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HYBRID SHARIA CONTRACTS FOR ECONOMIC JUSTICE: A CRITICAL EVALUATION OF MUDHARABAH MUSYTARAKAH AND MURABAHAH PRACTICES IN THE AMM BURGER & COFFEE BUSINESS

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ABSTRACT This study examines the implementation of hybrid Islamic finance contracts, Mudharabah, Musytarakah, and Murabahah, in promoting economic justice within the Amm Burger & Coffee MSME business model. Using a mixed-methods approach that integrates surveys, financial documentation, and in-depth interviews, the research evaluates how these multi-contract schemes strengthen capital, distribute risks, and ensure transparency in business operations. The findings indicate that the Mudharabah Musytarakah partnership constitutes a fair and proportional profit-sharing mechanism, consistent with the principles of mutual consent and justice in Islamic commercial law. Loss allocation was carried out appropriately, with capital-contributing partners bearing financial risks in proportion to their investments. At the same time, the manager assumed non-financial responsibilities, including time, effort, and operational accountability. In external transactions, Murabahah agreements with meat and coffee suppliers fully complied with Sharia requirements, including the clarity of cost, profit margin, ownership transfer, and product quality. Although minor discrepancies occurred with the bread supplier regarding product specifications, the issue was resolved through deliberation, demonstrating the effectiveness of sharia-based dispute resolution. Overall, the study concludes that applying Mudharabah Musytarakah and Murabahah contracts simultaneously can achieve a balanced integration of economic, ethical, and legal principles, offering a practical and justice-oriented financing model for MSMEs. This hybrid contract structure has strong potential to serve as a scalable prototype for inclusive Islamic economic development in Indonesia.

KEYWORDS Mudharabah Musytarakah; Murabahah; Economic Justice.

INTRODUCTION

Current global economic developments show significant disparities between large businesses and small and medium-sized enterprises (SMEs). A World Bank report (2023) states that more than 40% of SMEs in developing countries experience difficulties accessing financing because conventional interest rate systems remain unfavorable to the productive sector of small communities (Bank, 2023). In this context, the Islamic economy offers an alternative through a profit-sharing system grounded in principles of justice, partnership, and social welfare. One form

of innovation is the application of musytarakah and mudharabah contracts, two models of Islamic financial cooperation that promote equality between investors and business managers (Ashurov, 2025).

Globally, growth in the Islamic finance industry has been significant. Data from the Islamic Finance Development Report (2024) indicate that Islamic financial assets exceed USD 2.8 trillion, with an average annual growth rate of 10% (OJK, 2024). In Indonesia, the Financial Services Authority (OJK, 2024) reports that Islamic financing has grown by 14.3%, with 37%

of the portfolio allocated to the MSME sector (Annizar, 2025). This confirms that partnership-based contracts, such as *musyarakah* and *mudharabah*, have the potential to be effective financing instruments for supporting economic growth.

However, the implementation of these contracts remains a significant challenge. Several studies (Huda, 2016; Nurfadilah, 2021). found that unclear contracts often constrain practices in the field, lead to disproportionate profit sharing, and result in a lack of Islamic financial literacy among MSME players (Adinda Satria Bagus, 2024). Meanwhile, Ascarya (2018) emphasizes the need for multi-contract or hybrid contract innovation, combining *musyarakah* and *mugharabah* contracts to adapt to the dynamics of modern business without deviating from sharia principles (Press, 2018).

Theoretically, this research is based on the Theory of Justice proposed by John Rawls (1971), which emphasizes the importance of equitable distribution of economic benefits for the entire community (Rawls, 1971). Within Islamic economics, this theory aligns with the concept of *Maqasid al-Syariah* (Al-Ghazali; Asy-Syatibi), which aims to maintain public welfare and social balance (*hifz al-mal and al-adl*) (Batang, 2025). Thus, the implementation of *musyarakah* and *mudharabah* contracts is not only oriented toward profit but also toward justice and the blessing of business (*barakah*).

From an empirical perspective, Islamic economic thought has shifted from a normative approach to an empirical paradigm that emphasizes efficiency and social sustainability (Bank, n.d.). El-Gamal (2006) and Usmani (2010) developed the concept of multi-contracts, which integrate partnership contracts and commercial transactions, such as *murabahah*, to meet modern business needs without violating sharia principles (LSEG, 2025). Therefore, this study attempts to bridge the gap between theory and practice by examining the application of multi-contract *musyarakah-mudharabah* as a fair and inclusive financing model for MSMEs in Indonesia.

