



## The Influence of Sharia Commitment on Business Sustainability Among Interest-Free Communities in the Soloraya Region

Joko Subando<sup>1,\*</sup>, Syamsuddin<sup>2</sup>, Izzun Khoirun Nisa<sup>3</sup>, Muhammad Yahya Ayas Al Indisi<sup>4</sup>, Muhammad Fajar Hendoyo<sup>5</sup>, Muhammad Nazihul Haq<sup>6</sup>

<sup>a</sup> Sharia Economics Study Program, Faculty of Sharia and Islamic Economics, Mambaul Ulum Islamic Institute of Surakarta Surakarta, 57155, Indonesia

<sup>1</sup> [jokosubando@yahoo.co.id](mailto:jokosubando@yahoo.co.id)

\*Corresponding Author

### ARTICLE INFO:

#### Article History:

Received: June 2025

Revised: August 2025

Published: September 2025

#### Keywords:

Sharia Commitment; Business Sustainability; Finance

#### Kata Kunci:

Komitmen Syariah; Keberlanjutan Bisnis; Keuangan

### ABSTRACT

This study aims to examine the influence of commitment to Sharia commands and prohibitions on financial growth and business sustainability among interest-free communities. The research focuses on the impact of commitment to Sharia commands and prohibitions on financial growth, strategic sustainability, and the sustainability of business organizational structures. A quantitative method with a survey design was used, involving a sample of 64 respondents in the Soloraya region. Data were collected through questionnaires and analyzed using Structural Equation Modeling (SEM) with the help of SmartPLS software. The results show that commitment to Sharia commands has a positive and significant effect on financial growth, strategic sustainability, and organizational structure. Commitment to Sharia prohibitions also has a positive and significant effect on financial growth and structural sustainability, but not on strategic sustainability. Simultaneously, both types of Sharia commitment have a significant effect on overall business sustainability from financial, strategic, and structural aspects. These findings highlight the importance of comprehensive implementation of Sharia principles in maintaining sustainable business practices. This research provides a foundation for the development of Sharia business management and supportive policies for interest-free UMKM.

### ABSTRAK

Penelitian ini bertujuan menguji pengaruh komitmen terhadap perintah dan larangan syariah pada pertumbuhan keuangan serta keberlanjutan bisnis di kalangan masyarakat tanpa riba. Fokus penelitian meliputi pengaruh komitmen perintah dan larangan syariah terhadap pertumbuhan keuangan, keberlanjutan strategi, dan keberlanjutan struktur organisasi bisnis. Metode kuantitatif dengan desain survei digunakan, mengambil sampel 64 responden di Soloraya. Data dikumpulkan melalui kuesioner dan dianalisis dengan Structural Equation Modeling (SEM) menggunakan SmartPLS. Hasil menunjukkan komitmen terhadap perintah syariah berpengaruh positif dan signifikan pada pertumbuhan keuangan, keberlanjutan strategi, dan struktur organisasi. Komitmen terhadap larangan syariah juga berpengaruh positif signifikan pada pertumbuhan keuangan dan keberlanjutan struktur, namun tidak signifikan terhadap keberlanjutan strategi. Secara simultan, kedua komitmen tersebut memberikan pengaruh signifikan pada keberlanjutan bisnis dari aspek keuangan, strategis, dan struktural. Temuan ini menegaskan pentingnya penerapan prinsip syariah secara menyeluruh untuk menjaga keberlanjutan bisnis yang berkelanjutan. Penelitian ini memberikan dasar bagi pengembangan manajemen bisnis syariah dan kebijakan pendukung UMKM tanpa riba.



This work is licensed under a [Creative Commons Attribution-NonCommercial 4.0 International License](https://creativecommons.org/licenses/by-nc/4.0/).

**How to cite:** Subando et al., (2025) The Influence of Sharia Commitment on Business Sustainability Among Interest-Free Communities in the Soloraya Region. *Iqtishodia: Jurnal Ekonomi Syariah*, 10(2), 1-17. doi: <https://doi.org/10.35897/iqtishodia.v10i2.1897>

## INTRODUCTION

The business world today is facing highly complex and dynamic challenges. The prolonged trade war between the two global economic giants—the United States and the People's Republic of China—has triggered instability in the global trade system (Anggriani, 2024). Tariff competition, export restrictions, and political interventions in international supply chains have led to surging raw material prices, exchange rate fluctuations, and increased global logistical risks (Iswahyudi & Millatipuan, 2024). This situation has had a ripple effect on developing countries, including Indonesia, which heavily depend on international trade stability and the export-import of strategic products (Wasti, 2020).

On the other hand, the post-pandemic global condition has not yet shown stable recovery (Wandira, Fitriani, Fauzi, & Hotimah, 2023 & Hotimah, 2023). High inflation, rising benchmark interest rates, and the potential for recession in various developed countries have exacerbated domestic economic pressures. Micro, Small, and Medium Enterprises (UMKM), which have long been the backbone of the national economy, have become the most vulnerable sector. Limited access to affordable capital, weak operational resilience, and the lack of long-term strategic planning have caused many UMKM to stagnate or even go bankrupt (Andriyanto & Nurjanah, 2016).

However, in these difficult times, a collective awareness has emerged among Muslims, especially Muslim entrepreneurs, known as the anti-usury (anti-riba) movement. This movement is not only a theological response to the prohibition of usury in Islamic teachings, but also an expression of discontent with the conventional economic system, which is considered unjust, imbalanced, and harmful to the underprivileged. Interest-free communities have begun to emerge in various regions as efforts to build a new, cleaner, more ethical, and spiritually grounded economic ecosystem (Aryani, Suparmin, & Samri, 2019).

The anti-usury community not only rejects interest and speculative transactions but also strives to run businesses in accordance with comprehensive sharia principles (Emantika, 2021; Wigati, 2022). This sharia commitment is divided into two main domains: commitment to commandments—such as honesty, trustworthiness, justice, social responsibility, and ethical transactions (muamalah); and commitment to prohibitions—such as avoiding *riba* (usury), *gharar* (uncertainty), *maysir* (gambling/speculation), fraud, bribery, and other unjust business practices (Arahman, Lamusiah, & Supratman, 2020 ; Azwar, 2023).

Such commitment is believed to foster businesses that are not only materially profitable but also blessed and sustainable. In the context of UMKM, these sharia values can serve as both differentiators and competitive advantages, as they can build consumer trust, strengthen employee loyalty, and create a healthy business environment (Oktaviani & Rachmawati, 2019). However, this belief still requires scientific validation: Does commitment to sharia values truly impact business sustainability—financially (financial growth), strategically (strategic positioning), and structurally (organizational structure)?

The concept of business sustainability cannot be viewed solely from the perspective of short-term profits. In management and entrepreneurship literature, business sustainability is understood as an enterprise's ability to survive, adapt, and grow continuously in the long term. The dimensions of business sustainability include financial sustainability—the extent to which a business can generate stable and gradually increasing profits; strategic sustainability—the extent to which a business has direction and long-term planning, and the ability to anticipate market changes; and structural sustainability—how a business builds an efficient and adaptive managerial and organizational system (Maulana & Suyono, 2023; Sabilla & Wijayangka, 2019).

In the context of UMKM amid the threats of trade wars and global economic crises, sustainability becomes a real test. Challenges include supply instability, shifting consumption patterns, and limitations in human and financial resources. This raises the question: Can sharia values, in the form of commitment to divine commandments and prohibitions, provide a stronger foundation for sustainability under these conditions?

Previous studies have discussed the relationship between sharia principles and business performance. For instance, research by Shofira, Sari, dan Al Rawali (2025) found that sharia principles such as justice and honesty reinforce consumer trust in Islamic financial institutions. Winarsih dan Sisdiyanto (2024) showed that sharia commitment in corporate reporting positively influences reputation and competitiveness. Utami dan Darmawati (2024) discovered that UMKM actors who consistently practice sharia-compliant transactions have higher consumer loyalty. Akbar, Rosidta, dan Lazuardi (2024) noted that sharia-based UMKM tend to have stronger social networks.

Nevertheless, these studies are generally still descriptive, mostly highlighting perception and ethical aspects, and have not specifically examined how commitment to sharia commandments and prohibitions affects business sustainability comprehensively (financial, strategic, and structural). Furthermore, integrated studies on this topic remain scarce. Most existing research only focuses on a single dimension, such as spirituality or financial performance. Few directly link sharia commitment (both commands and prohibitions) with all three aspects of business sustainability in an integrated way. Additionally, formal studies on anti-usury UMKM are limited. These interest-free communities, which consciously reject interest-based systems and build independent economic ecosystems, have rarely been the focus of academic research, despite their potential as alternative economic models not yet widely understood by scholars.

