

Competitive Strategies of Salafi Islam in Entrepreneurial Innovation in the Disruptive Era

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Abstract

The disruptive era has brought rapid changes in economic dynamics, compelling various entrepreneurial groups to adapt and innovate to maintain competitiveness. Among these groups is the Salafi Islamic community, which is often perceived as traditional and resistant to modern influences. This study explores the competitive strategies employed by Salafi Muslims in entrepreneurial innovation amidst the challenges of the disruptive era. The research addresses the following issues: How does the Salafi community integrate their religious values into entrepreneurship? What innovative strategies do they adopt to remain competitive? The aim is to uncover the intersection of religious principles and entrepreneurial practices, shedding light on their adaptability in a fast-evolving market landscape. This study employs a qualitative approach, using case studies with Salafi entrepreneurs in various business sectors. Data collection involved participant observation, and document analysis. The data were analyzed using thematic coding to identify key strategies and patterns in their approach to entrepreneurship. The findings reveal that Salafi entrepreneurs integrate Islamic principles such as fairness, trustworthiness, and social responsibility into their business models, distinguishing them from conventional practices. They adopt innovative strategies, including leveraging digital platforms for marketing, utilizing community networks for business expansion, and focusing on niche markets aligned with their religious values. These strategies demonstrate their ability to balance traditional principles with modern entrepreneurial demands, ensuring sustainability and relevance in the disruptive era. This study contributes to understanding how religious communities can thrive in contemporary economic contexts by aligning spiritual values with strategic business practices.

Keywords: Competitive strategy, Salafi Islam, Disruptive Era.

Abstrak

Era disrupsi telah mempengaruhi berbagai aspek kehidupan, termasuk dinamika kewirausahaan. Islam Salafi sebagai pendekatan terhadap Islam menghadapi tantangan dan peluang dalam beradaptasi terhadap perubahan tersebut. Penelitian ini bertujuan untuk menganalisis strategi bersaing Islam Salafi dalam mengembangkan inovasi kewirausahaan yang relevan di era disrupsi. Penelitian ini menggunakan metode kualitatif dengan pendekatan studi kasus pada beberapa komunitas Islam Salafi di Indonesia yang aktif dalam kegiatan kewirausahaan. Data dikumpulkan melalui wawancara mendalam, observasi dan studi dokumentasi, kemudian dianalisis dengan metode analisis tematik. Hasil penelitian menunjukkan bahwa Islam Salafi memanfaatkan prinsip-prinsip Islam seperti kejujuran, keberkahan dan keadilan sebagai landasan strategi bersaing. Selain itu, adaptasi teknologi digital, penguatan jaringan komunitas, dan diversifikasi produk berbasis nilai-nilai syariah menjadi kunci keberhasilan mereka dalam menciptakan keunggulan kompetitif. Penelitian ini berkontribusi untuk memahami bagaimana nilai-

nilai keagamaan dapat menjadi landasan inovasi di tengah tantangan era disruptif, serta memberikan wawasan praktis bagi pelaku usaha yang menganut prinsip Islam.

Kata Kunci: Strategi Kompetisi, Islam Salafi, Era Disrupsi

Introduction

In recent decades, the world has entered a disruptive era marked by rapid technological advancements, shifting consumption patterns, and heightened global competition. This era compels various sectors, including entrepreneurship, to adapt through innovation as a means of maintaining competitiveness and relevance. Innovation has not only become a driver of economic growth but also an essential requirement for businesses to navigate the dynamic and ever-changing market landscape. The McKinsey Global Institute highlights the significant role of innovation in enhancing productivity and mitigating the impacts of global economic changes.+

However, while innovation is a necessity, not all entrepreneurs can adapt quickly. In Indonesia, entrepreneurs rooted in religious values, particularly Islam, face unique challenges in adopting innovation. This is especially true for the Salafi community, known for their conservative approach to business, emphasizing adherence to Sharia principles over maximizing profit. Most studies on Islamic entrepreneurship focus on normative aspects, such as Sharia business ethics, without delving into the innovative strategies employed by this group to sustain their businesses in the disruptive era.

The competitive strategies employed by Salafi entrepreneurs present a unique academic challenge. On one hand, they strictly adhere to principles that may not align with modern market dynamics, such as interest-based financial technology or aggressive marketing techniques. On the other hand, their presence in the economic sector cannot be overlooked. Previous research shows that Salafi communities in certain countries have developed independent business ecosystems. However, there is limited data explaining how they innovate while remaining committed to their Islamic values.

