



Sharia Marketing Integration and Business Innovation in Photocopy Business Management: Case Study of U3 Fotocopy

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Abstract

This study aims to analyze the integration of sharia marketing and business innovation in photocopy business management through a case study of U3 FC at UNIDA Gontor Campus. A qualitative approach with a case study method was employed, involving in-depth interviews with U3 FC employees. The findings reveal that U3 FC has implemented sharia-based marketing through transaction transparency, ease of service access, and flexible payment methods (cash, bank transfer, and QRIS). The business innovations adopted include digital ordering via WhatsApp, self-service printing, and service diversification such as book printing, banners, and binding. This study confirms that the integration of sharia marketing and business innovation enhances service efficiency, customer loyalty, and business sustainability grounded in Islamic values. Theoretically, this research contributes by presenting an integration model that has been under-explored in prior studies, while practically, it serves as a reference for similar business units in comprehensively applying sharia principles to achieve a balance between business profit and the value of blessing (barakah).

Keywords:

Business
Innovation,
Business
Management,
Sharia
Marketing

Abstrak

Penelitian ini bertujuan untuk menganalisis integrasi pemasaran syariah dan inovasi bisnis dalam pengelolaan usaha fotokopi melalui studi kasus U3 FC di Kampus UNIDA Gontor. Penelitian ini menggunakan pendekatan kualitatif dengan metode studi kasus, yang melibatkan wawancara mendalam dengan karyawan U3 FC. Hasil penelitian menunjukkan bahwa U3 FC telah menerapkan pemasaran berbasis syariah melalui transparansi transaksi, kemudahan akses layanan, dan fleksibilitas metode pembayaran (tunai, transfer bank, dan QRIS). Inovasi bisnis yang diterapkan meliputi pemesanan digital melalui WhatsApp, sistem swalayan cetak, serta diversifikasi produk dan jasa seperti cetak buku, banner, dan penjilidan. Penelitian ini mengonfirmasi bahwa integrasi pemasaran syariah dan inovasi bisnis dapat meningkatkan efisiensi layanan, loyalitas pelanggan, dan keberlanjutan usaha yang berbasis nilai-nilai Islam. Temuan ini memberikan kontribusi teoretis dengan menawarkan model integrasi yang selama ini belum banyak dikaji, serta menjadi rujukan bagi unit usaha sejenis dalam menerapkan prinsip syariah secara komprehensif guna menciptakan keseimbangan antara keuntungan bisnis dan nilai keberkahan.

Kata

kunci:
Inovasi
Bisnis,
Pemasaran
Syariah
Pengelolaan
Usaha.

Introduction

In the era of globalization and digitalization, businesses are undergoing rapid transformation across various sectors. Advances in technology, changing consumption patterns, and increasing competition demand that business players adopt adaptive and innovative strategies to remain relevant and competitive in every era. One sector that has also experienced these changes is the service in-



dustry, including the photocopying business. Although classified as a conventional business, the photocopying industry faces new challenges with the rapid development of digital technology and shifting consumer preferences toward more efficient and practical services (Apasrawirote, Yawised, & Muneesawang 2022; Denas Hasman Nugraha 2023; Lottu et al. 2023; Shehadeh et al. 2024; Efrina et al. 2024; Malekpour et al. 2025).

Today, the sustainability of a photocopying business is no longer solely dependent on basic document printing and copying services but also on its ability to adopt innovation and implement effective marketing strategies. In this context, the concept of Sharia marketing emerges as an approach that can enhance consumer trust and build sustainable business relationships (Voak, Fairman, and Wahyuni, 2023; Agu, Iyelolu, and Idemudia, 2024; Wibowo, 2023; Asif & Akh-laq, 2024; Andespa et al. 2025). Sharia marketing emphasizes principles of transparency, honesty, and fairness in every transaction (Daabes 2018; Aman 2020; Utomo & Sekaryuni 2021; Alsayed & Kayadibi 2025).

Business innovation plays a crucial role in increasing competitiveness, especially in the ever-evolving service sector (Ionescu & Dumitru 2015; Sipa 2017; Farida & Setiawan, 2022; Otache 2024). According to Joseph Schumpeter (1934), in the Business Innovation Theory, innovation is a key factor in economic growth and business sustainability. Innovation can encompass various aspects, including the development of new products and services, the use of modern technology, and the adaptation of business models to market demands. In the photocopying industry, innovation has led to new services such as digital printing, self-service photocopying, and the integration of digital payment systems, making transactions more convenient.

Many related studies have been conducted that examine how Sharia marketing can be integrated with business innovation in management (Hanfan et al. 2023; Mas & Manulandong 2024; Afriyanto, Ginting, & Dari 2025; Suhirman et al. 2025; Andrianto, Syah, & Wibowo 2026). The application of Sharia marketing has often been discussed in the context of halal food industries, Islamic banking, or other trade sectors, while studies in the service industry especially photocopying remain scarce. In reality, the service sector has unique characteristics that require a distinct marketing approach, particularly in building customer loyalty and creating added value for businesses (Talib et al. 2024).

