

MSMEs Development Strategy Using the Canvas Business Model, Islamic Economic Review (Case Study of MPOK ATIK Peanut Bread, Tebing Tinggi City)

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Abstract

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MSMEs, Development Strategy,
Business, Islamic Economic

The purpose of this study is to analyze the development strategy of Mpok Atik's peanut bread MSME using the Canvas Business Model and to determine whether the development strategy aligns with Islamic values. This study uses descriptive research, where researchers explore and collect data directly in the field using a qualitative approach. The Business Model Canvas is a comprehensive, simple business model consisting of nine main elements. Within the context of Islamic thought, each element can be adapted to Sharia principles. In general, Islamic economic principles differ from other economic principles. Islamic economics prioritizes not only profit or income but also the pursuit of Allah's blessings. The ultimate goal of Islamic economics is the same as Islamic law itself: achieving prosperity in this world and the hereafter through a good and honorable lifestyle (haiyah taiyiba).

INTRODUCTION

Economic growth has begun to head towards a positive path since the Covid-19 pandemic hit Indonesia, especially in the Micro, Small and Medium Enterprises (MSMEs) sector, which is slowly recovering. (Fittrotun Nur Afidah, 2025) The MSME sector has proven to be able to provide employment and great opportunities for MSMEs to develop in society. (Putri et al., 2023).

Micro-enterprises play an important role in helping to improve the economy of communities at the city and district levels. This is because micro-enterprises are producers and consumers of a large enough size that the money circulates through the business itself. In addition, micro-enterprises are more resilient and therefore more resistant to economic crises. (Adella et al., 2022).

One way for MSMEs to compete is by creating good and appropriate business development strategies so that the company has a good business model. (Zulkarnain et al., 2020). Increasingly diverse consumer demands require business owners to implement strategies for the continuity of their businesses by evaluating their business models to ensure they are in line with developments. (Suwarni & Handayani, 2021). Strategy and business models play an important role in the sustainability of a company, without them the company will not have a map as a guide to achieve its goals. (Maftahah et al., 2022).

Tebing Tinggi is known as a region reliant on trade. Furthermore, it is also known for its diverse food products, one of which is peanut bread. Peanut bread is a promising specialty food product from Tebing Tinggi. This cottage industry provides a livelihood for the people of Tebing Tinggi and is still based on knowledge and skills passed down through generations.

Mpok Atik's peanut bread sales data for 2025

Month	Sales (box)	Price (Rp)
January	300	Rp. 25,000

February	500	Rp. 25,000
March	300	Rp. 25,000
April	300	Rp. 25,000
May	200	Rp. 25,000

Source: Ms. Agus Sriyati, interview April 8, 2025

The sales data in the table above concludes that the sales of peanut bread have fluctuated. This is because the sales of this MSME still use an offline system. This is because Mrs. Agus Sriyati is not yet proficient in using social media and e-commerce and Mrs. Agus Sriyati is hesitant to use e-commerce with a big challenge if the product is sent using a delivery service, it will result in the product being damaged before it reaches the consumer.

The Business Model Canvas is a basic overview of how organizations create, deliver, and capture value.(Anter et al., 2022)The benefit of using the Canvas Business Model is that it can provide a clear and concise picture of the current state of the company based on customer segments, customer relationships, value offered, revenue streams, collaboration partners, and cost structures described using nine conceptual building elements that explain how the business generates revenue.(Putri et al., 2023).

The Business Model Canvas, an approach to identifying business development opportunities, is beginning to be implemented in Indonesia. Business analysis using the Business Model Canvas is considered effective because it comprehensively explains aspects of marketing, human resources, finance, and the value proposition, allowing entrepreneurs to determine their business's direction and identify their competitive advantages.(Suwarni & Handayani, 2021). The nine elements are:

Customer segment, which describes a different group of people that the company wants to serve or reach. The target customer segment targeted by this MSME is housewives, they buy peanut bread only occasionally. Meanwhile, young people who often snack and are active on social media are not interested because the appearance of Mpok Atik's green bean bread is considered less attractive. Value Proposition, Describes the combination of products and services owned by the company to create value for a particular customer segment. Mpok Atik's green bean bread does not provide other types of bread such as laughing bread or bread with toppings. This MSME only sells 1 type of bread, namely healthy, nutritious green bean bread without preservatives.

