

The Impact of Products, Promotion, and Business Location on Increasing UMKM Revenue from an Islamic Business Perspective (A Case Study of UMKM in Lhokseumawe City)

Pengaruh Produk, Promosi dan Lokasi Usaha terhadap peningkatan pendapatan UMKM dalam perspektif bisnis islam (Studi Kasus pada UMKM kota Lhokseumawe)

Wahyu Ansari Akbar Sipahutar¹

Universitas Malikussaleh Aceh, Indonesia

Fuadi²

Universitas Malikussaleh Aceh, Indonesia

Mardhiah Binti Husaini³

Universiti Islam Antarabangsa Sultan Abdul Halim

Mu'adzam Shah, Malaysia

Corresponding author:

Wahyu Ansari Akbar Sipahutar
Wahyu.ansari.akbar@gmail.com



Received: 17-04-2026

Revised: 03-06-2026

Accepted: 15-07-2026

How to cite:

Sipahutar, W. A. A., Fuadi, & Husaini, M. B. (2026). Pengaruh produk, promosi dan lokasi usaha terhadap peningkatan pendapatan UMKM dalam perspektif bisnis Islam (Studi kasus pada UMKM Kota Lhokseumawe). *Indonesian Journal of Islamic Management, Accounting and Economics*, 1(2), 114–127.



e-journal



Copyright © 2026, Wahyu Ansari Akbar
Sipahutar, Fuadi, Mardhiah Binti Husaini.
Publisher Indonesian Knowledge Publisher

ABSTRAK

Tujuan: Penelitian ini bertujuan untuk menganalisis pengaruh produk, promosi, dan lokasi usaha terhadap peningkatan pendapatan UMKM dalam perspektif bisnis Islam pada UMKM di Kota Lhokseumawe. **Metode** Penelitian ini menggunakan pendekatan kuantitatif dengan metode deskriptif. Sampel penelitian berjumlah 97 pelaku UMKM yang dipilih menggunakan teknik *purposive sampling*. Data dikumpulkan melalui kuesioner dan dianalisis menggunakan regresi linier berganda dengan bantuan SPSS. **Temuan:** Hasil penelitian menunjukkan bahwa promosi dan lokasi usaha berpengaruh positif dan signifikan terhadap peningkatan pendapatan UMKM, sedangkan produk tidak berpengaruh signifikan. Secara simultan, ketiga variabel berpengaruh positif dan signifikan terhadap peningkatan pendapatan UMKM. **Implikasi:** Penelitian ini menjadi masukan bagi pelaku UMKM untuk mengoptimalkan strategi promosi, pemilihan lokasi usaha, serta penerapan prinsip bisnis Islam guna meningkatkan pendapatan. **Orisinalitas:** Penelitian ini mengintegrasikan faktor produk, promosi, dan lokasi usaha dengan perspektif bisnis Islam dalam menjelaskan peningkatan pendapatan UMKM.

Kata kunci: Produk; Promosi; Lokasi Usaha; Peningkatan Pendapatan; Bisnis Islam.

ABSTRACT

Purpose: This study aims to analyze the influence of product, promotion, and business location on the income growth of Micro, Small, and Medium Enterprises (UMKM) from the perspective of Islamic business in Lhokseumawe City. The study examines both the partial and simultaneous effects of these variables on UMKM income growth. **Methods:** This study employed a quantitative approach with a descriptive research design. The sample consisted of 97 UMKM owners selected using purposive sampling. Data were collected through questionnaires and analyzed using multiple linear regression with the aid of SPSS software. **Findings:** The results indicate that promotion and business location have a positive and significant effect on UMKM income improvement, while the product variable has no significant effect. Simultaneously, all three variables significantly influence UMKM income improvement. **Implications:** The findings suggest that UMKM owners should optimize promotional strategies and select strategic business locations while implementing Islamic business principles to improve their income. **Originality:** This study integrates product, promotion, and business location variables with the Islamic business perspective in explaining UMKM income improvement.

Keywords: Product; Promotion; Business Location; Income Improvement; Islamic Business.