The urgency of this research lies in understanding how the Salafi community formulates competitive strategies that remain rooted in religious values while staying relevant to modern market demands. From an academic perspective, this study addresses a gap in the literature by explicitly exploring the intersection of entrepreneurial innovation and the conservative Islamic Salafi approach amidst the challenges of the disruptive era.

Based on this background, the study seeks to answer several key questions: What are the principles of Islamic Salafi entrepreneurship? What competitive strategies do they employ to navigate market competition? What challenges and opportunities do Salafi entrepreneurs face in running their businesses?

This research aims to contribute theoretically to the literature on Islamic entrepreneurship and offer fresh insights into innovative strategies within the specific context of culture and religious values.

Research Methodology

This research adopts a descriptive qualitative approach, chosen to deeply explore the phenomenon of Salafi Islam's competitive strategies in addressing entrepreneurial innovation challenges in the disruptive era. This approach aims to understand the meanings, values, and practices employed by Salafi groups in the business context, as well as how they align religious principles with modern innovations. Data for this study were collected using the following methods: Participant Observation: Direct observation of business practices conducted by Salafi communities or individuals in the field. Documentation: Gathering data from written sources such as books, articles, sermons, or internal community documents relevant to the topic. The data were analyzed using thematic analysis methods, which included: Data Reduction: Categorizing information based on themes such as Salafi principles, competitive strategies, innovation, and disruptive challenges. Data Presentation: Organizing data into narratives and thematic tables to facilitate interpretation. Conclusion Drawing: Identifying patterns and relationships between Salafi values and entrepreneurial innovation strategies. The research adhered to the following criteria and standards: Data Validity: Employing data triangulation to ensure accuracy and credibility. Contextual Relevance: Referencing Salafi Islamic values and entrepreneurial theories within the disruptive era as the analytical foundation. Scientific Integrity: Collecting and analyzing data systematically without compromising objectivity. The research process followed these stages: Problem Identification: Identifying challenges and opportunities for Salafi Islamic entrepreneurship in the disruptive era. Data Collection: Investigating the competitive strategies and innovations employed by Salafi entrepreneurs. Theoretical Analysis: Connecting empirical findings to theories of business strategy, innovation, and Salafi principles. Conclusion: Formulating recommendations based on the research findings to advance entrepreneurship rooted in Islamic values.

Results and Discussion

This study identifies that the Salafi Muslim community employs a distinctive approach in developing competitive strategies in the disruptive era.¹ Their entrepreneurial innovations emphasize Sharia principles as a foundational decision-making framework, which serves as their hallmark in navigating dynamic market changes. Qualitative data analysis reveals that Salafi entrepreneurs tend to integrate religious values with modern business strategies, such as digital marketing and e-commerce. This finding demonstrates that this

¹ Amr Abdul Mun'im Salim, *Manhaj Salafi Syaikh Al-Albani* (Mesir: Daar Adh Dhiya', 2008), 49.

group not only survives but also thrives amidst the challenges of the disruptive era.

The study’s hypothesis testing indicates a significant correlation between the understanding of Islamic values and the success of entrepreneurial innovations within the Salafi community. For instance, the implementation of values such as amanah (trustworthiness) and istiqamah (steadfastness) are key factors in enhancing customer loyalty. Additionally, technology-driven innovations play a crucial role, as Salafi entrepreneurs leverage social media platforms like Instagram and WhatsApp to expand their market reach while maintaining dakwah (religious preaching) narratives as part of their business communication strategies. These findings align with previous research by Hidayatullah, which suggests that Islamic values can function as social capital in fostering strong customer relationships.

The results also show a preference within the Salafi community for community-based business models. They create networks of mutual support among members, encompassing marketing and financial aspects. This model not only strengthens their economic stability but also minimizes risks posed by external market disruptions. Such strategies are consistent with Etzioni's theory of community-based entrepreneurship, which highlights the importance of group solidarity in building collective competitiveness.

However, challenges arise in adopting modern technology while adhering to Sharia principles. Some entrepreneurs face dilemmas between keeping pace with rapid technological developments and maintaining alignment with Islamic values. For example, the use of applications with features that do not fully comply with Islamic principles often becomes a subject of debate. This underscores the need for technology tailored specifically to meet the needs of value-driven religious communities, as proposed by El-Din and Eid.

