

The Meaning of Blessings in Sharia-Based Online Business: A Study of Digital MSMEs

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ABSTRACT

Economic development Digital technology encourages Micro, Small, and Medium Enterprises (MSMEs) to utilize digital technology in business activities, including Sharia-based businesses. This study aims to understand the meaning of blessings in Sharia-based online businesses at the Kopi Kecapi (Hani Green) MSME in Alastengah Village, Sumbermalang District, Situbondo Regency. This study also analyzes the implementation of business digitalization through the Shopee, TikTok Shop, and Tokopedia platforms, as well as the implementation of Sharia values in digital business practices. The research method used is a qualitative approach with data collection techniques such as in-depth interviews, observation, and documentation. Data analysis is carried out through data reduction, data presentation, and thematic conclusion drawing. The results show that digitalization has a positive impact on business development, especially in expanding market reach and increasing sales turnover. The Shopee platform is the most dominant marketing medium because it is considered more effective, easy to use, and has a wider consumer reach than others. Digitalization also helps business actors market Arabica coffee products to various regions in Indonesia without requiring large promotional costs. Furthermore, the

implementation of Sharia values such as honesty, trustworthiness, fair pricing, and maintaining halal product certification are crucial factors in building consumer trust in digital transactions. In this study, blessings are not only interpreted as material benefits, but also encompass peace of mind, business sustainability, and benefits for the surrounding community, particularly local coffee farmers. This research demonstrates that digitalization and Sharia values can work in harmony to support the success and blessings of Sharia-based digital MSMEs.

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Introduction

The development of the digital economy in Indonesia has experienced rapid progress, encouraging many MSMEs to transition to the digital world. Along with advances in information technology and digitalization in the global economy, micro, small, and medium enterprises in Indonesia are shifting from conventional marketing methods to more intensive use of digital technology. (Sari & Puspita, 2025). One concrete example of a Sharia-compliant digital MSME is Kopi Kecapi (Hani Green), located in Alastengah Village, Sumbermalang District, Situbondo Regency. This MSME produces local coffee and sells it online through digital platforms like Tokopedia, Shopee, and TikTok Shop. This phenomenon aligns with findings that MSME digitalization can expand market reach, increase marketing efficiency, and enhance business competitiveness in the digital economy era (Satria & Purnomo, 2025).

According to reports, tens of millions of MSMEs have now utilized digital platforms, making marketplaces, social media, and digital financial services crucial for the

country's economic recovery and development after the pandemic (Arifqi, 2021). In its operational practices, Kopi Kecapi (Hani Green) employs a unique, seasonal production system, producing daily during the coffee harvest season, which lasts from March to August. This production pattern demonstrates that business activity is influenced not only by digital market demand but also by the availability of natural raw materials.

The digitalization implemented by the Kopi Kecapi (Hani Green) MSME is not only limited to online sales, but also encompasses various aspects of business operations such as promotions through video content on TikTok, direct interaction with consumers through live streaming features, the use of marketplaces for order management, and digital payment systems such as bank transfers and digital wallets. Furthermore, the use of customer reviews and ratings on digital platforms is a crucial part of building consumer trust online. This is consistent with studies that state that MSME digitalization includes the integration of technology throughout the business value chain, from promotions and transactions to customer service (Reza et al., 2025).

On the other hand, as an MSME that upholds Sharia principles, Kopi Kecapi (Hani Green) not only focuses on profit but also adheres to Islamic values in all its business activities. Principles such as halal product certification, honesty in product information, fair pricing, and reliable service are essential elements of their business practices. These values serve not only as marketing tools but also as ethical guidelines that guide their digital business strategies to maintain harmony between religious beliefs and daily business practices (Taufiqy & Yoannanda, 2025). The integration of sharia values into the digitalization of MSMEs has also received attention in academic studies as part of values-based entrepreneurship that harmonizes economic and spiritual goals (Thama & Hapifah, 2025). Blessings in this context are not only related to increased turnover, but also encompass peace of mind, business sustainability, and the resulting social impact (Alwi & Abdullah, 2023). This research is crucial for delving deeper into the meaning of blessings from the perspective of Sharia-compliant digital MSMEs.

