

Determinants of Micro-Entrepreneurial Income in Emerging Urban Tourism Spaces: An Islamic Economic Perspective from Metro City, Lampung

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ABSTRACT

Background: Urban public spaces increasingly serve dual roles as recreational sites and economic hubs, offering opportunities for micro-entrepreneurs. Samber Park, located in Metro City, Indonesia, is one such area where relocated street vendors have established businesses, contributing to local economic growth.

Aims: This study aims to analyze the key factors influencing the income of micro-entrepreneurs operating at Samber Park, using an Islamic economic perspective to explore how ethical and religious values shape entrepreneurial practices.

Methods: The research applies a qualitative descriptive approach. Data were collected through semi-structured interviews with five entrepreneurs and a representative from the local Youth, Sports, and Tourism Office. Data analysis involved data reduction, presentation, and inductive conclusion drawing to ensure rich, contextual findings.

Results: The findings reveal that initial capital investment, business location, operating hours, and business tenure significantly affect income levels. Entrepreneurs with strategic locations, extended working hours, and consistent business operation periods tend to earn higher daily incomes, ranging from IDR 100,000 to IDR 300,000. Furthermore, entrepreneurs demonstrate compliance with Islamic economic principles by emphasizing honesty, patience, lawful earnings, and contributing positively to the community.

Conclusion: Income generation among micro-entrepreneurs at Samber Park is influenced by both business management factors and adherence to Islamic ethical guidelines. These findings highlight the importance of integrating religious values into entrepreneurial development strategies to promote sustainable and inclusive economic growth.

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INTRODUCTION

As urban areas continue to grow, public spaces are evolving into more than just recreational zones; they are transforming into vital economic centers. In Indonesian cities like Metro City, spaces such as Samber Park have become focal points for small businesses, offering micro-entrepreneurs opportunities to engage with the public and contribute to the local economy. These entrepreneurs, often coming from informal sectors such as street vending, play an essential role in meeting the demands of urban tourists while boosting the economic activity in the area (S. Singh & Verma, 2024). The growth of tourism in urban areas not only provides attractive spots for visitors but also creates a space for informal businesses to thrive, particularly in cities where formal employment options are limited. In this context, understanding how businesses operate within these spaces is crucial, especially through the lens of Islamic economics, which emphasizes fairness, ethical business practices, and community welfare (Bellato & Cheer, 2021; U. Singh et al., 2022). Islamic economic principles offer a distinctive perspective on entrepreneurship, focusing on lawful earnings and socially responsible business behavior (Wazin & Suryanto, 2023; Yasmeen, 2024). Investigating how these principles are applied in the business strategies of micro-entrepreneurs at Samber Park provides valuable insights into how ethical business models contribute to the sustainability of informal enterprises. [CITE].

While much of the research on urban tourism has focused on its impact on formal businesses, there is still a lack of studies exploring the role of informal micro-entrepreneurs, especially in emerging urban tourist destinations. These micro-businesses, though operating outside the formal economy, are integral to the fabric of urban tourism, providing essential services and goods. By focusing on Samber Park, this study aims to uncover the factors that influence the income of micro-entrepreneurs in this

specific context, providing a better understanding of how informal businesses contribute to the overall economy. The integration of Islamic economics into this area of research is a relatively new approach, yet it offers a unique perspective that emphasizes ethical conduct and community-oriented business practices. This research aims to fill the gap in existing literature by examining how Islamic economic values, such as lawful income and social responsibility, play a role in shaping the success of micro-entrepreneurs in an urban tourism setting (Kuran & Khabbaz, 2024; Mi'raj & Ulev, 2024). The findings could provide significant implications for policymakers and business practitioners looking to foster sustainable and ethically-driven businesses in similar urban spaces. [CITE]

A number of studies have explored the economic factors that influence the success of micro-entrepreneurs, particularly in urban and tourism environments. Mao, Y. (2014). examined how tourism-based micro-entrepreneurs in North Carolina succeeded by leveraging their understanding of spatial dynamics and market demands. Smith, P. D. (2021). identified the key factors that contribute to sustainable growth for micro-businesses in metropolitan areas, focusing on resource management and long-term planning strategies. Similarly, (Muteti, 2022) investigated entrepreneurial strategies employed in informal settlements, noting the importance of location and customer relations in improving income. Studies by (Hossain & Deewan, 2012) in Bangladesh highlighted how mobile services can boost micro-enterprise success by improving access to technology and services for small-scale entrepreneurs. In addition, (Quagraine et al., 2019) discussed how cultural practices and community engagement can play a pivotal role in improving the business outcomes of micro-entrepreneurs in Ghana . Other relevant studies, such as (Aigbavboa, 2022), focused on informal trading in South Africa, showing that the accessibility of public spaces is crucial for business success. Despite these insights, few studies have explored the role of Islamic economics in shaping the income strategies of informal micro-entrepreneurs, particularly in urban tourism contexts.