A. Introduction

Micro, Small, and Medium Enterprises (UMKM) play an essential role in promoting economic growth, creating employment opportunities, and strengthening regional economies. In Indonesia, UMKM have become the backbone of the national economy by contributing significantly to Gross Domestic Product (GDP) and absorbing a large proportion of the workforce (Risgiyanti, 2020). In addition, the rapid development of technology and globalization has created broader opportunities for UMKM to expand their markets and improve their competitiveness (Zuhdi, Sujana, 2025). Despite their important contribution, many UMKM continue to face challenges in improving business income. Limited product innovation, ineffective promotional activities, and inappropriate business location selection often reduce their competitiveness and business performance. In today's competitive market, UMKM owners are required to understand consumer needs by providing quality products, implementing effective promotional strategies, and selecting strategic business locations to increase sales and business income (Fandy Tjiptono, 2018).

income improvement is one of the main indicators of business success because it reflects a firm's ability to maintain business sustainability and enhance financial performance. Consistent income growth indicates that UMKM are capable of adapting to market changes while improving their competitiveness therefore, product quality, promotional activities, and business location are considered strategic factors influencing consumer purchasing decisions and increasing UMKM income (Kotler, 2018). From the perspective of Islamic business, business success is not merely measured by material profit but also by compliance with Islamic ethical values. Business activities should be conducted based on honesty (*shiddiq*), trustworthiness (*amanah*), justice (*'adl*), and transparency while avoiding prohibited practices such as *riba*, *gharar*, and fraud. Consequently, business income should be generated through halal and ethical business practices in order to achieve *barakah* (blessings) and sustainable welfare (Karim, 2024).

Lhokseumawe City is one of the economic centers in Aceh Province with a rapidly growing UMKM sector. According to the Department of Trade, Industry, Cooperatives, and UMKM, there were 6,897 UMKM operating in Lhokseumawe in 2024. However, many UMKM still experience difficulties in increasing their income due to homogeneous products, limited promotional activities, and business locations that are less accessible to consumers. Furthermore, the application of Islamic business principles in marketing practices has not been fully implemented (Wahyuni, 2020). Previous studies have reported that product, promotion, and business location positively influence UMKM performance and income. Nevertheless, most studies examine these variables separately and rarely integrate them with the principles of Islamic business. Therefore, this study fills the research gap by simultaneously examining the influence of product, promotion, and business location on UMKM income improvement from the perspective of Islamic business. Accordingly, this study aims to analyze the influence of product, promotion, and business location on UMKM income improvement from the perspective of Islamic business, with

UMKM in Lhokseumawe City serving as the research object. The findings are expected to enrich the literature on Islamic business and provide practical recommendations for UMKM owners in developing competitive marketing strategies while adhering to Islamic business principles.

B. Method

This study employs a quantitative research method with a descriptive approach. The quantitative approach was chosen because this study aims to analyze and test the influence of products, promotions, and business location on increasing UMKM revenue from an Islamic business perspective in Lhokseumawe City. This approach allows the researcher to obtain measurable data through the distribution of questionnaires, so that the relationships between variables can be analyzed objectively using statistical techniques (Sugiyono, 2019). The research was conducted in Lhokseumawe City, which was purposively selected because it has a large number of UMKM and is relevant to the study on the influence of products, promotion, and business location on UMKM income from an Islamic business perspective. The research subjects were Micro, Small, and Medium Enterprises (UMKM) operating in the city of Lhokseumawe. The research sample consisted of 97 respondents selected using purposive sampling based on specific criteria.

The research data were collected through a questionnaire distributed to respondents and then analyzed using multiple linear regression with the help of SPSS software to determine the effect of each independent variable, as well as their combined effect, on increasing UMKM income. The process began with editing, coding, scoring, and entering the questionnaire data. Subsequently, validity and reliability tests, followed by classical assumption tests, were performed to ensure the quality of the data. Multiple linear regression analysis was then applied to examine the effects of product, promotion, and business location on UMKM income. Finally, hypothesis testing was conducted using the t-test, F-test, and the coefficient of determination (R^2).

C. Results and Discussion

1. Results of a Descriptive Statistical Test

Table 1 Descriptive Statistical Test

Variable	N	Minimum	Maximum	Mean	Std. Deviation
X1	100	14	25	21.66	2.328
X2	100	15	25	21.72	2.332
X3	100	16	25	22.10	2.254
Y	100	17	25	22.28	1.848

SOURCE: RESEARCH RESULTS, PROCESSED DATA (2026)

Based on the descriptive statistics of 100 respondents, all research variables showed relatively high mean scores, indicating generally positive respondent perceptions. The business location variable (X3) had the highest mean among the independent variables

(22.10), followed by promotion ($X2 = 21.72$) and product ($X1 = 21.66$). The income improvement variable (Y) recorded the highest overall mean (22.28) and the lowest standard deviation (1.848), suggesting more consistent responses. Overall, the relatively low standard deviations indicate that respondents' answers were closely clustered around the mean values.