One commonly used theory in conventional marketing for analyzing business strategies is the Marketing Theory by E. Jerome McCarthy (1960), which introduced the Marketing Mix (4P) concept (Beke 2018; Xia 2023). This concept includes four key elements: Product, Price, Place, and Promotion, which are considered fundamental factors in determining the success of a business marketing strategy (Mariam & Aryani 2023; Haris, Samosir, & Lubis 2023). However, in the context of Sharia marketing, the approach used is more comprehensive. In addition to these four basic elements, Sharia marketing also incorporates additional components, forming what is known as the 9P Model. This model consists of Product, Price, Place, Promotion, along with five additional elements: People, Process, Physical Evidence, People Opinion, and Payment. This approach integrates Sharia principles to ensure that every marketing element reflects Islamic ethics and values (Rahman, Taqwiem, & Rachma 2024; Subagio et al. 2024).

The integration of Sharia marketing and business innovation in the photocopying industry presents a strategic solution for maintaining business sustaina-



bility amidst the increasingly competitive service industry. By prioritizing principles of honesty, transparency, and fairness, Sharia marketing can build customer trust and enhance their loyalty to the services provided (Fazri et al. 2023). Meanwhile, business innovation enables photocopying businesses to grow and remain relevant to the ever-changing market needs. Essentially, in the service industry, innovation is not only about technological advancements but also about operational strategies and business management (Radzi et al. 2024). Additionally, integrating digital payment methods can improve transaction efficiency and provide greater convenience for consumers. With continuous innovation, photocopying businesses can become more competitive and adaptive in facing competition from the expanding digital printing services market (Saputri 2020).

Although business innovation enhances efficiency and broadens market reach, challenges in its implementation still exist. One major challenge is the readiness of business owners to adopt technology and effectively implement Sharia-based marketing strategies. From the consumer perspective, while Sharia marketing emphasizes ethical values and transparency, not all consumers specifically seek services based on Islamic principles (Budiwati 2018). Therefore, it is essential to ensure that the services offered remain competitive in terms of quality, price, and accessibility. In this regard, a value-driven marketing strategy that highlights honesty, transparency, and commitment to customer satisfaction can be a more effective approach (Amry et al. 2024).

Several previous studies have discussed Sharia marketing across various sectors, such as the halal food industry, Islamic banking, and Sharia-based retail (Mulyati et al., 2020; Aldillah et al., 2023). Additionally, research on business innovation in the service sector has shown that digitalization can improve operational efficiency and customer satisfaction by up to 30% compared to conventional methods (Alfarizi & Ngatindriatun, 2022). However, studies specifically examining the application of Sharia marketing in the photocopying business remain limited. Some relevant studies referenced in this research include analyses of Sharia-based marketing strategies (Juliansyahzen, 2022), human resource competencies in Sharia business innovation (Hadjri et al., 2023), and the use of technological innovation in Sharia-based marketing.

This study offers novelty in several aspects that have not been extensively explored, particularly in the integration of Sharia marketing and business innovation in service enterprises. Until now, the concept of Sharia marketing has been more commonly applied in the trade and financial sectors, while its implementation in the service industry especially in the photocopying business has rarely been discussed in depth (Madjid 2022). By combining the principles of Sharia marketing, which emphasize honesty, transparency, and fairness, with business innovation strategies focused on efficiency and competitiveness, this study seeks to present a new perspective on the management of Sharia-based businesses (Kadir 2023). More than just a theoretical analysis, this research also aims to develop a practical Sharia marketing strategy model for small service-based businesses. This model is expected to serve as a guideline for entrepreneurs in growing businesses that not only prioritize profit but also uphold sustainable ethical values (Mustofa, 2021).

This study employs an empirical approach by examining a case study of U3 FC Universitas Darussalam Gontor, a photocopying business operating in an academic Islamic boarding school environment. The uniqueness of this research lies



in its Sharia-based locus, as Universitas Darussalam Gontor is a pesantren-based university in Indonesia. This setting reflects the complexity of applying Islamic economic principles in service businesses while also serving as an example of Sharia marketing implementation in an academic photocopying business. The urgency of this research stems from the need for service businesses, such as photocopying, to adapt to evolving times. Sharia marketing, which emphasizes honesty, fairness, and transparency, is believed to enhance business efficiency while fostering a harmonious and mutually beneficial relationship between business owners and consumers (Syarif & Adnan 2019).

