniqueness, characteristics, and differences in goods produced among competitors. By presenting the results of his design, which put forward syar'i elements following sharia provisions. (Hardiyanto, 2020)

In the business world, we know the term, "*don't put all your eggs in one basket*" this proverb means that a person is prohibited from putting all eggs in one basket. Suppose it is correlated with the business world. In that case, it can be interpreted that you are not allowed to put all your assets in one investment instrument, which is better known as business diversification. Diversification means the expansion or addition of goods and services to increase a company's profitability. During a pandemic, diversification can be used as a strategy to maintain and increase sales. In Muslim entrepreneurs, business diversification can be done by adding by-products as basic needs. Businesses suitable for expansion include culinary, masks, credit/data, graphic designers for promotions, hand sanitizers, herbal medicine, necessities, fashion, buying and selling gold, freelance writers, *content creators*, and couriers. For example, producers of robes and headscarves can add mask products, both from the main ingredients and their waste, such as MSMEs in blangkon handicrafts in Potrojayan, Surakarta, they make mask products from batik cloth waste. The straps are made into two types of belts in the form of an *ear loop* and a *head loop*. The design of the *earloop* and *head loop straps* is tailored to the user's needs and can be used in the ear or can be used by tying for hijab users. (Prameswari et al., 2020)

Maintaining Customer Loyalty

The tight business competition makes people compete to make their products sell well in the market. This encourages these businesses to promote intelligent ways

to increase customer loyalty in the companies they run. Customer loyalty is when customers or consumers regularly or continue to purchase at a company. This is because consumer loyalty can provide information and benchmarks for a business person in predicting steady sales and purchases. Therefore, it is not surprising that business people take various ways to attract repeat customers—strategy for implementing the 4P Mix (*Product, Promotion, Price, and Place*). The product strategy is in the form of a bouquet of masks innovation, the promotion strategy is in the form of price discounts, the price strategy is that every purchase of a bouquet gets a bonus mask, and the place strategy is in the form of flexibility in product delivery, to maintain and improve product quality. Although there are financial constraints and raw materials, we can still find solutions and alternatives by managing finances and using natural materials efficiently, maintaining cash flow, product innovation, maximizing social media, and maximizing *delivery*. (Petri et al., 2020)

Having customers who are regular or loyal to the business you run will keep your business strong in various situations. These customers will become business supporters when the industry is experiencing economic turmoil. Maintaining customer loyalty is quite tricky and provides a great responsibility. Business people must consistently improve the quality of their business so that customers remain loyal—no exception for Muslim entrepreneurs. In the mass pandemic, the number of business people in the same field makes people compete to increase customer loyalty. Various ways can be done to maintain customer loyalty by employing marketing, including giving gifts to loyal customers, holding hijab contests or other Islamic continents, naming *fan base* for the community, holding quizzes and giving *away*, providing easy transactions, and building a community. (Friska, 2021)

Adaptive to Technological Developments and Regulations

During the Covid-19 pandemic, one of the most challenging things is how to survive and develop a business, especially whatever the business sector. What's more, the government's policy of "laying off" its citizens to stop the spread of the virus has

made all of us no exception. So digitalization of marketing or digital media marketing, such as the internet and social media, is one of the best solutions to keep the business going. Digital marketing activities generally include creating advertising products, finding prospects or buyers, and writing marketing sentences or *copywriting*. (Ulya, 2020) To be able to do digital marketing, entrepreneurs must be technology literate and adaptive to technological developments. Muslim entrepreneurs also inevitably have to follow the dynamics of technology and media as the Lamongan Hands on Top Community (TDA) has done during this pandemic, which has optimized *e-commerce mompreneur* to always instill an honest attitude by providing descriptions and specifications that follow the reality of the goods being sold and not using a credit system in payment methods, as well as to focus more on developing the potential of women entrepreneurs and developing digital-based SMEs (*digital marketing*). (Nurizzah, 2021)

Digital marketing or e-commerce, according to (Laura Hardilawati, 2020), can be done in four ways, including 1) Publication of products through videos and photos on social media accounts regularly. The use of social media is also adjusted to the product segment that we have. 2) Utilize advertisements on Facebook, Instagram, Twitter, etc., which can be easily accessed through social media and can reach consumers according to a predetermined market share 3) Make marketing product videos that are displayed or carry out live product promotions through social media and market places which is currently providing many promotional facilities directly (live). This strategy, if done correctly, will significantly affect the business being run. 4) Involve consumers in product selection, conduct education in terms of product introduction and product quality intensively on social media accounts, can use creative words or use *hashtags* (#) to make it easier for consumers to find. With this, brand awareness will be formed and can influence purchasing decisions.