Test Validity

Tabel 3 Reability Test

Variabel	Poin	Nilai R hitung	Nilai R tabel	Ket
Produk \$ (X1)	1	0,756	0,1966	Valid
	2	0,663	0,1966	Valid
	3	0,594	0,1966	Valid
	4	0,688	0,1966	Valid
	5	0,655		
Promosi (X2)	1	0,643	0,1966	Valid
	2	0,710	0,1966	Valid
	3	0,760	0,1966	Valid
	4	0,541	0,1966	Valid
	5	0,709	0,1966	Valid
Lokasi Usaha (X3)	1	0,598	0,1966	Valid
	2	0,649	0,1966	Valid
	3	0,754	0,1966	Valid
	4	0,736	0,1966	Valid
	5	0,710	0,1966	Valid
Peningkatan Pendapatan (Y)	1	0,586	0,1966	Valid
	2	0,651	0,1966	Valid
	3	0,600	0,1966	Valid
	4	0,733	0,1966	Valid
	5	0,505	0,1966	Valid

SOURCE: RESEARCH RESULTS, PROCESSED DATA (2026)

The validity test results indicate that all questionnaire items are valid, as each calculated correlation coefficient (r-value) exceeds the critical r-table value of 0.1966. The obtained r-values range from 0.505 to 0.760 across the product, promotion, business location, and income improvement variables, confirming that all indicators are appropriate for measuring their respective constructs and can be used for further data analysis.

Test of Data Reliability

Tabel 3 Reability Test

Variabel	Cronbach	Ket
Produk\$ (X1)	0.767	Reliabel
Promosi (X2)	0.768	Reliabel
Lokasi Usaha (X3)	0.772	Reliabel
Peningkatan Pendapatan (Y)	0.742	Reliabel

SOURCE: RESEARCH RESULTS, PROCESSED DATA (2026)

The fact that every variable's Cronbach's Alpha it can be seen that Cronbach's alpha for this research variable is greater than 0.60. This indicates that each question in this research variable can be considered reliable and can be used for future research.

Classic assumption Test

Tabel 4 Data Normality Test

STATISTIC	VALUE
N	100
TEST STATISTIC (D)	0.085
ASYMP. SIG. (2-TAILED)	0.074

SOURCE: RESEARCH RESULTS, PROCESSED DATA (2026)

The residuals are normally distributed that the regression residuals are normally distributed, as the Asymp. Sig. (2-tailed) value of 0.074 is greater than the significance level of 0.05. This finding confirms that the data meet the normality assumption, indicating that the regression model is appropriate for further statistical analysis.

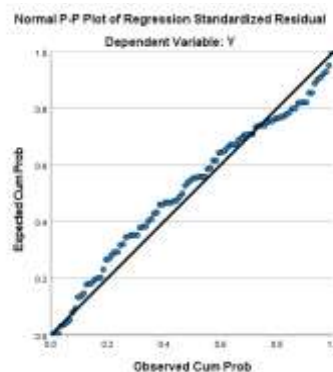


FIGURE 1 PROBABILITY PLOT GRAPH

the Normal P–P Plot, the data points are closely aligned with the diagonal line, indicating that the regression residuals are approximately normally distributed. This pattern confirms that the normality assumption is satisfied, suggesting that the regression model is appropriate for further analysis.

