

ANALYSIS OF MODERN RETAIL "TRENMU MART" IN IMPROVING ECONOMIC INDEPENDENCE

Izzuddin Syihab¹, Nurani Puspa Ningrum², Tuti' Nadhifah³

^{1,2,3} Universitas Muhammadiyah Kudus, Indonesia

Email : izzudinsyihab12@gmail.com¹, nuranipuspa@umkudus.ac.id²,
tutinadhifah@umkudus.ac.id³

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Abstract :

This study aims to analyze the role of the modern retailer Trenmu Mart in increasing the economic independence of the Muhammadiyah Kudus Islamic Boarding School. As Islamic educational institutions, Islamic boarding schools often face financial dependence on fluctuating Educational Development Contributions (SPP) and external aid, which impacts employee welfare and the implementation of student development programs. Efforts to create independent funding sources through business units were previously undertaken with the establishment of Mu Mart in 2016, but were unable to survive due to a lack of professional management and an unstrategic location. This experience led to the establishment of Trenmu Mart in 2025 as a new strategy to build the economic independence of Islamic boarding schools. This research employed a descriptive qualitative method, with data collection techniques including interviews, observation, and documentation. Data analysis was conducted through data reduction, presentation, and drawing conclusions, and its validity was tested using source and method triangulation. The research results show that Trenmu Mart has a positive impact on the economic independence of Islamic boarding schools. Sales have increased significantly every week since the start of operations, with profits used to improve employee welfare through incentives and allowances, and to support various student activities, such as providing learning resources, skills training, and religious programs. Furthermore, Trenmu Mart serves as a learning medium for entrepreneurship for students involved in store operations, providing real-world experience in Sharia-based business management practices. Trenmu Mart's presence also strengthens the relationship between Islamic boarding schools and the surrounding community, which also benefits economically through easy and affordable shopping access. The research conclusion confirms that Trenmu Mart serves not only as a commercial entity but also as a social, educational, and da'wah instrument. Its management concept aligns with the principles of social entrepreneurship in Islamic economics and reflects the application of the maqashid sharia principles in economic activities. With professional management and support from all elements of the Islamic boarding school, Trenmu Mart has long-term prospects as a model of Islamic boarding school economic independence that can be replicated in other Islamic educational institutions in Indonesia.

Keywords : *Modern Retail, Economic Independence, Islamic Boarding Schools, Social Entrepreneurship, Sharia Economy*

INTRODUCTION

This stems from the reality that Islamic boarding schools (*pesantren*) function not only as educational and moral development institutions, but also as social institutions with significant responsibility for the welfare of their staff and students. The Muhammadiyah Kudus Islamic Boarding School, for example, houses hundreds of students, most of whom come from the middle class, and also employs a number of staff who carry out various operational functions (Arifianti, 2017). Until now, the financing of the Islamic boarding school has relied heavily on the Educational Development Contribution (SPP) paid by the students' guardians. This dependency has created fundamental problems, as fluctuations in the number of students and delays in SPP payments often impact the sustainability of programs, employee welfare, and student education and development activities (Adriyanto, et al, 2022).

This situation creates an urgent need for Islamic boarding schools to create a stable, independent source of funding. Without financial independence, Islamic boarding schools will remain trapped in a cycle of uncertainty, with employee salaries often falling below the living wage standard and many student development programs failing due to funding constraints (Aksa, et al, 2023). Furthermore, reliance on external aid or donations also limits the flexibility of Islamic boarding schools in allocating their budgets according to internal priorities, as some donations are earmarked, meaning their use has been predetermined by the donor (Chaniago, et al, 2019).

Seeing this reality, the Muhammadiyah Kudus Islamic Boarding School sought a solution by establishing a business unit capable of supporting economic independence. This effort was previously undertaken through the establishment of Mu Mart in 2016 in collaboration with Muhammadiyah Kudus University. This business unit aimed to serve as a laboratory for student entrepreneurship while also providing daily necessities for the surrounding community. However, due to its less-than-strategic location, limited market, and high operational costs, Mu Mart was unable to survive and ultimately closed in 2018. This failure served as a valuable lesson, demonstrating the importance of feasibility studies, professional management, and appropriate marketing strategies before establishing a business unit (Dewi, et al, 2021).

