

EXPLORING SHARIA-BASED MSME DEVELOPMENT STRATEGIES THROUGH THE UTILIZATION OF MAJOO POINT OF SALE TECHNOLOGY

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ABSTRACT

This study investigates the optimization of Sharia economic principles within the Micro, Small, and Medium Enterprise (MSME) business model through the implementation of Majoo POS technology. Utilizing a descriptive qualitative methodology, the research examines the opportunities and challenges associated with integrating Sharia-compliant technological solutions to enhance market access and operational efficiency. The findings demonstrate that the adoption of Majoo POS technology significantly enhances the competitiveness of MSMEs by providing features such as automated transaction recording, real-time inventory management, and data-driven sales analysis. These technological advancements align with the principles of Sharia economics, promoting transparency and accountability in business operations. The study highlights the necessity of government and financial institution support in facilitating access to technology and capacity-building programs for Sharia-based MSMEs. Such initiatives are pivotal in fostering sustainable growth and advancing the broader economic contributions of MSMEs to the national economy.

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1 Introduction

The development of Sharia-based Micro, Small, and Medium Enterprises (MSMEs) plays a pivotal role in advancing financial inclusion and fostering a sustainable economy (Farida, 2023). In Indonesia, MSMEs are categorized based on business capital and annual revenue, as outlined in Government Regulation Number 7 of 2021. For instance, micro enterprises are defined as having capital not exceeding one billion rupiah and annual sales of no more than two billion rupiah. Small enterprises are characterized by capital ranging from one billion to five billion rupiah, with annual sales between two billion and fifteen billion rupiah. Meanwhile, medium enterprises are defined as having capital between five billion and ten billion rupiah, with annual sales ranging from fifteen billion to twenty billion rupiah. Each category of MSMEs presents unique characteristics and challenges,

necessitating customized strategies for product development, marketing, financial management, and capacity building. Understanding these distinctions is crucial for enabling MSMEs to effectively address their challenges and leverage available opportunities.

Despite their critical role as the backbone of the national economy, Sharia-based MSMEs encounter significant constraints, including limited technological adoption, inadequate financial management systems, and restricted access to broader markets. Leveraging technological solutions such as Majoo Point of Sale (POS) technology has the potential to transform operational efficiency and enhance the market competitiveness of Sharia-based MSMEs (Prasetyo et al., 2023). Majoo POS is a technology-driven application designed to streamline MSME operations through features such as automated transaction recording, real-time inventory management, sales monitoring, and customer service enhancement (Wira Harjanti, 2024). These capabilities align with Sharia principles by fostering transparency, accountability, and fairness in business practices.

However, the adoption of Majoo POS technology by Sharia-based MSMEs is not without challenges. Common obstacles include limited technological literacy, high implementation costs, and sector-specific issues such as compliance with halal labeling and obtaining business permits in the culinary industry (Nurlaila et al., 2022). Nonetheless, adhering to the principles of justice, sustainability, and ethical business practices can position Sharia-based MSMEs as a distinctive and appealing economic force (Arfah, 2022). Although MSMEs increasingly recognize the importance of digital financial management, many lack the structured frameworks necessary for effective implementation. Majoo POS technology addresses this gap by providing tools that help MSMEs manage cash flow, monitor financial performance, and make informed decisions, thereby enhancing credibility and growth potential. This research seeks to fill this gap by exploring how Majoo POS technology can support the development of Sharia-based MSMEs, addressing operational inefficiencies while maintaining compliance with Sharia principles.

This study aims to investigate the integration of Sharia principles with technological advancements to enhance the competitiveness and sustainability of MSMEs. By demonstrating the potential of technology-driven solutions to address the challenges faced by Sharia-based MSMEs, this research contributes to the existing body of literature. Additionally, it underscores the critical role of stakeholders, including governments and financial institutions, in supporting MSMEs to thrive in a competitive business environment. The findings aim to provide actionable insights and practical strategies for empowering MSMEs to achieve sustainable growth and make meaningful contributions to the national economy.