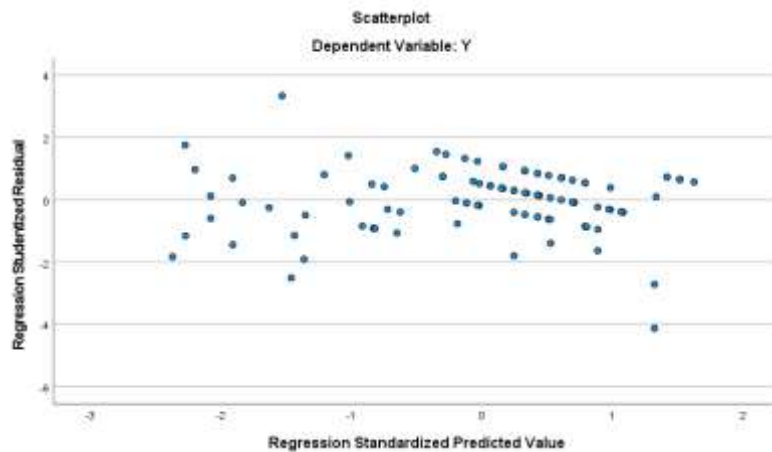


FIGURE 2 HISTOGRAM

The scatterplot shows that the residuals are randomly dispersed above and below the zero line without forming a clear pattern. This indicates that the regression model does not exhibit heteroscedasticity, meaning the assumption of constant error variance is satisfied and the model is suitable for further analysis.

Multicollinearity Test

TABEL 4 MULTICOLLINEARITY TEST RESULTS

MODEL	TOLERANCE	VIF
PRODUK	0,514	1,946
PROMOSI	0,496	2,014
LOKASI USAHA	0,471	2,125

SOURCE: RESEARCH RESULTS, PROCESSED DATA (2026)

Since all independent variables have tolerance all independent 0.10 (0.471–0.514) and VIF values below 10 (1.946–2.125). These findings indicate that there is no multicollinearity among the independent variables, confirming that the regression model meets the multicollinearity assumption and is appropriate for further analysis. A regression model is considered free of multicollinearity if the TOL value is greater than 0.10 and the VIF value is less than 10 (Suliyanto, 2011).

Multicollinearity Test

TABLE 2 MULTIPLE LINEAR REGRESSION ANALYSIS TEST

MODEL	B	STD. ERROR	BETA	T	SIG.
(CONSTANT)	10,626	1,582	—	6,718	,000
PRODUK	0,115	0,087	0,144	1,319	,190
PROMOSI	0,229	0,072	0,303	3,160	,002
LOKASI USAHA	0,429	0,094	0,524	4,579	,000

SOURCE: RESEARCH RESULTS, PROCESSED DATA (2026)

The multiple regression results indicate that promotion ($\beta = 0.229$, $p = 0.002$) and business location ($\beta = 0.429$, $p < 0.001$) have positive and significant effects on income improvement, whereas the product variable ($\beta = 0.115$, $p = 0.190$) does not have a significant effect. These findings suggest that promotion and business location are the main factors influencing *UMKM* income improvement, while the product variable does not significantly contribute in this model.

T Test

TABLE 3 T-TEST

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	10.626	1.582		6.718	.000
Produk	.115	.087	.144	1.319	.190
Promosi	.229	.072	.303	3.160	.002
Lokasi Usaha	.429	.094	.524	4.579	.000

SOURCE: RESEARCH RESULTS, PROCESSED DATA (2026)

1. Product (X1) significantly affects increase in revenue (Y). The t-value of Product is 1.319 > 1.985 with a significance value of 0.190 > 0.05. Therefore, H1 is rejected.
2. Promotion (X2) significantly affects increase in revenue (Y). The t-value of Promotion is 3.160 > 1.985 with a significance value of 0.002 < 0.05. Therefore, H2 is accepted.
3. business location (X3) significantly affects increase in revenue (Y). The t-value of business location is 4.576 > 1.985 with a significance value of 0.000 < 0.05. Therefore, H3 is accepted.

F Test

TABLE 4 T-TEST

MODEL	SUM OF SQUARES	DF	MEAN SQUARE	F	SIG.
REGRESSION	138.255	3	46.085	22.131	.000
RESIDUAL	199.905	96	2.082	-	-
TOTAL	338.160	99	-	-	-

SOURCE: RESEARCH RESULTS, PROCESSED DATA (2026)

The F-test results indicate that the regression model is statistically significant, with an F-value of 22.131 and a significance level of 0.000, which is below the 0.05 threshold. This finding demonstrates that the product, promotion, and business location variables simultaneously have a significant effect on the increase in *UMKM* income, indicating that the proposed regression model is appropriate for further analysis.