Research on the impact of sharia commitment on business sustainability is crucial for several reasons, UMKM are the backbone of Indonesia's economy. Their resilience in the face of crises depends not only on adaptability but also on value-based business models. If sharia commitment proves to positively influence business sustainability, it can serve as a strategic reference for other UMKM actors. Ideologically, the anti-usury movement continues to grow alongside the rising awareness of Islamic economics. However, without robust research, this movement may lose direction or become merely an emotional trend lacking academic grounding. Academically, this research fills a gap in the literature by offering a new framework to analyze the relationship between sharia commitment and business sustainability, contributing to the development of contemporary Islamic economics. From a policy perspective, the findings of this research can inform government strategies, Islamic financial institutions, entrepreneurial pesantren, and economic da'wah communities in designing more suitable mentorship and financing programs tailored to Muslim entrepreneurs.

## RESEARCH METHOD

This study employs a quantitative approach with a survey design to measure the relationship between commitment to sharia principles and business sustainability. Data were collected through a structured questionnaire distributed to sharia-based business actors. The variables examined include compliance with sharia values (independent variable) and aspects of business sustainability such as profitability and business growth (dependent variables). The sample was selected purposively and analyzed using statistical tests. This method enables objective analysis and generalization of results to understand the real impact of sharia commitment on business sustainability.

The research was conducted within the interest-free community (anti-riba) located in the Soloraya region. This location was chosen because the community has demonstrably implemented Islamic economic principles, particularly in avoiding usurious practices (Sudarningsih, Ansori, Andari, Pribadi, & Rosmawati). The presence of this community within the national economic system is considered to offer a unique and relevant perspective on the practical application of sharia-based monetary policies.

The research subjects consisted of members of the interest-free community, including both those actively running businesses under Islamic economic systems and those involved in economic policy decision-making within the community. The aim is to obtain a comprehensive view from various roles within the community regarding the implementation of sharia principles and their relationship to business sustainability.

The data collected includes information on the level of sharia commitment and the sustainability of businesses operated by community members. The main focus of this data is to understand the extent to which sharia principles are internalized and how they contribute to business stability and growth.

Based on respondent data, the majority of business actors in this community are male (56%), indicating male dominance in business activities. In terms of age, most respondents are between 40–50 years old (44%), reflecting a productive age group with mature business experience. Regarding education, most respondents have a D4/Bachelor's degree background (56%), which may influence the quality of their business management. Respondents are fairly spread across the Solo Raya region, with the highest concentrations in Surakarta and Boyolali (25% each). The business sectors are diverse, dominated by service sectors such as finance, technology, and informal education (25%). In terms of income, most respondents earn between IDR 5–

10 million per month (38%), followed by those earning above IDR 15 million (31%), indicating a middle-to-upper economic status. Overall, this data reflects the characteristics of a business community that is educated, experienced, and relatively financially established—see Table 1.

Table 1. Description of respondents

Classification	Description	Total / Frequency	Percentage
Gender	male	36	56%
	female	28	44%
Age	30-40 years old	20	31%
	40-50 years old	28	44%
	50-60 years old	16	25%
Education	SMASenior High School	24	38%
	Diploma 3	4	6%
	Diploma 4 / Bachelor's Degree	36	56%
District/City	Surakarta	16	25%
	Boyolali	16	25%
	Klaten	4	6%
	Sukoharjo	12	19%
	Karanganyar	4	6%
	Wonogiri	0	0%
	Sragen	4	6%
	Daerah lain	8	13%
Business Sector	Publishing and Printing	12	19%
	Tourism / Transportation Services	4	6%
	Garment and Textile Industry	4	6%
	Livestock / Agriculture	8	13%
	Culinary / Hospitality	8	13%
	Retail	12	19%
	Other Businesses	16	25%
Income	< 5 million	16	25%
	5-10 million	24	38%
	10-15 million	4	6%
	>15 million	20	31%

The data collection technique used in this study is through questionnaires. The research instrument consists of two main parts: a questionnaire on sharia commitment and a questionnaire on business sustainability indicators. The use of this instrument is designed to quantitatively measure the influence of sharia values on the performance and resilience of community members' businesses in facing economic challenges.

Data analysis using SmartPLS (Partial Least Squares - Structural Equation Modeling) was conducted in two main stages: evaluation of the measurement model (outer model) and evaluation of the structural model (inner model). In the outer model evaluation, criteria such as loading factor values (> 0.50 for valid indicators), Average Variance Extracted (AVE) (> 0.50 for convergent validity), and Composite Reliability (CR) (> 0.70 for construct reliability) were used. Discriminant validity was tested using the Fornell-Larcker Criterion and HTMT ratio (< 0.90). In the inner model stage, relationships between constructs were tested through path coefficient values, R-square values (> 0.25 indicating moderate influence), and significance tests using bootstrapping (t-

value > 1.96 and p-value < 0.05). The model was also assessed using Q-square (> 0 indicating predictive relevance) and f-square for effect size (Ghozali, 2014).

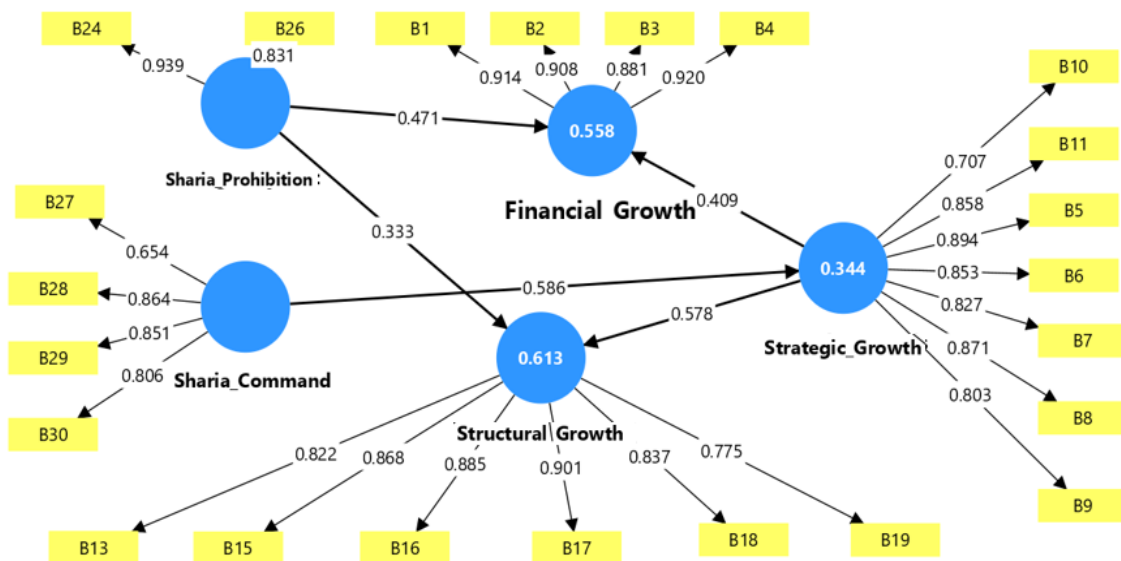
The hypotheses in this study are as follows; H1: Commitment to sharia commands has a positive effect on financial growth. H2: Commitment to sharia prohibitions has a positive effect on financial growth. H3: Commitment to sharia commands has a positive effect on strategic sustainability. H4: Commitment to sharia prohibitions has a positive effect on strategic sustainability. H5: Commitment to sharia commands has a positive effect on structural sustainability. H6: Commitment to sharia prohibitions has a positive effect on structural sustainability. H7: Commitment to both sharia commands and prohibitions simultaneously has a significant effect on business sustainability.