2 Literature Review

Micro, Small, and Medium Enterprises (MSMEs) have increasingly adopted digital media as a marketing strategy to enhance consumer awareness of their products (Vinatra et al., 2023). According to Mark Granovetter's Network Theory (1990), MSMEs are part of an interconnected business network, where the quality of relationships within the network significantly influences their success. This interconnectedness provides opportunities for MSMEs to expand market access while presenting challenges to survive in the digitalization era (Fuadi et al., 2021). As digitalization advances, MSMEs are expected

to contribute significantly to the growth of Indonesia's digital economy, projected to become the largest in Southeast Asia by 2025 (Arianto, 2021). Consequently, MSMEs play a critical role in enhancing market competitiveness and stabilizing the economic system (Al Farisi et al., 2022). Notably, during economic crises, MSMEs have demonstrated resilience, serving as saviors of the economy when large corporations faced collapse (Suindari & Juniariani, 2020).

The adoption of Point of Sale (POS) technology represents a pivotal innovation for MSMEs. Majoo POS, designed for recording sales transactions, integrates features like inventory management, financial reporting, and transaction monitoring. These functionalities enhance operational efficiency while ensuring data accuracy through automated backup systems (Pakpahan et al., 2022; Kurniati, 2021). Moreover, the POS system facilitates ease of use, access to funds, and streamlined payment processes, providing tangible benefits for MSME operations (Maruf Adeniran et al., 2022; Lawal, 2022). As an integration of software and hardware, POS technology optimizes transaction processes and improves customer service, thereby supporting business development (Purba Sugumonrong et al., 2019; Simangunsong & Nababan, 2023).

The inclusion of Islamic principles in MSME operations, particularly in the context of Sharia economics, emphasizes the integration of ethics, justice, and accountability in business practices. Sharia economics, deeply rooted in religiosity and welfare principles, serves as a foundation for sustainable business operations (Syarif, 2019; Eny Latifah, 2022). Adherence to Sharia principles fosters ethical entrepreneurship, aligning business practices with religious guidelines to achieve success in both worldly and spiritual dimensions (Mussardo, 2019). Digital transformation presents new challenges for Sharia-based MSMEs, necessitating the incorporation of Fiqh Muamalah principles into the digital economy to ensure compliance and sustainability (Maharani & Ulum, 2019).

Sharia-compliant financing mechanisms, such as hybrid contracts, play a vital role in the development of MSMEs by mitigating risks and ensuring adherence to ethical financial principles (SARATIAN, 2023). Sharia fintech further enhances MSME capabilities by improving technological infrastructure and enabling efficient transaction systems, thus expanding access to financial resources (Wang et al., 2021). Integrating Sharia principles into financial literacy strengthens customer trust and broadens market reach, underscoring its importance for MSMEs (Irdiana, 2023).

The COVID-19 pandemic has accelerated the digital transformation of MSMEs, making digital capabilities essential for their survival and growth. Digital entrepreneurship emerged as a viable option during the pandemic, particularly in the creative economy sector (Cahyani et al., 2023). Additionally, e-commerce adoption has become crucial for MSMEs to navigate the challenges posed by the Industrial Revolution 4.0, emphasizing the necessity of digital marketing strategies to remain competitive in a rapidly evolving market (Sugiharto, 2024).

Strategic management is equally critical for MSME sustainability. Effective business strategies, innovation, and robust accounting systems are pivotal for enhancing MSME performance (Ashsifa, 2023). Tools such as SWOT analysis provide MSMEs with insights into market opportunities and threats, enabling informed decision-making (Kamal, 2019). The integration of online and offline business models further strengthens market presence and operational efficiency (Kusmiyati & Priyono, 2021).

