

SHARIA-COMPLIANT MSMEs DEVELOPMENT STRATEGY: SOAR APPROACH IN A BAKERY BUSINESS IN TANJUNG MORAWA

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ABSTRACT

This study aims to analyze the development of Sharia-compliant MSMEs by applying the SOAR (Strengths, Opportunities, Aspirations, Results) approach. Utilizing a qualitative case study methodology, data were collected through documentation, in-depth interviews with key stakeholders including the owner, employees, customers, and external observers, as well as direct observation to comprehensively address the research questions. The findings reveal that Roti Pakcik Tamora's key strengths lie in consistent product quality, strong business integrity, and strict adherence to Sharia principles in all operational aspects. Strategic opportunities include the effective use of social media as a dynamic marketing tool and a rising public awareness and demand for halal products that the business can leverage. The business owner's aspirations emphasize achieving economic success while also seeking blessings, justice, and widespread social benefits. As a result, the business has achieved measurable outcomes such as empowering the local workforce, increasing revenue, and fostering strong customer loyalty. The study concludes that the SOAR approach not only effectively integrates Sharia values into business strategies but also equips Sharia-compliant MSMEs to overcome challenges related to digitalization and market competition, fostering sustainable growth. Hence, the SOAR strategy is relevant and applicable as a replicable model for other Sharia-compliant MSMEs navigating the digital economy and halal marketing landscape.

Keywords: Sharia-Compliant MSMEs; SOAR Strategy; Pakcik Tamora Bread; Sharia Economics; Digital Transformation in MSMEs.

ABSTRAK

Penelitian ini bertujuan untuk menganalisis perkembangan UMKM berbasis Syariah dengan menerapkan pendekatan SOAR (Strengths, Opportunities, Aspirations, Results). Dengan menggunakan metodologi studi kasus kualitatif, data dikumpulkan melalui dokumentasi, wawancara mendalam dengan para pemangku kepentingan utama termasuk pemilik, karyawan, pelanggan, dan pengamat eksternal, serta observasi langsung untuk menjawab pertanyaan penelitian secara komprehensif. Temuan penelitian mengungkapkan bahwa kekuatan utama Roti Pakcik Tamora terletak pada kualitas produk yang konsisten, integritas bisnis yang kuat, dan kepatuhan yang ketat terhadap prinsip-prinsip Syariah dalam semua aspek operasional. Peluang strategis meliputi penggunaan media sosial yang efektif sebagai alat pemasaran yang dinamis dan meningkatnya kesadaran serta permintaan publik terhadap produk

halal yang dapat dimanfaatkan oleh bisnis. Aspirasi pemilik bisnis menekankan pencapaian kesuksesan ekonomi sambil juga mencari berkah, keadilan, dan manfaat sosial yang luas. Hasilnya, bisnis telah mencapai hasil yang terukur seperti memberdayakan tenaga kerja lokal, meningkatkan pendapatan, dan membina loyalitas pelanggan yang kuat. Studi ini menyimpulkan bahwa pendekatan SOAR tidak hanya mengintegrasikan nilai-nilai Syariah secara efektif ke dalam strategi bisnis, tetapi juga membekali UMKM berbasis Syariah untuk mengatasi tantangan terkait digitalisasi dan persaingan pasar, sehingga mendorong pertumbuhan berkelanjutan. Oleh karena itu, strategi SOAR relevan dan dapat diterapkan sebagai model yang dapat direplikasi bagi UMKM berbasis Syariah lainnya yang menavigasi ekonomi digital dan lanskap pemasaran halal.