## RESULT AND DISCUSSION

### Result

Several instrument items were found to have loading factor values below the threshold, namely B21 (0.447) < 0.5 and B20 (0.478) < 0.5, and are therefore considered invalid items. Similarly, items B23 (-0.651) and B25 (-0.516) have loading factor values approaching -1 but are not statistically significant, and thus must also be dropped. There are also insignificant paths, namely from sharia prohibitions to strategic growth (t-value: 0.464 < 1.96 and p-value: 0.643 > 0.05), and from sharia commands to financial growth (t-value: 0.314 < 1.96 and p-value: 0.754 > 0.05). These paths must be deleted, After removing the invalid and insignificant items and paths, the resulting model is as shown in the following figure:

Figure 1. The measurement model of The Influence of Sharia Commitment on Business Sustainability



All indicators have loading values greater than 0.70, except for one indicator, B27 (0.654). However, since this value is still above the minimum acceptable threshold of 0.60 and is statistically significant (T-Value = 4.445 and P-Value = 0.000), the indicator can still be accepted—especially considering that the study is exploratory in nature. Therefore, all indicators can be considered individually valid and statistically significant, and thus are suitable for use in measuring their respective constructs. See the table 2:

Table 2. Loading Factor, T-Value, and P-Value of Each Indicator

Construct	Outer loadings	T value	P value	Description
B1 <- Financial_Growth	0.914	42.540	0.000	Valid and Significant
B10 <- Strategic_Growth	0.707	5.266	0.000	Valid and Significant
B11 <- Strategic_Growth	0.858	20.096	0.000	Valid and Significant
B13 <- Structural_Growth	0.822	15.091	0.000	Valid and Significant
B15 <- Structural_Growth	0.868	13.258	0.000	Valid and Significant

B16 <- Structural_Growth	0.885	38.389	0.000	Valid and Significant
B17 <- Structural_Growth	0.901	39.875	0.000	Valid and Significant
B18 <- Structural_Growth	0.837	19.826	0.000	Valid and Significant
B19 <- Structural_Growth	0.775	8.689	0.000	Valid and Significant
B2 <- Financial_Growth	0.908	31.601	0.000	Valid and Significant
B24 <- Sharia_Prohibition	0.939	104.412	0.000	Valid and Significant
B26 <- Sharia_Prohibition	0.831	8.287	0.000	Valid and Significant
B27 <- Sharia_Command	0.654	4.445	0.000	Valid and Significant
B28 <- Sharia_Command	0.864	12.517	0.000	Valid and Significant
B29 <- Sharia_Command	0.851	30.219	0.000	Valid and Significant
B3 <- Financial_Growth	0.881	45.499	0.000	Valid and Significant
B30 <- Sharia_Command	0.806	15.069	0.000	Valid and Significant
B4 <- Financial_Growth	0.920	51.266	0.000	Valid and Significant
B5 <- Strategic_Growth	0.894	42.151	0.000	Valid and Significant
B6 <- Strategic_Growth	0.853	34.474	0.000	Valid and Significant
B7 <- Strategic_Growth	0.827	22.216	0.000	Valid and Significant
B8 <- Strategic_Growth	0.871	15.153	0.000	Valid and Significant
B9 <- Strategic_Growth	0.803	13.170	0.000	Valid and Significant

Based on the indicators showing the Average Variance Extracted (AVE) values for the five constructs in this study, it can be concluded that all constructs meet the criteria for convergent validity. AVE is used to assess the extent to which the indicators of a construct consistently explain the variance of that construct. The minimum threshold used in PLS-SEM is 0.50, which means that at least 50% of the variance in the indicators should be explained by the construct.

Financial Growth has an AVE value of 0.820, indicating a very high level of convergent validity. This means that the indicators used to measure financial aspects of business sustainability—such as revenue growth, cost efficiency, and financial stability—are highly representative of this construct. Strategic Growth has an AVE value of 0.693, showing that the indicators in this construct explain more than 69% of the variance, indicating a strong level of fit in measuring the direction and continuity of long-term business strategies.

Structural Growth shows an AVE value of 0.721, which also reflects good convergent validity. This suggests that indicators related to strengthening organizational structure, work systems, and human resource quality are relevant in measuring this aspect. Sharia Prohibitions has an AVE value of 0.787, meaning that indicators reflecting adherence to Islamic prohibitions—such as avoiding usury (Sudarningsih et al.), fraud, and unlawful (haram) elements—are effective and consistent in measuring this construct.

Sharia Commands has an AVE value of 0.637. Although this is the lowest among the five, it still exceeds the threshold of 0.50. This indicates that indicators such as honesty, trustworthiness, and the observance of religious obligations in business are sufficiently strong in measuring commitment to sharia commands.

All constructs have AVE values above 0.50, thus fulfilling the requirement for convergent validity. See the table 3:

Table 3. Convergent Validity Values of Constructs

Construct	Average variance extracted (AVE)	Description
Financial_Growth	0.820	Valid
Strategic_Growth	0.693	Valid
Structural_Growth	0.721	Valid
Sharia_Prohibition	0.787	Valid
Sharia_Command	0.637	Valid

Based on the table presenting the results of the construct reliability testing, it is evident that all constructs in this study demonstrate a high level of reliability and meet the criteria for being considered reliable constructs. Three main indicators used in this testing are Cronbach's Alpha, Composite Reliability (rho\_a), and Composite Reliability (rho\_c).

Cronbach's Alpha measures the internal consistency among indicators within a construct. A value of  $\geq 0.70$  indicates that the construct is reliable. In the table, all constructs have Cronbach's Alpha values greater than 0.70, with some even approaching or exceeding 0.90, such as Financial Growth (0.928), Strategic Growth

(0.925), and Structural Growth (0.924). These values indicate that the indicators within each construct have very strong internal consistency.

Composite Reliability (rho\_a) and Composite Reliability (rho\_c) are preferred measures in PLS analysis because they take into account the indicator loadings. The commonly accepted threshold is  $\geq 0.70$ . All constructs in the table have rho\_a and rho\_c values exceeding this threshold, with most well above 0.90. For example, Financial Growth has rho\_a = 0.946 and rho\_c = 0.948, Strategic Growth has rho\_a = 0.941 and rho\_c = 0.940, Sharia Prohibitions has rho\_a = 0.863 and rho\_c = 0.880, and Sharia Commands has rho\_a = 0.881 and rho\_c = 0.874.

Overall, both the business growth indicators (financial, structural, strategic) and the sharia compliance indicators (commands and prohibitions) meet the reliability standards, meaning that the data is consistent and trustworthy in representing each construct. See the table 4:

Table 4. Construct Reliability Values

Construct	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Description
Financial_Growth	0.928	0.946	0.948	Reliabel
Strategic_Growth	0.925	0.941	0.940	Reliabel
Structural_Growth	0.924	0.946	0.939	Reliabel
Sharia_Prohibition	0.742	0.863	0.880	Reliabel
Sharia_Command	0.818	0.881	0.874	Reliabel

Based on the table of R-square and Adjusted R-square values obtained from data analysis using SmartPLS, the following is an analysis of the contribution of the independent variables (Sharia compliance commitment: adherence to Sharia commands and prohibitions) to the dependent variables (business sustainability: financial, strategic, and structural growth).

Financial Growth has an R-square value of 0.558 and an Adjusted R-square of 0.544. This means that 55.8% of the variation in the financial growth construct can be explained by Sharia compliance commitment (Sharia commands and prohibitions). This value falls within the moderate to strong category, indicating that adherence to Sharia principles has a substantial impact on improving business financial performance and stability in the interest-free community. The Adjusted R-square being close to the R-square also suggests that the model does not suffer from overfitting.

Strategic Growth has an R-square of 0.344 and Adjusted R-square of 0.333, meaning that 34.4% of the variance in strategic growth is explained by Sharia compliance commitment. This falls within the moderate category, showing that the application of Sharia values contributes to long-term policy direction and strengthening of business strategies, although other external factors outside the model also play a role.

Structural Growth shows an R-square of 0.613 and Adjusted R-square of 0.601. This indicates that 61.3% of the variation in structural growth is explained by Sharia commitment. This is considered a strong effect, demonstrating that Sharia values significantly influence the development of organizational structure, operational systems, and sustainable internal management. The close proximity of Adjusted R-square to R-square reinforces the stability of the model.

Overall, the model demonstrates that commitment to Islamic Sharia significantly influences business sustainability, with the greatest contribution seen in structural and financial growth, and a moderate effect on strategic growth. This supports the hypothesis that Sharia compliance is not merely an ethical dimension, but also directly impacts the foundational strength and long-term direction of business sustainability. See the table 5:

Table 5. R-square Values

Construct	R-square	R-square adjusted
Financial_Growth	0.558	0.544
Strategic_Growth	0.344	0.333
Structural_Growth	0.613	0.601

Based on Table 6, structural Model (Inner Model) in the Study on the Influence of Sharia Commitment on Business Sustainability:

Sharia Prohibition → Financial Growth, Path coefficient: 0.471, T-statistics: 4.400, P-value: 0.000. This data shows a positive and significant influence of Sharia prohibitions (e.g., avoiding *riba*, *gharar*, and other unlawful

activities) on financial growth. With a path coefficient of 0.471, it means that the stronger a business's commitment to avoiding Sharia prohibitions, the higher the likelihood of improved financial performance. The P-value < 0.05 and T-statistics > 1.96 indicate statistical significance.

Sharia Prohibition → Structural Growth, Path coefficient: 0.333, T-statistics: 2.902, P-value: 0.004. This data also shows a positive and significant effect of Sharia prohibitions on structural growth within organizations. This implies that interest-free business actors who avoid Sharia-prohibited activities tend to build healthier, more honest, and sustainable organizational structures. The moderate coefficient (0.333) reflects a relatively strong influence.

