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Phone: 0431-860616

Fax: 0431-850774

Email: [jurnal.potretpemikiran@iain-manado.ac.id](mailto:jurnal.potretpemikiran@iain-manado.ac.id)

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## Faith-Based Digital Economy and Muslim Community Empowerment: A Socio-Religious Analysis of NUJEK as a Nahdlatul Ulama Affiliated Startup in Indonesia

Andi Purwanto <sup>1\*</sup>, Arrizqah Bariroh <sup>2</sup>, Nurhayati<sup>3</sup>

<sup>1,2,3</sup>Universitas Islam Negeri Sunan Ampel Surabaya, Indonesia

\*Corresponden E-mail: [misterandy.edu@gmail.com](mailto:misterandy.edu@gmail.com)

### ABSTRACT

This study examines the socio-religious dimensions of faith-based digital startups in Indonesia by analyzing NUJEK, a transportation platform affiliated with Nahdlatul Ulama. The emergence of such platforms reflects the integration of Islamic values into digital economic practices, particularly in fostering Muslim community empowerment. This research aims to explore how NUJEK operationalizes Islamic economic principles and contributes to socio-religious cohesion within the Nahdliyin community. This study employs a qualitative approach combining a systematic literature review and semi-structured interviews with NUJEK users and driver-partners. The analysis is guided by Islamic economic frameworks, including *maqashid al-shariah*, *ta'awun*, and *maslahah*, as well as socio-religious perspectives on community-based economic practices. The findings reveal that NUJEK functions not only as a digital service provider but also as a medium of Islamic social enterprise that strengthens community solidarity and economic inclusion. The integration of religious values enhances trust, encourages mutual cooperation, and supports the empowerment of local Muslim communities. The findings reveal that NUJEK functions not only as a digital service provider but also as a medium of Islamic social enterprise that strengthens community solidarity and economic inclusion. The integration of religious values enhances trust, encourages mutual cooperation, and supports the empowerment of local Muslim communities. This study contributes to the discourse on Islamic digital economy by highlighting the role of faith-based startups as instruments of socio-religious transformation and community empowerment.

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## 1. INTRODUCTION

The rapid development of the digital economy has transformed economic practices in Indonesia, including the emergence of platform-based transportation services (Abdurrahman, 2025; Prasetyo, 2024). While mainstream platforms operate primarily within market-oriented logics, a new phenomenon has emerged in the form of faith-based digital startups that integrate religious values into economic activities (Beech, 2018). One such example is NUJEK, a digital transportation platform affiliated with Nahdlatul Ulama (NU), Indonesia's largest Islamic organization. Digital transformation has brought significant changes in various economic sectors, including the transportation industry and technology-based services. The presence of startups as part of the innovation ecosystem in Indonesia continues to grow, presenting new opportunities for technology-based businesses. Online transportation startups such as Gojek and Grab have dominated the market with application-based business models that provide convenience for users (Reza & Noviansyah, 2024). In recent years, religious startups have emerged that provide similar services by emphasizing Islamic values, one example is NUJEK, which is affiliated with Nahdlatul Ulama.

Faith-based startups are unique in their business model as they are not only oriented towards economic profit but also towards empowering communities based on religious values (Agustina, 2020). NUJEK, for example, not only provides online transportation services but also acts as an agent of social change that supports economic inclusion for Muslim communities in Indonesia. This business model is in line with the trend of community-based digital economy, which emphasizes the importance of social participation in the development of technology-based services (Tazkiyyaturrohman, 2020).

Indonesia's faith-based *startups*, such as NUJEK, reflect an interesting phenomenon in the innovation ecosystem that integrates religious values with digital technology. NUJEK, which is affiliated with Nahdlatul Ulama, leverages the network of religious organizations to create services that are relevant to the needs of local communities. In this context, NUJEK not only functions as a service provider, but also as a social change agent that empowers communities through a religious value-based approach. This phenomenon shows great potential for faith-based *startups* to contribute to economic inclusion in Indonesia (Musafir, 2025).

