

Perniagaan Muafakat with *Tawakkal* (Reliance on Allah) and *Ummatic* (Collectiveness)

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Abstract

Perniagaan Muafakat, a sole proprietorship founded by Haji Muafakat, serves as a remarkable example of Islamic business ethics in practice, grounded in the principles of mutual assistance (*muafakat*), communal responsibility (*fardu kifayah*), and reliance on Allah (*tawakkal*). Starting modestly as a small grocery shop, the business gradually expanded its operations to include a bakery, printing center, laundry, hardware store, and trading entity, each carefully tailored to address the evolving needs of the local community. These ventures were not merely profit-oriented but were established with the intention of serving as a source of *barakah* (blessings) by fulfilling the communal obligation to provide essential goods and services. This case study provides an in-depth analysis of the challenges Perniagaan Muafakat faced, such as competition from large malls and digital marketplaces, disruptions brought about by the COVID-19 pandemic, and the complexities of succession planning. It also evaluates the innovative solutions implemented to address these challenges, such as adopting digital tools, introducing loyalty programs, and fostering a deeper sense of community trust and collaboration. By drawing comparisons with similar community-driven business models, the study highlights how Perniagaan Muafakat stands apart as a business anchored in faith and ethical entrepreneurship. The discussion in the case study elaborates on how the adherence to Islamic principles differentiates Perniagaan Muafakat from conventional businesses. Core values such as *syukur* (gratitude), *ihsan* (excellence), and *ta'awun* (mutual assistance) guide its operations, ensuring that the business prioritizes service to the community over profit maximization. Furthermore, the integration of halal assurance and ethical supply chain practices strengthens customer trust and sets a benchmark for other enterprises to follow. Future implications of this case study are also explored, particularly in the realm of digital

transformation. The analysis delves into how traditional, value-based businesses like *Perniagaan Muafakat* can leverage digital tools to enhance operational efficiency while preserving their core values of personalized service and community engagement. Additionally, the study identifies potential research areas, such as scaling ethical business models to larger markets, incorporating Islamic business ethics into educational curricula, and studying the role of technology in sustaining traditional enterprises.

Keywords: Diversification, Tawakkal, Ta'awun, Ummatic

Introduction

Perniagaan Muafakat is a sole proprietorship business owned and nurtured by Haji Muafakat. The name "Muafakat," derived from his own name, carries profound significance in the local language, symbolizing mutual assistance and cooperation. For Haji Muafakat, this choice of name was deliberate, reflecting his deeply held belief that collaboration and helping one another lead to "berkat," or blessings, in all aspects of life. This philosophy serves as the foundation upon which the business has been built, imbuing every decision and action with a sense of purpose and ethical responsibility.

The journey of *Perniagaan Muafakat* began modestly, with a single grocery shop nestled in a quiet neighborhood. Over the years, through unwavering dedication and a strong connection with the local community, the business grew into a network of proprietorship entities, each proudly bearing the name *Perniagaan Muafakat* (PM). From a humble beginning, it has expanded to include various ventures, such as a bakery, printing center, laundry service, hardware store, and trading business. Despite this growth, each branch of the business remains deeply rooted in the original values of mutual assistance and service to the community, underscoring the legacy of its founder.

In the early days, the essence of these values was vividly captured in the daily routines of Haji Muafakat. On one such morning, as the first rays of sunlight bathed the neighborhood, Haji Muafakat carefully arranged fresh vegetables on the wooden shelves of his modest grocery shop. The vibrant produce reflected not only his commitment to quality but also his desire to meet the needs of his neighbors. A familiar voice broke the morning stillness: "Haji, morning! Got any fresh chilies today?" called Kak Salmah, a regular customer. With his characteristic warmth, Haji Muafakat responded with a quick smile, "Of course, Kak Salmah. Fresh from the supplier this morning. Let me get you the best ones."

This seemingly ordinary interaction encapsulated the extraordinary bond Haji Muafakat had cultivated with his community. His grocery shop was more than a place of commerce; it was a hub of connection, trust, and mutual care. For Haji, each exchange was an opportunity to practice the values of *muafakat*—to strengthen relationships and serve his neighbors with sincerity and humility. This commitment to fostering a sense of togetherness and cooperation became the hallmark of *Perniagaan Muafakat*, setting it apart as a business that prioritizes ethical values and community welfare.