Sharia Command → Strategic Growth, Path coefficient: 0.586, T-statistics: 12.774, P-value: 0.000. There is a very strong, positive, and significant relationship between commitment to Sharia commands (such as trustworthiness, honesty, zakat, and social responsibility) and strategic business growth. The high coefficient of 0.586 and very large T-statistic indicate that implementing Sharia values contributes significantly to forming long-term, sustainable business strategies.

Strategic Growth → Financial Growth, Path coefficient: 0.409, T-statistics: 3.924, P-value: 0.000. A strong and well-directed business strategy has a positive and significant impact on financial growth. This means that entrepreneurs who develop strategies in line with Sharia values have a better chance of achieving revenue growth and financial stability.

Strategic Growth → Structural Growth, Path coefficient: 0.578, T-statistics: 4.105, P-value: 0.000. Strategic growth also significantly drives the strengthening of organizational structure. In other words, when businesses have a clear strategy aligned with Sharia principles, they tend to develop more effective and sustainable operational systems. This model demonstrates that both Sharia commands and prohibitions make significant contributions to various dimensions of business sustainability. Sharia commands primarily drive strategic aspects, while Sharia prohibitions influence structural and financial aspects. Furthermore, strategic growth acts as a key mediator, strengthening both financial performance and organizational structure. This model confirms that Sharia commitment is not merely normative or ethical, but a tangible force that shapes financially, strategically, and structurally sustainable businesses.

Table 6. Path Coefficient, T-value, and P-value of the Construct Model

Construct	Path coefficients	T statistics ( O/STDEV )	P values	Description
Sharia_Prohibition -> Financial_Growth	0.471	4.400	0.000	Significant
Sharia_Prohibition -> Structural_Growth	0.333	2.902	0.004	Significant
Sharia_Command -> Strategic_Growth	0.586	12.774	0.000	Significant
Strategic_Growth -> Financial_Growth	0.409	3.924	0.000	Significant
Strategic_Growth -> Structural_Growth	0.578	4.105	0.000	Significant

Based on Table 7, the Specific Indirect Effects data from the structural model analysis using SmartPLS, the mediating relationship between the constructs of Sharia Command, Strategic Growth, and two dimensions of business sustainability—Financial Growth and Structural Growth—can be analyzed as follows: 1) Sharia Command → Strategic Growth → Financial Growth, Indirect Effect Value: 0.240, T-statistics: 3.186. There is a significant indirect effect of commitment to Sharia commands on financial growth, mediated by strategic growth. The coefficient value of 0.240 and a T-statistic > 1.96 (i.e., 3.186) indicate that this pathway is statistically significant. This means that implementing Sharia values—such as honesty, trustworthiness, responsibility, zakat, and Islamic professionalism—strengthens business strategy (including long-term planning, Sharia-compliant market orientation, and halal innovation), which in turn contributes to improved financial performance. This reinforces the role of strategic growth as a key mediator. 2) Sharia Command → Strategic Growth → Structural Growth, Indirect Effect Value: 0.339, T-statistics: 4.227. There is also a significant indirect influence of Sharia commands on structural growth, mediated through strategic growth. The coefficient of 0.339 reflects a moderate to strong influence, and the T-statistic of 4.227 indicates that this influence is highly statistically significant. This shows that practicing Sharia values encourages the formation of more professional and sustainable business strategies, which eventually lead to a stronger organizational structure. This includes improvements in transparent governance, fair work systems, and task distribution based on Islamic values.

Conclusion of the Indirect Effects Analysis, Strategic growth acts as a major mediator in channeling the influence of Sharia commands toward business sustainability—both in financial and structural aspects. These indirect effects are positive and significant, indicating that applying Sharia principles in business activities not only has a direct impact, but also fosters strategic transformation that produces sustainable effects on business structure and performance.

Table 7. Coefficient, T-value, and P-value of Specific Indirect Effects

Construct	Specific indirect effects	T statistics ( O/STDEV )	P values	Description
Sharia_Command -> Strategic_Growth -> Financial_Growth	0.240	3.186	0.001	Significant
Sharia_Command -> Strategic_Growth -> Structural_Growth	0.339	4.227	0.000	Significant

Based on Table 8, the Total Effects data from the structural model analysis using SmartPLS, a comprehensive analysis of the influence between the main constructs in the study titled “The Influence of Sharia Commitment on Business Sustainability” can be outlined as follows:

Sharia Prohibitions → Financial Growth, Total effect: 0.471, T-statistics: 4.400, P-value: 0.000 (significant)

Compliance with Sharia prohibitions (such as avoiding *riba*, *gharar*, and forbidden transactions) has a significant and positive effect on financial growth. This indicates that business actors who avoid prohibited practices tend to achieve better financial stability and growth.

Sharia Prohibitions → Structural Growth, Total effect: 0.333, T-statistics: 2.902, P-value: 0.004 (significant)

Compliance with Sharia prohibitions also significantly promotes the strengthening of organizational structure. This reflects those businesses that are not only halal in transactions but also in their organizational systems tend to have more orderly and professional management structures.

Sharia Commands → Strategic Growth, Total effect: 0.586, T-statistics: 12.774, P-value: 0.000 (highly significant). Commitment to Sharia commands (such as honesty, trustworthiness, responsibility, zakat, etc.) has a very strong positive effect on business growth strategy. Sharia commands drive the formation of long-term planning, Islamic vision-mission orientation, and responsiveness to Sharia-compliant market challenges.

Sharia Commands → Financial Growth (Total Effect), Total effect: 0.240, T-statistics: 3.186, P-value: 0.001 (significant). Although indirect, the influence of Sharia commands on financial growth occurs through mediation by strategic growth. This indicates that Sharia commands encourage strategies that subsequently lead to better financial performance.

Sharia Commands → Structural Growth (Total Effect), Total effect: 0.339, T-statistics: 4.227, P-value: 0.000 (significant). Commitment to Sharia commands also contributes to structural growth. This means that Islamic values applied within the organization help strengthen internal systems and organizational structure.

Strategic Growth → Financial Growth, Total effect: 0.409, T-statistics: 3.924, P-value: 0.000 (significant)

A mature and well-directed business strategy, formed by Sharia values, has a large effect on financial performance. This proves that strategy is an important link to financial sustainability.

Strategic Growth → Structural Growth, Total effect: 0.578, T-statistics: 4.105, P-value: 0.000 (significant)

Business strategy also proves to have a strong influence on organizational structure. With a consistent and Sharia-based strategy, the company’s internal structure becomes more organized, efficient, and fair.

All relationships between constructs show positive and significant effects, both directly and indirectly. Commitment to Islamic Sharia (commands and prohibitions) is proven to be a fundamental foundation in shaping strategy, structure, and financial performance of businesses. Strategic growth acts as a key mediating variable, bridging the influence of Sharia values on business sustainability. Thus, comprehensive application of Islamic Sharia not only strengthens the ethical aspect but also becomes a real instrument in building sustainable, healthy, and highly competitive businesses, See the table below:

Table 8. Total effect values, t-values, and p-values

Construct	Total effects	T statistics ( O/STDEV )	P values	Description
Sharia_Prohibition -> Financial_Growth	0.471	4.400	0.000	Significant
Sharia_Prohibition -> Structural_Growth	0.333	2.902	0.004	Significant
Sharia_Command -> Financial_Growth	0.240	3.186	0.001	Significant
Sharia_Command -> Strategic_Growth	0.586	12.774	0.000	Significant

Sharia_Command -> Structural_Growth	0.339	4.227	0.000	Significant
Strategic_Growth -> Financial_Growth	0.409	3.924	0.000	Significant
Strategic_Growth -> Structural_Growth	0.578	4.105	0.000	Significant

Based on the results of the above research, the hypothesis testing results are as follows:

H1: Commitment to Shariah commands has a positive effect on financial growth. Conclusion: Accepted indirectly through the mediation of strategic growth (total effect = 0.240, T = 3.186, p < 0.05). Shariah commands encourage financial growth through a significant mediating pathway. H2: Commitment to Shariah prohibitions has a positive effect on financial growth. Conclusion: Accepted directly (total effect = 0.471, T = 4.400, p < 0.05). Shariah prohibitions have a significant positive effect on financial growth. H3: Commitment to Shariah commands has a positive effect on strategic sustainability. Conclusion: Accepted with very strong support (path coefficient = 0.586, T = 12.774, p < 0.01). Shariah commands have a positive and significant influence on strategic sustainability. H4: Commitment to Shariah prohibitions has a positive effect on strategic sustainability. Conclusion: Rejected, because there is no data showing a significant direct effect of Shariah prohibitions on strategic growth. H5: Commitment to Shariah commands has a positive effect on structural sustainability. Conclusion: Accepted indirectly through the mediation of strategic growth (total effect = 0.339, T = 4.227, p < 0.05). Shariah commands contribute positively to structural sustainability. H6: Commitment to Shariah prohibitions has a positive effect on structural sustainability. Conclusion: Accepted directly (total effect = 0.333, T = 2.902, p < 0.05). Shariah prohibitions have a significant effect on structural sustainability. H7: Commitment to Shariah commands and prohibitions simultaneously have a significant effect on business sustainability. Conclusion: Accepted. Both Shariah commitments simultaneously exert significant influence, both directly (Shariah prohibitions) and indirectly (Shariah commands through strategic growth), on various aspects of business sustainability (financial, strategic, and structural).