In the context of the innovation ecosystem, faith-based startups face complex challenges, including competition with large companies that already have a wide user base and more advanced technological infrastructure (Rachma, 2024). In addition, the ever-changing regulations in the online transportation sector as well as the challenges in adopting digital technology in areas with limited infrastructure are factors that need to be taken into account in their business development (Setyawan & Sishadiyati, 2023).

However, NUJEK's success is inseparable from the complex challenges in the *Startup* ecosystem. Although conceptually it has great social and economic potential, the operational reality of NUJEK shows complex challenges. This research uses a qualitative approach through interviews and digital documentation studies to explore the conditions in the field. One informant, a NUJEK driver in Malang, stated that he

is often pensive waiting for orders, reflecting the low demand for NUJEK services despite Malang being cited as one of the main operational bases. On the other hand, app users appreciated the low fares and unique driver subscription features, but also highlighted technical issues such as app errors and unequal employment opportunities among drivers.

The issue of order distribution is one of the main issues that reflect the structural barriers in the NUJEK system. The subscription feature, while innovative, raises concerns as it tends to benefit certain drivers and marginalize others. This has the potential to undermine the community solidarity that should be the main strength of faith-based startups. In addition, user reviews on the PlayStore also show many complaints regarding the stability of the app and the system, which is considered unfair, even calling the cheap rates offered inhumane for the welfare of drivers.

From an institutional perspective, information from one of NUJEK's customer service representatives shows that NUJEK is currently only active in a few areas such as Cianjur, Bontang, Ende, and Malang, while in other areas its operations have stopped. This represents a major challenge in maintaining operational sustainability and competitiveness against the dominance of large platforms such as Gojek and Grab. This condition is exacerbated by regulatory changes, limited digital infrastructure in some areas, and the dynamics of adaptation to very diverse market preferences.

As such, faith-based startups like NUJEK face the dual challenge of maintaining a value identity while competing technologically and economically in a competitive digital innovation ecosystem.

This research aims to analyze the opportunities and challenges faced by NUJEK in Indonesia's innovation ecosystem. Using innovation ecosystem theory as an analytical framework, this study explores how NUJEK utilizes digital technology, religious values, and collaboration with various actors to create added value. The study also identifies adaptation strategies that can be applied to overcome the challenges of regulation, market competition, and penetration in remote areas. Through this approach, this research is expected to provide a comprehensive insight into the dynamics of faith-based *startups* in Indonesia (Judijanto et al., 2024).

## 2. METHODS

This study employs a qualitative approach combining a systematic literature review and exploratory field data (Creswell & Poth, 2018). The literature review was conducted using academic databases such as Google Scholar, Scopus-indexed journals, and national journal repositories. Keywords included "faith-based startup," "Islamic economics," "digital economy," and "community empowerment." Articles were selected based on relevance to socio-religious and Islamic economic perspectives.

In addition, semi-structured interviews were conducted with two informants: one NUJEK driver-partner and one user. These informants were selected using purposive sampling as information-rich cases to explore lived experiences within the NUJEK ecosystem. While limited in number, the interviews serve as exploratory insights rather than generalizable findings (Apriliani et al., 2020).

The results of this literature collection form the basis for further analysis in understanding how NUJEK operates within the ecosystem of faith-based *startups* in Indonesia, as well as how they respond to changes in the external environment (Rachma, 2024).

### 3. RESULTS AND DISCUSSION

#### NUJEK as an Islamic Social and Innovation Enterprise Ecosystem

NUJEK represents an alternative economic ecosystem rooted in Islamic values and community networks. Unlike conventional platforms, NUJEK leverages Nahdlatul Ulama's social structure, including pesantren networks and Nahdliyin communities, as a form of social capital. This reflects the concept of *ta'awun*, where economic activities are embedded within mutual cooperation and collective welfare.