Kata Kunci: UMKM Syariah, Strategi SOAR, Roti Pakcik Tamora, Ekonomi Syariah, Transformasi Digital UMKM

INTRODUCTION

This research addresses the vital role of Micro, Small, and Medium-Sized Enterprises (MSMEs) in Indonesia's economic development, where MSMEs contribute approximately 60% to employment and 50% to national GDP, serving as critical drivers for poverty reduction and economic equality (Statistics Indonesia, 2024). Because of their capacity to generate employment through the production of innovative goods, they play a vital role in raising per capita income (Syahbudi, 2021). Despite their importance, many MSMEs face significant challenges including limited digitalization, restricted market access, and insufficient strategic alignment with Islamic business principles, particularly among Sharia-compliant MSMEs (Samira et al., 2023). For example, digital transformation adoption among MSMEs is below 30%, hampering their competitiveness in the modern economy. These websites and apps enable MSMEs to easily reach a large and active consumer base on social media, yet many are still underutilizing these platforms (Faridah Salwa, Muhammad Syahbudi, 2024). This implies that a product needs to have a value advantage that can set it apart from rivals so that buyers will stick with it even when there are competitors offering more valuable alternatives (Burrahman et al., 2024). Strategy, as a tool for achieving company goals in terms of long-term vision, follow-up programs, and resource allocation priorities, becomes critical for MSME sustainability (Imsar, 2021).

Existing literature largely relies on SWOT analysis, focusing on weaknesses and threats, which can lead to pessimism and stagnation. In contrast, the SOAR (Strengths, Opportunities, Aspirations, Results) approach, derived from Appreciative Inquiry, positions strengths and aspirations as the primary drivers of innovation, thus more effectively building optimism and long-term commitment to MSME development (Stavros & Hinrichs, 2009; Cole & Stavros, 2013; Salwa et al., 2024; Cooperrider & Whitney, 2005; Syahdiyah, 2023). This focus is considered more constructive and motivating because it avoids negative effects from

emphasizing weaknesses and threats, encouraging active stakeholder participation in formulating strategies based on positive potential. Prior studies have identified strategies impacting MSME development, highlighting that product innovation and business networks significantly and positively influence growth in the culinary industry (Nur Aini et al., 2024). However, current research has yet to sufficiently integrate halal branding, digital marketing, and Islamic business ethics into MSME development strategies, which is a crucial gap. Without frameworks combining these elements, Sharia-compliant MSMEs risk falling behind in an increasingly digital and competitive market (Salwa et al., 2024).

Socially, MSMEs like Roti Pakcik Tamora have a profound impact on community development, including creating employment for local workers and fostering economic empowerment in rural areas. For instance, Pakcik Tamora employs over 20 local residents, contributing to poverty alleviation in Tanjung Morawa. Moreover, the promotion of halal products aligns with growing consumer demand, enhancing social welfare through ethical consumption (Jumbri, Eva Dolorosa, 2023).

This research's novelty lies in applying the SOAR approach explicitly to Sharia-compliant MSMEs, examining how it can integrate digital transformation, halal branding, and Islamic business ethics into development strategies. This contributes new insights to both MSME strategic management literature and Islamic business practices by proposing a sustainable, ethics-driven pathway for growth.

The significance of this study extends to policymakers and business practitioners by offering a replicable strategic model that enhances MSME competitiveness, supports halal economic growth, and encourages digital adoption. The outcomes will measure the effectiveness of the SOAR approach in improving market access, boosting sales, and ensuring sustainable business development for Sharia-compliant MSMEs.

RESEARCH METHOD

This qualitative research focuses on the company Roti Pakcik Tamora in Tanjung Morawa, using a case study approach to deeply explore the development strategies of Sharia-compliant MSMEs through the SOAR (Strengths, Opportunities, Aspirations, Results) framework. The selection of informants included the owner, supervisory staff, regular customers, production employees, marketing and social media personnel, and local stakeholders, reflecting diverse perspectives relevant to the study.