Driven by an unshakable commitment to mutual assistance and community service, Haji Muafakat found himself at a crossroads that would alter the course of his life. Deeply anchored in Islamic values, he dared to step away from the comfort and security of a stable banking career to embark on a journey of purpose—one that promised not just to transform his own destiny, but to uplift an entire community.

Background

With a heart attuned to the struggles of others and a vision shaped by years of professional and personal experiences, Haji Muafakat wove the principles of muafakat into the very fabric of his life. His belief that collaboration and service are vehicles for divine blessings became the compass guiding his decisions. It was this unwavering faith and profound sense of responsibility that laid the foundation for *Perniagaan Muafakat*, a venture born not out of ambition for profit, but out of a yearning to create a meaningful legacy.

It hadn't been an easy journey for Haji Muafakat. A graduate of Institut Teknologi MARA (ITM), now Universiti Teknologi MARA (UiTM), he had once been a promising banker. For ten years, he worked in retail banking and credit evaluation, helping small businesses secure loans. Over time, he grew disheartened by the struggles of these entrepreneurs, many of whom lacked the support to thrive. A yearning to make a difference took root in his heart. "I see them fight to keep their businesses afloat," he had confided to his wife, Mak Hajah Aminah, over tea one evening. "What if I could do something more meaningful?"

Resigning from his stable career as an assistant branch manager was not a decision he took lightly. Nights of prayerful *istikharah* were followed by consultations with imams, *asatizah*, and trusted friends. "Haji, if your *niyyah* (intention) is clear and for the good of the *ummah*, Allah will ease your path," his local imam assured him. With that conviction, he took the leap, investing his personal savings into a grocery shop to fill the glaring gap in his neighborhood's needs.

Working Hours

The first few months were grueling. "Abah, why do you work so late? You're never home for dinner anymore," his youngest son, Ahmad, asked one evening. Haji knelt down to meet his son's gaze. "Ahmad, this shop isn't just about selling groceries. It's about serving our neighbors, just like our beloved Messenger of Allah *Rasulullah Sallallahu Alaihi Wasallam* (صلى الله عليه وسلم) taught us to care for our *ummah*." Ahmad nodded slowly, though the look in his eyes showed he was still learning to understand.

Haji Muafakat worked tirelessly, often from 9:00 AM to 11:00 PM. On his trishaw motorcycle, he braved rain and heat, delivering groceries and gas cylinders. His neighbors marveled at his dedication. "Haji, you're always working so hard for us," said Pak Mat, a regular customer. "It's not work, Pak Mat," Haji Muafakat replied with a laugh. "It's my *amanah* to serve."

Over time, the grocery shop flourished, becoming a hub of community activity. Yet, Haji Muafakat's entrepreneurial spirit saw further opportunities. "There's no bakery nearby," he told his wife one night. "And Pak Yusof's son is struggling to find work after leaving his job at a printing shop. Maybe I can help." Thus began the

diversification of Perniagaan Muafakat into PM Bakery, PM Printing, PM Laundry, PM Hardware, and PM Trading. Each business was helmed by a local expert, trusted for their experience and commitment.

PM Bakery: Serving Freshness and Warmth

PM Bakery marked the first step in Haji Muafakat's expansion beyond the grocery shop. Managed by Azhar Khamis, known as Azhar Bakery for his years of baking expertise, it quickly became a cherished part of the community. The inspiration came one evening when Kak Siti, a young mother, approached Haji Muafakat (also known as "Haji" among his employees, suppliers, customers, and the public) at the grocery shop.

"Haji, I always have to go to the city for fresh bread. The loaves here are days old by the time we get them," she said, cradling her toddler who tugged at her scarf.

Haji Muafakat leaned on the counter, nodding thoughtfully. "Kak Siti, you're right. Fresh bread is more than a luxury—it's a necessity. Let me think about how I can help."

After many prayers and consultations with Azhar, a highly experienced worker from a bakery shop located quite far from the neighborhood. PM Bakery opened its doors within months. The scent of freshly baked bread filled the air each morning, drawing families and children to its warm interiors.

