



## **Increasing Bread Sales with Sharia Principles and Creativity: A Case Study of PDSM Bread UMKM**

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### **ABSTRACT**

This study aims to explore ways to increase bread sales at the PDSM Roti MSME, a small and medium enterprise (SME) that implements Sharia principles and utilizes creativity in its business management. Prioritized Sharia principles include the use of halal ingredients, avoiding usury, and implementing Islamic business ethics such as honesty and social responsibility. Creativity is realized through the development of product innovations, diverse flavor variations, and marketing strategies that adapt to market demand. Qualitative methods including observation, interviews, and document analysis were used to gather information. The findings indicate that combining Sharia principles with a creative approach to operations can increase customer trust and competitiveness in the market. The implementation of halal certification and consultation with Sharia experts confirm the halal aspects of the product. Product innovation and marketing through digitalization have proven effective in increasing sales and expanding the market. This research contributes to the development of sustainable Sharia-compliant bread businesses and can serve as a reference for other MSMEs in increasing sales through Islamic and innovative approaches.

**Keywords:** *umkm, digital marketing, sharia principles.*

### **INTRODUCTION**

The development of the micro, small, and medium enterprise (MSME) sector in Indonesia plays a crucial role in driving national economic growth. According to data from the Ministry of Cooperatives and Small and Medium Enterprises (Kemenkop UKM), MSMEs contribute more than 60% to Gross Domestic Product (GDP) and employ a significant workforce. In sustainable economic development, MSMEs not only drive the economy but also serve as a

means of increasing economic independence based on local creativity and uniqueness. One MSME sector with significant potential is the culinary industry, particularly the production of bread and snacks, which enjoy stable market demand.

PDSM Bread is a culinary MSME focused on creating bread in a variety of attractive flavors and shapes. In running its business, PDSM Bread faces common challenges faced by other MSMEs, such as limited capital, intense market competition, and constantly changing consumer demands. In such competitive conditions, sales growth strategies are crucial for business survival. Therefore, a strategic business approach is needed that not only focuses on profitability but also integrates ethical and spiritual values into all activities. From an Islamic economic perspective, business aims not only to generate material profit but also to achieve blessings and overall well-being.

Sharia principles in marketing emphasize honesty (*shidq*), trustworthiness (*amanah*), justice (*'adl*), and the avoidance of practices such as *gharar* (uncertainty), *riba* (interest), and *maysir* (speculation). Applying these principles in business helps build consumer trust and enhance a business's reputation. Thus, Sharia principles can serve as both a moral foundation and a competitive business strategy tool in a society increasingly concerned with ethical values.

Furthermore, creativity plays a significant role in increasing product appeal and expanding the market. Creativity in marketing encompasses innovations in design, packaging, promotion, and consumer communication. MSMEs like PDSM Bread must continuously innovate to create unique, value-added bread products that meet market preferences, without sacrificing Sharia principles as the primary foundation of their business processes. The combination of creativity and Sharia values is considered to create a sustainable competitive advantage.

By implementing sharia principles and various creative strategies in marketing and product management activities, PDSM Bread is expected to increase sales while strengthening its ethical and professional business image. This study aims to examine in depth how the application of sharia principles and creativity can help increase bread product sales at PDSM Bread, a small and medium enterprise (SME). The results are expected to contribute both theoretically and practically to the development of sharia-based marketing strategies in the MSME sector, as well as serve as a reference for business actors in applying Islamic values in creative and competitive economic activities.

Digital marketing is now widely used by the public in various activities to improve and improve the economy, expanding the reach of the community's marketing efforts, from planning and decision-making to meeting community needs (Sulthan, 2018). Digital marketing has also reached rural communities,

serving as a well-received promotional tool for MSMEs. Based on Law No. 14 of 2008 concerning Public Information Disclosure, every public institution can provide access to public information (State Secretariat, 2008). Information transparency can help the public understand public information comprehensively and transparently (Nike Regina Putri, 2020), such as the preparation of service letters, complaints, and micro, small, and medium enterprises (MSMEs). Currently, MSMEs face the challenge of continuously improving themselves due to increasingly fierce competition. To meet the needs of both loyal and potential long-term customers, the power of digital marketing is essential, one example of which is creating an online store (Selasi et al., 2022).

