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## BREAK-EVEN POINT ANALYSIS AS A DECISION-MAKING INSTRUMENT IN SHARIA BUSINESS

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### Abstract

Break-Even Point (BEP) is a financial analysis tool used to determine the breakeven point in a business, where total revenue equals total costs, resulting in neither profit nor loss. In the context of Islamic business, the application of BEP has distinct characteristics compared to conventional business due to the adherence to Islamic principles, such as the prohibition of *riba* (usury), *gharar* (uncertainty), and *maisir* (gambling). This study aims to analyze the fundamental concept of BEP in Islamic business, its role in decision-making, its differences from conventional business, and the challenges in its implementation. The research method employed is a qualitative approach with descriptive analysis based on literature studies and a review of Islamic business practices. The findings indicate that BEP in Islamic business serves as a strategic tool for setting selling prices, cost efficiency, and profit management by Islamic values. The primary differences from conventional business are in the financing methods, which utilize Shariah-compliant contracts, and the social obligations such as *zakat*, which also influence BEP calculations. However, challenges in applying BEP in Islamic business include a lack of understanding among business owners, limited Shariah accounting standards, and variability in the profit-sharing system. Therefore, education, clearer Islamic accounting standards, and support from Islamic financial institutions are necessary to ensure a more effective implementation of BEP in Shariah-compliant businesses.

**Keywords:** *Break-Even Point, Islamic Business, Decision-Making*

### A. INTRODUCTION

Sustainability and profitability in Sharia-based businesses require careful financial planning and effective decision-making strategies. One of the tools used in financial analysis is the Break-Even Point (BEP), which is the point at which total revenue equals total costs, resulting in neither profit nor loss. BEP analysis is important in Sharia-compliant businesses

because it helps business owners understand cost structures, determine competitive selling prices, and design business strategies that align with Sharia principles<sup>1</sup>.

In the context of Islamic finance, BEP analysis is not only used to predict the equilibrium point between revenue and costs, but also takes into account factors that comply with the principles of Islamic finance, such as the

<sup>1</sup> Abdul Rahim, 'Bunga Konsep Dan Prinsip Ekonomi Islam Dalam Perbankan Syariah,' *Al- Iqtishad*, *Jurnal*

*Ekonomi*, 2021, p. 191.

prohibition of *riba* (interest), *gharar* (uncertainty), and *maysir* (speculation)<sup>2</sup>. Therefore, Sharia-based businesses must ensure that their decision-making strategies remain grounded in the principles of justice, transparency, and sustainability.

Although the BEP concept has been widely applied in conventional businesses as a decision-making tool, research discussing its application in Sharia-based businesses remains limited. Most of the literature addresses BEP in a general context without considering its impact on Sharia business models, which have different financial structures due to the avoidance of interest-based instruments and speculation.<sup>3</sup> Moreover, previous studies have mostly focused on the technical calculation of BEP without exploring how this concept can be adapted to Islamic values, such as the principle of justice in pricing and fair profit distribution.

Therefore, this study aims to explore how BEP analysis can serve as an effective instrument in Sharia-compliant business decision-making, as well as to provide recommendations for business practitioners to achieve a balance between business sustainability and adherence to Islamic principles. Thus, this study is expected to fill the gap in the literature, which has yet to comprehensively address the integration of BEP within the context of Islamic finance.

Based on the background regarding the application of the Break-Even Point (BEP) in Sharia-based businesses, several issues need to be further analyzed to understand how this concept is applied within the Islamic economic system. Therefore, the research problems in this study are formulated as follows:

1. What is the fundamental concept of the Break-Even Point (BEP) in Sharia-based business?

2. What is the role of the break-even point in decision-making within Sharia-compliant businesses?
3. What are the differences between BEP in conventional and Sharia-based businesses?
4. How is the Break-Even Point (BEP) applied in Sharia-based business practices?
5. What are the challenges in implementing BEP in Sharia-compliant businesses?

