



A Phenomenological Analysis of Islamic Accounting Practices within the Halal Tourism Business Ecosystem: Evidence from Sipare Tourism

Mullyaningsih¹, Hendri Hermawan Adinugraha², Ade Gunawan³

^{1,2,3}) Department of Islamic Accounting, K.H. Abdurrahman Wahid State Islamic University Pekalongan, Pekalongan, Indonesia

Submitted: 27-07-2026 || Review 30-07-2026 || Revision 07-08-2026 || Accepted 08-08-2026

Abstrak

Penelitian ini bertujuan untuk menganalisis praktik akuntansi syariah dalam ekosistem bisnis pariwisata halal di Wisata Sipare menggunakan pendekatan fenomenologi. Penelitian ini menggunakan metode kualitatif dengan desain studi kasus untuk memahami pengalaman dan pemaknaan pelaku usaha terhadap penerapan prinsip-prinsip syariah dalam aktivitas ekonomi. Dalam penelitian ini, informan terdiri dari pengelola wisata dan pelaku usaha yang terlibat dalam aktivitas ekonomi di wilayah Wisata Sipare. Untuk pengumpulan data dilakukan melalui observasi, wawancara mendalam, dan dokumentasi. Tematik analisis adalah metode analisis data yang terdiri dari langkah-langkah seperti reduksi data, pengelompokan tema, penyajian data, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa akuntansi syariah telah diterapkan secara sederhana melalui pencatatan keuangan, membedakan dana pribadi dan bisnis, dan menerapkan prinsip kejujuran, keterbukaan, dan tanggung jawab dalam transaksi. Pengelola wisata memandang akuntansi syariah sebagai pedoman moral untuk menjalankan bisnis mereka sesuai nilai-nilai Islam. Namun, penerapan akuntansi syariah menghadapi tantangan karena banyak orang tidak memahami standar akuntansi syariah, tidak menerima pelatihan yang cukup, dan sistem pencatatan yang masih dilakukan secara manual. Studi ini berkontribusi pada kemajuan akuntansi syariah di industri pariwisata halal lokal.

Kata kunci: Akuntansi syariah, Pariwisata halal, Fenomenologi, Wisata sipare

Abstract

This study aims to analyze sharia accounting practices in the halal tourism business ecosystem in Sipare Tourism using a phenomenological approach. This study uses a qualitative method with a case study design to understand the experiences and meanings of business actors regarding the application of sharia principles in economic activities. In this study, informants consisted of tourism managers and business actors involved in economic activities in the Sipare Tourism area. Data collection was carried out through observation, in-depth interviews, and documentation. Thematic analysis is a data analysis method consisting of steps such as data reduction, grouping themes, data presentation, and drawing conclusions. The results show that sharia accounting has been implemented simply through financial recording, distinguishing personal and business funds, and applying the principles of honesty, openness, and responsibility in transactions. Tourism managers view sharia accounting as a moral guideline for running their businesses according to Islamic values. However, the implementation of sharia accounting faces challenges because many people do not understand sharia accounting standards, do not receive

¹E-mail: mullyaningsih25001@mhs.uingusdur.ac.id

sufficient training, and the recording system is still done manually. This study contributes to the advancement of sharia accounting in the local halal tourism industry.

Keywords: *Islamic accounting, Halal tourism, Phenomenology, Sipare tourism*

1. INTRODUCTION

The tourism sector has become one of the key drivers of economic development, contributing to employment creation, increasing community income, and stimulating the growth of local businesses (Aliansyah & Hermawan, 2019). As the tourism industry continues to evolve, new tourism models have emerged to accommodate the diverse preferences and characteristics of travelers (Martaleni, 2020). One of the fastest-growing concepts in recent years is halal tourism. This concept has gained increasing attention in response to the growing demand among Muslim travelers for tourism services that not only provide comfort and convenience but also comply with Islamic principles (Baedowi et al., 2025). Consequently, halal tourism has become one of the most promising sectors for sustainable tourism development in Indonesia.