## **METHOD**

This study employed a qualitative approach with in-depth interviews as the primary data collection technique. The qualitative approach was chosen because it aimed to deeply understand the processes, meanings, and values underlying the business activities of MSMEs. With this approach, the researcher explored how the application of sharia principles and creativity influenced strategies for increasing bread sales at the PDSM Bread MSME, which is independently managed by its owner. This qualitative approach was relevant because the research focused on understanding contextual phenomena, rather than on numerical measurements.

The in-depth interview method was chosen because it allowed the researcher to obtain extensive, detailed, and reflective information from the business owner's direct experiences. Interviews in qualitative research serve to understand the perspectives, motivations, and values held by the research subjects in conducting their business activities. In this context, interviews were used to explore how the PDSM Bread business owner applies sharia principles in daily business activities, fosters creativity in bread products, and develops sales strategies in accordance with Islamic values.

This research was conducted in the Pekalipan area of Cirebon City, West Java, where the PDSM Bread MSME operates. This location was chosen because it reflects the characteristics of small MSMEs developing in urban communities with significant market potential. Interviews were conducted over a week, with the time allocated to the business owner's production and sales activities. A week was deemed appropriate for obtaining in-depth data through repeated interactions and direct observation of daily business activities. The primary informant in this study was the PDSM Bread MSME owner, as the business is still managed independently without any permanent employees.

The owner acts as the product planner, producer, and marketer, so all information related to the application of Sharia principles, business management, and creative innovation could be obtained directly from him. Furthermore, to broaden the perspective, the researchers also conducted additional interviews with two to three regular customers who had experience purchasing PDSM Bread products to obtain consumer perspectives on product quality and Islamic values in service.

The interviews were conducted in person using a semi-structured approach, using a guideline of main questions while still allowing the informants to elaborate on their answers. The questions covered several key topics, such as the application of Sharia principles in production and transaction processes, forms of creativity in product innovation, and the impact of both on increasing sales. Interviews were conducted in a relaxed and friendly atmosphere, ensuring that business owners and customers felt comfortable providing honest and in-depth answers. Interviews were recorded using a voice recorder (with the informant's permission) and supplemented with field notes to ensure the accuracy of the information. The recordings were then transcribed and analyzed using thematic analysis. The analysis involved several stages: data reduction, identification of key themes, interpretation of meaning, and drawing conclusions. In this way, researchers were able to identify the relationship between the application of Sharia principles, business creativity, and increased sales of bakery products in micro, small, and medium enterprises like PDSM Bread. The entire research process was conducted with due regard for research ethics.

Before the interviews began, researchers explained the research objectives, guaranteed the confidentiality of informants' identities, and ensured that information would be used only for academic purposes. Sharia principles such as honesty, trustworthiness, and fairness also served as guidelines for the research. Thus, this research not only produces academic findings, but also reflects the implementation of research that is ethical, has integrity, and is based on Islamic values.

## **RESULTS AND DISCUSSION**

### **1. Principles of Business Ethics in Islam**

From a religious perspective, Islam teaches basic values or general principles that form the basis of business ethics (Utami et al., 2023). These principles can be applied according to changing times and also take into account spatial and temporal conditions. Some of the basic values of business ethics in Islam include:

- a. Tawhid (Unity and Integration-Similarity): This concept refers to the belief in one God.

This view reflects the Islamic way of viewing the unity of life, combining various aspects such as economics, politics, and social affairs into one unified whole. Business ethics in Islam emphasizes the importance of combining religion, economics, and social affairs to create a consistent and orderly integration.

- b. Principle of Responsibility

The principle of responsibility means that an individual or organization must be accountable for all their actions. According to Sayid Qutb, the principle of responsibility is a balance applied in all forms and aspects, such as between the soul and body, between individuals and families, between people and society, and between one society and another (Aini et al., 2024).