These research questions aim to gain a deeper understanding of how the BEP can be applied in businesses based on Sharia principles, thereby assisting business practitioners in making more accurate decisions by Islamic values.

## B. RESEARCH METHODS

This research employs a qualitative descriptive approach to analyze the application of the Break-Even Point (BEP) as a decision-making instrument in Sharia-compliant businesses. The data used in this study consists of secondary data obtained from academic journals, books, and relevant Sharia financial reports.

The data collection technique involves literature review and document analysis to understand how the BEP concept is applied in businesses based on Sharia principles. Data analysis is conducted using content analysis and validation methods. Content analysis is a method in which various sources are systematically examined to identify patterns, alignment with Islamic economic principles, and their implications for Sharia business strategies.<sup>4</sup> Validation, on the other hand, refers to an evaluative action on specific parameters, based on laboratory experiments, to verify that those parameters meet the requirements for their intended use.<sup>5</sup>

In this framework, it is assumed that the more accurate the BEP analysis is, the more

<sup>2</sup> M Guffar Harahap and others, *PERBANKAN SYARIAH; Teori, Konsep & Implementasi*, 2023.

<sup>3</sup> Prof. Dr. H. Boedi Abdullah, M.Ag, 'Manajemen Keuangan Syari'ah', A Psicanalise Dos Contos de Fadas. Tradução Arlene Caetano, 2013, p. 466.

<sup>4</sup> Universitas Muhammadiyah Bone, 'SEMIOTIK', January, 2019, doi:10.13140/RG.2.2.21963.41767.

<sup>5</sup> Harmita, 'Petunjuk Pelaksanaan Validasi Dan Cara Penggunaannya', *Majalah Ilmu Kefarmasian*, 1.3 (2004), p. 117.

effective the resulting decision-making will be, both in terms of business sustainability and adherence to Sharia principles. Therefore, BEP analysis becomes a crucial instrument in assisting Sharia business managers or entrepreneurs in making decisions that are not only economically rational but also ethical and religiously aligned with Islamic guidance.

The research is expected to provide insights on how BEP can serve as an effective decision-making tool in Sharia-based businesses and offer recommendations for business practitioners to optimize their financial planning optimal dalam perencanaan keuangan mereka.

## C. RESULTS AND DISCUSSION

### 1. Basic Concept of Break-Even Point (BEP) in Sharia Business

In general, BEP is calculated by dividing fixed costs by the contribution margin per unit, which is obtained from the difference between the selling price per unit and the variable cost per unit. However, in Sharia-based businesses, BEP analysis must take into account several aspects that differ from conventional businesses, such as Sharia contracts, profit-sharing distribution, and the absence of interest in financing.

In Sharia-based businesses, BEP calculations are more commonly used in mudharabah and musyarakah contracts, where business profits are shared according to the agreement between the investor and the business manager. This model offers flexibility in profit distribution but also requires more careful financial management to ensure the business reaches the break-even point without violating Islamic principles.<sup>6</sup>

The Break-Even Point analysis is useful if several basic assumptions are met.

More assumptions may not be fulfilled. However, with changes in these assumptions, BEP analysis as a decision-making tool remains relevant and useful. Its application must be adjusted based on these modifications. Break-even point analysis offers many benefits, but the most common one is to determine the break-even point of a business. To avoid losses, management can determine how many units need to be produced or sold after knowing the break-even point.<sup>7</sup>

Carter and Usry stated that break-even analysis is used to determine the sales level and the quantity of products needed to cover all costs incurred within a specific period. Break-even analysis is used to identify where sales can cover the expenses incurred so that the company does not suffer losses. It serves as a basis for decision-making, determining the minimum sales volume that the company must achieve to avoid losses and understanding how changes in sales prices, costs, and sales volume affect the profits earned.<sup>8</sup>

### 2. The Role of BEP in Sharia Business Decision Making

BEP plays a strategic role in Sharia businesses as a decision-making tool that can assist in various operational aspects, including:

- a. Determining Prices by Sharia Principles  
BEP helps business practitioners in setting competitive selling prices while still adhering to Islamic values. Prices should not contain elements of gharar (uncertainty), maysir (gambling), or tadlis (fraud). Therefore, BEP analysis is used to establish fair prices that cover

<sup>6</sup> Ruslang T and Sudirman Sudirman, 'Analisis Break Even Point Dalam Mendorong Optimalisasi Laba Menuju Kemandirian Usaha Mikro, Kecil Dan Menengah', *Equilibrium: Jurnal Ilmiah Ekonomi, Manajemen Dan Akuntansi*, 13.2 (2024), p. 593, doi:10.35906/equili.v13i2.2152.

<sup>7</sup> Mutiara Nurarsy, 'ANALISIS BREAK EVENT POINT TERHADAP PENINGKATAN PROFITABILITAS PT. BANK RAKYAT INDONESIA TAHUN 2020-2022', *Skripsi*, 2024.

<sup>8</sup> Wiliam K. Carter, Milton F. Usry, *Akuntansi Biaya* (Salemba Empat; Telkom University, 2006).

operational costs while providing a just profit for all parties involved <sup>9</sup>.

- b. Financial Planning and Business Sustainability by understanding BEP, Sharia entrepreneurs can develop long-term business strategies to ensure the sustainability of their operations. According to Sumaiya et al., Sharia businesses that implement BEP analysis tend to have better financial resilience because they can identify the minimum sales volume that must be achieved to maintain business stability
- c. Optimization of Cost Structure BEP is also used to evaluate the efficiency of production and operational costs. In Sharia businesses, the costs considered often include zakat and other social responsibilities, making cost optimization an important aspect in achieving financial balance <sup>10</sup>.
- d. Investment Feasibility Evaluation in mudharabah and musyarakah schemes, investors will use BEP as one of the main indicators to assess whether a business is viable for funding. A clear BEP calculation can enhance financial transparency and strengthen investors' trust in Sharia-compliant businesses.<sup>11</sup>

### 3. Differences between BEP in Conventional and Sharia Business

There are fundamental differences between the application of BEP in conventional and Sharia businesses. In the conventional system, BEP is often calculated

based on fixed and variable cost structures that depend on interest-based loan costs. Meanwhile, in Sharia businesses, the cost structure tends to be more flexible due to the use of Sharia-compliant financing based on profit-sharing or specific contracts. According to a journal published by Rizka et al.<sup>12</sup> The Sharia financing model, which avoids riba, results in a different operational cost structure compared to conventional businesses. Therefore, the BEP calculation must be adjusted to reflect the actual business conditions.

Another study by Wibowo and Prihardianto<sup>13</sup> Shows that in Sharia businesses, the aspect of justice in profit distribution is a key factor influencing BEP calculation. This contrasts with the conventional approach, which is more oriented toward profit maximization without considering moral and social aspects. Therefore, integrating Islamic values into BEP analysis becomes crucial to ensure that business decisions remain within the Sharia framework.

Additionally, in Sharia businesses, BEP calculation also considers zakat as part of the operational costs that must be incurred. According to a study conducted by Rama<sup>14</sup> Sharia businesses that include zakat in their BEP calculation tend to have higher resilience because they account for social responsibility in their financial structure. This indicates that BEP in Sharia businesses

<sup>9</sup> Muhammad Yusuf, 'ANALISA BREAK EVENT POINT (BEP) TERHADAP LABA PERUSAHAAN', *Esensi: Jurnal Bisnis Dan Manajemen*, 1.22 Jan (2014), pp. 1–17.

<sup>10</sup> Ade Elza Surachman Fitri Ussaefa Nur Jannah, Alya Anindita, 'PERENCANAAN LABA DI PT INDOFOOD CBP SUKSES MAKMUR TBK Pendahuluan', *Ambitek: Akuntansi, Manajemen, Bisnis Dan Teknologi*, 7083.1 (2025), pp. 383–96.