## DISCUSSION

### The Influence of Commitment to Sharia Directives on Financial Growth

The analysis results using SmartPLS show that commitment to Sharia directives does not have a direct effect on financial growth. However, there is a significant indirect effect through the mediation of strategic growth, with a total effect value of 0.240, T-statistics of 3.186, and a p-value of 0.001 (p < 0.05). This indicates that the implementation of Sharia directives in business practices encourages the formation of sustainable strategies, which in turn enhances the company's financial performance.

These findings are consistent with previous research indicating that the application of Sharia principles in business can increase firm value and financial performance (Munadjat, 2013). Furthermore, research by Saputri and Setyawan (Saputri & Setyawan) shows that the disclosure of Islamic ethical values, such as zakat and Islamic Corporate Social Responsibility (ICSR), has a positive impact on the profitability of Islamic banking in Indonesia. Another study by Ramadhan dan Novitasari (2023) emphasizes that the application of Sharia accounting can enhance firm value by increasing stakeholder trust and access to Sharia-compliant markets.

These findings have significant theoretical implications in the context of strategic management and Islamic finance. First, the results support the theory that ethical and religious values can be integrated into business strategies to achieve better financial performance (Ramadhan & Novitasari, 2023). Second, these findings reinforce the concept that compliance with Sharia principles not only has moral value but also provides a competitive advantage by enhancing reputation and stakeholder trust (Wardayati, 2011).

Overall, the results of hypothesis testing H1 indicate that commitment to Sharia directives has a positive influence on financial growth through the mediation of strategic growth. These findings are consistent with previous studies and support the theory that integrating Sharia values into business strategy can enhance a company's financial performance. Therefore, companies seeking to improve their financial performance are advised to implement Sharia principles in their business strategies.

### The Influence of Commitment to Sharia Prohibitions on Financial Growth

The results of this test show that commitment to Sharia prohibitions has a direct and significant effect on financial growth in interest-free business activities. This means that the higher the level of compliance among business actors in avoiding practices prohibited by Sharia—such as *riba* (usury), *maysir* (gambling), *gharar* (uncertainty), as well as fraudulent or unjust practices—the greater the likelihood that their business will experience positive financial growth.

This finding is consistent with the results of Novianto dan Nisa (2024), who state that companies that consistently avoid Sharia prohibitions—especially *riba* and *gharar*—tend to have healthier financial structures

and show more stable financial performance. They explain that being free from interest burdens and speculative risks allows financial management to focus more on productivity and operational efficiency.

Furthermore, research by Abdillah dan Bhaidowi (2025) on Islamic business ethics emphasizes that avoiding Sharia prohibitions creates a more just and sustainable system and promotes growth. This occurs because such prohibitions protect business actors from moral hazard, uncertainty, and debt traps that can erode long-term profitability. Meanwhile, Novianto dan Nisa (2024), in their study of Sharia-based UMKM, found that business actors who avoid interest-based transactions experience increased liquidity and solvency in the medium term. They are also more trusted by consumers and business partners, as they are perceived to have high integrity in running their businesses.

These findings support the framework of Islamic Business Ethics (Sastrapratedja, Riberu, & Parera, 1986), which states that Sharia prohibitions are not merely moral or theological commands but functional principles that, when implemented, enhance business sustainability and stability. The prohibition of *riba*, for example, protects entrepreneurs from exploitation and interest-based debt dependency that is harmful in the long run.

In the context of behavioral theory, this result is also aligned with Ajzen's Theory of Planned Behavior (TPB) (1991), where normative beliefs—in this case, Sharia prohibitions—influence behavioral intentions and managerial decisions that are more cautious, just, and ethical. Compliance with Sharia prohibitions fosters strong self-control and forms a professional attitude in making business decisions that impact financial performance.

The direct influence of Sharia prohibitions on financial growth can be explained from several perspectives. Without interest burdens, entrepreneurs focus more on productive financing and cost efficiency. Avoiding *gharar* and *maysir* encourages more cautious and transparent transactions, reducing financial failure risks. Entrepreneurs who comply with Sharia prohibitions are perceived as honest and fair, increasing customer and partner loyalty. A debt-free financial system offers greater resilience in facing economic crises (Novianto & Nisa, 2024; Saifuddin, 2025).

These results demonstrate that commitment to Sharia prohibitions has a tangible impact on business financial success. For entrepreneurs, this principle can serve as the foundation of financial strategy, such as avoiding *riba* and applying profit-sharing schemes. For interest-free business communities, this finding proves that the halal system is not only ethical but also profitable. For regulators, it is important to provide *riba*-free financial instruments so that Sharia principles can be implemented broadly and sustainably.

### **The Influence of Commitment to Sharia Directives on Strategic Sustainability**

The results show that the higher the commitment of business actors to implementing Sharia directives—such as honesty in transactions, keeping promises, upholding trust, providing fair service, and doing *ihsan* (good deeds)—the higher their business's strategic sustainability. Strategic sustainability here refers to competitiveness, adaptability, innovation, and long-term readiness to face market changes.

This finding is consistent with research by Beekun dan Badawi (2005), which emphasizes that strategic management principles in Islam—such as *itqan* (professionalism), *amanah* (integrity), and *shura* (consultation/participation)—directly contribute to the development of sustainable strategies. When entrepreneurs are committed to Sharia directives, they tend to make business decisions that are more ethical, consistent, and long-term oriented.

Research by Hassan dan Hippler (2014) also found that companies incorporating Islamic values into their strategies, such as social responsibility and honesty, possess sustainable competitive advantages. Commitment to Sharia directives fosters customer trust and internal stability—two essential elements in maintaining long-term business strategies.

Furthermore, studies by Adrai dan Perkasa (2024) and Hilma (2022) on business institutions in Indonesia state that adhering to religious directives—such as being honest and not deceiving customers—strengthens market loyalty and opens opportunities for innovation, as business actors become more attuned to customers' long-term needs rather than short-term profits.

Theoretically, these findings support the principles of Islamic Business Ethics and the concept of strategic sustainability in Islamic management (Beekun & Badawi, 2005). According to this framework, Sharia directives are not merely moral values but serve as a foundation for long-term strategic planning. Values such as justice (*'adl*), responsibility (*mas'uliyah*), and honesty (*sidq*) are core components of successful business strategies in a dynamic competitive environment.

From an organizational behavior perspective, these findings also align with the Resource-Based View (RBV) in strategic theory. RBV posits that competitive advantage arises from unique, inimitable internal resources (Dasuki, 2021). In this context, commitment to Sharia directives can serve as an intangible asset in the form of reputation, credibility, and customer trust—all of which are highly valuable strategic capital.

Commitment to Sharia directives enhances strategic sustainability in several ways. Businesses run with principles of honesty, transparency, and promise-keeping generate trust capital, a strategic strength for maintaining long-term customer loyalty and partnerships. The principles of shura and ihsan encourage business actors to be open to feedback and innovation, enabling better adaptation to changes in the business environment. Values such as hard work (*itqan*) and responsibility strengthen a disciplined and efficient work culture, ultimately improving business resilience and competitiveness. Strategic sustainability is not only seen in economic terms but also in social legitimacy. Businesses founded on Sharia directives enjoy wider social acceptance, as they are perceived to bring benefits to society.

These findings demonstrate that Islamic values are not limited to personal worship but also serve as a strategic foundation for sustainable business. Sharia directives can be integrated into a company's vision, mission, and standard operating procedures, forming a strong organizational culture. Hypothesis H3 is proven: commitment to Sharia directives significantly influences strategic sustainability. These findings support the promotion of Islamic value-based UMKM training and strengthen the position of the Islamic economy as a just and adaptive business model.

### **The Influence of Commitment to Sharia Prohibitions on Strategic Sustainability**

No evidence was found to suggest a direct and significant influence of commitment to Sharia prohibitions on strategic sustainability (statistically insignificant). This result indicates that although business actors are committed to avoiding Sharia-prohibited elements—such as *riba* (usury), *gharar* (uncertainty), *maysir* (speculation/gambling), fraud, and other unlawful transactions—this commitment does not directly affect their ability to build sustainable strategies, such as innovation, competitiveness, or long-term adaptability.