Channels, Describes how an organization communicates with its customer segments and reaches them to deliver value propositions. Based on observations and interviews conducted by researchers, this MSME has not marketed its green bean bread products online to reach a wider market while consumer habits are starting to shift towards digital. Mrs. Agus Sriyati has never sold this green bean bread through social media or has not implemented e-commerce sales and has not collaborated with local food courier services. Customer relationships, Describes the various types of relationships that the organization builds with customer segments. In this MSME, consumers rarely communicate directly with Mrs. Agus Sriyati when making sales transactions, she does not save buyer contacts, never gives special discounts to customers using the "buy 5 get 1 free" system.

Key resources, Describe the most important assets needed for a business model to function. Regarding Human Resources, based on the interview results, it was found that Mrs. Agus Sriyati has employees who have no training. So they tend to work slowly and make mistakes that make the green bean bread a little hard. Revenue flow, describes the cash generated by the company from each customer segment. The problem phenomenon that occurred was that Mrs. Agus Sriyati's source of income was only from the sale of green bean bread alone without any product development such as hampers, Eid packages, or special orders to increase income.

Key partnerships, Describes the suppliers or partners that make the business model work. Mrs. Agus Sriyati's business only focuses on partnering with one supplier of green beans from local farmers as the main source of raw materials for making green bean bread. When the supply from the partner is disrupted, Mrs. Agus Sriyati is forced to buy green bean raw materials from general

shops at a higher price, but Mrs. Agus Sriyati cannot immediately increase the selling price of her green bean bread to stalls and at her own outlets.

Key activities are the daily business activities carried out to achieve value proposition. The main activities carried out by this MSME consist of production activities, such as making green bean bread and serving customer segments as a form of service. Cost Structure describes all costs incurred to operate the business model. Expenditures are more focused on Human Resources. Although revenues are not always high every day due to stale, expired, or returned bread, employees here are still paid a fixed salary.

The Business Model Canvas is a management strategy consisting of nine elements. Mpok Atik's peanut bread SME needs to understand the description of its current business model so it can determine the right competitive strategy to implement in its business.(Sri Wahyuni, 2021).

Today, businesses require development to prevent them from being eroded by competitors. Doing business in Islam means abstaining from actions forbidden by Allah SWT and conducting business in accordance with Islamic teachings, such as conducting business in a halal manner with regard to products and production processes, avoiding harm to others, distributing workers' wages fairly, and avoiding deception. Economic activity in running a business is inseparable from human existence.(Mulyadi & Wahid, 2024).

According to Islam, the qualities that can support business success are honesty, trustworthiness, honesty, and tabligh. Honesty refers to honesty, both in words and deeds. Trustworthiness refers to a responsible attitude in carrying out tasks under the constant supervision of Allah SWT. Fathanah refers to the state of truly knowing what one is planning and doing.

Previous research on the business development strategy of micro, small, and medium enterprises (MSMEs) producing banana chips used the Business Model Canvas approach by Suwarni and Handayani (2020). The results of this research demonstrate that business model transformation design as a development strategy for MSMEs is necessary to face intense business competition.

Research by Hambali and Andarini (2021) in their study entitled: Formulating Business Development Strategies Using the Business Model Canvas (BMC) Approach and SWOT Analysis in an Effort to Increase Competitiveness at Piring Seng Coffee & Co. Tunjungan Surabaya, concluded that the results of mapping the business conditions of Piring Seng Coffee & Co. found that they had covered all elements of the BMC. The research results, using the BMC approach and SWOT analysis, provided recommendations for improvements to all key elements of the BMC to increase the company's competitiveness.

Based on the above phenomenon, the author intends to conduct further studies and will present the results in the form of a scientific article entitled "MSME Development Strategy with the Canvas Business Model, Islamic Economic Review (Case Study of Mpok Atik's Peanut Bread, Tebing Tinggi City)". The purpose of this study is to analyze the development strategy of Mpok Atik's peanut bread MSME with the Canvas Business Model and whether the development strategy of Mpok Atik's peanut bread MSME is in accordance with Islamic values.

RESEARCH METHODS

This research uses descriptive research where researchers explore and collect data by going directly into the field using a qualitative approach.(Hutamy et al., 2021), states that descriptive research is a test carried out in stages where researchers describe one or several symptoms, cases, cases that occur in the Mpok Atik Peanut Bread UMKM. Researchers use documentation techniques, namely collecting information through documentation, which includes information through sketches or pictures, observation, namely data containing real-world facts, and interviews are one method for collecting qualitative research data by asking questions to informants as data sources verbally. Interviews in research aim to collect information that will be used for research(Kristanti & Indrayanti, 2022). in the process of collecting primary

data, namely data that is spoken orally and in words from subjects related to this research as many as 3 people, namely Mrs. Agus Sriyati, Mrs. Agus Sriyati's husband, and her employees. Secondary data sources come from the results of documentation and observation, namely indirect data collection such as through books, journals, articles, and documents, namely history, photos, and other supporting documents.