- c. Benevolence (Truth)

Truth in this context also includes good and honest attitudes. This means that a person must have the right intentions, attitudes, and actions in carrying out various processes, such as transactions, acquiring goods, developing products, and gaining profits in business.

According to Al-Ghazali, the application of the principle of truth in business includes:

- Giving zakat and sadaqah as an act of kindness and sharing one's fortune with those in need.
- Giving additional time to those in debt, which can even reduce their debt burden.
- Accepting returns of purchased goods with full responsibility (Mukhroni et al., 2024).

## 2. Promotion Mix Analysis on Sales

PDSM Bread's promotion is very simple: selling directly to consumers using a door-to-door system and also through word-of-mouth when distributing the bread. This promotion is considered more practical because consumers can obtain clear information about PDSM Bread products. Technology such as social media is crucial for attracting consumer attention.

By using social media, the products offered can become more widely known to the public and sales can increase. PDSM Bread has tried to promote its products through social media platforms like WhatsApp and Instagram, although to date, its activity has not been optimal. Furthermore, PDSM Bread also runs promotions by offering bonus bread to consumers who buy in large quantities.

This bonus makes consumers more loyal to the product offered, which can encourage repeat purchases and increase sales. In terms of promotion and publicity, this business is still not running optimally because many people are still unaware of PDSM Bread's bread products (Wariyanti et al., 2021).

### **3. Product Price Increase**

Products that meet halal and thayyib standards, both in the selection of raw materials and the production process. This finding aligns with research by Choiruddin et al. (2025) and Damayanti & Rialdy (2024), which states that halal and healthy products can increase satisfaction and a positive image among consumers, making adherence to halal and thayyib principles a crucial factor in building customer loyalty. However, research by Haque (2024) indicates that a lack of product innovation can hinder market competitiveness, necessitating enhanced product diversification. This contrasts with UD. Rachbini's strategy of consistently developing product variations. UD. Rachbini offers a variety of breads tailored to market tastes, traditional cakes such as pastels filled with chicken and vegetables, and themed cakes made with premium halal and thayyib ingredients. These products also come in various sizes and bundled packages to expand the market and strengthen customer loyalty. UD. Rachbini sets fair, transparent, and Sharia-compliant prices. These results align with research by Rachmawati et al. (2024) and Pratiwi and Pratomo (2024), which showed that setting prices based on fairness can increase sales turnover. Conversely, Mukhlis et al., 2024, found that even though prices are set transparently, a balance between production costs and selling prices has not been fully achieved, which can impact the company's competitiveness.

However, UD. Rachbini successfully maintains this balance by setting prices according to product type and size, efficiency in the production process, and the use of local raw materials. This method maintains competitive prices while maintaining product quality (Mahmiyatus & Ardyansyah, 2025). UD. Rachbini's distribution strategy is considered effective due to its strategic location and convenient delivery service, although online media has not been optimally utilized. This finding aligns with PDSM Bread's strategy of combining physical stores and online sales to reach a wider market (Oktavia et al., 2019). UD. Rachbini's promotional strategy focuses on transparency, education, and honesty, using social media and direct interaction with local consumers as primary channels.

This approach aligns with the ethical principles of Islamic-based digital marketing, which have been proven to increase customer trust and positive perceptions, as demonstrated in Wahyuni et al.'s (2024) study of MSMEs in North Sinjai. Other research also shows that implementing Islamic economic principles

in social media management not only improves business performance but also enhances MSME loyalty and brand image (Putri & Yustati, 2024). UD. Rachbini's promotional strategy emphasizes transparency, education, and honesty in communication; This can be implemented through educational series on social media, such as livestreaming on TikTok, interactive WhatsApp catalogs, and seasonal themed packages. All of these strategies are implemented with written and measurable promotional policies to comply with Sharia marketing principles (Wariyanti et al., 2021).

#### **4. Price**

Price is the amount of money consumers must pay to obtain and use a product or service. Generally, price is the total value a customer pays to obtain the benefits of owning or using that product or service. From an Islamic perspective, religious principles guide entrepreneurs to maintain consistency in pricing their products and services. When setting prices, entrepreneurs should avoid setting prices that exceed a reasonable profit, as this can harm customers (Fauzan & Sudrajat, 2025).