<sup>11</sup> Achmand Fauzi and others, 'Analisis Break Even Point (BEP) Sebagai Alat Perencanaan Laba', *Jurnal Bisnis Dan Ekonomi*, 2.1 (2024), pp. 83–102, doi:10.61597/jbe-ogzrp.v2i1.25.

<sup>12</sup> Rizka Amelia and others, 'PENERAPAN PRINSIP-PRINSIP EKONOMI SYARIAH DALAM SISTEM PERBANKAN', *WELFARE Jurnal Ilmu Ekonomi*, 5.1 (2024), pp. 20–32.

<sup>13</sup> Wibowo Prihardianto, 'Kajian Pengakuan Pendapatan Pada Bank Syariah Dan Bank Konvensional Studi Kasus Pada Bank BNI Syariah', *Jurnal Ilmiah Kesatuan*, 8.1 (2006).

<sup>14</sup> Rama Dika Fauzi, *ANALISIS EFEKTIVITAS DISTRIBUSI ZAKAT PRODUKTIF DALAM MENINGKATKAN KESEJAHTERAAN MUSTAHIQ DI BAZNAS PADANGSIDIMPUAN*, Skripsi, 2024.

not only considers economic factors but also social and spiritual responsibility.

#### 4. Analysis of the Implementation of Break-Even Point in Sharia Business

The Break-Even Point is an important concept in financial analysis used to determine the point where the revenue generated equals the total costs incurred, meaning the company neither makes a profit nor a loss. In the context of Sharia business, the application of BEP does not focus solely on financial aspects but also considers Islamic principles such as justice, transparency, and the prohibition of *riba* (interest) and *gharar* (uncertainty). Therefore, BEP analysis in Sharia businesses not only assists in financial decision-making but also ensures that business operations remain aligned with Islamic values.

The implementation of BEP in Sharia business differs from conventional businesses, especially in aspects of funding sources and profit distribution. In Sharia business schemes, financing often uses *akad* (contracts) like *mudharabah* or *musyarakah*, where profits are shared based on previously agreed-upon ratios. This contrasts with conventional businesses that rely more on interest-based loans. As such, in the BEP calculation for Sharia businesses, there is no interest expense, which is typically found in conventional financial statements. Instead, BEP in Sharia businesses places greater emphasis on profit-sharing proportions and other costs associated with Sharia compliance, such as *zakat* (almsgiving) and social funds.

One of the key benefits of implementing BEP in Sharia businesses is helping entrepreneurs set product or service prices in a fairer manner. In Islam, prices

should be set with principles of honesty and balance, without exploiting consumers..

The study conducted by Priskila et al.<sup>15</sup> Shows that Break-Even Point (BEP) analysis can provide important information to company leaders about the relationship between sales volume, costs, and the level of profit earned at a certain sales level. The benefits of BEP will be optimal if the break-even point can be maintained over a period of time. By using BEP analysis, business owners can determine a selling price that not only covers production costs but also remains affordable for consumers. Additionally, BEP can be used to optimize the cost structure, so that the business can run more efficiently without having to raise the selling price excessively.

In the context of business sustainability, BEP analysis helps Islamic business owners in formulating long-term strategies. Research conducted by Novelia et al.<sup>16</sup> Also supports this, showing that companies that have managed to reach or even exceed the break-even point can generate positive profits from their production and sales activities. By knowing the break-even point, entrepreneurs can design more mature operational strategies, such as determining optimal production quantities, managing fixed and variable costs, and identifying efficiency opportunities in the supply chain. BEP also plays an important role in business expansion planning. Through BEP analysis, business owners can determine when and how new investments can be made without jeopardizing the financial stability of the company. This is crucial in ensuring sustainable growth in line with the principles of Islamic finance, which emphasize fairness, transparency, and sustainability.

<sup>15</sup> Priskila Manuho and others, 'Analisis Break Even Point (Bep)', *Jurnal Ipteks Akuntansi Bagi Masyarakat*, 5.1 (2021), p. 21, doi:10.32400/jiam.5.1.2021.34692.