The main problem encountered in implementing this system is the gap between the theory of sharia economic justice and its practical implementation in the field (Ascarya, 2018). Some business actors admit that they do not fully understand the principles of profit-sharing contracts, which often leads to differences in perception regarding the distribution of profits and risks (El-Gamal, 2006). This condition underscores the urgency of this study to evaluate the extent to which multi-contract *musyarakah-mudharabah* can support economic justice, both legally and in terms of real benefits for MSME actors.

In the local context, this research is relevant to the Islamic economy sector in Bandung, where many culinary-based MSMEs, such as *Amm Burger & Coffee*, have adopted a multi-contract system to manage their businesses (Usmani, 2010). The application of *musyarakah* and *mudharabah* contracts in this sector illustrates a unique combination of capital contribution, managerial expertise, and the spiritual value of the business ("Studi Lokal Kota Bandung Terkait Penerapan *Musyarakah-Mudharabah* di Sektor Kuliner UMKM," 2024). This model has the potential to serve as a prototype for modern sharia financing that not only emphasizes economic efficiency but also prioritizes justice and social sustainability. ("Studi Literasi Keuangan Syariah dan Evaluasi Akad *Musyarakah-Mudharabah* di UMKM," 2021).

METHODS

This study uses a quantitative approach with a survey design to collect primary data from small and medium enterprises (SMEs) that apply *musyarakah* and *mudharabah* contracts as sources of business financing, with a purposive sample of SMEs in certain regions to provide a representative picture of the impact of these contracts on economic justice in the community (Maksum, 2012). Data were collected through structured questionnaires that assessed profit sharing, risk, impact on business income, and perceptions of fairness, as well as through direct

interviews with business managers or capital owners, supported by secondary data from SME financial reports, Islamic banking data, and related literature (Moleng, 2021).

Quantitative data were analyzed using descriptive and inferential statistics, including t-tests and regression analyses, to examine the influence of contract application on income and perceptions of economic justice. At the same time, a qualitative approach using case studies, in-depth interviews, and participatory observation deepened understanding of the mechanisms of risk and profit sharing and the challenges of contract implementation (Maidiana, 2023). Using this mixed method, the study aims to provide a comprehensive empirical picture (Creswell & W, n.d.) regarding the effectiveness of musyarakah and mudharabah contracts in supporting economic justice and SME development, as well as to produce practical recommendations for inclusive and equitable sharia financing policies in the MSME sector (Piri & Gaffar, 2023).

RESULT AND DISCUSSION

Mudharabah Contract

Mudharabah comes from the word *adh-dharbu fil ardhi* (Awibi Nazhicul Amin, Eva Ana Rianti, Pramodya Hanggarany, 2023), which means walking on earth, and walking on earth is generally done to carry out a business, trade, or jihad in the way of Allah SWT, as stated by Allah in Surah Al-Muzzamil verse 20, which is;

عَلِمَ أَنْ سَيَكُونُ مِنْكُمْ مَرْضَىٰ ۖ وَأَخْرُوجَ يَضْرِبُونَ فِي الْأَرْضِ يَبْتَغُونَ
مِنْ فَضْلِ اللَّهِ ۖ وَأَخْرُوجَ يُقَاتِلُونَ فِي سَبِيلِ اللَّهِ

"He has made it easy for you, so read what is easy (for you) from the Quran. He knows that there will be among you those who are sick and those who travel throughout the land seeking some of Allah's bounty; and others who fight in the way of Allah..."

Etymologically, mudharabah is also called *qiradh*, derived from the term *al-qardhu*, which means *al-qath'u* (a piece), because the owner of

the capital contributes a portion of his wealth to trade and is entitled to a share of the profits (Sabiq, n.d.).

Therefore, the mudharabah contract is a form of cooperation in which one party (*shahibul mal*) provides capital. In contrast, the other party (*mudharib*) acts as the manager or executor of the business (Putra, 2022). Under this contract, profits will be distributed in accordance with the agreement entered into at the beginning of the contract. At the same time, the losses will be borne by the capital owner, provided they are not caused by negligence or errors by the business manager (Irfan Abdul Fattah & Madian Muhammad Muchlis, 2024).