Pricing strategies in Islam are based on the words of Allah SWT in the Quran, Surah An-Nisa', verse 29, which reminds us that transactions must be carried out voluntarily and must not harm other parties. The verse reads: "O you who believe, do not devour one another's wealth unjustly, except by means of business conducted by mutual consent. And do not kill yourselves; surely Allah is Most Merciful to you." The translation of this verse demonstrates that every economic activity can be conducted properly and without any element of wrongdoing.

The Qur'anic provisions for the implementation of Sharia marketing include several aspects, namely:

- a. First, it involves trust or faith by ensuring that all business activities remain in line with the teachings of Allah SWT.
- b. Second, entrepreneurs must observe their business behavior and ethics based on the laws established by Allah SWT. Factors such as honesty, obedience, friendliness, tolerance, and flexibility can help create harmony. Third, wealth development must be carried out in a lawful manner, without coercion, providing benefits, maintaining balance in the distribution of wealth, ensuring clarity to avoid disputes, and avoiding unfair competitive practices (Setyowati & Aini, 2025).

#### **5. Maintaining Price Consistency**

Strive to maintain stable prices despite Production costs are increasing. They are not imposing excessive price increases to avoid harming customers. This is an effort to maintain price stability and consider customer welfare. This

action aligns with Islamic principles, which require entrepreneurs to avoid excessive profits and maintain consistent prices. They should adjust prices to production costs, offer promotions to maintain customer satisfaction, and maintain stable prices to avoid burdensome prices. Thus, they implement business principles in accordance with Islamic teachings, namely avoiding excessive profiteering and focusing on the common good (Setyowati & Aini, 2025).

## **6. Promotion**

The marketing media used by PDSM Bread include online ordering platforms such as WhatsApp and Instagram. By using these various platforms, they strive to reach a wider market. Furthermore, they participate in various promotions offered by these platforms and always maintain transparency in providing price information, both regular and discounted prices. They never manipulate this information (Rusli Siri et al., 2025). Based on the interview results, their promotional practices align with Islamic promotional principles. The following is an explanation:

### **a. Using Various Marketing Media**

They use various marketing media platforms such as WhatsApp and Instagram. This demonstrates their efforts to reach a wider market.

### **b. Participating in Promotional Events:** They not only participate in promotions from marketing platforms but also participate in various promotional events, such as Bogasari, the Ministry of Trade, and the Ministry of Tourism. By participating in these events, they aim to increase brand awareness and expand their marketing reach.

### **c. Providing Transparent Price Information**

They provide honest and non-manipulative price information, both for regular and discounted prices. This aligns with Islamic promotional principles, which require honesty and avoiding concealing information from consumers. These practices ensure honest, fair, and Islamic-compliant promotions. They utilize various marketing channels to reach a wider market, participate in promotional events to boost consumer trust, and provide transparent pricing information (Setyowati & Aini, 2025).

## **7. Obstacles Faced by PDSM Bread in Increasing Revenue**

Every micro, small, and medium enterprise (MSME) fundamentally faces various challenges in running its business, both internal and external. If these challenges are not managed effectively, they can disrupt the stability and continuity of the business. This is also the case for PDSM Bread, a culinary MSME. Interviews with the business owner revealed that PDSM Bread is still managed independently without any permanent employees. All processes, such

as production, packaging, and sales, are handled solely by the owner. This presents challenges, particularly in managing time and improving work efficiency. Furthermore, the growing number of competitors in the same sector adds to the pressure on business owners. However, the owner of PDSM Bread remains confident that product quality, affordable prices, and distinctive taste are key to maintaining loyal customers and strengthening the business's market position (Rahma et al., 2024).