Halal tourism extends beyond the provision of prayer facilities, halal food and beverages, and Muslim-friendly environments (Wulandari & Kurniyati, 2021). Businesses operating within the halal tourism sector are also expected to conduct their operations in accordance with Islamic economic principles. In this regard, Islamic accounting plays a fundamental role. Rather than serving merely as a system for recording financial transactions, Islamic accounting functions as a governance mechanism that promotes transparency, justice, accountability, and ethical responsibility in business operations (Faturochman et al., 2025). Its implementation encourages business organizations to pursue not only economic profitability but also barakah (divine blessings) and maslahah (public welfare), thereby creating value for all stakeholders involved (Nurlela et al., 2025).

Sipare Tourism is one of the emerging tourism destinations that embraces a tourism concept aligned with Islamic values. As part of the halal tourism business ecosystem, the destination encompasses various economic activities that require sound financial management practices. Nevertheless, implementing Islamic accounting at both the destination management level and among local business operators remains challenging. Limited knowledge of Islamic accounting standards, inadequate training opportunities, and the continued reliance on simple bookkeeping systems are among the factors that may hinder the effective application of Sharia principles in financial management. These conditions indicate that the successful development of halal tourism depends not only on the availability of appropriate facilities and services but also on the establishment of business governance practices that consistently reflect Islamic values.

Existing studies on halal tourism have predominantly focused on marketing, destination development, tourist satisfaction, and strategies for enhancing the competitiveness of the tourism industry. Comparatively little attention has been devoted to examining Islamic accounting practices within halal tourism business environments (Muthoharoh, 2025). Furthermore, previous research has largely approached Islamic accounting from conceptual and normative perspectives, providing limited empirical evidence on how its principles are interpreted and implemented by business practitioners in their daily operations. As a result, there remains insufficient

understanding of how tourism managers and local entrepreneurs experience, perceive, and internalize Islamic accounting within their business activities.

This limitation highlights an important research gap. A research approach capable of exploring the lived experiences of business practitioners is required to understand how Islamic accounting is practiced and interpreted within the halal tourism business ecosystem. A phenomenological approach is particularly appropriate because it enables researchers to investigate social reality through the subjective experiences of individuals directly involved in the phenomenon under study. Through this perspective, Islamic accounting is understood not merely as a set of formal accounting standards but as a system of values that is lived, interpreted, and embedded in everyday economic practices (Niswatin, 2022).

The novelty of this study lies in its application of a phenomenological approach to investigate Islamic accounting practices within a local halal tourism business ecosystem, specifically at Sipare Tourism. Unlike previous studies, which have primarily emphasized destination development or the broader concept of halal tourism, this study explores how tourism managers and local entrepreneurs experience, interpret, and implement Islamic accounting principles in their business activities. By focusing on the lived experiences of key stakeholders, this study offers a richer and more contextual understanding of how Islamic accounting operates within the halal tourism sector.

Accordingly, this study aims to analyze the implementation of Islamic accounting practices within the halal tourism business ecosystem at Sipare Tourism, to explore how tourism managers interpret and apply Islamic accounting principles, and to identify the challenges encountered during their implementation. The findings are expected to contribute to the advancement of Islamic accounting scholarship while providing practical insights for tourism managers, local entrepreneurs, and policymakers in strengthening sustainable governance within the halal tourism industry.

2. LITERATURE REVIEW

2.1 Relevant Theoretical Background

Islamic accounting refers to an accounting system founded upon the principles of Islamic law (*Sharia*). Its primary objective is not only to provide reliable financial information but also to ensure that all economic activities are conducted in accordance with Islamic teachings (Kesuma & Firdaus, 2024). The fundamental principles of Islamic accounting include justice (*adl*), trustworthiness (*amanah*), transparency, accountability, and social responsibility. From an Islamic perspective, recording financial transactions represents a form of accountability that encompasses both worldly and spiritual dimensions. Consequently, Islamic accounting extends beyond its conventional role as a financial reporting system by serving as a mechanism for embedding ethical and moral values into business operations (Ziyad et al., 2026).