One Friday morning, Azhar turned to Haji after the Fajr prayer. "Haji, Alhamdulillah, the bakery has been a blessing. Even yesterday, an elderly man said he can now buy fresh bread without having to travel. He made a special *dua* (prayers) for us."

Haji smiled, his face lighting up. "This is not our doing, Azhar. It's Allah's rizq (provision and sustenance) for the community. We are just His tools. Let's always be grateful and make sure we never turn anyone away."

Every loaf baked at PM Bakery became a symbol of syukur to Allah, a reminder of the *barakah* that came with serving the community.

PM Printing: Empowering Small Businesses and Students

The idea for PM Printing emerged during a conversation with a budding entrepreneur, Amin.

"Haji, I need flyers to promote my new nasi lemak stall, but the printing shops in town charge so much. It's beyond my budget," Amin explained, his voice tinged with frustration.

Haji placed a comforting hand on Amin's shoulder. "Don't worry, Amin. We'll find a way to make this easier for you. Let me start something here."

With that, PM Printing was born, managed by Yusof Abdullah, or Pak Yus Printing, who had years of experience in the industry. The printing shop became a hub not only for businesses but also for students needing affordable printing services for assignments and projects.

One day, a university student hesitantly walked into the shop, holding a stack of notes. “Pak Yus, I need these printed, but I only have RM10,” she said, embarrassed.

Pak Yus smiled warmly. “Don’t worry, young man. We’ll make it work. Haji always says helping someone in need is worth more than profit.”

Later that day, Pak Yus shared the incident with Haji. “Haji, your philosophy of making *amal soleh* has inspired us all. The students and small business owners keep making *dua* (prayers) for your generosity.”

Haji clasped his hands in gratitude. “Alhamdulillah, Pak Yus. May Allah continue to guide us to serve our neighbors.”

"Abang Haji, if there's so much *sadaqah* and *infaq* in the business, how can you make money?"

"Don't worry, my dear Mak Hajah. *Rizq* comes from Allah. Our job is to deliver it and share it with others. So far, we're doing fine. It's not a lot, but it's enough to pay salaries, meet other commitments, and roll the capital. That's good enough. Trust in Allah, InshaAllah."

PM Laundry: Easing the Load of Busy Families

PM Laundry came to life after a heartfelt conversation with Ali, a young father juggling work and caregiving.

“Haji, my wife just had surgery, and I can’t manage the laundry with everything else going on,” Ali admitted, his eyes filled with worry.

Haji nodded, his voice steady. “Don’t worry, Ali. We’ll sort this out together.”

Within weeks, PM Laundry opened, offering affordable washing and ironing services. Managed by Jailani Jamal, fondly called Pak Jai Dobi, the laundry became a lifeline for busy families and elderly residents who struggled with heavy loads.

One evening, Ali returned to thank Haji. “Haji, your laundry service has been such a relief for my family. My wife can focus on recovering, and I can focus on work.”

Haji smiled humbly. “Ali, this is Allah’s *rizq*, not mine. Every ease we bring to someone else’s life is a form of worship. Always make *dua* for us so we can continue helping others.”

"Abang Haji, just one complaint, and you decide to open this laundry? I thought you were a thorough person when you worked in the credit department of the bank. What has happened to you now?"

"My dear Mak Hajah, I am no longer in banking. Here, I’m doing business for the community. Actually, it wasn’t just one person—many customers hinted at the same need. Don’t worry, just help me and make *doa* for me, okay, my dear?"

PM Hardware: Supporting Repairs and Home Improvements

PM Hardware was born out of necessity when a retired carpenter, Pak Mat, shared his struggles with finding tools and materials.

“Haji, my roof is leaking, and I need a hammer and nails. But I can’t find any hardware stores nearby,” Pak Mat said one afternoon.

Haji shook his head sympathetically. “Pak Mat, you shouldn’t have to go so far for something so essential. Let me see what I can do.”

With the help of Yassin Alias, or Yassin Drebar, PM Hardware opened its doors. The store quickly became a go-to spot for home repair needs.

