

Sharia-Based Retail Business Development Strategy in Enhancing the Economic Independence of Islamic Boarding Schools in North Lombok Regency Strategi

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Abstract

This study aims to analyze the development strategy of sharia-based retail business and its impact on enhancing the economic independence of Islamic boarding schools (pesantren) in North Lombok Regency. Amid modern economic challenges, pesantren are required not only to carry out religious education functions but also to establish a strong independent financial foundation. This descriptive qualitative study focuses on entrepreneurial pesantren in North Lombok Regency, including Al-Istiqomah Islamic Boarding School in Sama Guna Village. Data were collected through in-depth interviews, participatory observation, and documentation analysis. The results indicate that the strategy for developing sharia retail units (such as pesantren marts and cooperatives) is implemented through modern management practices (POAC), sharia operational standards (Clean, Display, Fair Pricing, Ethical Promotion, Strategic Location), and the 5C+1S evaluation system. The transformation of sharia retail businesses significantly strengthens pesantren financial autonomy and fosters students' digital entrepreneurial-skills.

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1. INTRODUCTION

Pondok pesantren (Islamic boarding schools) are indigenous Islamic educational institutions in Indonesia that play a multidimensional transformative role, encompassing religious, educational, and socio-economic empowerment functions (Rahman et al., 2023: 222). According to data from the Ministry of Religious Affairs (2023), Indonesia has more than 37,000 pesantren with millions of active students (santri). Nevertheless, around 68% of pesantren institutions still face serious challenges related to limited institutional management, financial governance, and the suboptimal management of productive business units (Widyaningrum et al., 2025: 2130). Financial dependence on donations from students' guardians and government assistance is often an obstacle for pesantren in sustainably developing facilities, infrastructure, and educational programs.

In North Lombok Regency, the developmental dynamics of pesantren show a trend that is both highly promising and challenging. As a region rapidly rebuilding in the aftermath of disaster while continuing to promote regional economic growth, pesantren such as Al-Istiqomah Islamic Boarding School in Sama Guna Village, Tanjung District, have become

strategic nodes for local community empowerment (Yakub & Taqiuddin, 2021: 38). Pesantren in the North Lombok region are beginning to recognize the importance of instilling creative-economy and entrepreneurial values in their students, since an entrepreneurial character built through the pesantren's own educational system tends to be more deeply internalized and durable than skills acquired through short-term training alone (Falah, 2018). Facing the era of global competition and digitalization, pesantren can no longer be satisfied with producing graduates who are merely proficient in religious knowledge; they must also produce alumni who possess an independent spirit, practical skills, and a sharia entrepreneurial mindset (Syahputra et al., 2022: 118).

One of the most effective and rational forms of internal economic strengthening applied in pesantren is the development of sharia-based retail businesses. Retail businesses such as modern grocery stores, pesantren minimarkets (pesantren-mart/NH-Mart), and student cooperatives have a guaranteed market share (captive market), namely thousands of students, teachers, administrators, students' guardians, and the surrounding community (Rahman et al., 2023: 233). Despite this substantial captive-market potential, the management of retail business units in many North Lombok pesantren often remains conventional and traditional ("as is"), with minimal modern retail operational standards and limited capital and human resource (HR) capacity (Maleha, 2015: 61; Rahman et al., 2023: 235).

To address these obstacles, a comprehensive, structured sharia retail business development strategy that is integrated with digital technology is required. Recent research shows that applying Islamic value-based business management combined with the digitalization of administration and marketing can increase operational efficiency by up to 45% and consistently boost pesantren business turnover by 20-30% (Widya Astuti, 2024: 115; Widyaningrum et al., 2025: 2137). Based on this background, this scientific article aims to examine in depth the sharia-based retail business development strategy in North Lombok Regency, identify the managerial obstacles faced, and formulate strategic solutions to achieve the sustainable economic independence of pesantren.

2. RESEARCH METHOD

This study employs a qualitative approach with a descriptive-analytical method to describe and analyze the phenomenon of sharia-based retail business development in pesantren (Yakub & Taqiuddin, 2021: 38). The research location was focused on pesantren in North Lombok Regency that operate retail business units and entrepreneurship empowerment programs, particularly in the Tanjung District area of North Lombok Regency, and was supported by a comparative analysis of best practices in managing sharia business units in the West Nusa Tenggara region (Rahman et al., 2023: 225).

Data sources consisted of primary and secondary data. Primary data were obtained directly through in-depth interviews with pesantren leaders, retail/mart unit managers, ustadz/ustadzah (teachers), and students directly involved in entrepreneurial activities. Participatory observation was conducted on the governance of retail unit activities, product display arrangement, cashier systems, and day-to-day transaction processes. Secondary data, meanwhile, were sourced from business unit financial reports, pesantren profiles, books, and relevant scientific journal articles from the past five years (2021-2026).