This finding is consistent with the study by Dusuki dan Abdullah (2007), which stated that while implementing Sharia prohibitions in business is important for religious compliance and maintaining the moral integrity of a company, it is not sufficient on its own to create direct strategic advantage. This is because such prohibitions tend to be “negative-defensive” in nature—they prevent harm but do not actively promote the formation of innovative and competitive strategies.

Similar research by Shamim dan Karim (2010) also indicates that while compliance with Sharia prohibitions is essential as a foundation for Sharia legitimacy, its influence on business sustainability becomes more impactful when accompanied by proactive implementation of Sharia commands, such as honesty, hard work, and innovation. In other words, merely avoiding what is forbidden does not automatically build strategic strength—positive elements are still required.

From a theoretical perspective, these findings highlight the different roles of commitment to Sharia prohibitions versus commitment to Sharia commands. Conceptually, Sharia prohibitions serve as guardrails—moral and legal safeguards in business activities. The Islamic Ethical Framework classifies prohibitions as *hudud* (boundaries) that protect business actors from sin, fraud, and harm (Elfakhani & Ahmed, 2013). However, in the context of business strategy, Strategic Management Theory explains that strategic sustainability is more influenced by capability development, strategic alignment, and value creation—all of which are more often driven by active and innovative practices as emphasized in Sharia commands, rather than mere avoidance of prohibited elements (Barney, 1991). These findings also support the view that Islamic values in business must be implemented holistically—not only focusing on prohibitions but also empowering positive values (*amar ma'ruf*), such as value-based leadership, work ethic, and social responsibility.

### **The Influence of Commitment to Sharia Commands on Structural Sustainability**

The influence of commitment to Sharia commands on structural sustainability is accepted indirectly through the mediation of strategic growth (total effect = 0.339,  $T = 4.227$ ,  $p < 0.05$ ). This means that Sharia commands do not have a direct impact on structural sustainability, but their influence becomes significant when mediated by strategic growth.

This result indicates that commitment to Sharia commands—such as honesty, responsibility, hard work, and consultation (*shura*)—indirectly strengthens the structural sustainability of a business. This includes the continuity of systems, work processes, internal institutionalization, and governance mechanisms. However, this relationship operates first through the path of strategic growth. In other words, Sharia command values encourage business actors to enhance their strategies and competitiveness, which in turn leads to the formation of stronger and more sustainable organizational structures.

These findings are consistent with the study by Antonio dan Tazkia (2010), which demonstrated that Sharia values like *amanah* (trustworthiness) and *tabligh* (transparency) when applied in management can enhance the quality of strategic leadership in business. Strategies based on Islamic values then promote the development of more adaptive and professional organizational structures.

Furthermore, Kasim dan Dzakiria (2016), in the context of Sharia-based UMKM in Malaysia, also found that the implementation of Sharia command values fosters innovation, long-term orientation, and better strategic decision-making. It is this resulting strategy that serves as a bridge to reinforce the internal structure of a business—such as SOP systems, financial recording, clear task delegation, and human resource development.

In the Indonesian context, Boediningsih (2020) studied how Sharia-based UMKM actors in Central Java were able to form more orderly and sustainable governance when their business strategies were directed and based on Islamic principles. These results support the notion that the influence of Sharia commands on business structures requires an intermediary in the form of consciously and visionary designed strategies.

This result strengthens the understanding that Islamic values in business operate through layered mechanisms. Commitment to Sharia commands drives strategic actions, and from these actions, strong organizational structures emerge. This aligns with the Resource-Based View (RBV) theory, which emphasizes the importance of capabilities as a bridge between values and structural advantages. In this case, Sharia values are intangible resources, but their impact only becomes evident once they are translated into specific business strategies. Structural sustainability—such as management systems, control systems, and work procedures—is the long-term outcome of this process (Barney, 1991).

From the perspective of Islamic Management Theory, Sharia commands are not merely moral aspects but practical guidelines for shaping visionary leadership and organized institutions. This theory states that robust organizational structures are born from divine (*ilahiyah*) values that are systematically applied through well-crafted strategies for the common good.

The influence of Sharia commands on organizational structure is indirect because it operates through the mechanism of strategic adaptation. Values such as honesty, consultation, and consistency shape the work culture, which then gives rise to business strategies. Once a strategy is formed, it necessitates the development of support structures such as SOPs, division of labor, and control systems. Hypothesis H5 is proven to be significant indirectly through strategy mediation. These findings affirm that religious values must be translated into strategy in order to impact organizational structure. Sharia-based business actors must integrate values and strategy, while UMKM facilitators need to teach Sharia-based strategic management.

### **The Influence of Commitment to Sharia Prohibitions on Structural Sustainability**

The influence of commitment to Sharia prohibitions on structural sustainability is accepted directly, with a total effect of 0.333, a T-value of 2.902, and  $p < 0.05$ . This means that business actors' commitment to avoiding practices prohibited in Islamic law—such as *riba* (usury), fraud, *gharar* (uncertainty), and bribery—has a significant and direct effect on the sustainability of organizational structures, without the mediation of other variables. The result indicates that the higher the entrepreneurs' commitment to Sharia prohibitions, the stronger the internal structure of the business they establish. The structure in question includes business management systems, internal regulations, division of tasks, record-keeping systems, and sustainable operational governance. In other words, compliance with Sharia prohibitions affects not only individual morality but also the systems and institutions of the business.

This study strengthens the findings of Sulistyowati, Nissa, Wardono, dan Rasmiaty (2024), who state that Sharia-based businesses that avoid haram practices tend to have greater structural resilience, mainly because their management models avoid systemic risks caused by transaction uncertainty or disorganized administration. In their study on Islamic cooperatives, commitment to Sharia prohibitions significantly contributed to the development of sound administrative and governance systems.

Similarly, Novianto dan Nisa (2024), in the context of Islamic banking, show that principles such as avoiding *riba* and *gharar* promote the creation of more accountable and transparent work systems. Organizational structures and workflows are strengthened to ensure that all transactions comply with strict Islamic legal standards, making the institutions more organized and reliable.

In the context of UMKM, Hasibuan (2023) found that entrepreneurs who avoid fraudulent transactions tend to maintain orderly bookkeeping, have simple SOPs, and establish systematic internal rules. This indicates that the avoidance of Sharia prohibitions is not just an ethical decision but directly contributes to the formation of a solid and crisis-resistant business structure.

These findings support the Islamic Business Ethics Theory, which asserts that avoiding Sharia prohibitions has a structural dimension in management (Jabbar, Ali, Mohamed, & Jalil, 2018). That is, it instills not only individual moral values but also builds operational systems and structures aligned with divine principles. This contrasts with secular approaches that tend to separate ethics from organizational structure. Additionally, from an Institutional Theory perspective, avoiding Sharia prohibitions can be seen as a form of internal institutional pressure, where entrepreneurs feel compelled to create systems that are consistent with religious values (Amenta & Ramsey, 2010). This creates an organization that is not only efficient but also holds social and spiritual legitimacy in the eyes of Muslim stakeholders.

In Muslim communities that reject interest-based systems, commitment to Sharia prohibitions has been proven to significantly contribute to business structural sustainability. Avoiding *riba* and non-halal practices encourages entrepreneurs to build businesses that are orderly, transparent, and well-documented, with elements like work contracts, profit-sharing systems, and clear stock management. These findings confirm that Sharia prohibitions are not merely ethical norms, but also tools for building strong and professional organizational structures. Hypothesis H6 is confirmed and opens opportunities for SME mentors and academics to develop sustainability models based on Sharia compliance.

### **The Simultaneous Influence of Commitment to Sharia Commands and Prohibitions on Business Sustainability**

There is a simultaneous influence of commitment to both Sharia commands and prohibitions on business sustainability. The test results show that commitment to Sharia commands has a significant indirect effect on business sustainability through the mediation of strategic sustainability. Meanwhile, commitment to Sharia prohibitions has a direct effect on financial and structural growth. Thus, both components play vital roles in supporting business sustainability across various dimensions: financial, strategic, and structural.

These findings highlight that implementing Sharia principles comprehensively—both in the form of a commitment to carrying out commands (*amr*) such as *zakat*, honesty, and trustworthiness, and avoiding prohibitions (*nahi*) such as *riba*, *gharar*, and fraud—complement each other in strengthening the foundation of business sustainability. The combination of the two not only enhances the entrepreneur's individual ethics but also shapes resilient business systems and strategies.

This aligns with the findings of Budiono (2017), who asserted that the success of Sharia business entities heavily depends on the comprehensive implementation of Sharia principles, not partial compliance. They explained that holistic Sharia compliance creates added value in the form of customer trust, internal efficiency, and long-term economic continuity. Likewise, Octisa, Ainulyaqin, Achmad, dan Edy (2024), in their study of Islamic microfinance institutions, found that Sharia compliance builds stable, competitive, and trusted institutions. They concluded that Sharia principles are not only normative ethics but also form the managerial and structural foundation of the institution.