Correlation and Coefficient of Determination Tests

Tabel 8 Correlation and Coefficient

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.639	.409	.390	1.443

SOURCE: RESEARCH RESULTS, PROCESSED DATA (2026)

The R Square value of 0.597 indicates that security, perceived risk, system quality, and digital pressure account for 59.7% of the variation in customer decision. In the meantime, 40.3% of the variation can be attributed to factors not included in the model. The Adjusted R Square score of 0.580 indicates that the model has a fairly good capacity to explain customer decisions when using the BYOND by BSI application.

Discussion

1. The Impact of Products on Increasing UMKM Revenue from an Islamic Business Perspective

from an Islamic business perspective, a product is a trust that must be produced and marketed in accordance with Sharia provisions. Products are not only required to be of good quality but must also comply with the principles of halal and thayyib (Latief, 2022). provide benefits to consumers, and be marketed honestly without any element of deception (*gharar*) or fraud. These principles, as explained in Business Islamic Theory, emphasize that the primary goal of business activities is not merely to generate economic profit but also to attain blessings through the application of Sharia values, such as *shiddiq* (honesty), *amanah* (trustworthiness), *'adl* (justice), and *ihsan* (providing the best service) (Daeli et al., 2024)

The Observation, in the field confirm these values results Islamic business principles in product development has not yet been able to directly increase revenue. This is because the majority of UMKM operators in Lhokseumawe City have already adopted relatively similar product standards in accordance with Sharia values, meaning that halal compliance, honesty, and product quality have become basic requirements that all business operators must meet. Under these conditions, consumers no longer consider product quality to be the primary factor in making purchasing decisions because nearly all available products already meet the expected standards. Consequently, products do not have a significant impact on increasing UMKM revenue the most significant factor in creating job opportunities and reducing unemployment. These conditions are encouraging more and more people to pursue entrepreneurship as an alternative way to earn an income and improve their well-being (Melani & Nasution, 2022).

In addition, UMKM operators have strived to maintain the quality of their products so that they remain good and meet consumer needs. However, these efforts have not been accompanied by sustained product innovation. The products sold still tend to retain the

same form, taste, and variety over long periods of time, thus offering less added value compared to competing products. In fact, in an increasingly competitive business environment, consumers not only consider product quality but also seek innovation, uniqueness, and new experiences that can increase their interest in making repeat purchases (Zulnanda, 2023). Therefore, even though product quality has met consumer expectations, this alone is not sufficient to drive revenue growth if it is not balanced with continuous innovation.

Overall, products do not have a significant impact on increasing the income of *UMKM* in Lhokseumawe City from an Islamic business perspective. These findings indicate that changes in product quality, product variety, design, or packaging have not yet been able to have a tangible impact on increasing the income of *UMKM* operators. This situation may be due to the fact that most of the *UMKM* operators who participated in the study are in the culinary sector specifically food and beverages which feature relatively uniform product characteristics. The products offered by different business owners generally do not differ significantly in terms of taste, shape, quality, or packaging. As a result, consumers tend to have many alternative choices of nearly identical quality, so purchasing decisions are largely influenced by the ease of obtaining the product. The product variable did not have a significant effect on *UMKM* income growth in Lhokseumawe. This finding differs from the study by (Nugroho et al., 2025), which reported that the product variable had a significant positive effect on *UMKM* income growth.

2. The Impact of Promotions on Increasing *UMKM* Revenue from an Islamic Business Perspective

The promotion process carried out by *UMKM* actors in Lhokseumawe City begins with an awareness of the importance of introducing products to the wider community. Promotion is not only aimed at increasing sales but also at building communication and consumer trust. *UMKM* actors ensure that promotional information is honest, transparent, and reflects the actual quality of their products. Most business owners use digital media, such as WhatsApp, Facebook, and Instagram, as their primary promotional channels to reach a broader market (Razak, 2016).

according to (Novaldi et al., 2023) Through consistent and ethical promotional activities, consumer trust gradually develops, creating stronger customer loyalty and contributing to a sustainable increase in *UMKM* income. In the perspective of Islamic business, promotional activities are also expected to uphold the values of honesty (*shiddiq*), trustworthiness (*amanah*), and transparency (*tabligh*), so that the communication established with consumers not only encourages purchasing decisions but also creates blessings and long-term sustainability in business.