3 Research Methods

This study employs a qualitative approach, focusing on a case study of the implementation of Majoo POS technology in MSMEs operating within a Sharia economic framework. Qualitative research aims to explore phenomena often associated with social issues (Adlini et al., 2022) and typically adopts a descriptive orientation (Arifin & Nallappan, 2023; Firmansyah et al., 2021). The data in qualitative research is carefully presented to create a coherent narrative that ensures the credibility and accountability of the findings (Fadli, 2021). This approach necessitates the systematic collection and analysis of data (Waruwu, 2023).

In this study, data was gathered through direct engagement and in-depth interviews with the owners of MaoMao Thaitea MSMEs in Cirebon, which operates five outlets. These interviews focused on their strategies for utilizing Majoo POS technology in the context of Sharia-based MSME development. Additionally, direct observations of operational activities and the impact of Majoo POS technology on business sustainability were conducted to ensure the accuracy and credibility of the findings.

To validate the data, this study employed a credibility test through data triangulation. Triangulation was conducted by comparing information from multiple sources, including interviews, observations, and documentation, as well as by employing various data collection methods to minimize bias and enhance the reliability of the findings (Jailani, 2020). Source triangulation involved obtaining data from diverse sources, such as interviews with MSME owners, field observations, and document analysis. This approach provided a richer perspective and mitigated the limitations of relying on a single data source.

Method triangulation was also implemented by utilizing a combination of in-depth interviews, participant observation, and document analysis (Gorni et al., 2024). These techniques allowed researchers to verify the consistency of findings from different perspectives, thereby ensuring the accuracy and reliability of the results. By integrating source and method triangulation, the study aimed to achieve high data validity, reflecting actual conditions and supporting the robustness of the conclusions drawn. This comprehensive approach also helped identify and address potential weaknesses in the data collection and analysis processes.

Data analysis was conducted using the Miles and Huberman method, which encompasses three primary stages: data reduction, data presentation, and conclusion drawing/verification. This method was chosen for its systematic and structured approach to handling complex qualitative data.

4 Results

This study reveals several important findings regarding the implementation of Sharia-based MSME development strategies utilizing Majoo POS technology.

The case study of MaoMao Thai Tea illustrates the potential of Sharia-based MSMEs to expand rapidly when supported by effective technology. Founded in 2017 in Tangerang City by Affan Arisga, MaoMao Thai Tea has established 65 branches across various regions within its first year of operation. In Cirebon, the business is managed by Agus Nurrohman Siddiq, a graduate of IAIN Syekh Nurjati Cirebon, and has opened 40 outlets across the

CIAYUMAJAKUNING area (Cirebon, Indramayu, Majalengka, and Kuningan), including five outlets in Cirebon City. MaoMao Thai Tea offers a diverse product range, including Thai tea, green tea, coffee, and choco royale, demonstrating its capacity for product diversification and regional market penetration.

Sharia-based MSMEs exhibit distinctive characteristics, including strict adherence to Sharia principles such as the prohibition of *riba* (usury), *gharar* (uncertainty), and *maysir* (gambling). These MSMEs predominantly operate in the food, beverage, retail, and service sectors, with most businesses classified as small to medium scale. The primary challenges identified are limited capital, insufficient technological knowledge, and restricted market access.

Majoo POS technology has been proven to enhance the operational efficiency of Sharia-based MSMEs. Its features, including automated transaction recording, real-time inventory management, and sales data analysis, streamline business operations and reduce manual errors. This technology not only saves time but also improves the accuracy of inventory management, contributing to overall business performance. Moreover, Majoo POS supports transparency and accountability, which are core principles of Sharia economics. By recording every transaction clearly and in detail, the system facilitates auditing and ensures compliance with Sharia principles, avoiding *riba*, *gharar*, or *maysir* in business practices.

The implementation of Majoo POS also contributes to increased customer satisfaction. The efficient system allows MSMEs to deliver faster and more accurate services, enhancing customer loyalty and boosting sales. Additionally, MSMEs adopting Majoo POS demonstrate improved competitiveness compared to those using conventional methods. The ability to analyze sales data and understand customer behavior enables MSMEs to make more precise and strategic business decisions.