Research by Muh Ahsan Kamil (2024) shows that digital marketing is not merely a tool for increasing visibility, but also a way to convey Islamic values and build a customer community that understands the ethics of halal consumption. However, an interesting phenomenon is that many Sharia-compliant micro, small, and medium enterprises (MSMEs) have not clearly defined what they mean by blessings in digital business.

Blessing, which is a spiritual goal that goes beyond mere material gain, encompasses serenity in running a business, good relationships with customers and the surrounding community, and business continuity that has a broad positive impact (Amir & Nilawati, 2025). The concept of blessing can be an ethical foundation that helps MSMEs focus not only on short-term goals, such as seeking virality or quick profits, but also maintain the intentions, processes, and impacts of their business activities. Blessings in the digital business world are seen in the alignment between believed values and concrete actions, such as a commitment to maintaining product quality, fairness in every transaction, and attention to consumer comfort and well-being, even when interactions are conducted online (Rahayu et al., 2025).

Several previous researchers, such as Safari & Riyanti (2024), stated that digital marketing plays a crucial role in business aspects, such as expanding market share, enhancing reputation and trust, as well as increasing revenue and business sustainability for MSMEs that adhere to Sharia principles. Fauziah & Ardiansyah (2025) discuss ways to optimize Sharia e-commerce to encourage the digitalization of halal MSMEs. Their scope includes the design of Sharia trading platforms, the use of digital technologies such as artificial intelligence and digital record-keeping, and the importance of collaboration between business actors, the government, and stakeholders to strengthen Sharia-based digital literacy.

The novelty of this research lies in its emphasis on the meaning of blessing as a key concept in understanding Sharia-based online business practices among digital MSMEs. Unlike previous research that tends to focus on digital marketing, Sharia compliance, or quantifying business performance, this study examines blessing as a subjective experience and spiritual value present in the daily business activities of MSMEs. In this context, blessing is seen not only as a religious sign or formal adherence to halal principles, but also as a value that influences business decision-making, how to build relationships with consumers, set fair prices, and how to understand success in digital competition.

This study introduces a new perspective that combines spiritual dimensions, Islamic business ethics, and digital economic practices in one comprehensive analytical framework. The purpose of this study is to understand the meaning of blessings in the

online sharia-compliant business of Kopi Kecapi (Hani Green) MSME and to analyze how digital marketing through Shopee, Tokopedia, and TikTok Shop is implemented in business activities. Furthermore, this study aims to examine the implementation of sharia values such as honesty, trustworthiness, and fair pricing in digital business practices, and their impact on business continuity and success.

Method

This study employed a qualitative, descriptive approach. The aim of this study was to deeply understand the meaning of blessings in the Sharia-based online business of the Kopi Kecapi (Hani Green) MSME. Qualitative research focuses on understanding social phenomena based on the direct experiences, perspectives, and interpretations of the research subjects. In this study, the researcher sought to explore how business actors interpret blessings, implement business digitalization, and apply Sharia values in their daily digital business activities. This approach is considered appropriate because it can explain social realities in depth, contextually, and holistically. (Rijal Fadli, 2021).

The research location was the Kopi Kecapi (Hani Green) MSME in Alastengah Village, Sumbermalang District, Situbondo Regency. The location was selected purposively because this business, an Arabica coffee-based MSME, has implemented digital marketing through Shopee, TikTok Shop, and Tokopedia and adheres to Sharia-compliant business practices. The research focused on digital marketing activities, the application of Sharia values, and the meaning of blessings within the business.