<sup>16</sup> Novelia Kewetary and others, 'Analisis Break Even

Point (BEP) Sebagai Alat Perencanaan Laba Pada Usaha Gorengan KUD Kota Sorong', *Jurnal Manuhara: Pusat Penelitian Ilmu Manajemen Dan Bisnis*, 2.2 (2024), pp. 291–304, doi:10.61132/manuhara.v2i2.791.

However, the implementation of BEP in Islamic businesses also faces several challenges. One of the main challenges is the lack of understanding among many Islamic business owners regarding the concept of BEP and how to apply it in the context of Sharia-based businesses. Additionally, the absence of standardized methods for calculating BEP for Islamic businesses is another obstacle, as the methods used can vary depending on the type of contract (akad) applied in the business. Another factor is the influence of zakat and social responsibility on the cost structure, which needs to be carefully considered to avoid disrupting the financial balance of the company.

Research conducted by Ruslang<sup>17</sup> indicates that in order to avoid losses, a company must be able to achieve sales by the break-even point analysis. To achieve the planned profit or to maximize profit, the company should focus on maximizing the marketing of the products that have been produced. To optimize the application of BEP in Islamic businesses, several strategies can be implemented. First, increasing education and training on Islamic financial management is essential so that business owners have a better understanding of BEP calculation and its implications for their businesses. Second, the use of Sharia-based financial technology can assist in making BEP analysis more accurate and efficient. Third, the implementation of more transparent and systematic Islamic accounting can help business owners identify various components of costs and revenues that affect the break-even point. Fourth, collaboration with Islamic financial institutions can provide support in the form of financing that complies with Islamic

principles, as well as consultation in business and financial management.

Overall, the application of BEP (Break-Even Point) in Islamic businesses is a strategic step that can assist in making better decisions, both financially and in compliance with Islamic principles. With accurate analysis, business owners can ensure that their businesses are not only economically sustainable but also bring broader social benefits in accordance with Islamic values. Although there are challenges in applying BEP in Islamic businesses, the right strategies can help overcome these obstacles and enhance the effectiveness of BEP as a financial analysis tool within the Islamic business ecosystem.

Break-Even Point (BEP) is an essential concept in financial analysis used to determine the point where total revenue equals total costs, putting the business in a state of neither profit nor loss. The calculation of BEP helps businesses design more effective financial strategies, especially in determining selling prices, production volumes, and sales targets that must be achieved to keep the business sustainable.

Several methods can be used to calculate BEP, including the unit method, the rupiah method, the graphical method, and the contribution margin percentage method.<sup>18</sup> The unit method calculates the number of products that must be sold to reach the break-even point, while the dollar method is used to determine the revenue needed to cover fixed costs. The graphical method provides a visual representation of the relationship between costs, revenue, and the break-even point, making it easier for decision-makers to analyze. Meanwhile, the contribution margin percentage method is

<sup>17</sup> Ruslang dan Sudirman, ANALISIS BREAK EVEN POINT DALAM MENDORONG OPTIMALISASI LABA MENUJU KEMANDIRIAN USAHA MIKRO, KECIL DAN MENENGAH. *Equilibrium : Jurnal Ilmiah Ekonomi, Manajemen dan Akuntansi*, Volume

13. No. 2. Tahun 2024. Hal 593-606.  
<sup>18</sup> Heru Maruta, 'ANALISIS BREAK EVEN POINT (BEP) SEBAGAI DASAR PERENCANAAN LABA BAGI MANAJEMEN Oleh: Heru Maruta 1 Abstrak', *Jurnal Akuntansi Syariah*, 2018, pp. 9-28.

more often applied in financial strategies to measure the extent to which a product's margin contributes to covering fixed costs.

a. Method Unit

This method calculates the number of product units that must be sold for the company to reach the break-even point. The calculation is done by dividing fixed costs by the contribution margin per unit, which is the difference between the selling price per unit and the variable cost per unit.