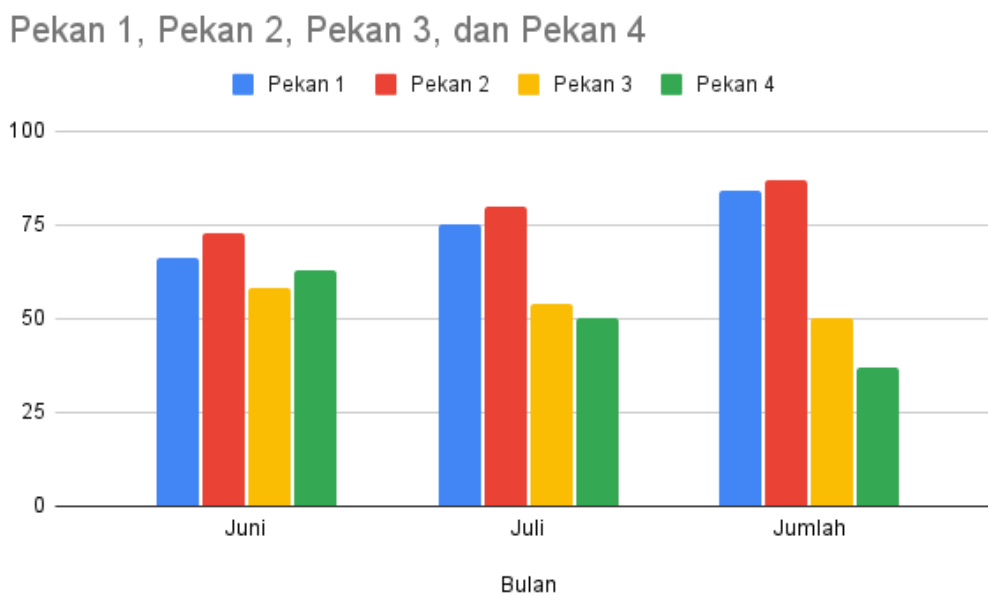
Building on these lessons, in 2025 the Islamic boarding school launched a new business unit called Trenmu Mart. This minimarket was built with a dual purpose: first, to create a steady source of income to support the school's operations and financial independence; second, to provide the daily needs of students, staff, and the surrounding community at affordable prices and guaranteed quality. Unlike previous efforts, Trenmu Mart was designed with more professional management, an adaptive marketing strategy, and a more strategic location. In its first two months of operation, Trenmu Mart showed an increasing sales trend every week, indicating a positive response from consumers and good prospects for business sustainability (Felycia & Genoveva,

2021).

Modern retail was chosen as the business model due to its stable nature in providing daily consumer goods. This makes it a relatively safe and sustainable market, even in fluctuating economic conditions. Furthermore, modern retail business units also play a strategic role in the internal empowerment of Islamic boarding schools (Tohri, et al, 2023). Students can be directly involved in store operations, thereby gaining real-world experience in entrepreneurial practices (Lidiawati & Muhammad Mufti Imam Suyanto, 2020). Profits generated are not only allocated to increase the Islamic boarding school's income but also used to improve employee welfare through salaries, incentives, and allowances, as well as to support various student programs, ranging from skills training and extracurricular activities to the provision of learning resources. Thus, Trenmu Mart functions not only as a commercial entity but also as a social and educational instrument.

Figure 1.1

Buyer data at Trenmu Mart is in accordance with shopping receipts issued from June-July 2025



From an Islamic economic perspective, this concept aligns with the principles of social entrepreneurship, which emphasize the integration of economic and social goals. Businesses are not solely pursued for financial gain, but also for the common good and blessings. This aligns with the maqashid sharia, which emphasizes the importance of safeguarding wealth (*hifz al-mal*), safeguarding the soul (*hifz al-nafs*), safeguarding the mind (*hifz al-'aql*), and safeguarding religion (*hifz al-din*). Through the establishment of Trenmu Mart, the Muhammadiyah Kudus Islamic Boarding School strives to manage assets productively, improve employee welfare, provide adequate educational facilities, and support the religious activities of its students (Anjani, 2019).