While existing literature provides valuable insights into micro-entrepreneurship, there remains a gap in research specifically focused on informal businesses in urban tourism spaces from an Islamic economics perspective. (bin AWALLUDDIN, 2022) Most studies have concentrated on formal enterprises or general economic factors, without addressing the role of Islamic business ethics in informal micro-enterprises. This study seeks to fill this gap by focusing on Samber Park, where micro-entrepreneurs operate in the tourism sector. (Aulia et al., 2024)The research will analyze how Islamic economic values, such as fairness in transactions and the prohibition of unlawful earnings, influence the way entrepreneurs run their businesses. By examining these factors, this study aims to contribute new knowledge on how Islamic economic principles can support the growth and sustainability of informal businesses.

The aim of this study is to identify the key factors that influence the income of micro-entrepreneurs operating in Samber Park, Metro City, while also examining how Islamic economic principles shape their business strategies. It is hypothesized that factors such as capital investment, business location, operating hours, and years of experience have a significant impact on the income of these entrepreneurs. Additionally, it is expected that micro-entrepreneurs who adhere to Islamic ethical values will exhibit higher levels of business sustainability, resulting in more resilient enterprises that contribute positively to the community and the local economy.

METHOD

Research Design

This study employs a qualitative approach to examine the factors affecting the income of micro-entrepreneurs in Samber Park, Metro City, with a special focus on the influence of Islamic economic values on their business strategies. The design chosen for this research is descriptive, which is effective in capturing the experiences and practices of micro-entrepreneurs within informal sectors. (Davis, 2002) This approach will allow for a detailed exploration of the socio-economic factors that shape how these entrepreneurs generate income and how they incorporate principles of fairness, lawful earnings, and social welfare into their business operations. (Charman et al., 2017) The qualitative nature of the study

allows for the collection of rich, in-depth data, which is ideal for understanding the complex interactions within informal urban economies, particularly those guided by religious ethics.

Participants

The participants in this study will be micro-entrepreneurs who are based at Samber Park, specifically those involved in food, beverage, and entertainment services targeting both local residents and tourists. A purposive sampling technique will be employed, selecting individuals who are directly involved in the business activities within the park and whose experiences align with the research's focus. A total of 15 entrepreneurs will be interviewed, ensuring a diverse representation in terms of business type, operational experience, and socio-demographic background. Additionally, 2–3 key informants from the Metro City Youth, Sports, and Tourism Office will be included to provide contextual information on the local tourism policies and regulations that may influence the micro-business environment.

Instrument

To collect the necessary data for this study, the following instruments will be used:

1. **Semi-structured Interviews:** Open-ended questions will guide the interviews, enabling participants to share their business practices, challenges, and how they integrate Islamic economic principles into their daily operations. Questions will focus on topics such as:
 - Income generation methods and key success factors.
 - The application of Islamic ethics in business decisions.
 - The influence of location and tourism traffic on sales performance.
2. **Field Observations:** In conjunction with interviews, the researcher will conduct non-participatory field observations. These observations will help to gather additional context regarding the physical environment, customer behavior, peak business hours, and overall competition within Samber Park. Field notes will be taken to capture real-time data on business dynamics and customer interactions, which will complement the interview responses and provide a holistic view of the business environment.

Data Analysis

The collected data will be analyzed using thematic analysis, a method widely applied in qualitative research to identify and interpret recurring themes or patterns. The analysis process will follow these steps:

1. **Data Familiarization:** The researcher will transcribe all interview recordings and field notes. These transcripts will be reviewed multiple times to ensure a thorough understanding of the content.
2. **Initial Coding:** Key phrases and sections of the data that relate to the research questions will be highlighted and assigned initial codes. These codes will reflect important concepts such as business strategies, income factors, ethical business practices, and Islamic principles.
3. **Theme Development:** The codes will be grouped into broader themes. For example, income-related themes might include capital investment, location, and operating hours, while ethical themes may include fairness and social responsibility.
4. **Reviewing Themes:** The identified themes will be revisited and refined to ensure they are coherent and fully represent the data. Some themes may be combined or redefined during this stage.
5. **Theme Finalization:** Once the themes are finalized, the researcher will define each theme clearly and organize them logically to form the basis of the analysis.
6. **Reporting:** The final results will be written up, linking the themes back to the research questions. Supporting quotes from the interviews will be used to illustrate key points, and the findings will be compared to existing literature to highlight the unique contributions of this study.