This study aims to analyze the integration of sharia marketing and business innovation in managing a photocopying business through a case study of U3 FC at the UNIDA Gontor Campus. The findings on the implementation of Sharia marketing at U3 Fotocopy UNIDA Gontor indicate that the business integrates Sharia principles into every aspect of its operations (Talib et al. 2024). U3 Fotocopy provides printing services, including photocopying, printing, and bookbinding, with flexible payment options, including cash, bank transfer, and QRIS. Customers can also place orders via WhatsApp, making transactions more convenient and efficient. The implementation of Sharia marketing principles, which emphasize price transparency, honesty, and ease of transactions, has been proven to increase customer trust and generate significant revenue growth, from IDR 16 million to IDR 20 million per month (a 25% increase). Other innovations, such as the use of customer cards for transactions and online ordering, have also contributed to speeding up processes and reducing transaction errors.

Literature Review

Sharia Marketing

Sharia marketing is a business strategy that regulates the creation, offering, and exchange of value to stakeholders in accordance with the contract and principles of Islamic muamalah. This approach is not only profit-oriented, but also on social blessings and benefits (Bawana & Indiharwati 2020). If conventional marketing tends to pursue maximum efficiency and profit without strict ethical supervision, then sharia marketing places moral values as the main foundation in every business activity.

In the operational context of this research, sharia marketing is operationalized through four indicators that can be measured systematically, namely: *shiddiq* (honesty), *amanah* (responsibility), *tabligh* (clear communication), and *fathanah* (professional intelligence). The mechanism in the research methodology is described as follows: (1) *Shiddiq* is measured through observation of the transparency of pricing, the suitability between the information conveyed and the reality of the product/service, and the absence of elements of fraud in promotion; (2) *Amanah* is identified through in-depth interviews regarding the consistency of service quality, fulfillment of promises to customers (e.g. timeliness of order completion), and responsible management of business funds/assets, and this is re-verified from the customer's point of view, (3) *Tabligh* is observed from a straightforward and non-misleading way of communication, both in direct interaction at the counter and through digital media, as well as the availability of complete information regarding service procedures; (4) *Fathanah* is assessed from the ability of business units to innovate services, as well as operational efficiency that remains within the sharia corridor (Kurniawati 2023).



The idea of business ethics in Islam has long been pioneered by Ibn Khaldun in his book *Muqaddimah*. He emphasized the importance of fairness, transparency, and ethics in every economic transaction. According to Ibn Khaldun, trade should be oriented towards *maslahah* (social welfare) and should be regulated to prevent harmful practices such as hoarding of goods (*ihthikar*) and uncertainty (*gharar*). He also stated that market prices are determined by the demand and supply mechanisms, but the balance must be maintained through government supervision in accordance with sharia principles. This view shows that in Islam, the market is not allowed to run uncontrolled, but remains in the corridor of justice and ethics (Laabdi, 2021).

In the development of modern marketing theory, E. Jerome McCarthy (1968) introduced the concept of marketing mix known as the 4P model, namely Product, Price, Place, and Promotion. This model became a fundamental framework in conventional marketing strategies. In 1981, Booms and Bitner expanded this concept by adding three new elements, namely People, Process, and Physical Evidence, thus forming a more comprehensive 7P model, especially for the service industry model (Subagio et al. 2024). Furthermore, this concept continued to evolve by including two additional elements: Payment method and Packaging, thus becoming the 9P model. Payment is important considering the diversification of digital payment methods, while Packaging includes an attractive and informative aspect of product presentation.

Furthermore, Abuznaid (2020) added two value dimensions to the 9P framework, namely Promise and Patience. Promise refers to a business's commitment to provide services as promised, which reflects the values of trust and *shiddiq* in Islam. Patience refers to patience in serving customers, perseverance in building long-term relationships, and resilience in facing business challenges without sacrificing ethical principles. The addition of these two elements reinforces the value dimension in marketing, making it not only transactional, but also relational and sustainability-oriented models (Subagio et al., 2024).

Thus, sharia marketing not only distinguishes itself from conventional marketing through its ethical foundation, but is also systematically operationalized through four main indicators; *shiddiq*, *amanah*, *tabligh*, and *fathanah* which are integrated with the modern marketing mix framework (4P to 9P) and enriched with the values of Promise and Patience as a form of implementation of the principles of justice, transparency, and benefit taught by Ibn Khaldun. This entire theoretical framework is the foundation of analysis in the research to evaluate the extent to which U3 Fotocopy's business unit implements sharia marketing consistently and measurably in its operational practices.

Business Innovation Theory

Business innovation is a key driver of economic development. Joseph Schumpeter, in *The Theory of Economic Development* (1934), emphasized that innovation drives growth through creative destruction, where old methods are replaced with more efficient solutions. This innovation includes product development, technology adoption, production methods, and market expansion. However, without proper regulation, innovation can lead to economic inequality due to monopolies or resource exploitation (Meramveliotakis & Manioudis 2021).