Mudharabah is permissible, both absolutely and conditionally, and the capital manager is not required to bear losses unless his actions exceed reasonable limits and deviate from the norm. Ibn Mundzir emphasized, "The scholars agree that if the capital owner prohibits the capital manager from conducting credit sales, and the manager then conducts credit sales, he must bear the risk (Al-Khalafi, n.d.).

Musyarakah Contract

Musyarakah is a form of profit-sharing cooperation agreement between two or more parties to run a specific business. In this agreement, each party contributes capital, funds, or assets (*mal*) and agrees that rights, obligations, risks, and profits will be shared in accordance with the agreement (Awibi Nazhicul Amin, Eva Ana Rianti, Pramodya Hanggarany, 2023). The distribution of profits (*nisbah*) is determined by the proportion of capital and each party's role. Etymologically, the term *musyarakah* derives from *al-syirkah*, meaning *al-ikhtilath*, or mixing, namely the union of two or more parties in a particular ownership or activity. Provisions on profit-sharing financing in the form of *musyarakah* are regulated in Law Number 10 of 1998 concerning Banking, which, in Article 1, point 13, emphasizes that *musyarakah* is one of the financing products in the Sharia banking system (Pirdos, 2024). In Arabic, the term *syirkah* derives from the root *karasa* (كَرَسَ), meaning "to

work together" or "to form a partnership" (Iflaha, 2019). Etymologically, this term is al-ikhtilath, meaning "mixing" or "blending" (Humaemah, 2019). In this context, the meaning of (mixing) refers to a situation where a person combines their property with that of another person to the extent that the two cannot be clearly distinguished. According to fiqh terminology, syirkah denotes a contract or agreement between two or more parties to cooperate in capital participation and profit sharing (Mandlur, 1993).

From an Islamic legal perspective, syirkah is a permissible form of contract. This practice has been known and applied by the people of Mecca since before the advent of Islam. When the Prophet Muhammad was sent as a messenger, he recognized and confirmed the validity of this contract, as stated in a hadith narrated by Al-Bukhari:

يُذِ اللَّهُ عَلَى الشَّرِيكَيْنِ مَا لَمْ يَتَخَاوُنَ

"The help of Allah will always be with the two parties who share or work together or are partners (in business), as long as they do not betray each other." (HR. Bukhari)

This hadith implies that Allah always provides assistance and blessings to two or more people who collaborate in a business venture, provided that their relationship is based on honesty, trustworthiness, and mutual trust. The main message of this hadith emphasizes that, in the practice of syirkah (business partnership) in Islam, success is determined not only by capital and strategy but also by moral values and fairness between partners. As long as there is no betrayal or deceit among them, Allah's mercy and protection will continue to accompany their cooperation.

However, if one party cheats or violates the agreement, then Allah's help will no longer protect the cooperation, and its blessings will be lost. Thus, this hadith emphasizes that honesty and integrity are the main foundations of economic collaboration in accordance with Sharia principles.

Mudharabah Musytarakah Contract

Mudharabah Musytarakah is a combination of the mudharabah and musytarakah contracts, which are cooperation contracts entered into by two or more parties, whereby each party contributes equal capital. Still, the cooperation is managed by a single party (Rachmadi, 2022). Then, profits and losses are divided in proportion to the provisions and, by mutual agreement, at the time of the contract (Fadillah Mursid, Oyo Sunaryo Mukhlas, and Isnayati Nur, 2023).

The mudharabah musytarakah contract, according to fatwa No.05/DSN-MUI/III/2006 concerning mudharabah musytarakah contracts, explains that this contract is a form of mudharabah contract in which the manager (mudharib) contributes capital to the investment partnership; it is necessary because it is easy to manage and can provide greater benefits to the parties (MUI, 2006).

The implementation of the mudharabah musytarakah contract must be carried out by a legally competent person, and the capital in the mudharabah musytarakah contract must be clearly stated. In its implementation, several requirements must be met, including a capital owner and manager, capital, ijal qabul, and profit (Iflaha, 2019).