The next stage of promotional activities carried out by *UMKM* in Lhokseumawe City is the expansion of marketing communication through the use of various promotional media and interpersonal approaches. Initially, promotional activities are directed toward the closest circles, such as family, friends, and existing customers, before being expanded to a wider community through social media platforms, brochures, banners, and word-of-mouth communication. This gradual promotional pattern creates greater public awareness of the products offered while strengthening consumer confidence in the business. Furthermore, satisfied customers play an important role as indirect promoters by recommending the products to others, thereby extending the reach of promotion naturally.

In The final stage of promotional activities carried out by *UMKM* in Lhokseumawe City is the expansion of market reach through customer recommendations and daily social interactions. Consumers who are satisfied with the products often introduce them to relatives, friends, and neighbors, allowing promotional activities to develop naturally. However, this process is selective, as not every consumer who receives promotional information will recommend the products to others. Factors such as customer satisfaction. The results of the data analysis indicate that the promotion variable has a positive and significant effect on increasing the revenue of *UMKM* in Lhokseumawe City. This finding shows that effective promotional activities help *UMKM* attract more consumers, increase sales, and improve revenue, supporting the marketing theory that promotion influences consumer purchasing decisions. This study is consistent with the research by (Yamin, 2021) and (Wirawan, 2023), which states that promotional activities have a positive and significant effect on increasing the revenue of *UMKM*.

3. The Impact of Bussines Location on Increasing *UMKM* Revenue from an Islamic Business Perspective

This discussion analyzes business location as a strategic factor in increasing the revenue of *UMKM* in Lhokseumawe City from the perspective of Islamic business. The findings show that business locations are selected based on accessibility, proximity to consumers, visibility, and the convenience of the surrounding environment (Sholihah et al., 2024). Strategic locations enable *UMKM* owners to reach consumers more easily and increase opportunities for purchasing decisions. Over time, locations that are easily accessible and close to community activity centers attract more customers and encourage repeat purchases, contributing to sustainable business growth. A business's location will determine the amount of revenue it generates (Lupiyoadi, 2022). I ndicate that business location plays an important role in increasing consumer visits and sales, ultimately leading to higher *UMKM* revenue while reflecting the Islamic business principle of *taisir* (providing ease) in serving consumers. Selain menekankan aspek kemudahan, Islam juga mengajarkan pentingnya menjaga hubungan yang harmonis dengan lingkungan dan masyarakat sekitar. Lokasi usaha yang tidak menimbulkan dampak negatif, seperti kemacetan, kebisingan yang berlebihan, maupun pencemaran lingkungan,

menunjukkan penerapan etika bisnis Islam yang berlandaskan pada prinsip keadilan dan tanggung jawab sosial (Huda, 2018).

The findings of this study are consistent with location theory, which states that a strategic business location Choosing a business location is one of the business decisions that must be made carefully. Previous studies have found that a business's location affects its success (Nur Wahyudi, 2023). can increase consumer visits and purchasing decisions. Good accessibility, visibility, and proximity to consumers contribute to higher *UMKM* revenue. These findings also align with the Islamic business principle of *taisir* (ease), emphasizing that accessible business locations provide convenience for consumers while supporting sustainable business growth Beberapa hal yang perlu diperhatikan dalam memilih lokasi antara lain aksesibilitas, yaitu lokasi yang mudah dicapai dan dilalui oleh sarana transportasi (Efrina & Akbar, 2023).

In this study, business location has a positive coefficient in the regression model, and its effect is strong enough to make a significant contribution to revenue growth. This indicates that business location is a key factor influencing the revenue of business owners in Lhokseumawe. Therefore, selecting a strategic location is the primary key to increasing revenue. Business owners need to optimize other aspects of their business management to maximize revenue growth. A location with good access, supported by adequate transportation infrastructure, and offering convenience to consumers will facilitate the transaction process and reflect the principle of public welfare in Islamic business practices (Syahputra et al., 2022). The results of the partial hypothesis test indicate that business location has a significant positive effect on revenue. This finding is consistent with several previous studies (Salim & Rahmadhani, 2024). titled "*The Influence of Business Capital, Business Duration, and Business Location on UMKM Income,*" which state that business location can also play a role in increasing the income of business owners in Lhokseumawe. However, these results do not align with the findings of (Wening & Nurkin, 2022), which showed that business location does not have a significant impact on the revenue of creative *UMKM* in the city of.