RESULTS AND DISCUSSION

a. Mpok Atik's Peanut Bread MSME Development Strategy using the Canvas Business Model approach

Mpok Atik Peanut Bread MSME is a business that was founded in 2016. Pioneered by Mrs. Agus Sriyati and her husband. She used to only make and sell laughing bread and became a reseller of cap beo peanut bread, from there she learned and understood the steps in producing peanut bread. The location of the Mpok Atik peanut bread business is located on Jalan Gotong Royong, Pasar Gambir Village, Tebing Tinggi City District, Tebing Tinggi City. Mpok Atik peanut bread MSME in carrying out its business is assisted by 10 employees. The working hours of the workforce are from 08.00 – 17.00 WIB. The manufacturing process is carried out traditionally with simple tools. Preparation of Mpok Atik peanut bread begins at 08.00 WIB by cleaning the green beans first until clean, then steamed in a large container for 2 hours, after steaming the green beans are ground until smooth in a grinding machine, then molded and put into a bread grill.

A business model is very different from a business strategy, but the two are interconnected. Strategy relates to a company's steps or initiatives to build competitiveness and sustainably operate.(Hasanah et al., 2024). Meanwhile, the business model highlights whether the revenue and realization of the strategy implementation show positive performance to obtain profits in accordance with expectations.(Hendra et al., 2022).

The following are the results of improvements to the canvas business model from Roti kacang Mpok Atik, so the strategies that can be implemented in the nine elements are as follows:

Customer segment, after conducting an interview with the owner of the MSME, namely Mrs. Agus Sriyati, said "my target customer segment is housewives." Based on the results of the author's analysis, the efforts made by the Mpok Atik peanut bread MSME for market segmentation are still lacking, so it is necessary to strengthen the business by expanding its segmentation.

Therefore, researchers recommend targeting more than just housewives. They also aim for office customers and young people who like to hang out. Every business requires innovation, especially in marketing and technology, to continue growing. Therefore, solutions, efforts, and innovation are needed to increase sales of Mpok Atik's peanut bread.

Value proposition, there are several recommendations for improvement in the value proposition elements in an effort to take advantage of opportunities and optimize resources, including opening a delivery service around the location of Mrs. Agus Sriyati's green bean bread business. and providing and modifying the bread menu that can make people who previously did not like peanut bread become fond of it. The modifications in question include adding toppings to the bread. In the Islamic perspective, the value of a product must be based on halal certification. Providing healthy bread without preservatives is a form of offering Islamic value because it pays attention to the *thayyib* (good) aspect.

Channel, Channel element development involves utilizing social media platforms other than Instagram, such as Facebook, Twitter, TikTok, and YouTube, to broaden and expand promotional reach. Islamic perspective: Distribution of goods should not involve fraud or harm to customers, such as poor packaging. In Islam, trade practices must be free from ambiguity (gharar). Selecting channels that provide clear information, such as social media, aligns with Islamic ethics of honesty and transparency. Customer Relationships: Business development can be achieved by building good relationships with customers by offering discount promotions. Holding promotions can attract customers.

Source of income, To increase income, Mrs. Agus Sriyati should not only sell green bean bread but also develop products such as hampers and Eid packages. Key resources: Improvements in the resource element include adding staff for content creator, cashier, and cleaning service positions. The Islamic perspective holds that human resources must be treated fairly. This element aligns with Islam, as salaries are paid on time and human resource quality is improved through training.

Key activities, developments that can be made in this element include adding promotional activities to the main activities of the Roti Kacang Mpok Atik MSME. Because during the observation, the MSME did not promote enough on social media. Promotion is very important for product marketing and to be known to the public. Key partners, for this element, improvements that can be made are collaborating with other partners to add product variants and collaborating with Gojek Indonesia partners to improve online sales services. Cost structure, improvements in other elements of the Business Model Canvas have an impact on the company's cost structure element. Therefore, recommended improvements include calculating employee salaries and budgeting transportation costs for the delivery system.

According to researchers, the Canvas Business Model applied by MSMEs has demonstrated compliance with Islamic economic principles. (Sudiarti, 2023) Because:

1. Product quality is maintained for customer satisfaction and benefit
2. There is no element of usury or fraud
3. Employee salaries are paid fairly and on time

b. Development Strategy for Mpok Atik's Peanut Bread MSMEs: Islamic Economic Review

Islamic Development Strategy is essentially a solid plan for everything to create confidence that leads to actions that are in accordance with the rules and provide benefits. All companies naturally have a specific goal that motivates their establishment. (Reni Hermila Hasibuan, Muhammad Arif, 2023).