Murabahah Contract

Murabahah comes from the word rabiha-yarbahu-ribhan, which means to be fortunate (Pirdos, 2024). The linguistic meaning of murabahah is to take an agreed-upon profit. (Harisman, 2006) A murabahah contract is a sale-and-purchase transaction for goods, in which the cost price is set plus a mutually agreed profit margin. In this contract, the seller first informs the buyer of the purchase price of the goods, then clearly specifies the desired profit margin, which is agreed upon by both parties. (Al-Urban, 2017)

As a reinforcement of the principles of cooperation and commerce that are justified in Islam, Allah SWT, in the Qur'an, explains the permissibility of buying and selling and the prohibition of usury. This is confirmed in His words:

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي
يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ۚ ذَٰلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ
الرِّبَا ۗ وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا ۚ فَمَنْ جَاءَهُ ۙ مَوْعِظَةٌ
مِّن رَّبِّهِ ۖ فَانْتَهَىٰ فَلَهُ ۙ مَا سَلَفَ وَأَمْرُهُ ۖ إِلَى اللَّهِ ۗ وَمَنْ
عَادَ فَأُولَٰئِكَ أَصْحَابُ النَّارِ ۖ هُمْ فِيهَا خَالِدُونَ

"Indeed, buying and selling is the same as usury," whereas Allah has permitted buying and selling and forbidden usury. So, whoever receives a warning from his Lord and then stops (from usury), then what he has already taken is his, and his affair is with Allah. But whoever returns to it, those are the inhabitants of the Fire; they will abide therein forever." (QS. Al-Baqarah: 275)

This verse confirms that Allah permits transactions that are valid under Sharia law, such as murabahah contracts and forms of cooperation such as syirkah, but strictly prohibits the practice of usury because it contains elements of oppression and injustice. Thus, economic activities based on Islamic values such as honesty, transparency, and equality are forms of muamalah that are pleasing to Allah SWT and in line with the principles of justice in sharia.

Cooperation, Requirements, Agreements, and Profit Sharing (Mudharabah Musytarakah)

Muhammad Syarif (2020) in the implementation of the Amm Burger & Coffee business partnership, three main parties are involved: Ryan, Ayu, and Hilman, each with distinct roles and contributions, consistent with the principles of syirkah and mudharabah contracts.

Ryan serves as the principal capital owner (shahibul māl) who invests most of the funds in initial business needs, such as purchasing equipment, raw materials, and operational requirements. Ayu plays a dual role as an investor and an active worker, contributing capital and directly participating in daily operational activities and business oversight. Meanwhile, Hilman serves as the business manager (mudhārib), who does not contribute

capital but instead provides expertise, labor, and managerial services. In the context of the contract, Hilman's position reflects the mudharabah musytarakah form, a hybrid of a capital partnership and a management contract, under which the manager receives a share of the profits based on his performance and responsibility in developing the business.

Hilman's contribution focuses on daily operational management, product quality control, human resource management, and marketing strategies to sustain the business. All of these responsibilities are carried out with the principles of trust and commitment, in accordance with Sharia business ethics that demand transparency and honesty in every decision-making process.

The profit sharing for Amm Burger & Coffee is agreed upon based on a mutual agreement at the beginning of the contract, namely:

- Ryan: 50% of the total business profits, as the primary investor.
- Ayu: 30% of the total business profit, as an investor and active worker.
- Hilman: 20% of the total business profits, as the manager and operational controller without capital participation.

This profit-sharing scheme reflects the principle of 'an-tarādin minkum (mutual consent) as taught in the Qur'an QS. An-Nisā': 29,

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُم بَيْنَكُم بِالْبَاطِلِ إِلَّا
أَنْ تَكُونَ بَيْعًا تَرَاضٍ مِنْكُمْ ۚ وَلَا تَقْتُلُوا أَنْفُسَكُمْ ۚ إِنَّ
اللَّهَ كَانَ بِكُمْ رَحِيمًا

"O you who believe! Do not consume one another's wealth unjustly, except in a manner that is mutually agreed upon. And do not kill yourselves; indeed, Allah is Most Merciful to you."

Every transaction must be based on mutual consent and fairness between the parties. Thus, all parties receive a share in proportion to their respective contributions to the business's continuity.

As for losses, their distribution is determined based on the principles of musyarakah and mudharabah in muamalah fiqh:

- Ryan and Ayu, as the parties who invested capital, bear proportional losses in accordance with the portion of capital they contributed.
- Hilman, because he did not invest any funds, does not bear any financial losses, but bears losses in terms of time, energy, and opportunity as a consequence of his role as manager. If there is proven negligence or managerial error, then Hilman is obliged to bear moral and professional responsibility, in accordance with the principle of dhamān (accountability) in the mudharabah contract.