#### **8. PDSM Bread MSME Marketing**

Considering increasingly complex business dynamics and the increasing level of global competition and challenges, today's business world is required to think, act, and behave creatively. In such a situation, implementing the Marketing Mix is no longer an option, but a necessity. The use of elements such as social media advertising, appropriate product selection, appropriate pricing, and strategic distribution locations can help accelerate economic growth, especially in the trade and business sector, for both small, medium, and micro enterprises (MSMEs) and large corporations. If business owners are able to optimally manage the four elements of the Marketing Mix (4Ps), the benefits will be felt directly. Companies that are able to survive, grow steadily, and remain in existence are usually those that are able to adapt to technological developments in their business operations. Therefore, implementing the Marketing Mix also represents a form of adaptation to changes in the business environment, enabling products to reach a broader and more diverse market (Shalihin et al., 2025).

The results of this study do not fully align with the theory put forward by Kotler (2012), which states that there are four main marketing strategies that influence sales volume: price, product, promotion, and location. Furthermore, Christina Widiya Utami emphasized that location selection plays a crucial role in a business's success, as a strategic location facilitates easy access for consumers. This means that the more strategic a business's location, the more likely consumers are to make a purchase, ultimately increasing sales volume (Aisyah & Eriyanto, 2025).

#### **9. Strategies for Increasing the Competitiveness of Halal MSMEs.**

To increase the competitiveness of halal MSMEs, an organized strategy is needed, tailored to the potential and challenges they face. The first step is to improve relationships with consumers through active and effective communication. The goal is to build trust between producers and consumers, which is a crucial factor in fostering customer loyalty. With good communication, MSMEs can deeply understand consumer needs, provide honest information, and create a sense of security during transactions. This can also reduce the risk of fraud and enhance the business's reputation. Furthermore, product innovation

is a crucial aspect. MSMEs need to continuously develop products to align with market trends and changing consumer needs. This can be done, for example, by adding new product variants, improving quality, or using more environmentally friendly materials. During the innovation process, it is crucial to ensure that all development activities comply with applicable laws and regulations, including copyright and patent protection, to avoid legal conflicts that could be detrimental to the business (Rusli Siri et al., 2025).

Utilizing digital platforms such as e-commerce is a key factor in reaching a wider consumer base. This technology enables MSMEs to market their products more efficiently and reduce operational costs. With e-commerce, businesses can reach local and global markets without the significant expense of opening a physical store. Furthermore, e-commerce also allows entrepreneurs to obtain consumer behavior data, which can be used to develop more effective marketing strategies. Furthermore, efficient production and distribution costs must also be a priority. By adopting modern technology, such as automation systems or effective supply chain management, MSMEs can reduce waste and increase productivity. This step not only supports business continuity but also provides MSMEs with the opportunity to offer products at more competitive prices without sacrificing quality.

With this combination of strategies, halal MSMEs can strengthen their position in an increasingly competitive market. This success not only increases profits but also has a greater impact on the development of a sharia-based economy in Indonesia. This strategy must be implemented consistently so that MSMEs can face challenges and continue to grow in the future. (Damayanti & Rialdy, 2024)

Table 1. Application of Sharia Principles in PDSM Bread's Bread Sales MSME Business Activities

No	Sharia Principles Applied	Implementation in the Field	Impact on Sales
1	Honesty (shiqh) in pricing.	Product prices are set openly, without manipulation.	Fostering consumer trust and loyalty.
2	Trustworthy in product quality.	Maintaining fresh, hygienic bread quality and fulfilling promises to consumers.	Reducing complaints and increasing customer satisfaction.
3	Halal and Thayyib.	Using halal-certified ingredients and avoiding harmful preservatives.	Expanding the market to the Muslim consumer segment.

4	Fairness in transactions.	Providing portions and bread sizes according to the price paid.	Building a positive image and good reputation in the surrounding community.
5	No usury.	Rejecting interest-based lending systems in capital and transactions.	Maintaining the blessings of business income.
6	Social responsibility.	Setting aside a portion of profits for social activities in the surrounding community.	Cultivating an ethical and trusted business image.