Halal tourism refers to a tourism model designed to accommodate the needs of Muslim travelers while remaining inclusive of non-Muslim visitors. The concept encompasses the provision of prayer facilities, halal-certified food and beverages, clean environments, and services that comply with Islamic principles (Kurniawan, 2026). Given that Indonesia has the world's largest Muslim population, halal tourism represents a strategic sector with substantial development potential. Beyond generating economic benefits, the development of halal tourism also contributes to promoting Islamic values within both business practices and broader social interactions

(Srisusilawati & Nurhasanah, 2025).

Phenomenology is a qualitative research approach that seeks to understand a phenomenon through the lived experiences of individuals. Within accounting research, phenomenology is employed to explore how business practitioners perceive, interpret, and give meaning to their accounting practices (Wulandari, 2025). By emphasizing subjective experiences, this approach enables researchers to develop a deeper understanding of how individuals construct and interpret social reality in their everyday business activities.

2.2 Previous Studies

Mustaghfirin and Latifah (2023) examined the implementation of Islamic accounting in business activities and identified the challenges encountered by business practitioners. Their findings indicate that the adoption of Islamic accounting enhances business transparency and accountability. However, its implementation is constrained by several factors, including limited human resources, insufficient training, and inadequate knowledge of Islamic accounting standards. The study concludes that successful implementation depends not only on technical accounting procedures but also on the level of understanding and competence of business actors.

Similarly, Rohmah et al. (2025) found that most micro-enterprise owners have internalized Islamic values such as honesty, trustworthiness, and responsibility in managing their businesses. Nevertheless, they continue to face difficulties in implementing more systematic and structured financial recording systems. The study emphasizes the importance of continuous training and mentoring to improve the quality of Islamic financial management among small business operators.

Although these studies have provided valuable insights into the implementation of Islamic accounting, they have primarily focused on general business contexts. Empirical research investigating Islamic accounting practices within halal tourism business ecosystems remains limited. Moreover, previous studies have paid relatively little attention to how business practitioners experience, interpret, and internalize Islamic accounting principles in their daily operations. To address this gap, the present study adopts a phenomenological approach to explore Islamic accounting practices within the halal tourism business ecosystem at Sipare Tourism. Through this approach, the study seeks to generate a richer understanding of the lived experiences and meanings attributed to Islamic accounting by tourism managers and local business operators.

2.3 Conceptual Framework

This study is grounded in the perspective that Islamic accounting serves not merely as a financial recording system but also as a mechanism for embodying Islamic values within economic activities. Core principles—including honesty, *amanah* (trustworthiness), transparency, justice, and accountability—constitute the ethical foundation of business management, particularly within the halal tourism sector. In the context of Sipare Tourism, the implementation of Islamic accounting is reflected in practices such as maintaining financial records, separating business and personal finances, and conducting transactions transparently while adhering to Sharia principles.

Using a phenomenological approach, this study explores how tourism managers and local business operators experience and interpret the implementation of Islamic accounting in their daily business activities. In addition to examining existing

accounting practices, the study investigates the challenges associated with their implementation, including limited understanding of Islamic accounting standards, inadequate training opportunities, and the continued use of simple bookkeeping systems. By integrating these dimensions, the study provides a comprehensive understanding of how Islamic accounting principles are practiced, interpreted, and negotiated within the halal tourism business ecosystem at Sipare Tourism.

3. RESEARCH METHOD

This study employed a qualitative research design using a phenomenological approach to explore how tourism managers perceive, experience, and interpret the implementation of Islamic accounting within the halal tourism business ecosystem at Sipare Tourism. A phenomenological approach was considered appropriate because it enables researchers to capture the lived experiences and subjective meanings that participants attach to Islamic accounting practices in their daily business activities.