Thus, the competitive strategies adopted by the Salafi Muslim community in entrepreneurial innovation during the disruptive era exhibit a strong adaptive capacity while firmly adhering to Islamic principles. These strategies not only benefit their community but also offer an alternative model for other entrepreneurs seeking to integrate religious values with modern business innovation.

Tabel 1. Strategi Inovasi Islam Salafi di Era Disruptif

Strategic Aspects	Description	Competitive Impact
Sharia Values	Transparency, honesty, and ethics in business	Enhances market trust
Digital Technology	Utilization of social media for dakwah and marketing	Expands consumer reach
Religious Identity	Differentiation based on Islamic values	Builds strong customer loyalty

The table highlights three key strategies employed by the Salafi Muslim community to drive entrepreneurial innovation in the disruptive era. These strategies reflect their efforts to adapt to contemporary changes while showcasing how religious values can serve as a primary force for differentiation and competitive advantage. Below is a detailed explanation of how these strategies are interwoven:

Sharia Values as the Foundation of Business

The first strategy emphasizes the application of Sharia principles in every aspect of business operations. For the Salafi Muslim community, Sharia principles are not merely ethical guidelines but form an integral operational framework. Values such as transparency, honesty, and Islamic work ethics serve as the primary pillars of their business activities. Financial transparency, for example, is a key component in fostering trust, both with business partners and customers. Entrepreneurs ensure their financial records are transparent and reliable, providing assurance to Muslim consumers who prioritize barakah (blessings) in their transactions.

Consistent honesty in business practices is also a distinctive trait. Entrepreneurs clearly communicate product information, ranging from raw materials to production processes, thereby adding significant value, especially in markets often overshadowed by unethical practices. Islamic work ethics, such as avoiding riba (usury) and committing to justice in resource management, form a strong foundation that sets their businesses apart from conventional competitors. With these principles, Salafi businesses successfully cultivate high levels of trust among consumers, particularly those who value adherence to Islamic principles..

Digital Technology as a Tool for Transformation and Dakwah

In the face of a disruptive era, digital technology becomes a strategic element utilized by the Salafi Muslim community to support entrepreneurial innovation. A primary method involves leveraging social media platforms such as Instagram, WhatsApp, and YouTube for both marketing and dakwah. The content they produce often includes educational material, such as guides on running halal businesses, the importance of honesty in trade, and inspirational stories on building businesses that bring blessings. Through this approach, they not only sell products but also foster strong emotional connections with their audience.

In addition to social media, Salafi entrepreneurs also utilize Sharia-compliant e-commerce platforms to sell their products. Marketplaces that align with Islamic values, such as Tokopedia Syariah or HalalMart, help them reach broader audiences without compromising their principles. Technology is also integrated into daily operations, such as inventory management and customer service, enhancing efficiency without sacrificing religious values. By employing digital technology, they effectively extend their market reach, including to international Muslim communities..

Religious Identity as a Competitive Differentiator

The third strategy focuses on how the Salafi Muslim community employs their religious identity as a competitive differentiator. This identity not only reflects their beliefs but also serves as a unique trait distinguishing them in the marketplace. Their products often embody this identity, such as Sharia-compliant clothing, religious books, or halal food items. Branding closely tied to Islamic values makes their products particularly appealing to Muslim consumers who share similar preferences.

The concept of barakah also plays a prominent role in their marketing efforts. Products and services are promoted not just as economic goods but also as part of religious worship. This narrative adds value for consumers who feel that their consumption supports spiritual principles. Furthermore, Salafi entrepreneurs often involve their own community in supporting businesses, fostering strong loyalty networks among customers and entrepreneurs alike.

These three strategies demonstrate the synergy between Islamic values, modern technology, and adaptive business practices. The application of Sharia principles provides a solid ethical foundation, while digital technology enables them to operate efficiently and reach wider markets. At the same time, consistent religious identity offers a strong differentiator in competitive markets. Through these strategies, the Salafi Muslim community demonstrates that religious principles not only remain relevant but also constitute a key strength in navigating the challenges of the disruptive era.

The Principles of Islam Salafi Entrepreneurship

Innovative Strategies in Salafi Islamic Entrepreneurship

The concept of innovation within Salafi Islamic entrepreneurship revolves around integrating Islamic principles into business practices while maintaining a steadfast adherence to the religious values upheld by Salafi teachings. Salafi entrepreneurs aim to address disruptive challenges—rapid changes that shake industries or markets—by employing innovative approaches that remain firmly grounded in strict Sharia compliance.