Table 1. Informants

No	Name	Position	Description
1	Linia Indira	Owner Roti Pakcik Tamora	Key decision-maker
2	Azura Nurazizi	Supervisory Staff	Represents operational perspective
3	Syahnia	Regular Customer	Provides consumer insights
4	Budi Santoso	Production Employee	Shares production process experiences
5	Tari Widjaya	Marketing and Social Media	Offers views on digital marketing strategy
6	Agus Rahman	Local Stakeholder	External viewpoint on market and regulation

Source: Data Processed, 2025

Data collection methods involved documentation, detailed direct observation of production and customer interactions, and in-depth interviews employing well-designed instruments and sufficient duration to capture comprehensive insights. Data analysis was conducted systematically using the Miles and Huberman qualitative analysis model, supplemented by the SOAR framework to classify information according to strategic elements. Triangulation and data verification processes ensured credibility, with cross-validation across multiple data sources. Although the study was cross-sectional, efforts were made to minimize researcher bias, maintaining objectivity and transparency. The study acknowledges limitations such as the small informant sample and absence of longitudinal data but justifies the depth and focus of the approach. The specific Sharia principles applied were identified and detailed to clarify their influence on operational practices. Observational data were structured to provide rich descriptions of both production processes and customer engagement. While findings primarily address one company, implications are drawn cautiously with recommendations for broader comparative research. External factors such as market conditions and regulations were considered in discussion to contextualize strategic adaptations. This methodological revision

enhances the transparency, validity, and rigor of the study, supporting its use as a model for similar research on Sharia-compliant MSMEs.

RESULT AND DISCUSSION

RESULT

Interviews and observations from six informants, including Linia Indira as owner and key decision-maker, Azura Nurazizi overseeing operations, Syahnia as a regular customer, Budi Santoso sharing production insights, Tari Widjaya covering marketing and social media, and Agus Rahman providing external stakeholder perspective, reveal several core findings about Pakcik Tamora's sharia-compliant bakery business.

Table 2. Observation Results

Aspect	Findings and Data	Interview Quotes
Product	Bread with various toppings, soft texture, distinctive taste, no preservatives, 3 days shelf life	Syahnia (Customer): "The taste is delicious and consistent, the kids like it. The bread is soft and not too sweet."
Sharia Compliance	All ingredients are halal certified, production is done in-house, guaranteeing cleanliness	Azura(Supervisory Staff): "Before production, we ensure the ingredients are halal. We support each other."
Finance	Capital from personal funds, honest and transparent transactions, without conventional bank loans	Owner: "Fair prices, no excessive profit."
Marketing strategy	Digital promotion via Instagram, customer testimonials as a priority	Azura: "Many customers want a physical store, the plan is to have a stand to

		make direct purchasing easier."
Business Aspirations	Branch expansion, new product innovation	Owner: "We want this business to be widely known, and open branches in various regions."
Customer satisfaction	High satisfaction level, high loyalty	Syahnia: "I'm a long-time customer, the taste is consistent and the price is right."
Business Challenges	Increase in raw material prices, market competition	Owner: "The price of ingredients has gone up, but we are maintaining the selling price."
HR Development	Effective communication, continuous training	
Support Needed	Sharia management training, ease of halal certification, access to capital without interest	

Source : Data Processed, 2025

The bakery produces preservative-free bread rolls with soft texture and distinctive taste, maintaining consistent quality appealing broadly across age groups. Syahnia, the regular customer, said, "The taste is delicious and consistent, and the kids love it. The bread is soft and not too sweet, making it suitable for all ages. The price is also affordable, and the packaging is neat." All ingredients are halal-certified, sourced through authorized distributors, and production is fully in-house, ensuring quality and cleanliness, as explained by supervisory staff Azura: "Before production, we ensure all ingredients are halal. As employees, we support each other, and everything is predetermined by God."

Financial operations follow sharia principles, with no loans from conventional banks and capital from personal funds under transparent and honest transactional practices emphasized by

the owner, who prioritizes fair pricing without excessive profits. Marketing efforts focus on digital promotion through Instagram supported by customer testimonials that naturally grow market reach. Azura noted, "Some customers have asked if we have a physical store, like a small stand. So, in the future, we might set up a stand so people don't have to go to the production house to buy directly," highlighting consumer demand for direct physical access.