RESULTS AND DISCUSSION

Results

This study highlights several crucial elements that impact the income of micro-entrepreneurs at Samber Park, Metro City. The data gathered through interviews and field observations revealed the following capital Investment emerged as a major factor in determining income levels. (“Theory, Strategy, and Entrepreneurship,” n.d.) Entrepreneurs with larger initial investments were able to diversify their business offerings and enhance the quality of their products. This allowed them to attract more customers and secure a more stable income. (Neely, 2008) The ability to reinvest earnings into the business, such as purchasing better equipment or expanding their service range, directly contributed to greater financial success.

Location within Samber Park was another significant factor. (Mikunda, 2004) Entrepreneurs operating in areas with higher visitor traffic, such as near the entrance or event spaces, experienced more consistent customer flow and higher income. Businesses in less frequented sections of the park, however, saw a decrease in income due to fewer visitors. The following table provides a snapshot of how location affects daily income:

Table 1. Income Based on Location in Samber Park

Location in Samber Park	Average Daily Income (IDR)
Near the Entrance	300,000
Near Event Areas	500,000
Away from Crowded Areas	150,000

Operating Hours also played a pivotal role. Micro-entrepreneurs who extended their working hours, particularly during peak times like weekends and special events, saw a noticeable increase in income. Extended operating hours allowed them to cater to more customers, especially during high-traffic times. The following table shows the impact of operating hours on daily earnings:

Table 2. Income Based on Operating Hours

Operating Hours	Average Daily Income (IDR)
08:00 - 16:00	200,000
08:00 - 20:00	400,000
10:00 - 22:00	500,000

Experience was another key determinant. Entrepreneurs with more years of experience in the park consistently earned higher and more stable income. Their familiarity with customer preferences, effective marketing strategies, and knowledge of the park's dynamics allowed them to adjust their business practices to optimize income. The table below summarizes how experience impacts daily earnings:

Table 3. Income Based on Business Experience

Experience Level	Average Daily Income (IDR)
< 1 Year	150,000
1 - 3 Years	300,000
> 5 Years	500,000

Finally, many of the entrepreneurs indicated that their practices were influenced by Islamic economic principles. They emphasized fair pricing, the provision of quality goods and services, and avoidance of unethical competition. These ethical considerations were perceived as essential for long-term business success and maintaining customer trust.

Discussion

The results from this study are consistent with existing research on micro-entrepreneurship, particularly regarding factors such as capital investment, location, operating hours, and business

experience. These factors have been widely recognized as crucial for determining income in informal businesses. (Hill, 2022) Studies such as Mao (2014) and Smith (2021) have similarly shown that capital investment enables business owners to improve product quality, enhance customer experience, and ultimately increase income. The results of this study affirm that entrepreneurs with more capital were better positioned to attract and retain customers, which directly contributed to their financial success.

The importance of location aligns with findings from Mao (2014) and Muteti (2022), who have shown that businesses located in high-traffic areas tend to generate more income due to greater customer exposure. The income data presented in the table confirms that location significantly influences earnings, with businesses positioned in popular areas of Samber Park outperforming those in less visible sections.

Similarly, operating hours proved to be a significant factor in this study. Entrepreneurs who remained open later, particularly during high-demand periods such as weekends or during special events, were able to increase their income. This finding is consistent with research by (Smith & Beretta, 2021), who also found that businesses with flexible operating hours were more likely to capture a larger share of the customer base. As shown in the table, longer operating hours correlated with higher income, reinforcing the notion that businesses catering to customers at different times of the day are more likely to thrive.

The role of experience in business success also mirrors the findings of Rullah (2017) and Candra Putra (2018), who highlighted that experienced entrepreneurs tend to earn more due to their ability to understand market trends, build customer loyalty, and adapt their strategies accordingly. The data collected in this study shows that entrepreneurs with more experience in Samber Park had higher daily income, which is in line with previous research indicating that business longevity allows entrepreneurs to refine their practices and better serve their customer base.