Despite these benefits, the study identifies several challenges in implementing Majoo POS technology. These include limited technological proficiency among MSME owners, perceived high initial costs, and the need for adequate training to optimize the technology's use. Addressing these challenges requires a more personalized approach to training and counseling, as well as ongoing technical support.

The study also highlights the strategic role of Majoo POS in overcoming common obstacles faced by Sharia-based MSMEs. This technology facilitates inventory management, sales analysis, and integration with Sharia-compliant accounting systems, simplifying the bookkeeping process while ensuring alignment with Islamic principles. Majoo POS enables real-time financial reporting, helping MSMEs plan for long-term sustainability and compliance.

To fully realize the potential of Majoo POS technology in supporting Sharia-based MSMEs, several strategic approaches are essential. First, **training and education** play a critical role in enhancing the capabilities of MSME owners. By equipping them with the necessary knowledge and skills to use Majoo POS effectively and manage finances in compliance with Sharia principles, these programs can bridge the technological and financial literacy gaps often encountered by MSMEs.

Second, **increasing access to financing** is vital. Sharia-compliant financial services, such as profit-sharing agreements and Islamic microfinance, provide the necessary capital to invest in advanced technologies like Majoo POS. These financial solutions not only

support technology adoption but also align with the ethical and operational frameworks required by Sharia-based businesses.

Finally, fostering collaboration and partnerships between MSMEs, Sharia financial institutions, and technology providers is crucial for building a sustainable and supportive ecosystem. Such partnerships encourage knowledge-sharing, innovation, and resource optimization, enabling MSMEs to overcome operational challenges and scale their businesses sustainably. Together, these strategies create an integrated approach that empowers Sharia-based MSMEs to leverage Majoo POS technology for long-term growth and compliance with Islamic economic values.

The case of MaoMao Thai Tea illustrates the tangible advantages of implementing Majoo POS technology in Sharia-based MSMEs. This technology significantly enhances operational efficiency by streamlining inventory and financial management processes, reducing administrative workloads, and ensuring accurate financial reporting. These improvements allow MSMEs to optimize their day-to-day operations and allocate resources more effectively.

In terms of service development and marketing, Majoo POS provides MSMEs with powerful tools to analyze consumer behavior, enabling them to tailor promotions and marketing campaigns to meet customer preferences. This targeted approach not only improves customer satisfaction but also fosters loyalty and drives sales growth.

Additionally, the integration of Majoo POS with Sharia-compliant financial services expands financial access for MSMEs. By facilitating connections to Islamic microfinance and other Sharia-compliant funding options, this technology empowers MSMEs to secure the financial resources needed for sustainable growth while maintaining adherence to Islamic economic principles. This comprehensive approach demonstrates how Majoo POS can serve as both a practical tool and a strategic asset for Sharia-based MSMEs aiming to thrive in a competitive market.

5 Discussion

The findings of this study highlight the significant positive impact of Majoo POS technology on Sharia-based MSMEs. As demonstrated by Simarmata and Situmorang (2023), integrating this technology enhances operational efficiency, minimizes errors in inventory management, and ensures accuracy in tracking financial transactions. Moreover, Majoo POS enables MSMEs to expand their market reach by utilizing online platforms and conducting deeper analyses of consumer preferences. This aligns with Aushafina and Wikartika's (2023) findings, which emphasize the role of online platforms in broadening market networks. The application of the AIDA (Attention, Interest, Desire, Action) theory further underscores the importance of technology in attracting customer attention and driving business growth (Apriandi et al., 2023; Arniessa & Dwiridotjahjono, 2024).

The integration of Sharia economic principles with technology forms the foundation for the development of Sharia-based MSMEs. Strategies such as improving product and service quality, as outlined by Suhartini, A. (2024) and Amelia (2022), are effectively supported by technological tools like Majoo POS. The results of this study demonstrate that leveraging technology while adhering to Islamic principles can significantly enhance the competitiveness and sustainability of MSMEs. For instance, Purwanto (2024)

emphasizes the importance of embedding Sharia principles, such as transparency, fairness, and the prohibition of *riba* (interest) and *gharar* (uncertainty), into every aspect of MSME operations, including transactions, financial management, and marketing.