On the other hand, Syed Muhammad Naquib al-Attas introduced the concept of value-based development, emphasizing that economic growth should be



rooted in moral and spiritual principles, not just material gain. According to him, business innovation should prioritize public welfare, justice, sustainability, and social responsibility (Rahmawati et al., 2020). Thus, innovation should not only focus on efficiency and profitability but also ensure broad societal well-being. Integrating these two perspectives creates a more holistic approach to business innovation. Schumpeter provides a strong economic foundation by highlighting the role of innovation in driving growth, while Al-Attas introduces an ethical and social dimension to ensure innovation aligns with justice and collective well-being (Maryniak, 2024).

In the context of Sharia business, these principles are even more relevant, as innovation must consider morality and social balance, rather than merely pursuing profit. Hence, ideal business innovation is one that contributes to economic progress while ensuring its processes and outcomes align with justice, sustainability, and social responsibility. This approach promotes inclusive and sustainable growth, where innovation serves as a tool for collective prosperity without compromising fundamental societal values (Asif & Akhlaq 2024).

Integration of Sharia Marketing and Business Innovation

Sharia marketing and business innovation basically have a strong common ground in the principles of justice, transparency, and social welfare. The two cannot be separated when a business wants to grow sustainably without abandoning Islamic values. This integration is necessary because sharia marketing provides a sharia framework in its interaction with the market, while business innovation provides a mechanism for adaptation to environmental changes. Without complete integration, a business can be trapped at two extremes: too rigid in its grip on principles to lag behind in innovation, or too aggressive in innovating to ignore sharia ethics (Nasution et al., 2022). Therefore, a theoretical framework is needed that brings the two together conceptually.

Conceptually, the integration of sharia marketing and business innovation can be built through a value-innovation matrix that combines four main dimensions: (1) Ethical values that are sourced from the principles of *shiddiq*, *amanah*, *tabligh*, *fathanah* and *maslahah*; (2) Process Innovation which includes operational efficiency and digitization of services without elements of *gharar* and usury; (3) Customer Value Innovation that is oriented towards increasing benefits and equitable satisfaction; and (4) Social Innovation that involves a positive impact on the community and the environment. These four dimensions are interrelated: ethical values become the filter for any innovation, ensuring that process innovation and customer value remain within the sharia corridor, while social innovation becomes an output that reflects the ultimate goal of Islamic economics (Nasution et al., 2022).

The philosophical foundation of this integration can be traced back to Ibn Khaldun's thought in Muqaddimah, who emphasized that the market should run with morality, prioritizing honesty, openness, and a balance between demand and supply. According to Ibn Khaldun, the Islamic market mechanism is not just economic freedom, but must be regulated to prevent exploitation and fraudulent practices that harm society. This view is in line with *maqasid asy-shari'ah* (shari'a goals) which ensures that economic activities contribute to the protection of religion, soul, intellect, posterity, and property. Thus, business innovation in



Islam must not only pursue efficiency, but also maintain balance and social justice (Laabdi, 2021).

At the operational level, this integration is strengthened by the development of a sharia-based marketing mix. The 4P (Product, Price, Place, Promotion) model developed by McCarthy, was later expanded to 7P with the addition of People, Process, Physical Evidence (Booms & Bitner), up to 9P with the inclusion of Payment and Packaging, being the relevant framework. Samir Abuznaid added two dimensions of value, namely Promise and Patience, which strengthen the relational and sustainability aspects. In the context of integration, these elements of the marketing mix must be filtered with sharia values: products do not contain haram elements, prices are set fairly and transparently, promotions are not manipulative, and processes and payments are free from *riba* and *gharar*. Thus, the marketing mix is no longer just a marketing tool, but a vehicle for the implementation of integration between ethics and innovation (Subagio et al. 2024).

Joseph Schumpeter's theory of business innovation of creative destruction emphasizes that economic progress is born from replacing the old ways with more efficient ones. However, in the perspective of Syed Muhammad Naquib al-Attas, this idea needs to be balanced through value-based development, where business innovation is not solely profit-oriented, but rooted in moral and spiritual values. The principle of monotheism emphasizes that every human activity, including innovation, must be based on the recognition of Tawheed as the basis of knowledge, so that knowledge is not just a collection of facts, but part of a cosmic and ethical unity that reflects the harmony of creation (Irfani and Siswanto 2025). The ideal innovation is one that prioritizes public welfare, justice, sustainability, and social responsibility. Within the framework of integration, Schumpeter's approach provides adaptive dynamism, while al-Attas's approach provides ethical direction so that innovation does not create gaps or exploitation.

This thought is further strengthened by Al-Mawardi in Al-Ahkam al-Sultaniyyah, which emphasizes that all economic activities must be oriented towards the welfare of the community and the nation, by upholding justice, deliberation, and trustworthy leadership. Al-Mawardi stated that business and trade in Islam are not just economic transactions, but also play a social role in maintaining the stability of society (Sapridia, Barkah, & Umaru 2021). He highlighted the importance of government oversight to ensure a fair distribution of wealth and prevent monopolies and exploitation. According to Al-Mawardi, the principle of deliberation in economics indicates the need for the involvement of all stakeholders in economic decision-making, including in marketing strategies and business innovation. This aims to create an economic ecosystem that is fair, sustainable, and based on Islamic ethical values (Meramveliotakis & Manioudis 2021).