The data analysis technique referred to the Miles and Huberman interactive model, comprising three main stages: (1) Data Reduction, namely summarizing, selecting key points, and focusing the data on the theme of sharia retail business strategy; (2) Data Display, namely systematically arranging information in the form of narrative text and qualitative tables; and (3) Conclusion Drawing/Verification (Rahman et al., 2023: 226; Yakub & Taqiuddin, 2021: 38). Data validity was tested through source triangulation and data-

collection technique triangulation to ensure the authenticity and accuracy of the field findings.

3. RESULTS AND DISCUSSION

3.1. Potential and Mapping of Sharia-Based Retail Businesses in North Lombok

Field inventory results show that pesantren in North Lombok Regency possess highly strategic internal economic potential. The daily needs of resident students — ranging from foodstuffs, toiletries, and office/school stationery to Muslim clothing and daily snacks — generate a significant flow of money circulation. As found at Al-Istiqomah Kapu Islamic Boarding School in Sama Guna Village, the instillation of creative-economy values is realized through the establishment of an integrated business center and student cooperative (Yakub & Taquiuddin, 2021: 39).

However, if the retail unit is not managed professionally, this captive-market potential is often captured instead by outside parties or networked modern retail stores located beyond the pesantren area. Consolidating pesantren-owned retail businesses in the form of a Sharia Student Minimarket (Pesantren-Mart) therefore becomes an absolute necessity. Sharia-based retail businesses are not oriented solely toward maximizing material financial profit, but are grounded in the principles of halal-ness, fairness, transparency, and shared benefit (falah orientation) (Ayumiati et al., 2018: 22; Rahman et al., 2023: 223). Empirical findings from other santripreneur-based programs reinforce this pattern, showing that a professionally managed pesantren business unit is consistently associated with a marked increase in the institution's own-source revenue and its independence from external funding (Hamid, 2023).

3.2. Sharia Retail Business Management Development Strategy

The implementation of the sharia retail business development strategy in North Lombok Regency pesantren is carried out through four pillars of the management function (POAC) together with the standardization of Islamic retail operations:

1. Planning Based on Priority Programs

Planning begins with drafting a priority scale for the pesantren retail unit's work program. Managers formulate internal and external market targets, the types of daily necessities to be stocked, and the determination of working capital (Rahman et al., 2023: 228). All planning is aligned with the pesantren's vision and mission to ensure that the retail business unit strengthens, rather than disrupts, students' curricular activities and da'wah (religious outreach).

2. Organizing and Division of Labor

The retail unit's organizational structure is established transparently, with a clear division of authority between the person in charge from the teaching staff/board and the operational manager, who is assisted by senior students (Ittihad, 2019: 4). Placing students in retail management roles functions as an entrepreneurial laboratory (business center) in which they directly practice the principles of honesty (shiddiq), trustworthiness (amanah), managerial intelligence (fathanah), and Islamic business communication (tabligh) (Yakub & Taquiuddin, 2021: 40).

3. Actuating Based on the 5-Pillar Sharia Retail Operational Standard

In terms of daily operations, the development of sharia retail businesses in North Lombok adopts five main service standards proven effective in increasing consumer satisfaction and loyalty (Rahman et al., 2023: 232-234):

Clean (Cleanliness & Halal Assurance): Maintaining store cleanliness and product display, and ensuring that all products sold are guaranteed halal (free from haram/doubtful ingredients).

Display (Product Arrangement): Neat product arrangement grouped by item type, making it easier for student-consumers to find what they need.

Price (Fair Pricing & Honesty): Applying fair, honest pricing free of fraud, and competing fairly with retail stores outside the pesantren environment.

Promotion (Ethical & Digital Promotion): Utilizing internal networking media, banners, and social media/WhatsApp platforms to inform the community about new products.

Place (Strategic & Environmentally Friendly Location): Choosing a location that is easily accessible to students and residents around the pesantren complex.

Table 1. Matrix of the Sharia-Based Retail Business Development Strategy in Pesantren

Strategy Component	Activity Focus & Implementation	Impact on the Pesantren
POAC Governance	Implementation of measured planning, transparent organizing, and routine weekly supervision.	Prevents budget leakage and increases business operational efficiency.
Sharia Retail Standardization	Application of the Clean, Display, Fair Price, Promotion, and Place principles.	Increases student-consumer and community trust (trust levels of up to 52%).
Retail Digitalization	Cloud-based cashier applications, digital financial recording, and local e-commerce.	Speeds up financial reporting by up to 40% and increases business turnover (Widyaningrum et al., 2025).
5C+1S Financing Scheme	Analysis of Character, Capacity, Capital, Collateral, Condition, and Sharia Contract compliance.	Ensures riba-free retail working-capital financing and reduces NPF/bad-debt risk.