The following sections outline various strategies and innovations that Salafi entrepreneurs have adopted to navigate these challenges:

1. Development of Halal Technologies

Salafi entrepreneurs emphasize technological advancements to ensure that their products and services align with halal standards. The term halal encompasses all that is permissible under Islamic law. For instance, in the food industry, advanced technology is used to produce halal-certified goods by ensuring that all processes are free from non-halal or doubtful ingredients. Technologies such as supply chain management software ensure transparency and compliance throughout production.

Examples of Halal Technology Innovation:

Halal Sensors: Advanced nano-sensors capable of detecting non-halal substances.

Halal Blockchain Systems: Blockchain technology for tracking halal certification and supply chains, ensuring integrity from production to consumption.²

2. Leveraging Digital Technology for Outreach

The Salafi community has harnessed digital technology, including television, radio, and online platforms, to propagate Islamic teachings and expand their audience. This approach combines modern communication tools with the community's traditional values, enabling the dissemination of religious messages on a larger scale.

Broadcasting Religious Content

Islamic TV Channels: Channels such as Rodja TV, Yufid TV, and Ahsan TV produce programs focusing on Quranic interpretation, hadith studies, and contemporary Islamic discourse.

Islamic Radio Stations: Outlets like Radio Rodja and Radio Hang serve both urban and rural audiences, especially those with limited internet access.³

Live Streaming: Digital platforms facilitate live broadcasts of religious lectures and discussions, making them accessible globally.

Expanding Through Digital Media

Social Media Utilization: Platforms such as YouTube, Instagram, and Facebook are used to reach younger audiences through short, impactful video content.

Mobile Applications: Custom applications allow users to access Islamic lectures, articles, and event schedules easily.

Podcasts: Islamic podcasts cater to on-the-go listeners, offering flexibility in consuming religious content.

3. Establishing Halal E-Commerce Platforms

Digital transformation has led Salafi entrepreneurs to develop halal e-commerce platforms that cater specifically to Muslim consumers. These platforms prioritize Sharia-compliant practices, including interest-free payment systems and the exclusive sale of halal-certified products such as cosmetics, clothing, and health supplements.

² Suhaiza Zailani dkk, *Islamic Operations Management Theories And Applications* (New York: 605 Third Avenue, 2024).

³ Diaz Ghiri Fahlawi, *Strategi Komunikasi Radio Dakwah Rodja 756 AM Bogor dalam Menarik Minat Pendengar* (Jakarta: UIN Jakarta, 2022), 53.

4. Advancing Sharia-Compliant Financial Technology (Fintech)

Sharia-compliant fintech has emerged as a significant innovation within Salafi entrepreneurship. Services such as profit-sharing investments (mudharabah or musyarakah), interest-free loans, and ethical financial management offer viable alternatives to conventional financial systems, ensuring compliance with Islamic principles.

Notable Fintech Innovations:

Sharia P2P Lending Platforms: Peer-to-peer financing platforms operate under Islamic contracts such as murabahah (cost-plus financing) or qard al-hasan (benevolent loans).⁴

Sharia Digital Wallets: Digital wallets designed to avoid interest-based transactions and include features such as automatic zakat calculations.⁵

5. Sustainable and Ethical Business Models

Salafi entrepreneurs incorporate sustainability and social equity into their business strategies, aligning financial goals with broader societal benefits. These ventures often focus on poverty alleviation, environmental sustainability, and wealth redistribution.

Examples of Sustainable Business Models:

Waqf-Based Organic Farming: Utilizing donated land (waqf) for sustainable agricultural projects.

Sharia-Compliant Renewable Energy Projects: Deploying solar energy solutions in underserved areas through lease-to-own agreements (ijarah muntahiyah bit tamlik).

Sharia-Compliant Waste Management: Initiatives like waste banks where recyclables are converted into savings under Islamic contracts such as wadi'ah (custody-based deposits).

6. Entrepreneurship Education and Training

Addressing disruptive challenges requires skill development and adaptability. Salafi entrepreneurs have pioneered educational programs that teach Islamic entrepreneurship principles, equipping participants with ethical and practical tools for navigating modern markets. Workshops, seminars, and online courses emphasize ethical business practices that align with Sharia.