Based on the theoretical framework above, the integration of sharia marketing and business innovation in this study is interpreted as a process that strengthens each other, where business innovation becomes a means to increase the effectiveness of sharia marketing, while sharia principles are the control and direction for the development of innovation. Operationally, this integration will be analyzed through three layers: (1) a value layer that reflects the application of *shiddiq*, *amanah*, *tabligh*, *fathanah*, promise, patience, and *maslahah*; (2) the innovation layer that includes product, process, marketing, and business model in-



novation; and (3) the impact layer which includes business performance (revenue, number of customers) and social impact (blessings, contribution to society). These three layers form the analytical framework used to evaluate practices at U3 Fotocopy.

Method

This research uses a qualitative approach with a case study method, which aims to understand in depth the application of sharia marketing and business innovation in the management of U3 Photocopy at Universitas Darussalam Gontor (UNIDA Gontor). The selection of the case study method is based on the need to explore the phenomenon holistically and contextually, where the researcher seeks to explore the meanings, processes, and dynamics that occur in the business unit (Sabilillah and Iswandi 2023). The qualitative approach was chosen because it allows researchers to obtain rich and in-depth data through direct interaction with informants in the field, so that they can fully capture how sharia values are integrated in daily business practices.

Data collection was carried out through semi-structured interviews with key informants, namely Mr. Fatawi as an employee of U3 Fotocopy who is directly involved in the daily operations of the business. The interview lasted for one week at the location of U3 Fotocopy, UNIDA Gontor Campus, with an adjusted duration based on the availability of informants and the depth of information obtained. The selection of informants is based on the consideration that employees have direct knowledge and empirical experience regarding the application of sharia marketing and business innovations carried out. The interview guidelines are structured in a semi-structured manner to keep the focus on the research topic while still providing flexibility for the informant to express his or her experiences and views broadly. All interview results are then transcribed verbatim to maintain the integrity of the meaning of each informant's statement.

Data analysis is carried out through a thematic approach, where the transcribed data is categorized by filtering information relevant to the focus of the research, namely the implementation of sharia marketing (including the values of *shiddiq*, *amanah*, *tabligh*, *fathanah*), applied business innovations, and challenges and their impact on business performance. The analysis process begins with data reduction, namely selecting and sorting raw data from interviews in accordance with the research theme, then continues with the presentation of data in the form of thematic narratives, and ends with the drawing of conclusions (Naamy, 2019).

The selection of the research locus at U3 Fotocopy UNIDA Gontor is based on the consideration that this location is in the pesantren campus environment inhabited by students and academics with a dormitory-based education system, so that U3 Fotocopy becomes a strategic center and photocopying service center for the entire campus community. This condition makes U3 Fotocopy a relevant business unit to be studied in the context of the application of sharia marketing and business innovation in the Islamic educational institution.

Results

Implementation of Sharia Marketing in the Management of U3 FC

Sharia marketing refers to a marketing approach based on Islamic principles, encompassing values such as honesty (*shiddiq*), trustworthiness (*amanah*), transparency (*tabligh*), and professionalism (*fathanah*). The implementation of sharia marketing aims to ensure that all marketing and operational activities of a



business align with Islamic teachings, both in terms of business ethics and fair-ness in transactions (Fauziah, 2021).

At UNIDA Gontor Campus, Fotocopy U3 operates as a business unit specializing in printing services, including photocopying, printing, bookbinding, book printing, banner printing, and other related services. Based on an interview with Mr. Fatawi, an employee of U3 FC, the business operates daily from 08:00 AM to 03:30 PM, providing essential services to students, lecturers, and academic offices in fulfilling their administrative and academic needs.

Fotocopy U3 offers a variety of printing services that facilitate users in printing documents such as academic assignments, posters, or other materials. Students can independently print documents using the computers available on-site and then make payments at the cashier. Additionally, Fotocopy U3 provides an ordering service where customers can send their files via WhatsApp along with order details (number of copies and print type). Once the document is printed, customers receive a confirmation and payment details. To facilitate transactions, Fotocopy U3 offers three payment methods: cash, bank transfer, and digital payments using Quick Response Code Indonesian Standard (QRIS). These multiple payment options provide flexibility for customers to complete transactions practically and according to their preferences (Sekarsari, Indrawati, & Subarno 2021).