This distribution is based on the principle of proportional justice, whereby each party receives a share in proportion to their contributions of capital, labor, and responsibility. Business losses, if any, are borne according to each party's share of capital, except for Hilman, who did not invest any capital. Therefore, he incurs no financial losses but does incur time and labor costs.

Thus, this cooperative structure illustrates the application of the multi-agreement musyarakah-mudharabah model in accordance with the principles of Islamic economics, in which profits and responsibilities are shared fairly according to each party's role, and all parties work in a spirit of cooperation and seek blessings in their endeavors.

Capital Requirements and Agreement (Murabahah)(Fadillah Mursid, Oyo Sunaryo Mukhlis, Isnayati Nur, 2023)

1. Parties to the Agreement

- a. First Party (Seller/Supplier): The party that provides raw materials in the form of meat, bread, and coffee for the needs of Amm Burger & Coffee.
- b. Second Party (Buyer/Amm Burger & Coffee): The party that purchases these raw materials from the supplier using a payment scheme based on the principles of a murabahah agreement.

2. Contract Object (Goods Being Traded)

The goods that are the subject of the contract are halal and fit for consumption, raw materials, which include:

- a. Fresh or frozen beef that has been certified halal.
- b. Ready-to-eat burger buns or raw buns that meet production standards.
- c. Selected coffee beans or coffee powder that meet café quality standards.
- d. Each item must be clearly known by both parties, including the type, quantity, quality, and unit price.

3. Terms and Conditions of the Murabahah Contract

- a. Price Transparency: The supplier is required to disclose the cost price of the goods and the agreed profit margin at the beginning of the contract.
- b. Ownership of Goods: Suppliers must legally own and control the goods before selling them to Amm Burger & Coffee, in accordance with Sharia provisions.
- c. Fixed Selling Price: The selling price is agreed upon from the outset and cannot be changed during the term of the contract, unless there is a new written agreement between both parties.
- d. Payment System: Payment is made in cash or in installments (taqsith) according to the agreed time, without any additional interest, penalties, or late fees.
- e. Responsibility and Risk: Before delivery of goods, all risks of damage or defects are the responsibility of the supplier. Once goods are received by Amm Burger & Coffee, the risk transfers to the buyer.
- f. Quality Standards: Goods delivered must comply with the agreed specifications, quality, and halal requirements.

4. Additional Agreement Clauses

- a. Delivery Delays: If the supplier experiences a delay in delivery without a valid reason, Amm Burger & Coffee reserves the right to delay payment or cancel part of the agreement.

- b. Force Majeure: In extraordinary circumstances such as natural disasters, distribution disruptions, or government policies, both parties will review the agreement based on the principles of mutual consent and fairness.
- c. Dispute Resolution: Any disputes shall be resolved through mutual consultation, and if no agreement is reached, they shall be submitted to the National Sharia Arbitration Board (BASYARNAS) in accordance with applicable sharia economic law.

Implementation of the Agreement

The implementation of contracts in Amm Burger & Coffee's business activities has generally run well and in accordance with the provisions of Islamic economic law. All forms of cooperation carried out, both in mudharabah musytarakah contracts between business owners and murabahah contracts between Amm Burger & Coffee and suppliers, have fulfilled the pillars and conditions of a valid contract as stipulated in fiqh muamalah.

1. Implementation of Mudharabah-Musytarakah Contracts (Aulia & Bagaskara, 2024) (Internal Business Management)

The collaboration among Ryan, Ayu, and Hilman was conducted in accordance with the initial agreement. Ryan, as the principal investor; Ayu, as an investor and active employee; and Hilman, as the business manager, have fulfilled their roles with full responsibility and professionalism. Capital management, task division, and profit-sharing mechanisms were implemented transparently through an open system accessible to all parties. No violations of the agreement or indications of unfairness were found among the three parties. The distribution of business profits was also carried out based on the agreed proportions, namely Ryan 50%, Ayu 30%, and Hilman 20%, demonstrating the application of the principles of 'an-tarādin minkum (mutual consent) and al-'adl (fairness) in the sharia partnership system.