The research was conducted at Sipare Tourism in April 2026, with the primary field data collected on April 22, 2026. The research site was selected purposively based on its characteristics as a tourism destination that promotes the concept of halal tourism while involving various community-based economic activities. This setting provided an appropriate context for examining the implementation of Islamic accounting within a local halal tourism business ecosystem.

Research participants were selected using purposive sampling to ensure that the informants possessed direct knowledge and experience relevant to the research objectives. The participants consisted of tourism managers and local business operators actively involved in managing tourism services and conducting business activities within Sipare Tourism. Their selection was based on their ability to provide rich and relevant information regarding the implementation of Islamic accounting practices in their business operations.

Data were collected through observation, in-depth interviews, and documentation. Observation was conducted to obtain a comprehensive understanding of the tourism environment and the economic activities taking place within the destination. In-depth interviews served as the primary data collection method, allowing participants to describe their experiences, perceptions, and interpretations of Islamic accounting practices. Documentation, including business management records and financial recording documents, was used as supporting evidence to complement and validate the primary data.

The collected data were analyzed using thematic analysis, involving data reduction, theme identification and categorization, data presentation, and conclusion drawing. To enhance the trustworthiness of the findings, data credibility was established through source triangulation and methodological triangulation by comparing information obtained from observations, interviews, and documentary evidence throughout the research process.