The results of the analysis show that NUJEK's innovation ecosystem will be heavily influenced by collaboration with various actors, including religious communities, strategic partners, and the government. NUJEK, which is affiliated with Nahdlatul Ulama, should leverage the network of religious organizations to expand its user and partner base. This collaboration can create synergies that support operational sustainability, especially in building trust among local communities. However, the success of this collaboration also depends on NUJEK's ability to maintain relevance to dynamic market needs (Sahrir et al., 2024).

In the context of the innovation ecosystem, NUJEK can utilize a community-based approach to create unique added value. The *startup* could integrate religious values in their services, such as providing sharia-compliant features. This would not only appeal to certain market segments, but could also strengthen their identity as a faith-based *startup* (Izberk-Bilgin, 2025; Judijanto et al., 2024). However, this approach requires careful adaptation to diverse consumer preferences, especially in the pluralistic Indonesian market.

NUJEK's use of digital technology is also an important element in their innovation ecosystem. Technology enables these *startups* to improve operational efficiency and provide competitive services. However, the success of these technologies is inseparable from ecosystem support, such as the availability of digital infrastructure and partnerships with technology developers. In this regard, NUJEK shows good adaptability, although it still faces challenges in terms of scalability and market penetration in both urban and remote areas (Setyawan & Sishadiyati, 2023).

The analysis also revealed that NUJEK's presence in the faith-based *startup* ecosystem can contribute to economic inclusion in local communities. By engaging driver-partners and small businesses, the *startup* can create significant economic opportunities. However, the sustainability of this contribution requires conducive regulatory support and a strategy that is able to overcome competition from large players in the same industry (Rachmad Edhie et al., 2024). This highlights the importance of cross-sector collaboration in supporting the growth of innovation ecosystems (Dzhengiz & Patala, 2024; Gamidullaeva et al., 2021).

Overall, NUJEK's innovation ecosystem reflects the complex interaction between technology, religious values, and market dynamics. These *startups* show great potential in creating business models that are unique and relevant to Indonesia's socio-cultural context. However, their long-term success largely depends on their ability to adapt to changes in the external environment, including regulations, technology trends, and consumer preferences. This emphasizes the importance of a holistic approach in managing the innovation ecosystem. The study by Anindhita et al. (2016) confirms that the emergence of online ojek is the result of the adoption of internet-based communication technology that directly addresses transportation issues in Jabodetabek. Gojek and Grab Bike successfully combine the functions of digital media, especially GPS-based applications and booking systems, with traditional services such as ojek. The advantages of this approach are seen in terms of user security (availability of driver data, identity, and travel history), speed of access, and ease of transactions. In the framework of innovation diffusion theory, online ojek innovation enters the community through five stages: knowledge, persuasion, decision, implementation, and confirmation (Minishi-Majanja & Kiplang'at, 2005; Wani & Ali, 2015). People who are initially only 'aware' then actively find out, consider, try, until finally adopt the service fully. This innovation is supported by mass communication channels such as social media and interpersonal approaches, where meme-based approaches and driver testimonials become powerful cultural campaign tools (Anindhita et al., 2016). However, not all online ojek companies have successfully executed the application of technology optimally. A study that examines Nu-Jek, a younger and community-based online ojek company, shows a gap between technology potential and user satisfaction.

Research by Fauziyah and Krisbiantoro (2025) used the Webqual 4.0 model to assess the quality of the Nu-Jek website through three indicators: *usability*, *information quality*, and *service interaction*. First, in the *usability* aspect, Nu-Jek is considered to have provided a user experience that is quite intuitive and easy to use. However, users reported problems with the homepage structure and service ordering. Statistically, *usability* is proven to have a significant influence on user satisfaction. Second, in the information quality dimension, Nu-Jek is able to provide information that is relevant and easy to understand. However, there are still notes regarding the accuracy and currency of information in some sections. This is a big challenge, considering that in on-demand services, real-time information determines the quality of the user experience. Third, *service interaction* is a crucial point. Users were dissatisfied with the service interaction system, especially the chat feature which was reportedly missing and not functioning optimally. It is clear that service interaction which includes security assurance, trust, and customer service is the most significant component in determining user loyalty to Nu-Jek. From the results of this Webqual analysis, it can be concluded that the implementation of digital technology should not only stop at the user interface, but also include interactivity and speed of service. This is in line with the findings of a third study that used a *Quality Function Deployment* (QFD) approach to evaluate Nu-Jek's internal weaknesses and offer concrete improvements. In the research by Hoerunisa et al. (2023), the decline in Nu-Jek users was attributed to several key technical issues: low server capacity, inaccurate maps, problematic digital payment features, and weak promotional strategies. Based on a *web scraping* process of user reviews, the research team identified 13 user requirements (*Voice of*