2. Implementation of Murabahah Contracts with Meat Suppliers

Cooperation with the meat supplier is progressing well. The supplier has fulfilled all contractual terms with respect to quality, quantity, delivery time, and price clarity. The meat supplied is of high quality, halal-certified, and in accordance with the agreed specifications. The supplier also demonstrates transparency by disclosing the cost price and profit margin, which is a core principle of a murabahah contract. All transactions are recorded and carried out in accordance with valid payment procedures, without any additional interest or penalties, thereby fully complying with the principles of honesty and openness in trade as regulated by Islamic sharia.

3. Implementation of Murabahah Contracts with Coffee Suppliers

The cooperation with coffee suppliers also demonstrates good compliance with the provisions of the murabahah contract. The supplied coffee beans are of premium quality, in accordance with Amm Burger & Coffee standards, with respect to aroma, taste, and roast maturity. Deliveries are made on time, and there are no issues with payment or product quality. In addition, coffee suppliers consistently maintain open communication regarding stock availability and raw material prices, thereby ensuring a harmonious and mutually beneficial partnership (ta'āwun). This demonstrates the strong implementation of the principles of amanah and musytarakah fil manfa'ah (cooperation for mutual benefit) between the two parties.

4. Implementation of Murabahah Agreement with Bread Supplier

Unlike the previous two suppliers, the cooperation with the bread supplier exhibited discrepancies relative to the initial agreement regarding product quality. Based on the contract, Amm Burger & Coffee set standards for bread with a brighter color, a dense yet soft texture, and sufficient shelf life to match the characteristics of

the burgers sold. However, in practice, the bread supplier delivered products with a less striking color and a texture that was too soft, thus not fully meeting the agreed specifications.

Although this issue is technical and does not cause significant material losses, it underscores the need to strengthen the quality clause in murabahah agreements to ensure that product quality is maintained. Both parties resolved this issue through deliberation (*ishlāh*), resulting in a revised agreement that clarifies the quality standards and testing procedures for goods before delivery. This step reflects the application of the principles of *ta'āwun* (mutual assistance) and *'adl* (fairness) in resolving differences without causing disputes.

5. Evaluation of Overall Implementation

Overall, the implementation of contracts at Amm Burger & Coffee, both in the internal partnership system (*mudharabah musytarakah*) and in external relationships with suppliers (*murabahah*), has demonstrated compliance with the principles of Islamic economic law. The problems that occurred with the bread supplier can be categorized as minor deviations that can be corrected through communication and contractual evaluation.

The success of Amm Burger & Coffee in implementing these agreements confirms that Islamic economic practices focus not only on profit but also on the values of transparency, fairness, and honesty as the main foundations of business prosperity. This implementation also illustrates the practical application of the principle of *rahmatan lil 'alamin* in the modern business world, which emphasizes a balance between spiritual and professional aspects.

CONCLUSION

Based on the analysis results, the application of *mudharabah musytarakah* and *murabahah* multi-contracts in the Amm Burger & Coffee business demonstrates that all cooperative activities have been carried out in accordance with the principles and provisions of Islamic economic law. The *mudharabah musytarakah* contract between Ryan, Ayu, and Hilman reflects the

principles of fairness and transparency, in which each party has rights and responsibilities proportionate to their contributions to the business. The profit-sharing scheme (Ryan 50%, Ayu 30%, and Hilman 20%) has been agreed upon based on *'an-taradin minkum* (mutual consent), while the risk of loss is borne fairly in accordance with the principle of *al-ghurmu bil-ghurmi* (profit is proportional to risk). This partnership structure not only strengthens the business's financial position but also fosters a sense of collective responsibility in ensuring fair management.

In implementing *murabahah* contracts, Amm Burger & Coffee has successfully established partnerships with suppliers that are transparent and compliant with Sharia law. Cooperation with meat and coffee suppliers has been smooth and unhindered, demonstrating professionalism and commitment to product quality. As for minor issues with the bread supplier regarding product quality (namely, color and texture that did not meet specifications), these have been resolved through consultation (*ishlah*), without causing disputes. Overall, the contract practices implemented by Amm Burger & Coffee have successfully embodied the values of fairness, honesty, and mutually beneficial partnerships, while also serving as a concrete example of the implementation of sharia economics that balances spiritual, social, and professional aspects in the modern business world.

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