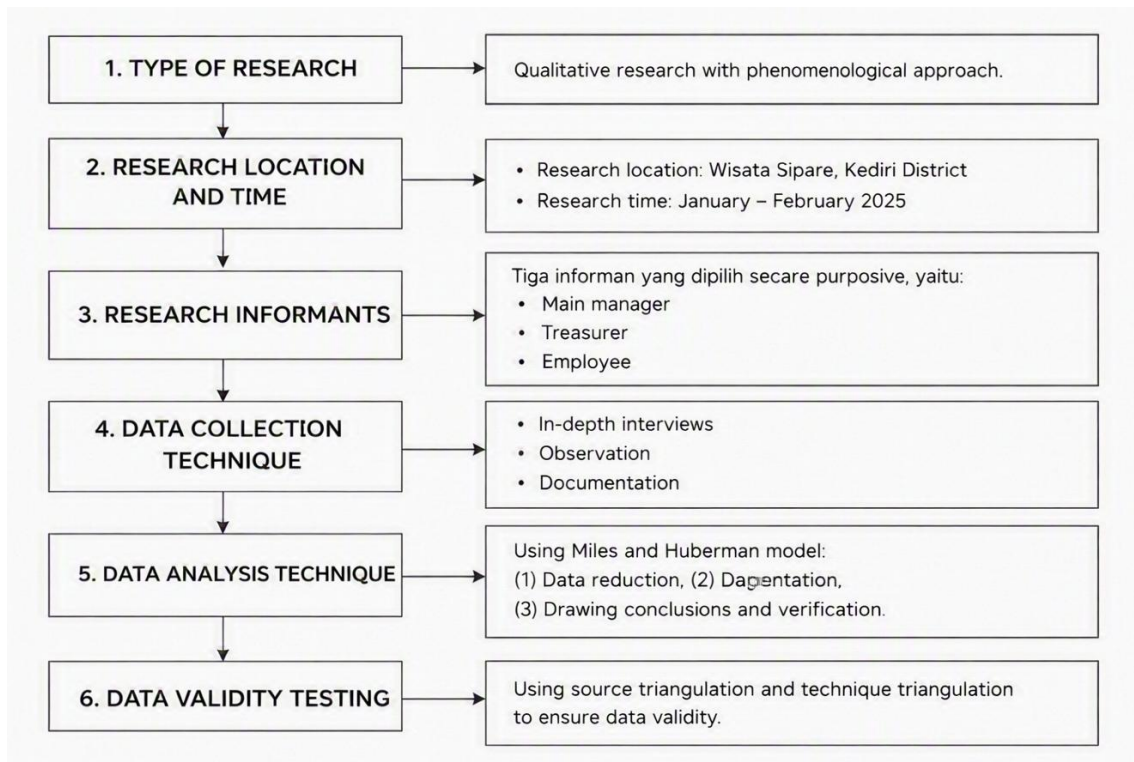


Figure 1. Research Method Diagram

4. RESULTS AND DISCUSSION

4.1 Characteristics of the Informants

This study involved three informants selected through purposive sampling based on their active involvement in the economic activities and management of Sipare Tourism. The participants consisted of one tourism manager and two local business operators conducting commercial activities within the tourism area. They were selected because of their knowledge and practical experience in business management and the implementation of Islamic values in everyday economic activities.

The tourism manager was responsible for coordinating the operational management and development of Sipare Tourism, while the business operators were directly engaged in providing goods and services that support tourism activities. These different roles offered complementary perspectives on the implementation of Islamic accounting within the halal tourism ecosystem. Their direct involvement enabled the study to obtain rich insights into how Islamic accounting is practiced, interpreted, and challenged in the context of local halal tourism businesses.

4.2 Islamic Accounting Practices in the Halal Tourism Operations of Sipare Tourism

The findings indicate that both the tourism management and local business operators have implemented Islamic accounting practices, although in a relatively simple manner. These practices are reflected in maintaining records of business income and expenditures, separating personal and business finances, and displaying product and service prices transparently to customers. In addition, participants emphasized their commitment to avoiding transactions involving *riba* (usury), fraud, or elements of uncertainty (*gharar*), thereby ensuring that business activities remain consistent with

Islamic principles.

The implementation of Islamic accounting at Sipare Tourism extends beyond financial management and incorporates broader Islamic ethical values into business operations. Participants acknowledged that the halal tourism concept requires not only halal products and services but also business governance that complies with Sharia principles. Consequently, honesty, transparency, and accountability were consistently identified as fundamental values guiding their business practices.

Despite these commitments, financial management remains largely manual. Business transactions are recorded in daily bookkeeping journals documenting revenues, expenditures, and profits. Although modern accounting systems have not yet been adopted, these practices demonstrate an awareness of the importance of organized and transparent financial management. The participants further expressed their belief that conducting business honestly and in accordance with Islamic teachings brings barakah (divine blessings) while strengthening visitors' trust in the destination.

4.3 Tourism Managers' Interpretation of Islamic Accounting Principles in Economic Activities

The phenomenological findings reveal that tourism managers perceive Islamic accounting primarily as an ethical guideline for conducting business with honesty and responsibility. Rather than viewing Islamic accounting solely as a financial recording system, participants associated it with the moral and ethical values prescribed by Islam. They believed that implementing Islamic accounting contributes not only to business sustainability but also to spiritual fulfillment by ensuring that business activities remain aligned with religious principles.

This understanding influences managerial decision-making in various aspects of business operations, including pricing policies, financial transactions, and profit management. Participants emphasized the importance of avoiding practices that could disadvantage customers or other stakeholders, reflecting their commitment to fairness and accountability.

The tourism management also encourages local vendors operating within the tourism area to provide clear and accurate information regarding product prices and quality. This practice is regarded as a practical manifestation of Sharia values in business. Friendly service, openness, and transparent transactions were consistently identified as essential elements of halal tourism. According to the participants, the concept of halal extends beyond the products being offered and encompasses the entire transaction process and the quality of services provided to visitors.

4.4 Challenges and Adaptation in Implementing Islamic Accounting within Sipare Tourism

Although Islamic accounting principles have been adopted in daily business practices, several implementation challenges remain. One of the most significant barriers is the limited understanding of Islamic accounting standards among both tourism managers and local business operators. Most participants acknowledged difficulties in preparing structured financial reports that comply with Islamic accounting principles.