This method is suitable for businesses that sell products in specific units, such as manufacturing goods or physical products.

$$\begin{aligned} \text{BEP (Unit)} \\ = \frac{\text{Fixed Costs}}{\text{Selling Price Unit} - \text{Variable Costs Unit}} \end{aligned}$$

Explanation:

- 1) Fixed Costs: Costs that remain unchanged regardless of the production volume.
- 2) Selling Price Unit: The price at which each product unit is sold.
- 3) Variable Costs Unit: The production costs that vary based on the number of units produced.

b. Method Rupiah

This approach determines the amount of revenue or sales needed for the business to reach the break-even point. The calculation involves dividing fixed costs by the contribution margin as a percentage of sales. This method is more suitable for businesses focused on overall revenue, such as service-based businesses or those with more complex pricing structures.

This method determines the amount of revenue that must be earned to break even.

$$\begin{aligned} \text{BEP (Rupiah)} \\ = \frac{\text{Fixed Costs}}{1 - (\text{Total Variable Cost} - \text{Total Sales})} \end{aligned}$$

Or by using the contribution margin ratio:

$$\begin{aligned} \text{BEP (Rupiah)} \\ = \frac{\text{Fixed Costs}}{\text{Contribution Margin Ratio}} \end{aligned}$$

With:

$$\begin{aligned} \text{Contribution Margin Ratio} \\ = \frac{\text{Selling Price Unit} - \text{Variable Cost Unit}}{\text{Selling Price Unit}} \end{aligned}$$

Explanation:

- 1) The Contribution Margin Ratio shows the percentage contribution of each unit sold towards covering fixed costs.
- 2) This method is more suitable for businesses focused on total revenue.

c. Method Graphics

In this method, BEP is depicted through a curve that shows the relationship between total costs, total revenue, and the number of units sold. The intersection point between the total revenue line and the total cost line represents the break-even point. This method aids in visual analysis, making it easier for business owners to understand the impact of changes in price, costs, and sales volume on profitability.

d. Contribution Margin Percentage Method

This method calculates the break-even point based on the contribution margin ratio, which is the difference between revenue and variable costs compared to total revenue. It is often used in financial planning because it provides insight into how much of the sales revenue contributes to covering fixed costs before generating profit.

This method calculates BEP based on the contribution margin per unit relative to fixed costs.

$$BEP = \frac{\text{Fixed Costs}}{\text{Contribution Margin Ratio}}$$

This method is useful in financial planning to measure the extent to which sales revenue can cover fixed costs before generating a profit..

In practice, the Break-Even Point (BEP) is not only useful for assessing the feasibility of a business but also serves as a tool to analyze the impact of changes in costs and pricing on profitability. Changes in variable costs, fixed costs, or selling prices can shift the BEP, requiring companies to conduct regular evaluations to ensure that their business strategies remain optimal. By thoroughly understanding BEP, companies can better manage risk, improve operational efficiency, and make more accurate decisions in response to market dynamics.

The implementation of BEP in sharia-based businesses has a significant impact on business sustainability, both in financial and social aspects. By understanding the break-even point, entrepreneurs can design more mature business strategies, such as optimizing production costs, diversifying products, and enhancing operational efficiency. According to a study by Indah et al<sup>19</sup> Companies that implement BEP using a sharia-compliant approach tend to have stronger financial resilience, as they avoid reliance on interest-based debt.

In addition, sharia-based BEP calculations can enhance trust among consumers and business partners. In Islamic-based businesses, BEP is not only used to ensure operational costs are covered but also to maintain a balance between profitability

and barakah (blessings) in business activities. By understanding the break-even point, sharia-compliant entrepreneurs can set fair, non-exploitative selling prices in line with the principle of justice ('adl) in transactions (muamalah).

Furthermore, BEP supports strategic decision-making, such as determining the optimal scale of production and managing costs efficiently to remain competitive in the market, without violating Sharia principles such as gharar (uncertainty) and riba (interest).