In the UMKM context, Putra, Pramadeka, dan S EI (2024) found that business actors who consistently implement Sharia principles—both in terms of commands and prohibitions—tend to be more adaptive to crises, have high customer loyalty, and are more resilient in volatile markets. They emphasized that business sustainability is not only determined by access to capital but also by fundamental values that shape business behavior and structures.

This study reinforces the Islamic Business Sustainability framework, which states that business sustainability in Islam is not measured solely by profitability, but also by moral integrity and system alignment with Sharia principles. The application of Sharia commands and prohibitions functions as both a spiritual and structural mechanism that maintains the balance between *maqashid syariah* (objectives of Islamic law) and economic interests (Brescia, Sa'ad, Alhabshi, Hassan, & Lanzalunga, 2021). These findings also support the Triple Bottom Line concept in the Sharia approach, which emphasizes a balance between financial (economic), social (strategic), and structural (institutional) aspects. When commands and prohibitions are applied simultaneously, these three aspects can be achieved in parallel (Ardhiansyah, 2021).

Moreover, the simultaneous approach to Sharia commitment reflects an understanding of the Tawhidic Paradigm, which integrates the spiritual dimension (devotion to God), the ethical dimension (commitment to His laws), and the managerial dimension (sustainable business practices) as a unified whole in business activities.

These findings indicate that Sharia business sustainability depends not only on innovation or capital but also on holistic commitment to Islamic teachings. Business actors must balance between implementing commands (e.g., *zakat* and honesty) and avoiding prohibitions (e.g., *riba* and fraud). UMKM facilitators should design integrated training programs such as business *fiqh* and *sharia* compliance that emphasize a balanced application of commands (*zakat*, honesty, trustworthiness) and prohibitions (usury, *gharar*, fraud). Regulators should develop incentive policies for entrepreneurs who consistently apply holistic sharia principles, along with operational guidelines based on Islamic Business Sustainability. Continuous mentoring and sharia compliance certification can serve as tools to enhance UMKM competitiveness, build market trust, and ensure business sustainability across financial, strategic, and structural dimensions in line with the *Tawhidic* paradigm. For academics, these findings encourage the development of an "Integrated Sharia Compliance Framework." Hypothesis H7 is confirmed, proving that commitment to Sharia significantly affects sustainability, both directly and indirectly.

## CONCLUSION

There is a positive and significant effect of commitment to Sharia commands on financial growth, as evidenced by the values (total effect = 0.240,  $T = 3.186$ ,  $p < 0.05$ ). Similarly, there is a positive and significant effect of commitment to Sharia prohibitions on financial growth, supported by the values (total effect = 0.471,  $T = 4.400$ ,  $p < 0.05$ ). There is also a positive and significant effect of commitment to Sharia commands on strategic sustainability, as shown by the path coefficient (path coefficient = 0.586,  $T = 12.774$ ,  $p < 0.01$ ). However, there is no positive and significant effect of commitment to Sharia prohibitions on strategic sustainability. Furthermore, commitment to Sharia commands has a positive and significant effect on structural sustainability, supported by (total effect = 0.339,  $T = 4.227$ ,  $p < 0.05$ ). Similarly, commitment to Sharia prohibitions also has a positive and significant effect on structural sustainability, with (total effect = 0.333,  $T = 2.902$ ,  $p < 0.05$ ). Finally, there is a positive and significant simultaneous effect of commitment to both Sharia commands and prohibitions on overall business sustainability. These two forms of Sharia commitment exert a significant influence, both directly (through Sharia prohibitions) and indirectly (through Sharia commands mediated by strategic sustainability), across various dimensions of business sustainability: financial, strategic, and structural. Further research is recommended to expand the scope to various types of businesses and regions, use a longitudinal approach, and develop an integrative Shariah compliance model. Studies should also explore factors influencing the insignificance of the impact of commitment to Shariah prohibitions on strategic sustainability.

## ACKNOWLEDGMENT

Acknowledgments are extended to the Institute for Research and Community Service (LPPM) of the Islamic Institute Mambaul Ulum Surakarta for providing research grant assistance.

## REFERENCE

- Abdillah, A. A. M. P., & Bhaidowi, B. (2025). Prinsip dasar hukum ekonomi syariah: antara keadilan dan profitabilitas. *Jurnal Multidisiplin Ilmu Akademik*, 2(2), 205-216. <https://doi.org/10.61722/jmia.v2i2.4282>
- Adrai, R., & Perkasa, D. H. (2024). Penerapan etika bisnis dan tanggung jawab sosial perusahaan dalam international human resources management. *Jurnal Manajemen Dan Bisnis Madani*, 6(2), 68-85.
- Akbar, F. M. A., Rosidta, A., & Lazuardi, A. (2024). Pengembangan Model Pembiayaan Syariah Untuk Usaha Mikro, Kecil, Dan Menengah (UMKM). *Ar Rasyiid: Journal of Islamic Studies*, 2(1), 29-38. <https://doi.org/10.70367/arrasyiid.v2i1.17>
- Amenta, E., & Ramsey, K. M. (2010). *Institutional theory*. Handbook of politics: State and society in global perspective, 15-39.
- Andriyanto, I., & Nurjanah, N. (2016). Strategi Klaster Industri Menghadapi Pasar Global. *BISNIS: Jurnal Bisnis Dan Manajemen Islam*, 3(1), 85-114. <http://dx.doi.org/10.21043/bisnis.v3i1.1474>
- Anggriani, R. (2024). *Interdependensi Ekonomi dan Konflik Perdagangan: Studi Kasus Perang Dagang Amerika Serikat-tiongkok Tahun 2018-2020*. Universitas Islam Indonesia. <https://dspace.uui.ac.id/handle/123456789/53401>
- Antonio, M. S., & Tazkia, T. (2010). *Ensiklopedia leadership & manajemen Muhammad SAW: "the super leader super manager"*: Tazkia publishing.
- Arahman, R., Lamusiah, S., & Supratman, S. (2020). Transaksi yang Mengandung Unsur Riba, Maysir, dan Gharar dalam Kajian Tindak Tutur. *Jurnal Ilmiah Telaah*, 5(2), 28-35. <https://doi.org/10.31764/telaah.v5i2.2608>
- Ardhiansyah, F. (2021). Implementasi corporate social responsibility berdasarkan konsep triple bottom line Pt Bank Syariah Xyz Tahun 2018, 2019 dan Q3 2020. *Jurnal Ekonomi dan Bisnis (EK dan BI)*, 4(1), 393-402. <https://doi.org/10.37600/ekbi.v4i1.235>
- Aryani, J., Suparmin, S., & Samri, Y. (2019). Analisis Efektivitas Kontribusi Komunitas Masyarakat Tanpa Riba. *TANSIQ: Jurnal Manajemen Dan Bisnis Islam*, 2(2). <https://jurnal.uinsu.ac.id/index.php/tansiq/article/view/6504/0>