Theoretically, this research is important because it adds to the literature

on social entrepreneurship in Islamic boarding schools (pesantren). Many Islamic boarding schools in Indonesia face similar challenges, namely dependence on external funding and limitations in developing educational programs (Kurnia, 2022). This research offers a concrete model of how Islamic boarding school-based educational institutions can utilize modern retail business units to achieve economic independence without abandoning sharia principles. Practically, the results of this research can be directly implemented not only at the Muhammadiyah Kudus Islamic Boarding School but also at other social or educational institutions wishing to adopt similar strategies (Kuraesin & Prasetyowati, 2018).

The specific objective of this research is to describe the concept and planning of the development of Trenmu Mart in the Muhammadiyah Kudus Islamic Boarding School environment as a step towards financial independence in accordance with sharia principles, analyze management strategies that can improve employee welfare, and identify the use of profits from the business unit to support student activities on an ongoing basis.

RESEARCH METHOD

The research method used in this article is descriptive qualitative, namely research that focuses on an in-depth description of the phenomenon being studied by emphasizing understanding the meaning, context, and processes that occur (Purnama et al., 2022). This approach was chosen because the research does not only seek to find a cause-and-effect relationship, but rather emphasizes how the modern retail practices of Trenmu Mart can contribute to the economic independence of Islamic boarding schools.

The types and stages of research encompass the process, from initial data collection, observation, interviews, documentation, and analysis. These stages are carried out systematically to obtain accurate data in line with the research focus. The research location was determined at the Muhammadiyah Kudus Islamic Boarding School, specifically at the Trenmu Mart modern retail business unit which was just opened in 2025. This location was chosen purposively because it was relevant to the research objective, namely analyzing the efforts of Islamic boarding schools in building economic independence through internal business units.

Data sources consisted of primary and secondary data. Primary data was obtained directly through interviews with Islamic boarding school administrators, Trenmu Mart managers, employees, and several students involved in business operations. Field observations were also conducted to observe buying and selling activities, management patterns, and interactions between consumers and store managers. Meanwhile, secondary data was obtained from official Islamic boarding school documents, financial reports, sales archives, and related literature relevant to the research topic (Fitriani, et al, 2016).

The data collection techniques used were in-depth interviews, participant observation, and documentation. In-depth interviews allowed

researchers to gain broader insights into management strategies, profit utilization, and challenges faced. Observation was used to directly understand the realities of the situation on the ground, while documentation was used to support the data with written and visual evidence. The data analysis method used qualitative descriptive analysis techniques. Data collected from various sources were analyzed through data reduction, data presentation, and conclusion drawing (Bahagia, et al, 2019). Data reduction was carried out by sorting information relevant to the research focus. Data presentation was done in narrative form, tables, and figures to facilitate interpretation. Furthermore, conclusions were drawn by linking field findings to existing theories, particularly those related to modern retail, economic independence, and Islamic economic principles (Farisi, 2021).

To maintain the credibility of the research, data validity was tested using source and method triangulation techniques. Source triangulation involves comparing information from various sources, while method triangulation involves using more than one data collection technique, such as comparing interview results with observations and documentation (Triyawan, 2018). This ensures data validity. In addition, this research also pays attention to the research code of ethics, including maintaining the confidentiality of the personal data of the informants, conducting interviews with consent, and presenting data objectively without manipulation (Putra, et al, 2023).