*Customer*) which were then converted into technical characteristics through the *House of Quality*. This process led to the identification of 8 *Critical Parts*, including:

1. *Server Load Capacity* (highest: 20.65%)
2. Server Type
3. Types of Maps
4. Types of features in the app
5. Types of digital payments

This is where the integration of user understanding and technical execution is key to the success of online transportation services. Without a deep understanding of user needs, technological innovation will not have a significant impact. It is important to note that these three studies, although departing from different approaches and cases, underline the same thing, namely that the success of online transportation services lies in the harmony between technology, social perception, and user satisfaction. Gojek and Grab lead the way because they understand the social context and are able to penetrate the culture, while Nu-Jek, despite its community potential and full features, lags behind in technical execution and service interaction.

### **Digital Technology as a Medium of Islamic Economic Practice**

Rather than focusing on technical aspects, digital technology in NUJEK should be understood as a medium through which Islamic values are operationalized. The platform enables the translation of *ukhuwah islamiyah* into everyday economic transactions, connecting drivers and users within a value-based system. Digital technology plays a central role in supporting NUJEK's operations, especially in improving service efficiency. NUJEK uses technology-based applications to connect users with driver partners in real-time, enabling a fast and transparent booking process. In addition, features such as location tracking and digital payments provide convenience for users. However, the successful implementation of this technology is highly dependent on the availability of adequate digital infrastructure, especially in remote areas, which is still a challenge for the *startup* (Rachmad Edhie et al., 2024; Setyawan & Sishadiyati, 2023).

In an effort to improve competitiveness, NUJEK utilizes technology to create service differentiation. For example, NUJEK offers features that can make it easier for users to fulfill their needs. This strategy not only strengthens their identity as a faith-based *Startup* but also attracts certain market segments. However, to maintain competitiveness, in this case, these *Startups* need to continuously innovate in developing new features that are relevant to consumer needs (Nagel, 2022). One of the features that should be developed is adding a sharia digital payment model to make it easier for service users to make transactions as well as to further characterize its religious-based characteristics because so far NUJEK only uses a cash payment model in its application.

The use of technology also allows NUJEK to collect and analyze user data, which becomes an important asset in strategic decision-making. This data can be used to understand consumer preferences, optimize driver routes, and improve the overall user experience. However, managing this data requires investment in cybersecurity

to protect user privacy, which is a major concern in the digital era (Prasetyo, 2024; Rachmad Edhie et al., 2024). Failure to maintain data security could damage the reputation and consumer trust of these *startups*.

In addition, digital technology helps NUJEK expand their market reach. By utilizing online platforms, the *startup* can reach consumers in various regions without having to build expensive physical infrastructure. However, market penetration in rural areas remains a challenge, given the limited internet access and digital literacy in some areas. Therefore, collaboration with the government and internet service providers is important to overcome these barriers.

While digital technology provides many opportunities, NUJEK also faces challenges in terms of scalability of their technology system. The growing number of users and driver-partners requires increased server capacity and more reliable application development. In addition, competition with large technology platforms such as Gojek and Grab requires NUJEK to continuously improve the quality of their technology. Thus, continuous investment in technology development is key to maintaining competitiveness in a competitive market.