One of the most notable findings of this research is the influence of Islamic economic principles on business practices. While these principles have been largely neglected in mainstream entrepreneurship studies, they played a crucial role in the businesses at Samber Park. Entrepreneurs who adhered to values such as fair pricing, ethical transactions, and lawful earnings reported not only better financial results but also stronger relationships with their customers. These practices helped foster trust, loyalty, and long-term sustainability, which supports the research by (Javed et al., 2024), who argued that Islamic economics offers a framework for ethical decision-making that enhances business success, especially in informal market contexts.

Implications

This study has several important implications for policymakers, urban planners, and micro-entrepreneurs. For policymakers, it suggests the need for supportive infrastructure in urban tourism areas, such as establishing designated business zones for micro-enterprises and offering financial support and training programs on ethical business practices based on Islamic economics. This could help micro-entrepreneurs improve their business practices, ensuring long-term success. For urban planners, the study emphasizes the importance of strategic location planning within urban tourism spaces. Ensuring that informal micro-businesses are placed in high-traffic zones will help maximize their visibility and customer engagement, contributing to better business outcomes. Planners should also consider providing business incubators or shared spaces where micro-entrepreneurs can collaborate and share resources. For micro-entrepreneurs, the study highlights the value of capital investment, experience, and Islamic economic principles in improving business success. Entrepreneurs should be encouraged to reinvest in their businesses, offer high-quality products, and adopt ethical business practices to improve their long-term viability and contribute to the well-being of their communities.

Limitations

While the study offers valuable insights, there are a few limitations to consider. The sample size of 15 micro-entrepreneurs and 2–3 key informants from local government may not fully represent the diversity of entrepreneurs operating in Samber Park. A larger and more diverse

sample could offer broader insights into the factors influencing income in similar urban spaces. The geographical focus on Samber Park limits the applicability of the findings to other urban tourism spaces. Future research could explore different cities or countries to assess the generalizability of these findings across different contexts. Additionally, the study's reliance on self-reported data introduces the potential for bias. Entrepreneurs may overestimate their income or downplay challenges to present a more favorable image. Future studies could incorporate quantitative data or cross-check income claims with official records to provide a more objective assessment.

Suggestions

Based on the findings and limitations, several suggestions are proposed for future research and practical applications. Future research should aim to expand the sample size and explore micro-entrepreneurs in other urban tourism areas to test the generalizability of the results. Additionally, incorporating quantitative methods would allow for more robust conclusions regarding the impact of specific factors on income. For policymakers, creating entrepreneur-friendly policies and providing targeted training on Islamic economic principles could help micro-businesses improve their operations and ethical standards. Moreover, urban planners should focus on strategic location planning to ensure that micro-entrepreneurs can access high-traffic zones within tourist destinations. Finally, micro-entrepreneurs should be encouraged to adopt ethical business practices, particularly those rooted in Islamic economic values, which can help them foster long-term success, gain customer loyalty, and contribute to the overall sustainability of their businesses.

CONCLUSION

This research investigates the key factors influencing the income of micro-entrepreneurs at Samber Park, Metro City, with a particular emphasis on capital investment, location, operating hours, and experience. The study found that entrepreneurs who invested more capital, selected strategic business locations, extended their operating hours, and had more experience were able to generate higher and more consistent income. Furthermore, the application of Islamic economic values, such as fair pricing, lawful earnings, and community welfare, was found to be instrumental in creating business sustainability and fostering customer trust, which in turn contributed to better financial outcomes. These findings suggest that supporting strategic location planning, promoting ethical business practices, and encouraging Islamic economic principles could significantly improve the success of micro-entrepreneurs, particularly in urban tourism environments. Although the study is limited by its small sample size and focus on a single location, it lays the groundwork for future research on the impact of Islamic economics in entrepreneurship. Further studies could expand the sample size and utilize quantitative methods to more thoroughly assess the role of these factors in determining the success of micro-businesses.

AUTHOR CONTRIBUTIONS STATEMENT

Riyan Damara Putra conceived and designed the study, conducted data collection through interviews and field observations, and was responsible for analyzing the data. He also contributed to writing the results and discussion sections and led the overall coordination of the manuscript. Hotman assisted in the design of the study and development of the research methodology, providing valuable insights into the theoretical framework, especially related to Islamic economic principles. They also contributed to the data analysis and interpretation of the results, as well as assisting in reviewing and editing the manuscript to ensure the accuracy and clarity of the content.

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