FINDINGS AND DISCUSSION

Research on Trenmu Mart at the Muhammadiyah Islamic Boarding School in Kudus provides a comprehensive overview of how a modern retail business unit can contribute to the economic independence of the Islamic boarding school, particularly in the context of operational sustainability, employee welfare, and support for student activities. Since its inception, the Muhammadiyah Islamic Boarding School in Kudus has been known as an Islamic educational institution that focuses not only on religious teaching but also pays significant attention to the development of student potential and the welfare of educators and staff. For years, the boarding school has relied heavily on Educational Development Contributions (SPP) paid by student guardians and external assistance from donors. This dependence often causes serious problems when student numbers decline or tuition payments are delayed.

This classic problem prompted the Islamic boarding school administrators to create a more sustainable solution by establishing a productive business unit. In 2016, they launched Mu Mart as an experiment in Islamic boarding school economics. However, due to a lack of feasibility studies, an unstrategic location, and limited purchasing power from the surrounding community, the business only lasted about two years before closing. This experience taught them a crucial lesson: every economic venture requires careful planning, sound management strategies, and knowledge of the target market.

From this experience of failure, a new initiative was born, Trenmu

Mart, which officially opened in June 2025. This minimarket is not only designed to meet the needs of students, staff, and the surrounding community, but also aims to become a key pillar of the Islamic boarding school's economic independence. Research shows that in its first two months of operation, Trenmu Mart recorded a consistently increasing sales trend each week. This indicates a positive consumer response and the potential for continued growth.

Week	Total Sale	Transaction Amount (Rp)
Week 1 (Juni 2025)	120	6.000.000
Week 2 (Juni 2025)	180	9.000.000
Week 3 (Juni 2025)	250	12.500.000
Week 4 (Juni 2025)	310	15.500.000
Week 1 (Juli 2025)	400	20.000.000
Week 2 (Juli 2025)	460	23.000.000
Week 3 (Juli 2025)	520	26.000.000
Week 4 (Juli 2025)	600	30.000.000

Trenmu Mart's average revenue has increased gradually. For example, in the first week, the number of transactions was still relatively low, but in subsequent weeks there was a significant spike. An interview with one of the managers, Mr. Ahmad, stated that this increase was driven by a combination of factors. According to him, *"Initially, students and staff were still used to shopping at small stalls around the Islamic boarding school. However, after they saw that Trenmu Mart's prices were competitive and the quality of the goods was more guaranteed, they began to switch. Furthermore, local residents who initially only tried it out have now started shopping here regularly."* This statement is supported by field observations that show that more consumers from outside the Islamic boarding school are also shopping, thus expanding the market reach from internal to external.

Beyond sales, the study also highlighted how profits are utilized for the benefit of the Islamic boarding school. Some profits are allocated to increase employee incentives and allowances, while others are used to support student activities. One of the religious teachers, Ustadz Fathur, stated in an interview that Trenmu Mart has had a direct impact. *"Previously, we had to wait for funds to be disbursed from donors or for tuition payments to be able to carry out extracurricular activities for the students, such as skills training or competitions. Now, some of the costs can be covered by the proceeds of this business, so the program runs more smoothly."* This confirms that this business unit truly plays a significant role in supporting development activities.

This study also explored the factors influencing Trenmu Mart's initial success. A SWOT analysis conducted by the researchers revealed that its main strengths lie in its strategic location within the Islamic boarding school complex, the full support of the management, and the presence of loyal customers among students and staff. Meanwhile, weaknesses include the relatively large initial capital requirement and the need for professional business management. Opportunities stem from the potential market in the surrounding community,

collaboration with major suppliers, and the possibility of expanding into a distribution center. Threats identified include competition with established modern minimarkets such as Indomaret or Alfamart, price fluctuations from suppliers, and changes in consumer shopping trends.

An interview with one of the students involved in operations, Fikri, revealed another aspect of this business unit's benefits. He said, *"We students are given the opportunity to help out in the store, for example, organizing goods, serving customers, or recording transactions. From there, we learn firsthand how to manage a business. For us, this isn't just a side hustle, but valuable experience to take with us after graduation."* This statement demonstrates that Trenmu Mart is not only financially beneficial but also serves as a practical, hands-on entrepreneurship education platform for the students.