Digital technology has become an important element in managing competitive management. The use of digital technology in various business sectors not only serves to increase efficiency, but is also able to create innovation and transformation in existing business models. Digital Technology Management, as explained by Irdiana (2017), includes planning, implementing, and managing digital systems that can maximize productivity and provide added value to customers. The implementation of digital technologies such as *Artificial Intelligence* (AI), Internet of Things (IoT), and Big Data allows companies to respond to market changes more quickly and on target. In the context of modern business, digital technology plays a role in expanding market reach through e-commerce platforms and digital marketing. This is in line with the digital management strategy that prioritizes the connection between business processes in real-time and data integration for data-based decision making. In addition, digital transformation also has an impact on more personalized and responsive customer relationship management, utilizing chatbot technology and *cloud-based* CRM systems (Sareddy, 2023). The importance of data management is also a focus in digital technology. Well-integrated data enables more accurate analysis and helps companies identify new business opportunities. This includes utilizing customer data for market segmentation and product personalization.

Evaluation of digital technology-based services is essential to ensure the effectiveness and quality of services received by users. One commonly used evaluation method is the PIECES Framework, which includes six main dimensions: Performance, Information, Economics, Control and Security, Efficiency, and Service. A case study on the Nujek application in Cianjur shows that all six dimensions play a significant role in measuring user satisfaction with online transportation application services. The results showed that the average value in the dimensions of Performance (4.07), Information (3.85), Economics (4.36), Control and Security (3.67), Efficiency (4.40), and Service (3.98) were in the satisfactory category (Hoerunisa et al., 2023). However, there are important notes related to the Control and *Security* dimension which has a lower value than others, indicating that the security aspect still requires

improvement in the implementation of Nujek application technology. The PIECES framework helps in identifying which areas need improvement as well as the parts that already meet user expectations. This data-driven approach allows companies to plan improvements in a structured and evidence-based manner. Therefore, digital marketing communication strategies play an important role in expanding user reach and increasing brand awareness. The Nujek app utilizes various social media platforms such as Facebook, Instagram, and TikTok to reach a wider range of users. The selection of these platforms is based on user characteristics and the advantages of each social media, where Instagram focuses on content visualization, TikTok for short video-based promotions, and Facebook is used as a means of interaction with the audience (Zulaikha et al., 2022). The case study on Nujek Banyumas shows that a digital-based marketing approach not only increases user engagement, but also builds loyalty through intensive interaction on social media. Interesting and relevant promotional content is key in maintaining user interest in the app. In addition, the utilization of social media also enables two-way communication between users and service providers, which strengthens relationships and increases consumer trust. Overall, the integration of digital technology in management, evaluation based on the PIECES *framework*, and digital marketing communication is the main foundation in optimizing app-based services such as Nujek. These three elements are interrelated and strengthen business competitiveness in the digital era.

### **The Role of Religious Values in Shaping Economic Behavior**

Religious values play a central role in shaping NUJEK's identity and operations. Principles such as fairness, cooperation, and social justice influence decision-making processes and interactions among stakeholders. These values contribute to building trust and legitimacy within the Muslim community. The results show that religious values have a significant influence on NUJEK's business strategy and identity. As a *startup* affiliated with a major religious organization in Indonesia, NUJEK leverages the values of Nahdlatul Ulama to build trust among local communities. These values not only strengthen their identity but also become a key attraction for certain market segments.

The integration of religious values in NUJEK's business strategy also gives it an edge in an increasingly competitive market. For example, NUJEK can offer payment features that comply with Sharia principles (Agustina, 2020). This approach allows the *startup* to differentiate itself from competitors such as Gojek and Grab, which are more oriented towards the general market. However, the success of this strategy requires an in-depth understanding of the diverse consumer preferences in Indonesia (Wang & Azizurrohman, 2025).

Religious values also influence the way NUJEK builds relationships with strategic partners and local communities. Collaboration with religious organizations such as Nahdlatul Ulama gives the *startup* social legitimacy, which in turn increases community acceptance of their services. However, this research found that the sustainability of these collaborations depends on NUJEK's ability to stay relevant to the changing needs of the market, without compromising their core values.