Limited financial resources, inadequate training opportunities, and insufficient technical assistance further constrain the implementation of more comprehensive Islamic accounting practices. Consequently, financial records continue to be maintained manually using simple bookkeeping methods. Participants explained that this situation

reflects not a lack of commitment but rather limited access to knowledge, training, and appropriate accounting tools.

Nevertheless, the interviews revealed a strong willingness among tourism managers and business operators to improve their financial management practices. They expressed interest in adopting more systematic accounting procedures if adequate training, mentoring, and institutional support were made available. Time constraints, educational background, and limited access to capacity-building programs were identified as the primary factors influencing the pace of adaptation toward more comprehensive Islamic accounting practices.

4.5 Discussion

The findings demonstrate that Islamic accounting within the Sipare Tourism business ecosystem is implemented primarily through the internalization of Islamic ethical values rather than through the formal adoption of standardized Islamic accounting procedures. Although financial recording remains relatively simple, participants consistently apply principles such as honesty, transparency, accountability, and fairness in their daily business activities. These findings support Irene and Abdullathif (2023), who reported that Islamic accounting practices in the halal tourism sector are generally implemented in a simplified manner, with greater emphasis on ethical values than on formal accounting systems.

The present study also reinforces the findings of Sabrina and Rialdy (2024), who argued that adherence to Sharia principles enhances visitors' trust in tourism businesses. At Sipare Tourism, participants regarded ethical business conduct as an integral component of the halal tourism experience. Transparency in pricing, fair transactions, and courteous service were perceived as essential mechanisms for maintaining visitors' confidence and strengthening the destination's reputation as a halal tourism destination.

From a phenomenological perspective, the findings further reveal that the participants interpret Islamic accounting not merely as a technical financial practice but as an expression of religious commitment. This interpretation is consistent with the findings of Iskandar and Asiah (2026), who demonstrated that the religiosity of business owners significantly influences the implementation of Sharia principles in business. Likewise, Nugraha et al. (2025) argued that a deeper understanding of Islamic values encourages greater adherence to Sharia-compliant economic practices. The lived experiences of the participants indicate that religious values shape not only financial decisions but also interactions with customers, business partners, and the wider community. These findings are further supported by Muna and Karlina (2020), who concluded that the implementation of Islamic values contributes to strengthening customer trust and loyalty.

Despite these positive practices, this study identifies several structural barriers that hinder the broader implementation of Islamic accounting. Limited knowledge of Islamic accounting standards, inadequate training, and continued reliance on manual bookkeeping systems remain significant challenges. These findings are consistent with Deswita et al. (2025), who identified insufficient training and technical guidance as major obstacles to implementing Islamic accounting among small and medium-sized enterprises. Although business operators generally understand Islamic ethical principles, they often lack the technical competence required to translate these principles into standardized accounting practices.

The findings also highlight the importance of institutional support in promoting

the adoption of Islamic accounting within halal tourism businesses. As suggested by Aldi and Khairanis (2025), successful implementation requires collaboration among government agencies, higher education institutions, professional organizations, and other relevant stakeholders. Such collaboration can facilitate training programs, mentoring initiatives, and the development of practical accounting guidelines tailored to the needs of small tourism businesses. Strengthening these support systems would not only improve financial management practices but also contribute to the sustainable governance and long-term competitiveness of halal tourism destinations.

5. CONCLUSION

This study aimed to explore Islamic accounting practices within the halal tourism business ecosystem at Sipare Tourism using a phenomenological approach. The findings reveal that tourism managers and local business operators have adopted the fundamental principles of Islamic accounting in their daily business activities, albeit in a relatively simple manner. These practices include maintaining financial records, separating personal and business finances, and upholding the values of honesty, transparency, and accountability in business transactions. More importantly, the participants perceived Islamic accounting not merely as a financial recording system but as an ethical framework that guides business activities in accordance with Islamic values. Such practices were considered instrumental in strengthening visitors' trust and supporting the sustainable development of halal tourism.