One rainy day, Pak Mat returned with a smile on his face. “Haji, your hardware shop saved me. My roof is fixed, and I didn’t have to travel far.”

Haji replied, “Alhamdulillah, Pak Mat. It’s Allah’s plan to make things easier for you. Never forget to thank Him for every small blessing.”

PM Trading: Providing Wholesale Goods

PM Trading was the final addition to the Perniagaan Muafakat family, addressing the community’s need for bulk supplies. A local café owner, Kak Nor, had approached Haji one day.

“Haji, I’m always running out of rice and sugar, and it’s a hassle to restock from the city,” Kak Nor sighed.

Haji nodded. “Kak Nor, you shouldn’t have to go through this. Let me set up something so you can focus on your café.”

PM Trading, managed by Pak Hassan Dagang, ensured local businesses had steady access to wholesale goods. The business also supported families during Ramadan by offering bulk groceries at affordable prices.

One Ramadan evening, Kak Nor stopped by to thank Haji. “Haji, your trading business has been a lifesaver. My café customers are happy, and I can focus on preparing meals.”

Haji smiled warmly. “This is all from Allah, Kak Nor. We’re just His servants. Always make *dua* that our efforts are accepted as *amal soleh*.”

Through each of these businesses, Haji Muafakat consistently demonstrated his gratitude to Allah, grounding every decision in the principles of *syukur* and *amal soleh*. His unwavering focus on serving the community transformed Perniagaan Muafakat into more than a collection of businesses—it became a source of barakah for everyone it touched.

The bakery, managed by Azhar Khamis, affectionately called Azhar Bakery, became a favorite for fresh loaves and pastries. Pak Yusof, or “Pak Yus Printing,” made PM Printing indispensable for the community’s document needs. Jailani Jamal, known as

Pak Jai Dobi, ran the laundry with meticulous care, while Yassin Alias, fondly called “Yassin Drebar,” ensured PM Hardware was well-stocked with essentials. PM Trading, under Pak Hassan Dagang, provided wholesale goods with the same dedication.

Each venture exemplified *fardu kifayah*—meeting the communal obligation to ensure essential services were accessible locally. Haji Muafakat’s leadership extended beyond profit. “We are not just employees and employers here,” he reminded his staff during their regular usrah sessions. “We are a family, working together for the benefit of our neighbors.”

The bonds of *ukhuwwah* (bonding) and *ta'awun* (mutual assistance) became especially evident during the COVID-19 pandemic. As movement control orders (MCO) confined residents to their homes, Perniagaan Muafakat became a lifeline. “Haji, we can’t thank you enough,” a tearful Mak Teh told him as he delivered a bag of groceries to her doorstep. “My children wouldn’t have food if it weren’t for you.” Haji brushed off the praise, saying, “It’s not me, Mak Teh. This is Allah’s provision. I’m just the messenger.”

Movement Control Order (MCO)

The announcement of the Movement Control Order (MCO) on 18 March 2020 marked a turning point for Malaysia as the nation grappled with the COVID-19 pandemic. The MCO brought about sweeping changes to daily life, with restrictions on movement, the closure of non-essential businesses, and limitations on public gatherings. For Haji Muafakat, these changes presented not only challenges for his business but also an opportunity to serve his community in new ways.

The day after the MCO was announced, the usually bustling Perniagaan Muafakat grocery store saw a smaller, more anxious crowd. Customers maintained their distance, masks partially hiding their concerned expressions. Kak Salmah, a regular customer, approached Haji Muafakat at the counter.

“Haji, it feels like the world has turned upside down. We’re only allowed to go out for groceries, and even then, within 10 kilometers. What if this gets worse?” she asked, her voice tinged with worry.

Haji gave her a reassuring smile. “Kak Salmah, Allah tests us with trials to remind us of our reliance on Him. Don’t worry. We’re here to ensure everyone gets what they need. Just stay safe and follow the guidelines, *Insha Allah*.”

Closure of Non-Essential Businesses

At home, Maria, Haji’s eldest daughter, brought up her concerns during dinner. “Abah, with the hardware store and laundry closed, how are we going to manage? We can’t rely on the grocery store alone,” she said, her brows furrowed.