PDSM Bread Sales Growth Graph (2023–2025)

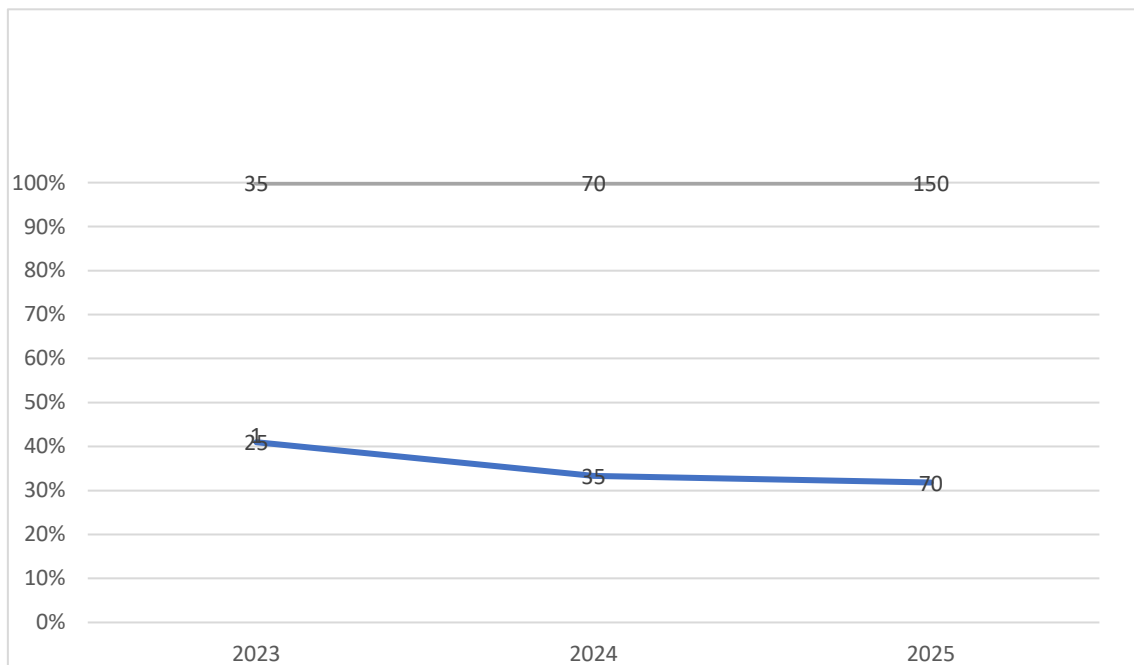


Figure: Graph of PDSM Bread Sales Growth Graph (2023–2025).

Based on research findings, the application of Sharia principles in marketing strategies can increase customer loyalty and maintain business success (Nurul Infitah, 2022).

## CONCLUSION

Based on the research conducted on PDSM Bread MSMEs, it can be concluded that the application of Sharia principles, combined with innovation and creativity, has a significant impact on increasing sales and business sustainability. Sharia principles applied in business, such as honesty, fairness,

transparency, and the prohibition of fraud and usury, can increase consumer trust and strengthen customer loyalty to the products produced. This trust is a crucial asset in building a positive image in the eyes of the public.

Furthermore, the application of creativity in product development, packaging design, and digital marketing strategies has been proven to increase the competitiveness of MSMEs amidst increasingly fierce competition in the bread business. Innovation in various flavors, packaging design, and the use of social media as a promotional tool have a positive effect on increasing sales. Creativity aligned with Sharia values enables businesses to pursue more than just profit, but also to serve the blessings and moral values of Islam.

However, research also shows that MSMEs still face challenges, such as limited understanding of the comprehensive implementation of Sharia principles and limited access to Sharia-based financing. This requires support and collaboration from various parties, such as Sharia financial institutions, local governments, and MSME support institutions, to create an inclusive and sustainable Sharia-compliant business environment. Therefore, implementing marketing strategies based on Sharia principles, combined with creative innovation, can become a model for developing highly competitive MSMEs, oriented toward blessings, and contributing to sustainable economic growth.

This research confirms that Islamic values in modern business practices can provide an ethical foundation for creating a balance between economic profit, social justice, and the welfare of the community.

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