D. Conclusion

Based on the findings of this study, it can be concluded that the increase in *UMKM* income in Lhokseumawe City is influenced by the implementation of appropriate marketing strategies, particularly through product, promotion, and business location, while adhering to the principles of Islamic business. The results indicate that promotion and business location have a positive and significant effect on increasing *UMKM* income, whereas the product variable does not have a significant partial effect. However, when examined simultaneously, the three variables collectively have a significant influence on income growth, suggesting that the success of *UMKM* is determined not only by product quality but also by effective promotional activities, strategic business locations, and the consistent application of Islamic business values, including honesty (*shiddiq*), trustworthiness (*amanah*), and compliance with halal principles. Therefore, implementing

integrated marketing strategies based on Islamic ethical values can be an effective approach to enhancing *UMKM* income while promoting sustainable business development and achieving *barakah* (blessings) in business operations.

References

- Aslam, U., Ilyas, M., Imran, M. K., & Rahman, U. U. (2016). Detrimental effects of cynicism on organizational change: an interactive model of organizational cynicism (a study of employees in public sector organizations). *Journal of Organizational Change Management*, 29(4), 580-598.
- Daeli, A. S., Gunawan, H., & Rianto, I. N. (2024). Pengaruh Penerapan Produk , Harga Dan Promosi Terhadap Pendapatan Pelaku Umkm Di Bazar Pamedan. *J-Ceki : Jurnal Cendekia Ilmiah*, 3(4), 1764–1776.
- Fandy Tjiptono. (2018). *Strategi Pemasaran, Edisi Ke-4. Andi. Yogyakarta.*
- Karim, A. (2004). *Bank Islam: Analisis Fiqih Dan Keuangan*. Jakarta: Rajawali Press
- Khasanah, K., Efrina, L., & Akbar, E. E. (2023). Analisis Pengaruh Lokasi Usaha Dan Penetapan Harga Jual Dalam Perspektif Ekonomi Islam. *Jurnal Az Zahra: Jurnal Ekonomi dan Bisnis Islam*, 1(1).
- Kotler, P. (2018). *Principle Of Marketing. 15th Edition. New Jersey: Pearson Prentice Hall.*
- Latief, A. (2018). Analisis Pengaruh Produk, Harga, Lokasi Dan Promosi Terhadap Minat Beli Konsumen Pada Warung Wedang Jahe (Studi Kasus Warung Sido Mampir Di Kota Langsa). *Jurnal Manajemen Dan Keuangan*, 7(1), 90–99. <https://doi.org/10.33059/jmk.v7i1.75>.
- Lupiyadi, R. (2013). *Manajemen Pemasaran Jasa*. Depok: Universitas Indonesia
- Melani, S. I., & Nasution, L. (2022). Pengaruh karakteristik kewirausahaan dan inovasi terhadap keberhasilan usaha pada UMKM kuliner di Lapangan Segitiga Lubuk Pakam. *Jurnal Ilmiah METADATA*, 4(2), 328-343.
- Novaldi, M., Arsa, A., & Zahara, A. E. (2023). Pengaruh Kualitas Produk Dan Promosi Terhadap Keputusan Pembelian (Studi Pada UMKM Pak Di Oleh-oleh Khas Jambi). *Jurnal Riset Ekonomi Dan Akuntansi*, 1(1), 80-93.
- Nugroho, F., Anggeraeni, E., & Susanti, Y. (2025). Pengaruh Inovasi Produk, Lokasi Usaha, Dan Media Sosial Terhadap Peningkatan Pendapatan Umkm Kuliner Kota Pagar Alam Dalam Perspektif Bisnis Islam (Studi Kasus Umkm Kuliner Kota Pagar Alam, Provinsi Sumatera Selatan). *Jurnal Mutiara Manajemen*, 10(2), 112-123.
- Razak, I. (2016). Pengaruh promosi dan harga terhadap minat beli pelanggan Indihome di Propinsi DKI Jakarta. *Jurnal Manajemen Bisnis Krisnadwipayana*, 4(2), 7-7.