The implementation of sharia marketing principles is evident in how Fotocopy U3 manages its services and transactions. The provided services are transparent, with clear processes that are easily accessible to customers. Students, for instance, can efficiently use the facilities to print documents without unnecessary obstacles. Moreover, the flexibility in payment options demonstrates an effort to enhance convenience and meet customer needs efficiently. Fotocopy U3 not only prioritizes financial gains in its operations but also ensures that its business activities align with Islamic business ethics, including transparency, fairness, and professionalism. Hence, while this business remains focused on sustainability, it also emphasizes the values of *barakah* (blessing) and customer satisfaction as key considerations in its management.

Overall, Fotocopy U3 at UNIDA Gontor Campus serves as an effective business unit in fulfilling the printing needs of the academic community. Through the application of sharia marketing based on Islamic principles, Fotocopy U3 can provide efficient, transparent services aligned with Islamic business ethics, which emphasize honesty, trustworthiness, and customer convenience. The implementation of sharia marketing is reflected in a fair and professional service system, such as easy access for students to print documents independently or through online orders. Additionally, the flexible payment system cash, bank transfer, and QRIS demonstrates business innovation while remaining compliant with sharia principles (Sekarsari, Indrawati, & Subarno 2021). By adhering to Islamic business ethics, Fotocopy U3 not only focuses on profit but also on *barakah*, customer satisfaction, and the values of fairness and convenience in transactions.

The implementation of business ethics in Islamic economics is increasingly facing complex challenges in line with technological advancements and the evolving times. Business operators are required to adapt to the digital era, which prioritizes speed and efficiency in transactions. In this context, the U3 Fotocopy (FC) business unit at UNIDA Gontor also experiences business dynamics that necessitate adaptive strategies to remain competitive while staying within the boundaries of sharia principles.



In general, business challenges can be categorized into two main aspects: internal and external challenges. Internal challenges relate to managerial and operational aspects, including human resource management, business innovation, and marketing strategies based on Islamic principles. Meanwhile, external challenges include market trend changes, sharia regulations, and economic dynamics that may affect business sustainability. The challenges in implementing sharia marketing at U3 Fotocopy can be classified into several aspects, including operations, technology, human resources, and compliance with sharia principles. The following are some potential challenges faced:

Maintaining Transparency in Pricing and Service Quality

It is important to maintain transparency in prices and services. The challenge is to ensure that the prices offered remain fair and in line with the value of the benefits provided. If there is a price change due to an increase in the cost of raw materials (ink, paper, electricity, etc.), U3 Fotocopy must remain transparent to customers to avoid the practice of *gharar* (uncertainty) in transactions.

Avoiding the Element of *Gharar* and Practices that are not Sharia-compliant

Sharia marketing requires businesses to run without the elements of *gharar* (uncertainty) and usury. In the context of U3 Photocopying, the challenge is to ensure that all transactions are done with a clear contract, without any hidden costs or discrepancies between the price delivered and paid. In addition, the digital payment methods used must comply with sharia principles, such as avoiding interest-based transactions or late fees.

Competition with Digital Services and Changing Consumer Behavior

As technology develops, many students and lecturers prefer to use digital documents rather than printing them in physical form. This may reduce the demand for print services. The challenge for U3 Fotocopy is how to stay relevant to market needs while maintaining sharia marketing principles and Islamic business.

Equipment Maintenance and Reliability

Printing services are highly dependent on the condition of photocopiers and printers. If there is a breakdown or running out of printing materials (such as ink or paper) without backup preparation, the service may be disrupted. Regular maintenance is a challenge to keep operations running smoothly.

Consistency in Islamic Value-Based Services

Customer satisfaction is not only measured from the business aspect, but also from the way the service is in accordance with Islamic values, such as honesty (*sidiq*), trustworthiness, and the best service (*ihsan*). The challenge for U3 Fotocopy is to ensure that all staff and employees understand and apply Islamic business ethics in every transaction, including in communicating with customers, completing orders on time, and avoiding complaints due to service errors.

Efficiency and Resource Management.

Operational management efficiency must be well established. The challenge is to ensure that services remain fast and efficient without sacrificing quality or honesty in transactions. For example, when the number of orders is high, U3 Fotocopy must be able to manage queues without causing inconvenience to customers, as well as ensuring that no party feels disadvantaged.



Reliability and Flexibility of Payment System

U3 Fotocopy has provided several payment methods, such as cash, bank transfer, and QRIS. However, the challenge in sharia marketing is to ensure that the payment system does not contain elements of usury and remains easily accessible to all customers. If there are technical glitches or limited access to certain payment methods, this may hinder transactions and reduce customer convenience.

Improving Customer Loyalty in the Sharia Corridor

Building customer loyalty must be done with strategies that are in accordance with Islamic values, such as providing the best service, fair prices, and promotions that do not contain manipulative elements. The challenge for U3 Fotocopy is how to retain customers in the long term without using conventional marketing strategies that are aggressive or not in accordance with sharia principles.