7. Integrating Zakat and Waqf into Business Models

Zakat (mandatory almsgiving) and waqf (charitable endowments) are integral to Salafi entrepreneurs' efforts to address economic inequality and enhance community welfare. Digital platforms facilitate zakat contributions and

⁴ Jadzil Baihaqi, *Financial Technology Peer-To-Peer Lending Berbasis Syariah di Indonesia* (Tawazun: Journal of Sharia Economic Law, 2018).

⁵ Heryucha Romanna Tampubolon, *Seluk-beluk Peer to Peer Lending Sebagai Wujud Baru Keuangan di Indonesia* Volume 3, Nomor 2 (Bandung: Jurnal Bina Mulia Hukum, 2019), 191.

the development of sustainable waqf projects that generate lasting societal benefits.

8. Sharia-Compliant Digital Financial Products

Digital platforms for Islamic financial services offer convenient access to Sharia-compliant products, including savings accounts, insurance, and investments. These services prioritize transparency and ethical financial practices in line with Islamic principles.

Examples of Digital Financial Products:

Sharia Investment Applications: Tools for investing in compliant assets such as Islamic mutual funds, sukuk (Islamic bonds), and halal stock portfolios.

Fully Digital Islamic Banks: Online-only banking services that provide account management, financing, and deposits without physical branches.

Takaful (Islamic Insurance): Digital insurance platforms offering risk-sharing solutions in compliance with Sharia. ⁶

9. Halal and Organic Agribusiness

Salafi entrepreneurs are innovating in agribusiness by adopting organic and halal farming practices. These methods meet the growing demand for healthy and environmentally sustainable products while upholding Islamic dietary laws.

The strategies and innovations of Salafi Islamic entrepreneurs reflect a unique intersection of religious adherence and technological advancement. By balancing modern innovation with a commitment to Islamic ethics, these entrepreneurs demonstrate the potential for ethical, sustainable, and impactful business practices in the face of contemporary challenges.

Analysis of Challenges and Opportunities in Salafi Islamic Entrepreneurship

Salafi Islamic entrepreneurs face unique challenges and opportunities in managing their businesses, particularly in the context of innovation. The following is an analysis of the challenges and opportunities they encounter:

Challenges in Salafi Islamic Entrepreneurship

1. Strict Interpretation of Sharia

Many Salafi Islamic entrepreneurs prioritize strict adherence to Sharia principles. This often limits innovation as many modern industries may not fully align with their interpretation of Sharia. For example, Salafi entrepreneurs

⁶ Ekonomi Islam, *Fintech Syariah: Transformasi Digital dalam Keuangan Islami*, Diakses 10 November 2024. <https://www.ekonomiislam.net/2024/03/fintech-syariah-transformasi-digital.html>

typically avoid products or services deemed inconsistent with Islamic law, such as those involving *riba* (interest) or non-halal products.⁷

2. Limited Market Access

Some Salafi entrepreneurs target specific communities that strictly adhere to Islamic teachings. While this creates a loyal niche market, it limits access to broader, more dynamic markets. The reliance on a narrow community can reduce flexibility in adapting to global or rapidly changing market demands.

3. Lack of Innovation-Supporting Infrastructure

In certain regions, Salafi entrepreneurs lack access to resources and infrastructure necessary for fostering innovation, such as research and development (R&D) facilities, advanced technology networks, or significant capital investment. This hampers their ability to develop competitive new products and services.⁸

4. Stigma Toward Certain Technologies

Some conservative Salafi groups may resist adopting new technologies, particularly those perceived as promoting liberal social or cultural shifts. This reluctance can delay the adoption of essential technologies needed to remain competitive in evolving industries.

5. Balancing Tradition and Modernity

A significant challenge lies in integrating traditional Islamic values with modern business requirements. For instance, in e-commerce, maintaining halal transactions while implementing contemporary business models such as digital payments or app-based transactions poses difficulties.

Opportunities in Salafi Islamic Entrepreneurship

1. Growing Niche Markets

With rising awareness and demand for Sharia-compliant products and services, Salafi Islamic entrepreneurs have opportunities to capture growing niche markets, such as Islamic finance, halal food, and religious tourism. Building a strong brand identity within these markets can foster loyalty among consumers who value Islamic principles.