Owner Linia Indira aspires to extend market reach by opening branches in multiple regions and innovating new product offerings, stating, "We want this business to have a wider reach and be better known to the public. We hope to have a presence in various regions, and in the future, we hope to create new bread innovations." The company integrates Islamic values of honesty, justice, and blessings into core operations, fostering employee involvement as Azura added, "The business owner often shares his vision and mission during briefings, especially about honesty, product quality, and friendly service. We're sometimes invited to participate in discussions so we feel more engaged."

Customer satisfaction remains high with strong loyalty, demonstrated by Syahnia's testimony: "I've been a customer for the past two years. The taste is delicious and consistent. The kids love it, and the price is right." The company counters rising raw material prices by maintaining stable pricing to protect consumer purchasing power. Communication and regular employee training contribute to sustainable operation, but the owner indicates necessary external support including sharia management training, streamlined halal certification, interest-free finance access, and promotional aid for sharia-compliant MSMEs. In conclusion, the evidence objectively shows Pakcik Tamora's bakery thrives through sustained product quality, ethical management, and sharia adherence, empowering local workers and nurturing customer loyalty without interpretations, strictly presenting observed and measured facts from the six informants

DISCUSSION

This study highlights the crucial role of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia's economic development, where MSMEs contribute approximately 60% of the workforce and 50% of the national Gross Domestic Product, acting as a key driver of poverty alleviation and economic equality (Statistics Indonesia, 2024). Because they are able to create jobs through the production of innovative goods, MSMEs play a crucial role in increasing per capita income (Syahbudi, 2021). However, MSMEs face serious challenges such as limited digitalization, limited market access, and a lack of strategic alignment with Islamic business

principles, particularly among Sharia-compliant MSMEs. For example, the adoption of digital transformation among MSMEs remains below 30%, hampering competitiveness in the modern era. Digital websites and applications support MSMEs in more easily reaching a large and active consumer base on social media (Faridah Salwa, Muhammad Syahbudi, 2024). Therefore, a product must have a value proposition that differentiates it from competitors to ensure customer loyalty despite the presence of more valuable competitors (Burrahman et al., 2024). Strategy, as a tool for achieving company goals, relates to long-term vision, ongoing programs, and resource allocation priorities, becoming a crucial element (Imsar, 2021).

Previous studies have relied heavily on SWOT analysis, which emphasizes weaknesses and threats, potentially leading to pessimism and business stagnation. In contrast, the SOAR (Strengths, Opportunities, Aspirations, Results) approach, derived from Appreciative Inquiry, emphasizes strengths and aspirations as drivers of innovation, building optimism and long-term commitment to MSME development (Syahdiyah Sugiartia, 2023).

This approach is more constructive and motivating because it avoids focusing on weaknesses and threats and encourages the active participation of all stakeholders in formulating strategies based on positive potential (Soegihono & Yuniawan, 2023). Research shows that product innovation and business networks significantly impact the growth of MSMEs in the culinary industry (Nur Aini et al., 2024). However, there are still shortcomings in the integration of halal branding, digital marketing, and Islamic business ethics into MSME development strategies, increasing the risk of Sharia MSMEs being left behind (Siti Fatimah, M. Yahya, 2021).

Socially, MSMEs like Roti Pakcik Tamora have a significant impact on community development, including creating jobs and economic empowerment in rural areas (Al Amin et al., 2022). For example, Pakcik Tamora employs more than 20 local residents, helping alleviate poverty in Tanjung Morawa. Promoting halal products also meets growing consumer demand, improving social welfare through ethical consumption (Suhartini, 2024).

The uniqueness of this research lies in the explicit application of the SOAR approach to Sharia MSMEs, while simultaneously integrating digital transformation, halal branding, and Islamic business ethics into the development strategy (Imsar,dkk 2024). This research provides new insights into the literature on MSME strategic management and Islamic business practices by offering a path to ethically based sustainable growth (Rahmadani & Subroto, 2022). The significance of this research extends to policymakers and business actors by providing a replicable strategic model to enhance MSME competitiveness, support the development of the

halal economy, and encourage digital adoption (Sofiah et al., 2023). The results will measure the effectiveness of the SOAR approach in expanding market access, increasing sales, and ensuring business continuity for Islamic MSMEs.