However, the implementation of BEP in sharia-based businesses also faces several challenges. One major challenge is the lack of standardized guidelines and models that entrepreneurs can use to align BEP calculations with Islamic financial systems. There is a need to develop more flexible and contextual BEP calculation methods that can be applied to various types of Sharia businesses with different financial schemes.

Moreover, BEP also plays a role in ensuring business sustainability by taking into account social aspects and the welfare of the community. In Islamic business, sustainability is not measured solely by material profit but also by the social and economic impact on society. Therefore, BEP calculations can be used to assess how well a business can endure in the long term without compromising Sharia values.

With sound BEP analysis, sharia-based businesses can optimize the use of funds efficiently, whether through partnership systems such as mudharabah and musyarakah, or in the management of zakat and infaq as part of corporate social responsibility. Thus, a deep understanding of BEP will help Islamic businesses maintain a balance between economic sustainability and the preservation of Islamic values in their business practices.

<sup>19</sup> Indah Lestari Kusuma and others, 'PENERAPAN METODE BREAK EVEN POINT DALAM

PEMBIAYAAN MUDHARABAH DI BPRS HIK CILEUNYI Jurnal Ekonomi Syariah'.



To make BEP calculations in Islamic businesses more accurate and useful for decision-making, several strategies can be implemented:<sup>20</sup>

- a. **Implementation of Transparent Sharia Accounting:** By using a sharia-based financial recording system, businesses can more easily and accurately identify cost and revenue structures.
- b. **Enhancement of Sharia Financial Literacy:** Entrepreneurs need to be educated about Islamic financial concepts, including how to calculate BEP by Sharia principles.

c. **Utilization of Digital Technology:** The

No	Cost Description	Unit	Cost (IDR)	Units required	The Amount of Cost (IDR)
1	Wood	M <sup>3</sup>	2.100.000	0,20	420.000
2	Door Knop	Item	80.000	1	80.000
3	Door Hinges	Item	17.000	2	34.000
4	Builder Leader's Wage	Day	125.000	0,25	31.250
5	Builder's Wage	Day	85.000	1	85.000
6	Worker's Wage	Day	75.000	0,75	56.250
Total Variable Cost					706.500

use of sharia-based financial applications can facilitate real-time BEP analysis and improve efficiency in financial planning.

- d. **Collaboration with Islamic Financial Institutions:** Sharia-based businesses can collaborate with Islamic banks or other Islamic financial institutions to

receive guidance in developing more effective financial strategies.

## 5. Tantangan dalam Penerapan BEP di Bisnis Syariah

Although BEP offers many benefits, there are several challenges in its implementation within sharia-based businesses, including:

- a. **Limited Understanding of Sharia Finance:** Many sharia-based entrepreneurs still use conventional methods to calculate BEP without aligning them with sharia principles. This may lead to inconsistencies in financial decision-making.
- b. **Lack of Standardization in Sharia BEP Calculations:** The absence of standardized methods for calculating BEP according to Sharia principles presents a challenge. Unlike conventional businesses that have well-established methods, sharia businesses require a more flexible approach to accommodate various sharia contracts (akad).
- c. **Social Factors and Zakat as Additional Costs:** Unlike conventional businesses, sharia-based companies must consider zakat as part of their operational expenses. This affects the BEP structure and necessitates a more comprehensive calculation method.

## 6. Illustration of the Application of Break Event Point

This illustration aims to determine the Break-Even Point (BEP) for the production of frames and doors manufactured by PT ABC. The price set for each frame and door is IDR 1,200,000. The variable costs consist of raw material costs and labor costs. The variable costs required to produce one unit

<sup>20</sup> Dayu Renita and others, 'Optimalisasi Strategi Pemasaran Melalui Digital Marketing Pada Produk Stik Sayur Kwt Sawunggaling', *KARYA: Jurnal*

of frame and door are shown in the following table.