In terms of employee welfare, an interview with Ms. Siti, one of the store employees, confirmed that the additional incentives from the business's revenue have been quite helpful. She said, *"Until now, we have been working with a mediocre salary, sometimes below the minimum wage. But since Trenmu Mart arrived, the additional incentives have made conditions a little better. We hope to see further improvements in the future."* This shows that Trenmu Mart's main goal of improving employee welfare is starting to show positive results, although it is still in its early stages.

The research also documented how Trenmu Mart's profits were used concretely. A portion was allocated to purchase learning materials for students, improve dormitory facilities, and support extracurricular activities such as sports and the arts. Several previously postponed religious programs were even able to resume with funding from the business unit. For example, training in reading the yellow book and the Quran memorization program, which required additional costs for book procurement and guest teacher honorariums, can now be implemented more regularly.

In terms of social relations, the presence of Trenmu Mart also strengthens the interaction between the Islamic boarding school and the surrounding community. Residents of Singocandi village, where the Islamic boarding school is located, are beginning to feel the benefits because they can buy daily necessities at competitive prices without having to travel far to the city center. One resident interviewed, Mr. Slamet, said, *"We are happy to have this shop close to home. The prices are almost the same as large minimarkets in the city, but it is closer. Furthermore, we feel like shopping here is also helping the Islamic boarding school."* This demonstrates a mutualistic relationship between the Islamic boarding school and the community, where the economic activities of the Islamic boarding school also become part of the surrounding social dynamics.

Within the context of sharia economics, Trenmu Mart is designed to align with the principles of muamalah (Islamic transactions). All goods sold are halal, financial management is transparent, and profits are allocated to social and educational purposes, not solely for personal gain. This aligns with the maqasid (objectives) of sharia, particularly the safeguarding of wealth, religion, and reason. The application of these sharia values also strengthens the trust of

consumers, the majority of whom are Muslim, thus encouraging their loyalty to shopping at this store.

CONCLUSION

Research on the establishment and management of the modern retailer Trenmu Mart at the Muhammadiyah Islamic Boarding School in Kudus concluded that this business unit has proven to make a significant contribution to the economic independence of the Islamic boarding school. Its existence is not merely a commercial facility, but also an instrument of internal empowerment encompassing financial, educational, social, and spiritual aspects. The results show that in the relatively short time since its establishment in mid-2025, Trenmu Mart has been able to record a consistent upward sales trend, indicating the prospect of sustainable growth and positive acceptance from consumers, including students, employees, and the surrounding community.

In terms of utility, the profits generated are used productively for two primary purposes: improving the welfare of Islamic boarding school employees through additional salaries, incentives, and allowances, and supporting various educational programs and student development. The allocation of funds for learning activities, skills training, the provision of learning resources, and religious programs demonstrates that Trenmu Mart has successfully become an alternative funding source, reducing Islamic boarding school dependence on Educational Development Contributions (SPP) and external assistance, which often fluctuate.

Furthermore, Trenmu Mart serves as a learning platform for students on entrepreneurship. Through direct involvement in store operations, students gain practical experience in business management, customer service, and transaction recording. This enriches the Islamic boarding school's education with practical insights into Islamic economics and provides students with life skills upon graduation. From a social perspective, Trenmu Mart's presence helps strengthen the relationship between the Islamic boarding school and the surrounding community. Villagers directly benefit from easy access to shopping at competitive prices and feel they are contributing to the development of the Islamic boarding school every time they shop. This mutually beneficial relationship strengthens the Islamic boarding school's image as an institution that focuses not only on religious education but also on the well-being of the surrounding community.

Trenmu Mart's management concept aligns with the principles of social entrepreneurship in Islamic economics, where businesses are run with a dual objective: to gain financial gain while simultaneously achieving social goals. The application of the principles of *maqasid sharia*—such as safeguarding property, protecting life, protecting reason, and protecting religion—is reflected in this business's practices, from selecting halal products and ensuring financial transparency to utilizing profits for education and welfare.

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