In addition, religious values underpin strategic decision-making at NUJEK. The *startup* demonstrates a commitment to the principles of equity and economic inclusion, which is reflected in their efforts to empower driver-partners and small businesses. However, implementing these values faces challenges on a larger scale, especially when it comes to competing with larger players that have greater resources (Tazkiyyaturrohmah, 2020). Therefore, a balanced strategy is needed between maintaining religious values and pursuing business growth.

The research also revealed that religious values can be a double-edged sword for NUJEK. On the one hand, these values strengthen their identity as a faith-based *startup*, but on the other hand, it may limit their appeal in the broader market. For example, some consumers may find faith-based services less relevant to their needs. Therefore, NUJEK needs to develop an inclusive marketing strategy to reach a more heterogeneous market segment without losing the essence of their religious values.

### **Regulatory and Market Competition Challenges Faced by NUJEK**

Despite its potential, NUJEK faces significant challenges related to regulation, competition, and infrastructure. These challenges affect the sustainability of community-based economic initiatives. Regulatory challenges have been one of the main obstacles for NUJEK in growing their business in Indonesia. Frequent inconsistent changes in government policies, such as regulations related to ride-hailing and consumer protection, affect the *startup's* operational stability. In addition, complex licensing processes and slow bureaucracy add to NUJEK's administrative burden. This condition requires the *startup* to continuously adapt to existing regulations, which often requires the allocation of additional resources (Reza & Noviansyah, 2024).

Intense market competition with big players like Gojek and Grab poses a significant challenge for NUJEK. The *startup* faces difficulties in competing with companies that have greater financial and technological resources. The religious value-based differentiation strategy implemented by NUJEK does provide a competitive advantage, but it is not enough to match the market dominance of large competitors (Fauziah & Krisbiantoro, 2025). This forces NUJEK to continuously look for innovative ways to attract and retain users.

In addition, challenges in terms of market penetration in remote areas are also an obstacle for NUJEK. Limited digital infrastructure and internet access in some areas hinders the expansion of their services. This condition is exacerbated by the low digital literacy among rural communities, which makes the adoption of technology-based services more difficult. To overcome this challenge, NUJEK needs to establish strategic partnerships with the government and internet service providers to improve accessibility in these areas (Rachma, 2024).

Another challenge faced is maintaining consumer trust amidst increasingly fierce competition. NUJEK must ensure that their services remain relevant and of high quality to maintain user loyalty. However, limited resources are often an obstacle in improving service quality consistently. In addition, the issue of user data security is also a major concern, given the increasing cases of privacy breaches in the technology industry. This requires NUJEK to invest more in cybersecurity.

Finally, the challenge of building a cross-sector collaboration ecosystem is also a concern for NUJEK. While collaboration with the religious community provides significant support, the *startup* still faces difficulties in forging partnerships with the private sector and government. These barriers are often caused by different visions and priorities between stakeholders. Therefore, NUJEK needs to develop a more effective communication strategy to build mutually beneficial relationships with various parties in the innovation ecosystem (Setyawan & Sishadiyati, 2023). NUJEK was founded in 2018 by the Indonesian Santri Entrepreneurs Association (HIPSI), targeting market segments that have not been fully reached by big players. In a short period of time, NUJEK managed to establish a presence in 35 cities in Indonesia with over 2,700 driver partners in Surabaya alone (Dewi, 2024). This success is largely supported by the differentiation of *the* business model that emphasizes sharia principles, low commission deductions (maximum 15%), and the concept of *empowerment of ummah*. The key to NUJEK's early success can also be traced to its business approach that is in line with the local needs and spiritual values of the target community. In the view of Islamic economics, welfare is not just about material gain, but also includes inner peace, job security, and social justice. NUJEK adopts this by including sharia insurance and avoiding exploitative practices towards driver-partners. In addition, NUJEK's business strategy during the pandemic reflects the startup's flexibility and adaptability. NUJEK used a stability strategy by not raising fares during the pandemic, an expansion strategy by introducing NU-Self products (personalized services such as Quran teachers, air conditioning technicians, etc.), and a cooperation strategy by partnering with PT Pos Indonesia for courier services. However, despite this growth, NUJEK also faces various structural and systemic challenges. The main challenge comes from market dominance by Gojek and Grab, which have long established a complete ecosystem, from technological infrastructure, venture capital, to customer loyalty. In a Business Model Canvas study analyzing Gojek and Airbnb, Gojek's success is supported by broad user segmentation, an integrated logistics system, and a diverse and aggressive value proposition.