To produce frames and doors, PT ABC requires workstations and the procurement of work equipment. These tools lead to procurement costs and impact overall expenses. These costs are fixed costs for PT ABC. The amount of costs required is shown in the following table, with a breakdown for each item.

No	Cost Description	The Amount of Cost (IDR)
1	Work Loss	3.300.000
2	Procurement of Work Equipment	4.800.000
		8.100.000

Based on the variable costs and fixed costs that have been determined, the researcher calculates the Break-Even Point (BEP) cost as follows:

$$BEP = \frac{8.100.000}{1.200.000 - 706.500}$$

$$BEP = \frac{8.100.000}{493.500}$$

$$BEP = 16,41 \text{ or } 16$$

Based on the BEP calculation results, it is determined that the break-even point (BEP) required by PT ABC is 16 units. By selling 16 units, PT ABC is able to recover the working capital used. The sales of subsequent products will result in profit for PT ABC. By knowing the break-even point, management can determine how many units must be produced or sold in order for the company to avoid losses. This break-even analysis also helps in identifying the minimum target that the company needs to

set. Ongoing losses can be avoided if the procurement is aligned with the original procurement objectives.<sup>21</sup>

## D. CONCLUSIONS

Based on the analysis of the implementation of the Break-Even Point (BEP) in Islamic businesses, several important conclusions can be drawn regarding the concept, role, differences, application, and challenges faced in its use in Islamic-based businesses:

1. **BEP in Islamic Business:** BEP in Islamic businesses represents the point where total revenue equals total costs, ensuring that the business does not experience profit or loss. However, in Islamic businesses, the calculation of BEP not only considers financial aspects but also must adhere to Islamic principles such as the prohibition of *riba* (usury), *gharar* (uncertainty), and *maisir* (gambling). Additionally, the obligation to pay *zakat* becomes a factor that needs to be considered in determining the break-even point in Islamic businesses.
2. **Role of BEP in Decision Making:** BEP plays a crucial role in helping Islamic business owners make strategic decisions, especially in determining pricing that aligns with principles of fairness, cost efficiency, and business feasibility. By understanding the break-even point, business owners can develop marketing strategies, set production targets, and make investment decisions that are not only profitable but also in line with Islamic values.
3. **Key Differences Between BEP in Conventional and Islamic Businesses:** The main difference between BEP in conventional and Islamic businesses lies in cost structure and financing methods. In conventional businesses, fixed and variable costs often include interest from loans. In contrast, in Islamic businesses, financing is based on Islamic contracts such as *mudharabah* and *musyarakah*, which use profit-sharing

<sup>21</sup> Ella Anastasya Sinambela and others, 'Cost Control through Break Even Point Analysis', *International Journal of Service Science*, 1.3 (2022), pp. 1–3

systems. Additionally, in Islamic businesses, zakat obligations and social responsibilities are part of the cost structure that must be included in BEP analysis.

#### 4. **Application of BEP in Islamic Business:**

BEP can be applied in Islamic businesses through an approach that adjusts to the Islamic contracts used in financing and business operations. Islamic-based companies can use BEP to analyze business feasibility, optimize production efficiency, and ensure business sustainability without violating Islamic principles. Additionally, the use of Islamic accounting technology and consulting with Islamic financial institutions can assist in implementing BEP more accurately and in compliance with Sharia regulations.

#### 5. **Challenges in Implementing BEP in Islamic Business:** Despite the many benefits

of BEP, there are several challenges in its implementation in Islamic businesses. The main challenges are the lack of understanding among business owners regarding the concept of BEP from a Sharia perspective and the limited literature and standardized methods for calculating BEP in Islamic businesses. Other factors, such as the complexity of the profit-sharing system, income variability, and social and zakat obligations, can make calculating the break-even point accurately more difficult. To overcome these challenges, education and training for business owners are necessary, as well as the development of clearer Islamic accounting standards and collaboration with Islamic financial institutions to support the better implementation of BEP.

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