Optimal utilization of technology must be complemented by comprehensive training and education. According to Yulianti, N., and Nisa, F. L. (2024), educating MSME actors on the principles of Islamic economics and their application in business can enhance understanding and facilitate the integration of Islamic values into daily operations. This view is supported by Heriyanto, H., and Taufiq, T. (2024), who argue that technological literacy and knowledge of Islamic principles must go hand in hand to maximize the benefits of adopting tools like Majoo POS.

Majoo POS technology also proves effective in fostering transparency and accountability in financial management. As noted by Husna, N. (2022), Majoo POS facilitates real-time tracking of transactions, accurate financial reporting, and compliance with Sharia economic principles. Similarly, Arwani, A., and Priyadi, U. (2024) highlight that transparent and accountable financial practices are essential for building trust and ensuring ethical business operations.

The technology's role in supporting Islamic financial services is another critical finding. Ulianti, N., and Nisa, F. L. (2024) point out that Majoo POS can facilitate access to Sharia-compliant financial services, such as Islamic microfinance and profit-sharing savings (*Mudharabah*). This integration not only improves MSME access to financing but also ensures alignment with ethical and operational frameworks required by Sharia principles.

Marketing strategies grounded in Islamic values and sustainability are equally important for Sharia-based MSMEs. Ramadhan A. et al. (2024) emphasize that such strategies enhance consumer trust and loyalty by clearly communicating the commitment of MSMEs to Sharia economic principles. Camelia I. et al. (2024) further suggest that integrating these values into marketing efforts can strengthen MSME market positions and foster long-term customer relationships.

The results also underscore the role of Majoo POS in building MSME capacity and expanding networks. By participating in Sharia economic communities and business forums, MSMEs can engage in collaborations that promote knowledge sharing and open opportunities for growth. According to Nizar M. et al. (2023), digitalization supported by tools like Majoo POS enables MSMEs to connect with like-minded business actors, fostering innovation and enhancing their competitive edge.

Finally, the study highlights the importance of periodic monitoring and evaluation in optimizing the benefits of Majoo POS technology. As suggested by Marimin M. et al. (2023), regular assessments allow MSMEs to identify areas for improvement and ensure continuous alignment with their strategic objectives. This process reinforces the sustainability and scalability of MSMEs while leveraging the full potential of technological solutions.

In conclusion, adopting Majoo POS technology holistically empowers Sharia-based MSMEs to integrate Islamic economic values, enhance operational efficiency, and make a positive, sustainable impact on society. Collaboration with technology providers and financial institutions ensures the technical and financial support necessary for MSMEs to thrive in a competitive and rapidly evolving market environment.

6 Conclusion

This study highlights the critical role of Majoo POS technology in enhancing the operational efficiency and business competitiveness of Sharia-based MSMEs. By integrating Sharia economic principles with digital innovation, Majoo POS delivers significant economic and social impacts. Its features, such as real-time inventory management, automated transaction recording, and transparent financial reporting, ensure compliance with Sharia values while enabling MSMEs to expand their market reach, strengthen customer relationships, and maintain ethical business practices.

Additionally, Majoo POS facilitates access to Sharia-compliant financial services, providing ethical funding options essential for sustainable growth. These findings emphasize the need for government and financial institution support to provide access and training tailored to the needs of Sharia-based MSMEs. By serving as both a practical tool and a strategic partner, Majoo POS empowers MSMEs to enhance their competitiveness, improve operational transparency, and uphold their commitment to Islamic economic principles.

The strategies implemented by MSMEs in developing Sharia-based economic businesses related to this research in utilizing technology are (1) Integration of Sharia economic principles; (2) Training and education; (3) Implementation of technology; (4) Transparent financial management; (5) Development of Sharia financial services; (6) Value-based marketing; (7) Capacity and network enhancement; (8) Periodic monitoring and evaluation.

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