Informants in this study were selected using purposive sampling, which involves selecting informants based on specific criteria important to the research objectives. The primary informant in this study was the owner of Kopi Kecapi (Hani Green), the main business owner and digital marketing manager. In addition, the study also involved two supporting informants: one worker involved in the production process and one regular customer who had previously made purchases through the digital platform. (Suhita et al., 2022) Thus, the number of informants in this study was three. These informants were selected because they were considered to have experience, understanding, and direct involvement in business activities, as well as being able to provide in-depth information regarding business digitalization and the meaning of blessings in Sharia-compliant businesses.

Data collection techniques included in-depth interviews, observation, and documentation. Semi-structured interviews provided researchers with a guideline for questions, while also providing informants with the opportunity to elaborate on their experiences and dissemination of information more broadly. Two interviews with business owners were conducted, each lasting approximately 60–90 minutes. Interviews with supporting informants were conducted for 30–45 minutes. All interviews were conducted in-person at the business premises and recorded using a handheld telephone with the informants' permission. Observations included production activities, digital marketing processes, interactions with consumers, and the use of the Shopee, TikTok Shop, and Tokopedia platforms in business activities. Documentation included collecting photos of business activities, marketplace screenshots, digital promotional content, and sales data (Nartin, SE et al., 2024).

The data analysis technique in this study uses the Miles and Huberman model, which includes data reduction, data presentation, and conclusion drawing. Data reduction was carried out by selecting and focusing on data relevant to the research themes, namely business digitalization, the application of sharia values, and the meaning of blessings. The data is then presented in descriptive narrative form for easier understanding and explanation. The final stage is drawing conclusions, which is carried out gradually based on patterns, themes, and relationships among data discovered throughout the research.(Qomaruddin, 2024).

Literature Review

Micro, Small, and Medium Enterprises (MSMEs)

Micro, Small, and Medium Enterprises (MSMEs) are a crucial component of the national economy, contributing to national economic growth, particularly in employment absorption and income generation. MSMEs typically have characteristics of small scale, simple management, and are based on local resources. Micro, small, and medium enterprises (MSMEs) are businesses owned by individuals or institutions that meet government criteria based on the number of employees, business size, and relatively small revenues, typically with limited capital. MSMEs play a crucial role in the Indonesian economy, particularly in creating jobs and empowering households, which in turn increases income.(Asmaira Munthe, M. Yarham, 2023).MSMEs play a crucial role in

supporting the development of the sharia economy, particularly in the halal industry. Halal-based MSMEs focus not only on profit but also prioritize sharia principles in production and distribution. To ensure their practices, MSMEs must ensure that their products meet halal standards, including raw materials, production processes, and distribution. This demonstrates that MSMEs play a role not only in the economic aspect but also in maintaining ethical values and customer trust.(Hali et al., 2025)

Digitalization of MSMEs

The digitalization of MSMEs is the process of utilizing digital technology in various business activities, such as marketing, transactions, communications, and product distribution. In the digital economy era, the use of platforms such as marketplaces (Tokopedia, Shopee), social media (TikTok), and communication applications (WhatsApp) has become a key strategy for increasing business competitiveness. Digitalization enables MSMEs to reach a wider market, reduce operational costs, and increase efficiency in business management.(Buci Morrison, 2025).

DigitalizationIt encompasses not only sales activities but also promotional processes through digital content, customer interactions, and bold transaction management. The use of visual content such as videos and product photos is a crucial strategy for attracting consumer attention on digital platforms. Furthermore, customer reviews and ratings are also crucial factors in building consumer trust. Thus, digitalization is a key element in enhancing the success of MSMEs in the modern era.(Tri Dina Fitria et al., 2025)

Sharia-Based Business

Sharia-based business is a business activity conducted based on Islamic principles, such as honesty (shiddiq), trustworthiness, justice, and the prohibition against actions that harm others. From an Islamic economic perspective, the goal of business is not only to gain profit, but also to achieve blessings and well-being. Therefore, every business activity must be carried out in accordance with the principles of halal (permissible) and thayyib (good), while avoiding elements of gharar (uncertainty), usury (usury), and fraud.(Mughniyant, 2025).