- Azwar, A. (2023). Akuntabilitas dalam Transaksi Keuangan Perspektif Islam. *AL-QIBLAH: Jurnal Studi Islam dan Bahasa Arab*, 2(6), 706-722. <https://doi.org/10.36701/qiblah.v2i6.1592>
- Barney, J. (1991). Firm resources and sustained competitive advantage. *Journal of management*, 17(1), 99-120. <https://doi.org/10.1177/014920639101700108>
- Beekun, R. I., & Badawi, J. A. (2005). Balancing ethical responsibility among multiple organizational stakeholders: The Islamic perspective. *Journal of business ethics*, 60, 131-145. <https://doi.org/10.1007/s10551-004-8204-5>
- Boediningsih, W. (2020). Tata Kelola Pengembangan Usaha Umkm Berbasis Syariah. *Jurnal Hukum Bisnis*, 4(1), 312-331. <https://doi.org/10.31090/hukumbisnis.v4i1.1027>
- Brescia, V., Sa'ad, A. A., Alhabshi, S. M. B. S. J., Hassan, R. B., & Lanzalonga, F. (2021). Exploring sustainability from the Islamic finance perspective. *European Journal of Islamic Finance*(19), 45-53. <https://doi.org/10.13135/2421-2172/6107>
- Budiono, A. (2017). Penerapan prinsip syariah pada lembaga keuangan syariah. *Law and Justice*, 2(1), 54-65.
- Dasuki, R. E. (2021). Manajemen strategi: kajian teori resource based view. *Coopetition*, 12(3), 373008. <https://doi.org/10.32670/coopetition.v12i3.710>
- Dusuki, A. W., & Abdullah, N. I. (2007). Maqasid al-Shariah, Masalah, and corporate social responsibility. *American Journal of Islamic Social Sciences*, 24(1), 25.
- Elfakhani, S., & Ahmed, Z. U. (2013). Philosophical basis of entrepreneurship principles within an Islamic ethical framework. *Journal of Transnational Management*, 18(1), 52-78. <https://doi.org/10.1080/15475778.2013.752780>
- Emantika, D. (2021). *Doktrin Komunitas Masyarakat Tanpa Riba (Tinjauan Sosiologi Pengetahuan Karl Mannheim)*. IAIN Ponorogo.
- Ghozali, I. (2014). *Structural Equation Modeling: Metode Alternatif dengan Partial Least Square (PLS)*. Semarang: Badan Penerbit Universitas Diponegoro.
- Hasibuan, A. N. (2023). *Audit Bank Syariah*: Prenada Media.
- Hassan, M. K., & Hippler, W. (2014). *Entrepreneurship and Islam: an overview*. Available at SSRN 3263110.
- Hilma, R. (2022). *Pengaruh Etika Bisnis Islam Terhadap Loyalitas Konsumen Pada UMKM Kampung Aree, Pidie*. UIN Ar-Raniry.
- Iswahyudi, I., & Millatipuan, M. A. (2024). Konsekuensi Terhadap Perekonomian Republik Indonesia Akibat Invasi Rusia Ke Ukraina. *JPEKA: Jurnal Pendidikan Ekonomi, Manajemen Dan Keuangan*, 8(1), 51-68. <https://doi.org/10.26740/jpeka.v8n1.p51-68>
- Jabbar, S. F. A., Ali, H. M., Mohamed, Z. M., & Jalil, F. (2018). *Business ethics: Theory and practice in an Islamic context Regulations and Applications of Ethics in Business Practice* (pp. 257-271): Springer.
- Kasim, A., & Dzakiria, H. (2016). Exploring the effects of macro-environment on the predisposition to adopt strategic orientation among small medium size hotel entrepreneurs. *International Journal of Economics and Financial Issues*, 6(7), 67-71. <https://dergipark.org.tr/en/pub/ijefi/issue/32000/353030>
- Maulana, M. I., & Suyono, E. (2023). Pengaruh Literasi Keuangan Dan Literasi Digital Terhadap Keberlanjutan Bisnis Pelaku UMKM Berbasis Syariah. *Jurnal Ilmiah Ekonomi Islam*, 9(3), 4256-4271. <http://dx.doi.org/10.29040/jiei.v9i3.10856>
- Munadjat, I. (2013). *Pengaruh Penerapan Prinsip Syariah Terhadap Kinerja dan Kesejahteraan Karyawan serta Penyerapan Tenaga Kerja Bank Islam Di Provinsi Jawa Tengah*. UNIVERSITAS AIRLANGGA.
- Novianto, S., & Nisa, F. L. (2024). Pengaruh Penerapan Prinsip-Prinsip Ekonomi Syariah Terhadap Kinerja Keuangan Perbankan Islam. *As-Syirkah: Islamic Economic & Financial Journal*, 3(3), 1223-1235-1223-1235. <https://doi.org/10.56672/syirkah.v3i3.252>
- Octisa, M., Ainulyaqin, M., Achmad, L., & Edy, S. (2024). Peningkatan Minat Masyarakat Dalam Berinvestasi Sukuk Di Indonesia: Suatu Tinjauan Fenomenologi. *Jurnal Ilmiah Ekonomi Islam*, 10(2), 1316-1325. <https://doi.org/10.29040/jiei.v10i2.13313>

- Oktaviani, A., & Rachmawati, L. (2019). Persepsi Nasabah Tentang Kepatuhan Syariah Dan Good Corporate Governance Terhadap Loyalitas Nasabah BNI Syariah Kantor Cabang Surabaya. *Jurnal Ekonomika dan Bisnis Islam*, 2(2), 62-169. <https://journal.unesa.ac.id/index.php/jei/article/view/26456>
- Putra, F. W. D., Pramadeka, K., & S El, M. (2024). *Strategi Pengembangan Usaha Mikro Kecil Dan Menengah (Ukm) Syariah*: Penerbit Berseri.
- Ramadhan, A., & Novitasari, K. (2023). Pengaruh Penerapan Akuntansi Syariah Terhadap Nilai Perusahaan Seiring Berkembangnya Akuntansi Syariah Di Indonesia. *AB-JOIEC: Al-Bahjah Journal of Islamic Economics*, 1(2), 44-53. <https://doi.org/10.61553/abjoiec.v1i2.25>
- Sabilla, S. O., & Wijayangka, C. (2019). Pengaruh literasi keuangan terhadap pertumbuhan usaha pada UMKM. *Almana: Jurnal Manajemen Dan Bisnis*, 3(1), 145-152. <http://journalfeb.unla.ac.id/index.php/almana/article/view/457>
- Saifuddin, S. (2025). Analisis Penerapan Prinsip Syariah dan Dampak Terhadap Kinerja Keuangan UMKM. *Jurnal Ilmiah Ekonomi Islam*, 11(01). <http://www.jurnal.stie-aas.ac.id/index.php/jei/article/view/16591>
- Saputri, F. A., & Setyawan, H. (2021). Pengaruh Pengungkapan Nilai-Nilai Etis Islami Terhadap Profitabilitas pada Perbankan Syariah di Indonesia. *Budai: Multidisciplinary Journal Of Islamic Studies*, 1(1), 43-55. <http://dx.doi.org/10.30659/budai.1.1.43-55>
- Sastrapratedja, M., Riberu, J., & Parera, F. M. (1986). *Menguak mitos-mitos pembangunan: telaah etis dan kritis*: Gramedia.
- Shamim, M., & Karim, N. (2010). Corporate social responsibility: contemporary thought and Islamic perspectives. *Thoughts on Economics*, 21(1), 45-66. <http://www.ierb-bd.org/wp-content/uploads/2011/04/Corporate-Social-Responsibility-Shamim-Uddin-Khan.doc>
- Shofira, N., Sari, J., & Al Rawali, M. R. (2025). Strategi Penerapan Etika Bisnis Islam untuk Meningkatkan Kelayakan UMKM Halal di Indonesia. *Jurnal Intelek Insan Cendikia*, 2(5), 8470-8475. <http://e-journal.stai-iu.ac.id/index.php/Jurnalpendidikandanekonomi/article/view/593>
- Sudarningsih, S., Ansori, M. A., Andari, A. A., Pribadi, J., & Rosmawati, R. (2024). The Dynamics of Al-Irsyad Al-Islamiyah Educational Institution (1914-2000). *Yupa: Historical Studies Journal*, 8(1), 140-154. The Dynamics of Al-Irsyad Al-Islamiyah Educational Institution (1914-2000)
- Sulistyowati, S., Nissa, I. K., Wardono, M. T. N. S., & Rasmiaty, M. (2024). *Teori Ekonomi Syariah*. Penerbit Tahta Media.
- Utami, S. P., & Darmawati, D. (2024). Analisis Pemanfaatan Digital Marketing oleh UMKM dalam Perspektif Fikih Muamalah. *Ghaly Journal of Islamic Economic Law*, 2(2), 8-19. <https://doi.org/10.21093/ghaly.v4i2.8142>
- Wandira, A., Fitriani, D., Fauzi, E. M., & Hotimah, O. (2023). Strategi Negara Kawasan Asia Tenggara dalam Pemulihan Ekonomi Pasca Pandemi Covid-19. *Geographia: Jurnal Pendidikan dan Penelitian Geografi*, 4(2), 132-143. <http://doi.org/10.53682/gjppg.v4i2.7657>
- Wardayati, S. M. (2011). Implikasi sharia governance terhadap reputasi dan kepercayaan bank syariah. *Walisongo: Jurnal Penelitian Sosial Keagamaan*, 19(1), 1-24. <https://doi.org/10.21580/ws.19.1.210>
- Wasti, P. H. (2020). *Dampak Perang Dagang Amerika Serikat (AS)-Republik Rakyat Tiongkok (RRT) Terhadap Perekonomian ASEAN= The Impact of Trade War Between The United States–People’s Republic of China on The ASEAN Economy*. Universitas Hasanuddin.
- Wigati, S. (2022). Perception of Riba According To Mtr-Masyarakat Tanpa Riba (a Community Without Usury). *An-Nisbah: Jurnal Ekonomi Syariah*, 9(1), 50-75. <https://pdfs.semanticscholar.org/04a4/7b2ce46e9227f24031d3843b0f42548a93dc.pdf>
- Winarsih, S., & Sisdiyanto, E. (2024). Peran laporan keuangan dalam menilai transparansi dan keberlanjutan bank syariah. *Jurnal Media Akademik (JMA)*, 2(12). <https://doi.org/10.62281/v2i12.1107>