- Salim, N., & Rahmadhani, S. (2024). Pengaruh Modal Usaha, Lama Usaha Dan Lokasi Usaha Terhadap Pendapatan Usaha Mikro Kecil Menengah. *Among Makarti*, 17(1), 111. <https://doi.org/10.52353/ama.v17i1.634>
- Sholihah, F. D., Alfarda, W. N., & Wulandari, L. T. (2024). Study Of The Role Of Productive Waqf In Improving Community Welfare: A Qualitative Study At Rohmatul Ummah Islamic Boarding School Ringinrejo, Kediri, Indonesia. *Open Access Indonesia Journal Of Social Sciences*, 7(4). <https://doi.org/10.37275/Oaijss.v7i4.259>
- Sugiyono, P. D. (2019). *Metode Penelitian Kuantitatif, Kualitatif Dan R & D*. Alfabeta, Bandung.
- Suliyanto, S. (2011, May). Perbedaan Pandangan Skala likert sebagai Skala Ordinal atau skala Interval. In *Prosiding Seminar Nasional Statistika Universitas Diponegoro 2011* (pp. 51-60). Program Studi Statistika FMIPA Undip.
- Syahputra, A., Ervina, E., & Melisa, M. (2022). Pengaruh Modal Usaha, Lokasi Usaha, Lokasi Pemasaran Dan Kualitas Produk Terhadap Pendapatan Umkm. *Journal Of Management And Bussines (Jomb)*, 4(1), 183–198. <https://doi.org/10.31539/jomb.v4i1.3498>
- Wahyudi, N., & Heriyanto, A. E. (2014). *Analisis faktor-faktor pemilihan lokasi usaha terhadap kesuksesan Usaha jasa mikro di kecamatan sungai kunjang*. Universitas 17 Agustus 1945 Samarinda.
- Wahyuni, F. (2021). *Pengaruh orientasi kewirausahaan terhadap kinerja usaha mikro kecil menengah (UMKM) bidang fashion di Kota Sibolga* (Doctoral dissertation, IAIN Padangsidimpuan).
- Wirawan, S. (2023). Umkm Sebagai Sektor Informal Walaupun Tidak Memiliki Pendapatan Yang Begitu Besar Dibandingkan Dengan Sektor Formal, Namun Sektor Informal Mampu Memberikan Peluang Yang Lebih Banyak Untuk Memperoleh Pendapatan. *E-Jurnal Ekonomi Dan Bisnis Universitas Udayana*, 12(10), 1931.
- Yamin. (2021). Pengaruh Promosi Terhadap Peningkatan Volume Penjualan Umkm Keripik Pisang Di Gang Pu Bandar Lampung. *Pengaruh; Promosi; Volume Penjualan*, 1(1). <https://doi.org/https://doi.org/10.24967/psn.v2i1.1460>
- Zuhdi, S., & Sujana, M. (2025). The Contribution of Small and Medium Enterprises (SMEs) to Economic Growth in Developing Nations. *Journal of Hunan University Natural Sciences*, 52(4).

Acknowledgment

The authors would like to express their sincere gratitude to the Faculty of Economics and Business, Universitas Malikussaleh, Aceh, Indonesia, and the Faculty of Muamalat and Islamic Finance, Universiti Islam Antarabangsa Sultan Abdul Halim Mu'adzam Shah (UniSHAMS), Malaysia, for their academic support, constructive discussions, and valuable insights throughout the preparation of this article. The authors also extend their appreciation to the owners and managers of Micro, Small, and Medium Enterprises (UMKM) in Lhokseumawe City who willingly participated in this study by providing essential information and research data. This article is the result of an academic collaboration between researchers from Indonesia and Malaysia to contribute to the advancement of Islamic business and UMKM development.

Ethical Statement

This research was conducted in accordance with established research ethics by respecting the rights, privacy, and dignity of all participants. Prior to data collection, informed consent was obtained from the respondents, and participation was entirely voluntary. The authors ensured confidentiality and anonymity throughout the research process. Furthermore, the authors affirm that all data were collected, analyzed, and reported honestly, transparently, and without fabrication, falsification, or plagiarism, thereby maintaining the highest standards of scientific integrity.

AI Declarations

The authors declare that Artificial Intelligence (AI)-assisted tools were used solely to support language refinement, literature organization, grammar improvement, and the enhancement of academic writing quality. AI was not used to generate research findings, analyze data, interpret results, or formulate scholarly conclusions. All research design, data collection, statistical analysis, interpretation of findings, and final academic judgments are entirely the responsibility of the authors.