Despite these positive practices, the implementation of Islamic accounting at Sipare Tourism continues to face several challenges. Limited understanding of Islamic accounting standards, inadequate training opportunities, and the continued reliance on manual bookkeeping systems remain significant barriers to more comprehensive implementation. These findings suggest that strengthening institutional support, capacity-building programs, and technical assistance is essential to improve the quality of Sharia-compliant financial management within halal tourism businesses.

Theoretically, this study contributes to the growing body of literature on Islamic accounting by providing a phenomenological perspective on how Islamic accounting principles are experienced, interpreted, and practiced within a local halal tourism business ecosystem. Practically, the findings offer valuable insights for tourism managers, local entrepreneurs, policymakers, and educational institutions in developing strategies to strengthen Sharia-based financial governance and promote the sustainable growth of halal tourism. Future research is recommended to include a larger number of participants and a broader range of halal tourism destinations to provide a more comprehensive understanding of Islamic accounting practices across different organizational and regional contexts.

ACKNOWLEDGEMENTS

The authors express their sincere gratitude to Allah SWT for His blessings, guidance, and mercy, which made the completion of this research possible. The authors are also deeply grateful to their parents and family for their unwavering prayers, encouragement, and continuous support throughout the research and writing process.

The authors would like to extend their sincere appreciation to Hendri Hermawan Adinugraha for his invaluable guidance, constructive feedback, and continuous supervision throughout the completion of this study. Special thanks are also extended

to the management of Sipare Tourism and all research participants for their willingness to share their time, experiences, and valuable insights. Their contributions were essential to the successful completion of this research.

The authors hope that the findings of this study will contribute to the advancement of Islamic accounting scholarship and support the sustainable development of halal tourism management in Indonesia.

REFERENCES

- Aldi, M., & Khairanis, R. (2025). Transformasi Akuntansi Syariah dalam Meningkatkan Daya Saing Bisnis Syariah di Kota Padang : Strategi Inovasi dan Keberlanjutan. *Jurnal Akuntansi Dan Bisnis Syariah*, 2.
- Aliansyah, H., & Hermawan, W. (2019). Peran Sektor Pariwisata pada Pertumbuhan Ekonomi Kabupaten/Kota di Jawa Barat. *Jurnal UNPAR*, 23, 39–55.
- Baedowi, M., Chamadi, M. R., & Musmuallim. (2025). Potensi Pengembangan Wisata Halal Indonesia. *Hakikat: Journal of Halal Studies*, 1, 41–49.
- Deswita, M., Arum, S., Rohmah, A. A., Nurahma, A., & Ramadhani, W. C. (2025). Peran Akuntansi Syariah dalam Meningkatkan Transparansi Keuangan UMKM. *LITERA JURNAL ILMIAH MULTIDISIPLIN*, 2, 1016–1023.
- Faturochman, Saputra, N. R., Agustin, T. P., & Azwari, P. C. (2025). *Implementasi Akuntansi Syariah : Tantangan dan Solusi dalam Praktek Bisnis*. 2.
- Irene, I., & Abdullathif. (2023). *Penerapan Pasar Syariah Berbasis Aplikasi Sebagai Inovasi dalam Meningkatkan Dukungan Keuangan Syariah pada Industri Halal di Indonesia*. 1, 18–23.
- Iskandar, & Asiah, K. (2026). Pengutamaan Nilai Religiusitas Dalam Usaha (Studi Atas Pengusaha Madura). *Jurnal Ekonomi Dan Bisnis (JEBS)*, 6, 54–60. <https://doi.org/https://doi.org/10.47233/jeps.v6i1.4218>
- Kesuma, L. P., & Firdaus, R. (2024). Manfaat Akuntansi Syariah dalam Mendorong Pertumbuhan Ekonomi Syariah. *SANTRI : Jurnal Ekonomi Dan Keuangan Islam*, 2, 192–201. <https://doi.org/https://doi.org/10.61132/santri.v2i6.1041>
- Kurniawan, A. R. (2026). *Pariwisata Halal dari Filosofi Syariah Hingga Operasional Digital* (1st ed.). Historie Media.
- Martaleni. (2020). Pertumbuhan Pariwisata Global: Tantangan untuk Pemasaran Daerah Tujuan Wisata (DTW). *Jurnal Manajemen Teori Dan Terapan*, 18–27.
- Muna, N. El, & Karlina, W. (2020). Pengaruh Islamic Atribute terhadap Kepuasan, Kepercayaan dan Loyalitas Pengunjung Wisata Religi di Makam Mbah Sayyid Sulaiman. *ISTISMAR : Jurnal Kajian, Penelitian Ekonomi Dan Bisnis Islam*, 3, 14–25.
- Mustaghfirin, M., & Latifah, E. (2023). Implementasi Akuntansi Syariah Dalam Bisnis: Tantangan Dan Manfaat. *JISEF : Journal Of International Sharia Economics And Financial*, 2, 51–62. <https://doi.org/10.62668/jisef.v2i01.1137>
- Muthoharoh, S. (2025). Ekonomi Halal Berbasis Pariwisata Syariah: Peluang dan Tantangan. *JEI: Jurnal Ekonomi Islam*, 2.
- Niswatin. (2022). *Fenomenologi Islam untuk Penelitian Akuntansi* (A. R. Setiawan, Ed.; 1st ed.). Penerbit Peneleh.
- Nugraha, A. D., Patimbangi, A., & Hasbi, H. (2025). Pengaruh Nilai-Nilai Islam terhadap Strategi Pengelolaan Keuangan Generasi Z di Era Digital. *Jurnal Riset Multidisiplin Edukasi*, 2, 262–274.
- Nurlela, Bilqis, A. H., & Afmadesikha, N. (2025). Integrasi Nilai Syariah dalam Praktik