During the pandemic, the government has also released several policies and regulations expected to sustain entrepreneurs' business activities. Of course,

entrepreneurs must be responsive and proactive in welcoming government regulations and policies to accelerate economic recovery during the pandemic. Because if they sit idly by and complain about their fate, besides that, it will not bring change for the better. It will only make them worse off and ultimately blame the policymakers. In addition to implementing strict health protocols, work from home rules, *the* government has also provided various facilities for MSME actors, including increasing ease of access to capital, both from government and non-government agencies with specific schemes through bank and non-bank financial institutions. Banks, lowering interest rates, including SMEs and cooperatives as recipients of government assistance programs, such as Pre-Employment Cards, subsidized electricity tariffs, and Family Hope. The government also provides tax relief for six months, from April 2020 to September 2020. Also relaxes and restructures loan payments for MSMEs and cooperatives, the ministry of internal cooperatives and MSMEs in an international seminar held online via Zoom by the Indonesian Cooperative Institute (Ikopin). in commemoration of the 38th Ikopin Anniversary, Friday, May 8, 2020. (Prayitno et al., 2021)

Optimization of Third-Party Services

Online buying and selling activities are unavoidable in the pandemic era. However, as discussed in the previous sub-topic, e-commerce activities are not just ordinary buying and selling but require skills to display promotions in an attractive, effective, and targeted manner. Even though not all business actors have the expertise to design beautiful social media and web pages. For this reason, third-party services are needed, namely experts such as *web designers*, *content creators*, *user interface designers*, and applications that make it easier to record financial flows. The support from this party staff will make *web design activities*, advertising using banners, company promotions through search engines (*search engines*), electronic mail (*email*), advertising via email (*email advertising*), affiliate marketing (*affiliate marketing*),

interactive advertising (*interactive advertising*), and others are more optimal. (Wandanaya, 2012)

The pandemic has also affected service entrepreneurs, such as tourism. Tourist objects in Indonesia have been destroyed, causing huge losses for the Indonesian people. The decreasing number of visitors due to this pandemic has made tourism business owners make massive promos to lure foreign and domestic tourists to visit these attractions. Advertising becomes an attractive promotion because advertising is all forms of messages about a product that are conveyed through the media and are addressed to some or all of the community. The function of advertising for tourism objects is to persuade tourists, provide information, remind them, and provide added value for tourist objects. Advertising is designed by graphic design with the communication process using visual elements, such as typography, photography, and illustrations, that are intended to create a perception of a message conveyed. Using graphic design services as advertising makers has been widely used in tourist attractions during this pandemic. (Saksana, 2021)

Implementing *social distancing* also inevitably has to find a solution so that products and services can reach consumers on time. For this reason, the benefits of delivery personnel/couriers are essential. So that even though MSME actors cannot open their stores directly, online purchases can still be made by consumers using delivery orders such as doing their delivery service via social media or using applications such as gojek or grab. In delivering services, business actors must further tighten their service standards by improving and ensuring the cleanliness of the products they sell. This delivery service also indirectly revives other economic lines, namely online drivers. (Avriyanti, 2021)

Zakat, Infaq, and Alms as Instruments of Economic Equity

In Islam, donating and giving charity, rest assured that every creature's efforts are merely an intermediary or a factor for the arrival of sustenance. Allah gives his

sustenance to those who unexpectedly put their trust in Him. Verily, Allah is the Provider of sustenance to His creatures. The Covid-19 pandemic has significantly impacted the national economy, including the MSME sector. Productive zakat distributed to MSMEs has the potential to develop and form MSMEs mustahik in the era of the covid 19 pandemic. Implementing zakat is important to see the potential of zakat to help mustahik be more empowered to face the challenges of the times. As has been done by BAZNAS Bogor City, which distributes productive zakat in the form of business capital. The productive zakat is distributed to individual and group mustahik. The Bogor Berkah program is included in productive zakat based on taklim majlis. The maximum limit for assistance provided is Rp. 2,000,000. Recipients of productive zakat are also required to give infaq every day from the results of their efforts. (Danuludin et al., 2021)

The results of the latest BAZNAS research in 2020 show the potential for zakat in Indonesia to reach 327.6 trillion rupiahs. The distribution of zakat in economic empowerment is one way to grow the power of the community by motivating to increase awareness of their potential and efforts to develop. (Kasanah, 2021) The distribution of zakat funds during the Covid-19 pandemic is regulated in the MUI fatwa Number 23 of 2020 concerning utilizing Zakat, Infaq, and Sadaqah Assets for Overcoming the Covid-19 Outbreak and its Impact. This fatwa is a guideline for zakat institutions and agencies in distributing zakat, infaq, and alms funds, especially for the benefit of mustahik established by Covid-19. As done by the Amil Zakat Infaq and Shadaqah Muhammadiyah Institute (LAZISMU) Surabaya, which provides interest-free loans (*qardhul hasan*) through the MSME Bina Mandiri Wirausaha (BMW) program. To assist and assist business capital owned by the people of Surabaya. (Aprilianto & Widiastuti, 2021)

CONCLUSION

During the Covid-19 pandemic, sharia-based business management by economic actors or Muslim entrepreneurs adapted to new sharia-compliant habits. In

this way, it is hoped that the business activities carried out in the context of economic recovery will not cause any effects, both in terms of monotheism and the health of individuals, families, and society in general. The business strategy of Muslim entrepreneurs in the era of the covid-19 pandemic is one way for Muslim entrepreneurs who have been initiated or already exist to continue to survive during the pandemic. If you don't make breakthroughs in developing your business, staying well won't be easy. The efforts made include: believing that the concept of work is worship and sustenance is a share that must be picked up, innovating and diversifying products according to trends that are needed by the community, maintaining customer loyalty, being adaptive to technological and regulatory developments, collaborating with third parties and increasing social sensitivity through philanthropic activities, both donations, and zakat, infaq, and alms so that the affected people can be helped and the economy will continue to run.

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