To face the various challenges that exist, U3 Fotocopy needs to continue to strive to improve service quality by providing fast, friendly, and professional services in order to optimally meet customer needs. In addition, maintaining sharia values in every transaction is very important, such as avoiding elements of usury, gharar (uncertainty), and transactions that are not in accordance with Islamic principles. In the face of increasingly fierce market competition, innovation is also a major factor for U3 Fotocopy to remain relevant and competitive, both through technological improvements, service diversification, and more flexible payment systems. By applying sharia business principles and adapting to the times, U3 Fotocopy is expected to continue to grow and provide wider benefits to the academic community and the surrounding community.

After implementing sharia marketing in the transaction system at U3 Fotocopy for the past few years, there has been a significant increase in sales transactions. Previously, U3 Fotocopy earned an average income of Rp16 million per month. However, with the implementation of sharia marketing principles, such as price transparency, better service, and convenience in sharia-based payment systems, the monthly revenue has increased significantly. This increase shows that the Islamic values-based business approach is able to attract more customers, both from among students, lecturers, and academic bureaus who need fast and quality printing services.

The main factor driving this increase in transactions is customer trust in a more transparent and sharia-compliant transaction system. With flexible payment services, such as cash, bank transfer, and QRIS, customers have more options in completing their transactions easily and safely. In addition, more professional and friendly services also increase customer satisfaction, so they are more loyal and likely to return to use U3 Fotocopy services. Marketing strategies that prioritize Islamic ethics, such as the absence of gharar (uncertainty) practices in prices and services, also make customers feel more comfortable and trusting of this business.

In recent years, after the implementation of sharia marketing, U3 Fotocopy's average revenue has increased significantly from Rp16 million to around Rp20 million per month. This represents a growth of 25%, indicating that the sharia-based approach has had a positive impact on business performance. In addition, the number of customers has also increased in the last three months. Data shows that the average number of customers per month has increased from around 500



transactions to more than 650 transactions. This shows that customers are increasingly trusting and comfortable with the sharia marketing system implemented.

Going forward, U3 Fotocopy can continue to develop its sharia marketing strategy by expanding services, increasing technological innovation in the transaction system, and maintaining service quality so that business growth remains sustainable. Thus, not only the economic aspect increases, but also the sharia values in business can be maintained and provide benefits to all parties involved.

Business Innovation Implemented at U3 Photocopy

In developing its photocopy business, U3 Photocopy adopts the concept of Sharia marketing integration, emphasizing values such as honesty, transparency, and trustworthy service for customers. By applying Sharia principles, U3 Photocopy does not solely focus on profit but ensures that every transaction is conducted based on ethical business practices. One of the key implementations of Sharia marketing is providing honest pricing, product quality transparency, and fair transactions for all customers. Additionally, U3 Photocopy builds harmonious relationships with customers through effective communication and excellent service, fostering trust and long-term customer loyalty.

Aligned with its Sharia marketing concept, U3 Photocopy continues to innovate to enhance service quality and operational efficiency. One of the innovations implemented is a customer card-based payment system, enabling faster and more practical transactions without the need for cash. Furthermore, U3 Photocopy offers digital ordering services for items such as paper and office supplies through platforms like WhatsApp, allowing customers to purchase their needs conveniently without visiting the store. These innovations have helped improve customer satisfaction and expand market reach through technological advancements.

The combination of Sharia marketing and business innovation not only strengthens U3 Photocopy's competitiveness in the printing and stationery industry but also adds value for customers. By adhering to Islamic principles in its operations, U3 Photocopy has built a trustworthy and professional business image. Meanwhile, continuous innovation keeps its services relevant to the evolving market needs. This strategy enables U3 Photocopy to maintain business stability while positioning itself for future growth.

At U3 Photocopy, Sharia marketing and business innovation work together to create services that are both modern and rooted in Islamic principles. One implementation of this approach is leveraging digital technology for marketing, while still upholding honesty, transparency, and fairness. For example, U3 Photocopy utilizes social media and instant messaging applications such as WhatsApp to promote its products and services. In every promotion, they ensure that information is clear and not misleading, including transparent pricing, product specifications, and the avoidance of excessive or manipulative marketing strategies.

Additionally, U3 Photocopy applies a Sharia-compliant digital transaction system based on justice and fairness. With a prepaid customer card, customers can conduct transactions easily and without the element of *riba* (usury). This system also helps prevent speculative or uncertain transactions (*gharar*) since customers pay using available balances, ensuring that transactions are clear and aligned with



the initial agreement (Budiono, 2017). Moreover, the online ordering system enables customers to secure prices and product availability before making payments, eliminating uncertainty in transactions.

This Sharia-based marketing approach is reinforced by trustworthy and professional service, which is crucial in building customer loyalty. U3 Photocopy does not only focus on boosting sales but also ensures that every customer interaction is conducted with politeness, responsiveness, and fairness. Furthermore, order delivery services provide convenience for busy customers, without imposing unreasonable additional costs. By combining Sharia marketing and technology-based business innovation, U3 Photocopy continues to thrive professionally while upholding Islamic values in every business aspect.