Haji nodded thoughtfully. “Maria, it’s true we’re facing challenges, but remember, *rizq* comes from Allah. The grocery shop is considered essential, so it will remain open. We’ll focus on that for now. And when the time comes to reopen the other businesses, we’ll adapt to the new Standard Operating Procedures. Let’s stay steadfast and trust in His plans.”

Travel Bans and the Impact on Supplies

One afternoon, Azman, a long-time supplier, arrived at the shop looking unusually tense. “Haji, with interstate travel banned, I’m struggling to deliver goods on time. The supply chains are all disrupted,” he explained.

Haji clasped Azman’s shoulder. “Azman, you’ve been a reliable partner for years. Let’s work together on this. Maybe we can prioritize essential items and find alternative suppliers closer to home. We’ll make this work, *Insha Allah*.”

The MCO also meant that Maria and her siblings had to adapt to working and studying from home. “Abah, the internet is so slow! How am I supposed to attend my online classes?” Ahmad, Haji’s youngest son, complained one morning.

Haji chuckled softly. “Ahmad, patience is part of faith. This situation teaches us to be grateful for what we have. Do your best, and we’ll see if we can upgrade the connection. Until then, share with your siblings and help one another.”

Community Resilience During the MCO

Haji also saw the strain on his neighbors during the MCO. Mak Teh, an elderly widow, stopped by the shop one evening. “Haji, I can’t go out often because of my health. Can someone help me with deliveries?” she asked hesitantly.

Without hesitation, Haji replied, “Mak Teh, don’t worry. I’ll make sure your groceries are delivered to your doorstep. This is our small contribution to the community during these tough times.”

Navigating Phases of the MCO

As the MCO evolved into phases such as the Conditional MCO (CMCO) and Recovery MCO (RMCO), the challenges shifted. Maria, ever the strategist, approached her father again. “Abah, this is the time to adapt. Let’s offer online grocery orders and contactless payments. We can also set up a loyalty program to encourage regular customers.”

Haji stroked his beard, considering her proposal. “Maria, you have a good point. We need to keep up with the changes while staying true to our values. Let’s do this, but remember, our priority is serving the community, not just increasing sales.”

The economic challenges of the MCO were felt deeply. While the grocery store kept its doors open, profits were modest due to limited operating hours and supply chain disruptions. At the same time, Haji noticed the strain on mental health within the community.

“Abah, people seem so tense lately,” Maria observed one evening. “Maybe we can organize something to uplift their spirits.”

Haji nodded. “We’ll distribute some essential goods to those in need and remind everyone that this is a test from Allah. Gratitude and patience will see us through.”

Through every phase of the MCO, Haji Muafakat’s unwavering faith and commitment to *amal soleh* (good deeds) kept his business afloat and his community hopeful. Despite the challenges, he often reminded his family, “This is all part of Allah’s plan. Our job is to trust Him, do our best, and continue serving others. In the end, it is not how much we earn, but how much barakah we bring to those around us.”

The MCO proved to be a time of adaptation and reflection, strengthening not only Perniagaan Muafakat’s bond with the community but also their shared reliance on faith during uncertain times.

Challenges

Challenges did arise, as they inevitably do. The reopening of large shopping malls and the advent of digital marketplaces threatened his traditional business model. “Abah, maybe we should go online,” suggested his eldest daughter, Maria, who had recently graduated in business administration. With her help, the family integrated digital tools and cashless payment systems, adapting to the new normal while staying rooted in their community-focused ethos.

The grocery shop was unusually quiet that evening. Shelves neatly stocked and counters cleared, it seemed almost serene compared to the usual bustle of customers. At the heart of this calm stood Haji Muafakat, carefully setting up chairs in a small circle. Tonight, his shop would serve not just as a place of trade but as a forum for dialogue—a meeting with key suppliers, community leaders, and a local councillor to address the pressing challenges his business was facing.