In the context of digital business, the application of Sharia principles becomes even more crucial because interactions between sellers and buyers are not direct. This encourages businesses to maintain transparency in product information, honesty in

promotions, and responsibility in service. Thus, Sharia-based businesses serve not only as a moral compass but also as a strategy for building consumer trust in the digital age.(Zainol Fata, 2025).

The Concept of Blessing in Islamic Economics

Blessing, from an Islamic economic perspective, is a concept that indicates the abundance of goodness bestowed by Allah in an activity, including business. Blessing is not only measured by the amount of financial gain, but also by the peace of mind, the desire to strive, and the benefits provided to others. In this case, blessing is a sign of comprehensive business success, encompassing both material and spiritual aspects. Blessing in business can be achieved if the entrepreneur conducts activities in accordance with sharia principles, such as honesty, justice, and responsibility. Blessing is also related to the intention in running a business, where the business is not only intended to generate profit but also to provide benefits to society. Thus, blessing is a crucial concept that distinguishes general business from sharia-based business.(Trisepya, 2025).

The Relationship Between Digitalization and Blessings

Digitalization and blessings in business are not contradictory, but mutually supportive. Digitalization serves as a tool to increase efficiency and expand business reach, while blessings are determined by values, intentions, and the way a business is run. Therefore, the use of digital technology can help create blessings if used ethically and in accordance with sharia principles.(Astuti, 2026).MSMEs can combine digitalization with Sharia values through honest promotions, transparent transactions, and reliable service. This demonstrates that business success in the digital era is determined not only by technology but also by the integrity and values embraced by entrepreneurs. The combination of digitalization and blessings is key to creating a sustainable business that provides broad benefits.(Arrizah et al., 2025).

Results and Discussion

Based on the results of the research that has been conducted, it shows that the existence of the Kopi Kecapi (Hani Green) MSME is not only a source of economic activity, but also to empower local communities based on regional potential. The establishment of this business is due to the high production of Arabica coffee in Alastengah Village, which previously did not provide optimal added value for farmers because the harvest was only sold in the form of coffee cherries to collectors. The presence

of a green bean processing business is a way to transform the local economy that can increase the selling value of products and expand coffee distribution channels. Academically, these academic findings indicate that local commodity-based MSMEs have an important role in the economic development of rural communities through the creation of added value (value added) and strengthening the community-based economy. This is in line with the theory of MSME economic empowerment which states that small businesses (Bahtiar et al., 2025). Over time, this business has experienced quite rapid growth, marked by high market demand for Arabica coffee products, which has even led to limited stock at certain times. This situation demonstrates that locally-based MSMEs have significant growth potential if managed properly. (Hediansyah et al., 2022).

In terms of digitalization, the study found that the use of the Shopee platform is the most important marketing tactic compared to TikTok Shop and Tokopedia. Shopee is considered more successful because it has features that simplify transactions, a more extensive promotional system, and a high level of access for consumers. Theoretically, the use of marketplaces in MSMEs indicates a shift in marketing patterns from traditional systems to technology-based digital marketing. Digitalization in this study is not only understood as the use of online media, but also as a form of business adaptation to changing consumer behavior in the digital economy era. The use of visual content in the form of product photos and videos indicates digital marketing practices aimed at building consumer engagement and trust online. (Nabil & Faraby, 2023). This finding supports digital marketing theory, which explains that digital media can expand markets, increase marketing efficiency, and strengthen the competitiveness of MSMEs in the modern marketplace.

The digitalization of the Kopi Kecapi (Hani Green) MSME has had a positive impact on business growth, particularly in expanding market reach and increasing sales turnover. Coffee products previously sold only locally are now sold in various regions such as Java, Bali, Sumatra, and several other areas. The use of digital platforms helps businesses reach a wider audience without the need for large promotional costs. (Fitri & Apriadi, 2025). Furthermore, digital marketing also makes it easier for businesses to build relationships with customers and introduce products to a wider market.