One of U3 Photocopy's main competitive advantages over other photocopy businesses is its harmonious integration of Sharia marketing and business innovation. Beyond just offering photocopying services and selling stationery, U3 Photocopy prioritizes honesty, transparency, and customer care in every aspect of its business. The customer card-based transaction system is an example of innovation that not only simplifies transactions but also avoids practices contrary to Sharia principles, such as *gharar* (uncertainty) and *riba* (usury).

What makes U3 Photocopy even more distinguished is that its business profits are allocated to academic purposes within UNIDA Gontor University and campus development funds. This means that U3 Photocopy indirectly supports social welfare, making it an integral part of its marketing strategy. Unlike other photocopy businesses that focus solely on personal profit, U3 Photocopy attracts more customers while building a business reputation that is both humane and community-oriented.

Moreover, U3 Photocopy's Sharia marketing approach is reflected in its commitment to business ethics and customer service, which are firmly rooted in Islamic values. There are no excessive or misleading promotions, and every price and service offering is transparently communicated to customers. Employees are trained to provide friendly, fair, and professional service, embodying trustworthiness in business. With a strong Sharia marketing foundation and continuous business innovation, U3 Photocopy is more than just a photocopy shop it is a business that creates broader benefits for customers and society as a whole.

The innovations implemented by U3 Photocopy have had a significant positive impact, including enhanced operational efficiency, financial stability, and improved customer satisfaction and loyalty. Through card-based transactions and online ordering services, U3 Photocopy has not only increased revenue but also provided more convenient services tailored to modern customers' needs. Moving forward, technological advancements and innovation development will continue to be pursued to maintain competitive advantages and strengthen market position in the printing and stationery industry (Annisa, 2019).

Discussion

Integration of Sharia Marketing and Business Innovation

U3 Photocopy integrates Sharia marketing with business innovation to create an efficient service rooted in Islamic ethical values. Honesty and transparency serve as fundamental principles in every transaction, ensuring that customers receive services at fair prices and guaranteed quality. Effective communi-

cation and professional service are also key to building long-term relationships with customers, fostering trust and lasting loyalty (Pardiansyah 2022).

In line with Sharia principles, U3 Photocopy continuously innovates to enhance service convenience and efficiency. Some of the innovations implemented include a customer card-based payment system for faster, cashless transactions; order placement via WhatsApp, allowing customers to purchase supplies without visiting the store; and a transparent order delivery system without unjustified additional fees. By combining Sharia marketing with business innovation, U3 Photocopy not only strengthens its competitiveness in the printing and stationery industry but also builds customer trust by providing relevant and market-driven services.

In its marketing approach, U3 Photocopy leverages digital technology while adhering to Sharia principles. Social media and instant messaging apps are utilized for honest and informative promotions, ensuring that product pricing and specifications are presented transparently without excessive or misleading marketing tactics. A prepaid digital transaction system is also applied to eliminate elements of *riba* and uncertainty, allowing customers to make payments using a preloaded balance. Additionally, the online ordering system guarantees product pricing and availability before payment, ensuring that all transactions are conducted fairly and in accordance with the initial agreement.

U3 Photocopy's competitive advantage lies in its ability to integrate Sharia values with relevant business innovations. Its Sharia-based transaction system ensures fair and transparent payments without elements of *gharar* or *riba*. The use of technology in marketing allows customers to access information and services easily, free from excessive promotional strategies (Ulya 2018). Moreover, U3 Photocopy's commitment to social responsibility is embedded in its business strategy, with a portion of its profits allocated to academic development and campus infrastructure at UNIDA Gontor. This approach positions U3 Photocopy as more than just a standard photocopy service. With a strategy centered on professionalism, transparency, and continuous innovation, U3 Photocopy has successfully built a trustworthy business reputation and continues to grow in a competitive industry, delivering tangible benefits to both customers and the community.

Conclusion

This study analyzes the integration of Sharia marketing and business innovation in photocopy business management, using U3 Photocopy as a case study. The findings indicate that implementing Sharia marketing principles such as price transparency, ethical service, and a Sharia-compliant payment system enhances customer loyalty and business revenue. These strategies have contributed to an increase in average monthly income from IDR 16 million to IDR 20 million, demonstrating their effectiveness. Additionally, business innovations including a customer card-based payment system, online ordering services, and delivery options have improved operational efficiency and strengthened U3 Photocopy's competitive edge in the printing and stationery industry. Increased customer satisfaction is evident through the ease of transactions, service flexibility, and professionalism in customer interactions. Thus, the integration of Sharia marketing and business innovation has proven to enhance business performance both financially and in customer experience. Moving forward, further technology-driven



ven innovations and the expansion of Sharia marketing principles will be essential to ensure sustainable growth and reinforce business competitiveness.

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