- Kewirausahaan Islami: Tinjauan Hablumminallah dan Hablumminannas. *Jurnal Ekonomi Bisnis Dan Kewirausahaan*, 2, 70–78.
<https://doi.org/https://doi.org/10.69714/z8ce2e32>
- Rohmah, S. L., Jatmiko, D. H., Faiqoh, E., Pratama, Y. A., & Asiyah, B. N. (2025). Pendampingan Penerapan Akuntansi Syariah pada Pelaku Usaha Mikro. *EKONOMI: JURNAL PENGABDIAN MASYARAKAT*, 6, 54–61.
- Sabrina, C. Z. S., & Rialdy, N. (2024). Peran Etika Bisnis Syariah dalam Membangun Kepercayaan Konsumen. *Journal of Sharia Economics Schoolar*, 2, 24–28.
- Srisusilawati, P., & Nurhasanah, S. (2025). Mewujudkan Indonesia Emas 2045: Peran Pariwisata Syariah dalam Meningkatkan Kesejahteraan Masyarakat Berdasarkan Ajaran Islam. *Jurnal Al – Qiyam*, 6, 179–191.
- Wulandari. (2025). Fenomenologi Pengelolaan Keuangan Umkm dalam Perspektif Pemilik Usaha. *JURNAL ECONOMINA*, 4, 284–289.
<https://doi.org/doi.org/10.55681/economina>
- Wulandari, R. D., & Kurniyati, I. (2021). Strategi Pengembangan Pariwisata Halal di Indonesia. *SENRIABADI*, 1, 329–343.
- Ziyad, N. P., Athoillah, M., & Bisri, H. (2026). Prinsip Akuntansi Syariah dalam Kerangka Sistem Ekonomi Syariah (Kajian QS. Al-Baqarah: 282). *Indonesian Journal of Islamic Jurisprudence, Economic and Legal Theory*, 123–132.