In conducting its business, the Kopi Kecapi (Hani Green) MSME applies sharia values as the primary foundation of its business practices. The halal nature of its products

is maintained by using pure coffee ingredients without any prohibited ingredients, and by maintaining a clean and hygienic production process.(Sulton & Azizah, 2026)Although digitalization has a positive impact on increasing revenue and expanding the market, this study found that business success is influenced not only by the use of digital technology but also by the application of Sharia values in daily business activities. Business actors emphasize the importance of honesty in promoting products, maintaining product quality, and providing reliable service to consumers. Service to consumers is also carried out in a trustworthy manner, with products delivered according to orders and maintaining product quality until they reach the buyer. From the perspective of Islamic business ethics, the principles of shiddiq (honesty), amanah (trustworthiness), tabligh (prosperity), and fathanah (faithfulness) are the main foundations for conducting business activities. The application of these principles becomes increasingly important in digital transactions because the lack of direct interaction between sellers and buyers can increase the risk of consumer distrust.(Wahyu Ilmi, 2025)The application of Sharia principles is a crucial factor in building consumer trust, particularly in digital transactions that involve minimal face-to-face interaction. This finding reinforces the concept of Islamic business ethics, which places morality and responsibility as essential elements in creating healthy and sustainable business relationships.

In this study, the meaning of blessing in business recognized by business actors is not only an increase in material profits, but also includes peace of mind, business continuity, and benefits for the surrounding environment.(Nuraini, 2025). Business owners feel that the blessings of their business are evident in their ability to support local farmers by absorbing harvests, maintaining good relationships with consumers, and providing sufficient and stable income. Overall, these academic findings demonstrate that the concept of blessing in Islamic economics has broader spiritual and social dimensions than the concept of profit in conventional economics. Blessings are defined as a form of non-material added value obtained through business practices that are halal, honest, and beneficial to others. The orientation of Islamic business is not only focused on achieving material profit, but also on creating social welfare and peace of mind for business owners.(Luthfiani & Yazid, 2025).

The relationship between digitalization and blessings in this study shows that the two are not contradictory, but rather complementary. Digitalization serves as a means to

expand markets and increase business efficiency, while blessings are determined by values, intentions, and the way a business is run.(Tohir et al., 2025)Digital technology is not considered contrary to Islamic principles, but rather a tool to expand business benefits as long as it is used ethically and responsibly. The use of Shopee and other digital platforms is still considered to bring blessings if carried out with the principles of honesty, fair pricing, and trustworthiness in service. These findings indicate that the success of Sharia-compliant MSMEs in the digital era is greatly influenced by the ability of business actors to integrate technological innovation with Islamic values. Thus, the use of digital technology can still generate blessings as long as it is implemented in accordance with Sharia principles. The combination of digitalization and Sharia values is key to building MSMEs that are not only economically profitable but also sustainable and full of blessings. Business blessings are derived not only from the amount of profit earned, but also from how the business is run in accordance with Sharia principles and provides benefits to the wider community.(Farah Qalbia & M. Reza Saputra, 2023).

Conclusion

Based on the research results, it can be concluded that the Kopi Kecapi (Hani Green) MSME has successfully utilized digitalization as a way to develop its business through the Shopee, TikTok Shop, and Tokopedia platforms. The Shopee platform is the primary marketing medium because it is considered more effective in reaching consumers, facilitating transactions, and increasing sales of Arabica coffee products. Digitalization has had a positive effect on market expansion to various regions in Indonesia and significantly increased business turnover. In addition, the application of sharia values is an important foundation in the business practices of the Kopi Kecapi (Hani Green) MSME. The principles of honesty, trustworthiness, fair pricing, and maintaining product halal are applied in all business activities, both in the production process and digital marketing. The application of these values can build consumer trust and maintain business sustainability amidst digital business competition. The meaning of blessing in this study is understood not only as material profit, but also as inner peace, diligence in business, and benefits for the surrounding community, especially local coffee farmers. Thus, this study shows that digitalization and sharia values can go hand in hand and support each other in creating competitive, sustainable, and blessed digital MSMEs.

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