4. Controlling and Application of the 5C+1S Financing Scheme

Supervision is carried out through daily cashier ledger recording and monthly stock reconciliation (stock opname). In addition, to support retail capital development and internal financing for teachers/students, the 5C+1S financing principle is applied (Rahman et al., 2023: 238; 247-248):

Character: Assessment of the integrity, honesty, and track record of the manager/capital borrower.

Capacity: Assessing managerial ability and turnover feasibility in repaying capital financing.

Capital: Adequacy of the initial capital deposited by the cooperative or pesantren institution.

Collateral: Internal collateral or guarantee as a form of commitment to business management.

Condition: Consideration of the socio-economic conditions of the environment surrounding the North Lombok pesantren.

Syariah (Sharia): Ensuring that all transaction contracts (such as Murabahah, Mudharabah, or Musyarakah) are free from riba (usury), gharar (uncertainty), and maysir (gambling).

3.3. Acceleration of Digitalization and Student Entrepreneurship Education

An important innovation in the current development of sharia retail is the integration of digital technology (Widyaningrum et al., 2025: 2132). Digitalization has increasingly been shown to be a decisive factor in shaping pesantren economic independence, as it allows productive business units to be managed more transparently and to reach a wider market beyond the pesantren's immediate surroundings (Majid et al., 2023). In the Industry 4.0 era, pesantren retail units in North Lombok are encouraged to adopt digital Point of Sale (POS) systems, cashless payments (QRIS), and digital promotional media such as Canva and e-commerce (Widya Astuti, 2024: 118). This is consistent with the broader santripreneur model, in which the development of a sharia-based creative economy is positioned as a central instrument for building pesantren self-reliance (Harjawati & Nourwahida, 2023).

This digital transformation not only streamlines the administrative and financial governance of pesantren retail units but also generates a very broad educational impact for students. Through e-commerce training programs and digital literacy education, students are taught how to design creative packaging for local North Lombok products (such as processed agricultural goods, handicrafts, and local cuisine) and to market them online (Apdan Pebriana & Dudung, 2024: 23; Widyaningrum et al., 2025: 2138). This dual skill set — religious knowledge combined with digital business proficiency — forms a comprehensive foundation of independence for students upon graduation.

3.4. Business Obstacles and Strategic Solutions

Based on the field findings, the development of sharia retail businesses in North Lombok Regency pesantren still faces a number of fundamental obstacles. These obstacles, along with their strategic solutions, are summarized as follows (Rahman et al., 2023: 234-238):

1. Lack of Product Recognition and Variety: Some local student products or certain necessary goods are not yet widely known among the pesantren community. Solution: holding periodic exhibitions/bazaars within the pesantren environment, increasing outreach, and expanding product diversification to match student preferences, following the example of pesantren that have successfully diversified into productive sectors such as agribusiness to broaden their revenue base beyond a single retail line (Mustaghfiri, 2020).

2. Limited Working Capital: Limited cash funds often restrict the availability of wholesale stock. Solution: optimizing riba-free external capital partnerships, utilizing Sharia Financial Institution facilities (BMT/Pesantren Mini-Bank), and establishing consignment partnerships with local producers (Rahman et al., 2023: 236).

3. Limited Managerial Human Resource Skills: Limited knowledge of modern retail management and accounting bookkeeping among managers. Solution: involving managers in Entrepreneurship Technical Guidance (Bimtek), retail accounting bookkeeping training, and ongoing mentoring from universities (Widyaningrum et al., 2025: 2135).

4. CONCLUSION

The sharia-based retail business development strategy has proven to be a highly effective instrument for enhancing the economic independence of pesantren in North Lombok Regency. Through the application of modern management functions (POAC), the standardization of Islamic retail operations (Clean, Display, Fair Pricing, Ethical Promotion, Strategic Location), and the 5C+1S financing evaluation scheme, retail business units such as Pesantren-Mart and student cooperatives are able to generate independent sources of income for the institution. The presence of this sharia retail business reduces pesantren

dependence on external funding sources while creating an entrepreneurial ecosystem that fosters students' entrepreneurial spirit.

Recommendations for policymakers and pesantren caretakers in North Lombok Regency include: (1) the need to accelerate the adoption of digital technology in transaction-recording and payment systems within retail units; (2) institutional strengthening through the formation of an inter-pesantren retail cooperative network across North Lombok Regency to increase wholesale bargaining power; and (3) sustainable, integrated sharia entrepreneurship training for students and teaching staff.

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