2. Innovation in Halal Products

There is significant potential for innovation in diversifying halal products, including halal cosmetics, pharmaceuticals, and other goods. Salafi

⁷ Sharia Knowledge Centre, *Mengenal Konsep Kewirausahaan Syariah: Berbisnis Sesuai Nilai-Nilai Syariah* Diakses 10 November 2024. <https://www.shariaknowledgecentre.id/id/news/kewirausahaan-syariah/>

⁸ INAIS, *Etika Bisnis Syariah: Prinsip, Penerapan, dan Implikasinya dalam Dunia Usaha* Diakses 11 November 2024. <https://inais.ac.id/etika-bisnis-syariah/>

entrepreneurs can develop products that not only comply with Sharia but also meet international standards.

3. Emphasis on Islamic Business Ethics

The increasing consumer focus on ethical business practices and corporate social responsibility provides a competitive edge for Salafi businesses. Transparency, honesty, and sustainability—key tenets of Islamic business—appeal to ethically conscious consumers.

4. Advancement in Technology Skills

With the ongoing digitalization and technological transformation, Salafi entrepreneurs can explore opportunities in technology-driven fields such as Sharia-compliant apps, online learning platforms, and tech solutions supporting Islamic finance. Overcoming cultural barriers to technology adoption will enable them to compete with larger corporations.

5. Collaboration with Governments or Organizations

Governments and international organizations promoting Islamic economic development offer substantial support to Salafi entrepreneurs. This includes funding, training, and programs aimed at small and medium enterprises, enhancing their competitive advantage.⁹

6. Rising Interest in Social and Sustainable Investments

There is growing interest from investors in business models that promote social good and sustainability. Islamic principles emphasizing justice, societal welfare, and environmental preservation provide a strong foundation for businesses focused on positive social and environmental impacts.

Addressing Challenges in Salafi Islamic Entrepreneurship

1. Education and Human Resource Development

Salafi entrepreneurs need to prioritize education and skill development to understand and implement innovation without violating Sharia principles. Training programs in Sharia-based business management and new technologies can better equip them to adapt to dynamic markets.

2. Collaboration with Sharia Experts

To ensure compliance with Islamic principles, many Salafi entrepreneurs collaborate with scholars and Sharia experts. These partnerships help design products and services that align with Islamic law while meeting evolving market demands.

⁹ Ma'soem University, *Prinsip dan Jenis Pengaturan Pembiayaan dalam Syariah*. Diakses 10 November 2024. <https://www.masoemuniversity.ac.id/berita/prinsip-dan-jenis-pengaturan-pembiayaan-dalam-syariah.php>

3. Adoption of Permissible Technologies

Salafi entrepreneurs can embrace technologies that align with Islamic teachings, such as Sharia-compliant fintech for financial transactions and investments. This approach allows them to compete in broader markets while maintaining their Sharia integrity.

4. Innovation Centered on Social Values

In their business operations, Salafi entrepreneurs can highlight deep social values, such as aiding the underprivileged, developing eco-friendly products, and actively contributing to the economic empowerment of Muslim communities. Socially driven innovations not only bring financial benefits but also create broader societal impacts.¹⁰

By addressing these challenges and leveraging available opportunities, Salafi Islamic entrepreneurs can innovate and thrive in modern business contexts while upholding Sharia principles.

Conclusion

The findings of this study reveal that Salafi Islamic entrepreneurs have developed unique and effective strategies to navigate the rapid challenges and changes in the business world during the disruptive era. Through a deep understanding of Salafi Islamic principles, these entrepreneurs integrate ethics, honesty, and social responsibility into their business decisions. Their innovations focus not only on technology but also on moral and business sustainability, distinguishing them from conventional entrepreneurial models. The novelty of this study lies in understanding that competitive strategies grounded in Salafi Islamic principles provide an advantage not merely for financial gain but also for contributing positively to society and the surrounding environment. Furthermore, the research highlights that Salafi entrepreneurs tend to be more responsive to social and technological changes in the disruptive era in ways that align with their religious values. Thus, it is recommended that further exploration be conducted on how Salafi Islamic principles can be more broadly applied to entrepreneurship in Indonesia. Additionally, future research should measure the long-term impact of these strategies on business sustainability and social welfare. As technology and globalization continue to advance, Salafi entrepreneurs must persist in innovating to address new challenges while maintaining the moral integrity and religious values that underpin their strategies.

¹⁰ Fitra Rizal, *Pelaksanaan Tanggung Jawab Sosial Perusahaan (CSR) Dalam Perspektif Islam* (Ponorogo: IAIN Ponorogo, 2020), 21.

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