As the guests arrived, Haji greeted each one warmly, offering a sincere smile and a word of encouragement. When the group had settled, he stood at the center of the circle, his voice steady and calm. “Assalamualaikum, everyone. Thank you for coming tonight.” He paused, his eyes scanning the familiar faces of those who had supported him over the years. “We are all aware of the challenges small businesses like ours are facing. Large malls are drawing customers away, and more people are turning to online shopping. But let us not forget: this community relies on us for more than just goods and services. We are part of their daily lives. Together, I believe we can find a way forward, InshaAllah.”

The Supplier's Concern . Azman, a long-time supplier, was the first to speak. “Haji, the malls and online stores are undercutting us on prices. Customers are asking for discounts we simply can’t afford to give. How do we compete with that?”

Haji nodded thoughtfully, his hands clasped behind his back. “Azman, you’re right. Competing on price alone is a losing battle. But what can we offer that they cannot?” He paused for a moment, letting his words sink in. “Trust, personalized service, and a sense of belonging. Our customers know us by name. They trust the quality of what we provide. Maybe it’s time we focus on loyalty programs or community-focused campaigns. What do you think?”

Azman scratched his head, a smile slowly forming. “It’s a good idea, Haji. Customers still value relationships, especially here in our neighborhood. I’m willing to work with you on that.”

Maria's Digital Proposal. Later that evening, as the meeting continued, Maria, Haji’s eldest daughter, chimed in. She had been quietly taking notes, her laptop open on her lap. “Abah,” she began, her tone respectful yet firm, “I’ve been analyzing the trends. It’s true—more people are shopping online. If we don’t adapt, we risk losing even our loyal customers.”

Haji leaned forward, a frown forming on his face. “Maria, I understand what you’re saying. But how do we maintain our personal touch in an online setting? This business has always been about face-to-face interactions, showing care for our customers.”

Maria’s eyes brightened with determination. “Abah, we can do both. We’ll set up a simple platform where customers can place orders for delivery or pick-up. It won’t replace personal interactions; it will complement them. We could even include a live chat feature so customers can ask questions or place special requests. It’s like bringing the shop into their homes.”

Haji stroked his beard, deep in thought. Finally, he nodded. “Alright, Maria. Let’s give it a try. But promise me this—we’ll keep it simple and personal. We cannot lose sight of our values.”

Input from Imam Rashid. The discussion took a reflective turn as Imam Rashid, a respected community leader, raised his hand. “Haji, one thing I’ve noticed is that people are seeking halal assurance and ethical businesses. This is something malls and online shops can’t always guarantee. You could strengthen your position by emphasizing these values.”

Haji’s face lit up with realization. “That’s an excellent point, Imam Rashid. The community trusts us to uphold these principles. Maybe we can certify all our products and share more about our processes with our customers. Transparency will build even more trust.”

Support from Councillor Amin. Councillor Amin, who had been listening quietly, spoke next. “Haji, what you’re doing is commendable. Businesses like yours are the backbone of our community. Let’s work together to create awareness about supporting local businesses. I can help with campaigns and events to promote your services and remind people of the value of shopping locally.”

Haji clasped his hands together in gratitude. “Thank you, Councillor Amin. Your support means so much. Together, we can remind the community that sustaining local businesses isn’t just good for the economy—it’s good for the soul.”

Closing the Meeting. As the meeting drew to a close, Haji stood once more, his voice firm yet humble. “Alhamdulillah, I feel more hopeful after this discussion. We have challenges, yes, but we also have opportunities. With your support, I believe

Perniagaan Muafakat can continue to serve the community for years to come. Let's make dua for success in our efforts and trust in Allah's guidance.”

A soft chorus of Ameen echoed through the room as the attendees nodded in agreement. With the collective wisdom of his suppliers, Maria's digital expertise, and the support of community leaders, Haji Muafakat implemented several changes. A simple online platform for orders and deliveries was introduced, loyalty programs rewarded regular customers, and halal and ethical practices were emphasized. Collaboration with the local council brought visibility to the importance of supporting neighborhood businesses.

Through it all, Haji remained steadfast in his mission. His unwavering faith in Allah and commitment to amal soleh ensured that Perniagaan Muafakat was not just a business but a pillar of the community—a place where trust, care, and service always came first.