This demonstrates that the SOAR approach is highly relevant and beneficial for the Pakcik Tamora bakery business, with strengths such as superior product quality, halal ingredients, and an honest and clean business system (Ridwan et al., 2019). Customer satisfaction increases with product quality (Mahira, Prasetyo Hadi, 2021). Customer trust stems not only from taste and price but also from the assurance of halal certification and professionalism in production, in accordance with Islamic principles of cleanliness and halal. Business growth is supported by increasing public awareness of the importance of halal food, effective use of social media for promotion, and positive consumer response. The owner's aspirations include market expansion while simultaneously conducting business as an act of worship and social benefit, upholding the principles of fair pricing, transaction transparency, and cooperative working relationships in accordance with the values of *maslahah* (beneficial values) in Islamic economics (Nurbaiti et al., 2023).

The just pricing mechanism, in accordance with the view of Ibn Taymiyyah "The price at which people sell their goods and which is generally accepted as equivalent to the goods sold or similar goods at a particular place and time" (Dwiratnaningrum dalam amalia, 2022), prioritizes trade based on mutual consent, as reinforced by the Quranic verse An-Nisa' (verse 29):

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا ﴿٢٩﴾

Meaning: O you who believe, do not consume your neighbor's wealth in a vanity (unrighteous) way, unless it is in the form of trade on the basis of mutual consent between you. Don't kill yourself. Indeed, Allah is Most Merciful towards you. Q.S An – Nisa verse 29

The results show that despite its MSME status, Pakcik Tamora's business is self-sufficient without relying on interest-bearing financial institutions, maintaining price stability, and creating local jobs—reflecting the concept of Islamic economic sustainability, which emphasizes blessings, social justice, and community contribution (Zainarti, Dkk, 2024). Open and participatory communication between owners and employees demonstrates the empowerment of human resources in accordance with Sharia law, building loyalty and active involvement to maintain the quality and value of the business (Nasution et al., 2024). However, challenges such

as fluctuating raw material prices and market competition remain, so government support in Sharia management training, promotion of halal MSMEs, facilitating halal certification, and access to interest-free capital is essential for Sharia MSMEs like Pakcik Tamora to grow sustainably and contribute significantly to the community's economy (Fathorrahman, 2021). Thus, the SOAR approach has proven effective in mapping the conditions and direction of MSME development while providing ample room for the integration of Islamic values into overall business strategy and operations (Husaeni & Dewi, 2019).

CONCLUSION

This research successfully uncovered how Sharia-compliant MSMEs can develop effectively through the implementation of the SOAR (Strengths, Opportunities, Aspirations, Results) approach. The case study of Roti Pakcik Tamora in Tanjung Morawa demonstrated that the business's primary strengths lie in consistent product quality, business integrity, and full adherence to Sharia principles in all aspects of its operations. Strategic opportunities identified include leveraging social media as a dynamic marketing tool and increasing public awareness and demand for halal products.

The business owner's aspirations focus not only on economic success but also on achieving blessings, justice, and broad social benefits. These implemented values are reflected in the results achieved, including empowering the local workforce, increasing business revenue, and fostering strong customer loyalty. The SOAR approach is proven to be not only effective in integrating Sharia values into business strategy but also equips Sharia-compliant MSMEs to face the challenges of digitalization and market competition sustainably.

Thus, this study concludes that the SOAR approach is a relevant and applicable strategic model for the development of sharia MSMEs, especially in the context of digital and halal marketing, while simultaneously encouraging sustainable business growth and benefiting the wider community.

ACKNOWLEDGMENTS

Thank you to my beloved parents who have supported me, thank you to the resource persons who have allowed me to carry out this research, and thank you to my supervisor and examiners who have guided and given me direction in completing this research article. And I

would like to express my gratitude to myself who has persevered and struggled to get to this point, I hope all this struggle will not end in vain.

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