NUJEK as a newcomer requires a sustainable differentiation strategy. The community-based model is strong in building trust, but NUJEK's business scale is still limited to areas with a large Nahdliyin population or pesantren community base. In addition, the challenge of user experience is important. The literature on customer satisfaction in online transportation services shows that *service quality* is the dominant factor determining customer loyalty. Of the 15 studies reviewed, service quality was cited as the main determinant in determining satisfaction and service reuse. To compete with larger apps that are more mature in terms of technology and customer service, NUJEK must be able to match, or exceed, these standards. One of NUJEK's noteworthy contributions is its approach to driver-partner welfare. In contrast to common practices that tend to be profit-oriented, NUJEK adopts an Islamic economic approach that emphasizes the balance between material and spiritual, as described in *maqashid al-shariah*. NUJEK's welfare strategy during the pandemic includes increasing deposit balances based on mileage, providing deductions for work attributes, and discounts on insurance enrollment. Data shows that NUJEK partners' income has decreased significantly during the pandemic, from IDR 100-150 thousand

to IDR 50-100 thousand per day. This strategy is a compensatory measure to maintain partner morale. Furthermore, literature also emphasizes the importance of driver welfare as the foundation of the sustainability of the online transportation business. In the long run, companies that ignore partner welfare have the potential to lose trust and loyalty, which in turn has a negative impact on operations and brand image. From a Business Model Canvas (BMC) perspective, NUJEK has great potential in terms of value proposition, namely sharia-based services, more competitive prices, and a strong social mission. However, other aspects such as key activities and key partners still need to be strengthened. For example, strengthening application technology, improving customer support, and forming strategic alliances outside the scope of the santri community. The BMC study on Gojek shows that integration between service units (Go-Ride, Go-Food, Go-Pay) strengthens the ecosystem and makes users tend to use many services in one application. NUJEK with NU-Self services actually has a similar direction, but it requires accelerated integration and massive market education so that these features are widely known and used (Beech, 2018; Calvin, 2021). From a systematic review of the literature related to customer satisfaction of online transportation services, it was found that service quality, price, and promotion are the three dominant factors in shaping customer perceptions. In this case, NUJEK excels in the aspects of price and sharia identity, but service quality still needs to be improved to maintain customer loyalty in the long run.

#### 4. CONCLUSION

This study demonstrates that NUJEK is not merely a digital transportation platform but a form of Islamic social enterprise that integrates religious values into economic practices. By embedding principles such as *ta'awun*, *maslahah*, and *maqashid al-shariah*, NUJEK contributes to Muslim community empowerment and socio-religious cohesion. And also this research shows that NUJEK as a religious community-based startup has great potential in driving an inclusive digital economy based on Islamic values. With strong support from the Nahdlatul Ulama network and a community-based approach, NUJEK is able to present an online transportation service that is different from big players such as Gojek and Grab. Advantages such as low fares, a fairer profit-sharing system, and a driver subscription feature reflect efforts to build an ecosystem that favors partners. However, data from interviews with drivers and users as well as reviews on digital platforms show that there are structural challenges that have not been optimally addressed. Drivers complain of a lack of demand for services, while users find technical issues with the app and inequality due to the subscription feature. Evaluation of NUJEK's PlayStore page and confirmation from NUJEK's *Customer Service* showed that operations in many regions are no longer active, indicating a significant decline in activity. Although the integration of religious values is a strength of differentiation, the strategy is not strong enough to offset major challenges such as market dominance by large companies, digital infrastructure issues in remote areas, and limited technological innovation. NUJEK is in a dilemma between maintaining its value identity and the demand for high digital professionalism.

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