Succession

As the years passed, Haji Muafakat entrusted more responsibilities to his children. His loyal employees, who had been with him from the start, continued to work with unwavering dedication. Though their salaries were modest, they remained because of the respect and care they received. “Haji treats us like his own,” said Azhar Bakery. “It's not just a job—it's a mission.”

In every facet of its operations, Perniagaan Muafakat remains a testament to masuliyah and the power of shared purpose. It is not just a business; it is a beacon of service, brotherhood, and resilience. Through storms and sunshine, competition and change, Haji Muafakat's legacy endures, a shining example of what it means to build a business with heart.

Future Directions and Way Forward

As Perniagaan Muafakat continues to evolve, its future direction must be guided by its foundational principles of *muafakat* (mutual assistance), *tawakkal* (reliance on Allah), and community service. To sustain its growth and remain relevant in a rapidly changing business landscape, Haji Muafakat has been contemplating on some future actions as he discussed with several friends and contacts from the industry.

Firstly, Perniagaan Muafakat to incorporate digital tools, such as an online ordering platform and contactless payment systems, has proven successful during the Movement Control Order (MCO). Building on this momentum, Perniagaan Muafakat can further leverage technology to enhance convenience without losing its personal, community-focused ethos. Initiatives like live chat features for personalized customer interactions, loyalty apps, and social media outreach can ensure digital engagement complements face-to-face relationships. The use of analytics to track customer preferences and inventory demands can also optimize operations.

Secondly, Perniagaan Muafakat's emphasis on halal assurance and ethical practices resonates strongly with its customer base. To further differentiate itself, the business can expand its offerings to include certified organic and environmentally sustainable products. By aligning with global trends in ethical consumerism, the business can attract a wider audience while staying true to its Islamic values.

Thirdly, *Perniagaan Muafakat* should have collaboration with other small businesses and community organizations can amplify the impact of *Perniagaan Muafakat*. Joint ventures, such as hosting community bazaars or partnering with local farms for fresh produce, can strengthen ties with the community and create new revenue streams. Additionally, working with local governments to promote "Support Local" campaigns can help counter competition from malls and digital marketplaces.

Thirdly, with its proven track record of success, *Perniagaan Muafakat* has the potential to expand its model to other neighborhoods and communities. Regional branches can replicate its approach, maintaining the core principles of *muafakat* and service. This scalability can be achieved through strategic partnerships or franchise models, ensuring that each new location reflects the original mission and values.

In addition, as *Haji Muafakat* transitions responsibilities to the next generation, a comprehensive succession plan is crucial to ensure the continuity of the business's values and mission. Leadership training programs for his children and long-standing employees can prepare them to take on greater roles. Incorporating modern management practices while preserving the Islamic ethos will be key to sustaining the legacy.

More importantly, *Perniagaan Muafakat* can deepen its role as a community pillar by initiating programs that address broader social issues. For example, hosting financial literacy workshops, providing vocational training, or setting up a *zakat* (charity) fund to support struggling families can further strengthen its bond with the community. Such initiatives align with the Islamic principles of *ta'awun* (mutual assistance) and *ihsan* (excellence in service).

Last but not least, to contribute to the broader discourse on ethical entrepreneurship, *Perniagaan Muafakat* can collaborate with academic institutions to document its journey and success model. This collaboration could lead to case studies, workshops, and even courses on ethical business practices, inspiring a new generation of entrepreneurs.

Conclusion

The future of *Perniagaan Muafakat* lies in its ability to balance tradition with innovation, service with profitability, and growth with sustainability. By embracing technology, expanding ethical practices, fostering partnerships, and preparing the next generation for leadership, the business can continue to thrive while staying true to its values. As a beacon of ethical entrepreneurship, *Perniagaan Muafakat* not only has the potential to inspire other businesses but also to create a lasting impact on the communities it serves.

Discussion Questions

1. How can small businesses like *Perniagaan Muafakat* effectively compete with large malls and digital marketplaces without losing their community-focused values?
2. During the COVID-19 MCO, what specific strategies helped *Perniagaan Muafakat* maintain its operations and community trust? How can these strategies be applied to other small businesses?

3.How can Haji Muafakat ensure that the next generation of leaders and employees continue to uphold the values of mutual assistance, ethical practices, and community service?

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