In general, the principles of Islamic economics are different from other economics. Islamic economics does not only prioritize profit or income alone, but is also important to achieve the pleasure of Allah SWT. The ultimate goal of Islamic economics is the same as the goal of Islamic law itself, namely achieving prosperity in this world and in the hereafter through a good and honorable life order (haiyah taiyiba). This is the highest happiness awaited by all who believe in Allah SWT. The world is just a stage, nothing is eternal. Without relying on Allah SWT, happiness in this world often ends in suffering and misery. (Pure, Series, 2021).

A hadith spoken by the Prophet Muhammad (peace be upon him) in the context of pollinating date palms states, "You are more knowledgeable about your worldly affairs and

According to Islamic economics, a product is considered good if it is made from good materials and processed properly. Furthermore, Islam emphasizes the importance of focusing on the benefits derived from production. Furthermore, products sold must comply with Islamic law, meaning they must be halal (permissible), free from harmful substances, safe for consumption, beneficial, and free from harm.(Rahmadiyah et al., 2024)This is in accordance with Surah Al-Maidah (5): 88:

Meaning: And eat halal and good food from what Allah has provided for you, and put your trust in Allah in Whom you believe.

According to Islamic law, prices cannot be doubled and usury cannot be included (Nasution et al., 2024). This is in accordance with Surah Al-Baqarah (2):188:

Meaning: And do not let some of you consume the wealth of others among you in a false way and do not bring matters of property to the judge, so that you can consume part of the property of others by committing sin, even though you know.

Process/Production in Islam applies principles that prioritize halalness, realizing profits, and exploring the resources that have been given by Allah SWT. (Maulidyyah & Qadariyah, 2023) The results of the interview with an employee named Mr. Adi said, "First, the green beans are washed until clean, then steamed in a large container for 2 hours. After steaming, the green beans are ground until smooth in a grinder, then molded and put into a toaster."

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The Prophet consistently employed a customer-oriented business concept, namely values that uphold customer satisfaction in his transactions. To implement this principle, the Prophet implemented honesty, fairness, and trustworthiness in conducting business.

Maintaining customer satisfaction is essential for every entrepreneur to foster customer loyalty, which in turn benefits the company. Mpok Atik's peanut bread leaves a positive impression on its customers by offering an affordable price of Rp. 25,000 and high-quality bread. This is evident in its preservative-free ingredients and its production process, which prioritizes hygiene. Business owners will gain the trust of their customers if they are honest. Customers are more likely to trust and be satisfied with the results if they are honest.

According to the author, Mpok Atik's peanut bread has implemented the principles of honesty, fairness, and trustworthiness in its operations to maintain customer satisfaction. This is demonstrated by ensuring product availability, maintaining product quality, and setting prices commensurate with the quality offered without harming other parties.

The value of honesty was practiced by the prophet Muhammad saw. As Allah SWT says:

وَأَوْفُوا الْكَيْلَ إِذَا كُنْتُمْ وَزَنُوا بِالْقِسْطَاسِ الْمُسْتَقِيمِ {

Meaning: "And perfect the measure when you measure, and weigh with the correct scales. That is what is more important (for you) and the consequences are better" (QS. Al Isra: 35).

This verse encourages all humanity in general, and business people in particular, to be honest in running their businesses in any form. Deviations in measuring and measuring goods are a form of fraud in business. Mpok Atik's peanut bread perfectly measures the peanut bread and demonstrates the measuring process directly to the buyer.

The business model canvas aligns with Islam because it refers to the Maqashid Sharia, such as the value proposition element, innovative healthy products without preservatives and certified halal. Among the wisdoms applied by the Prophet Muhammad (peace be upon him) in business are upholding trust and satisfying customers. This, in turn, fosters customer loyalty to Mpok Atik's peanut bread, which will benefit the company.

The foundation of success in business is the values of integrity and transparency. Honesty remains a core value, no matter what form it takes. When manufacturers are honest with consumers about quantities, quality, chemical ingredients, composition, and other information, they demonstrate their commitment to transparency. (Imsar, Juliana Nasution, 2022).

According to the author, the openness and honesty in Mpok Atik's peanut bread are more directed at the quality of the bread. Quality is an important point that buyers pay attention to when making purchasing decisions. Maintaining good quality is one effort to provide benefits to buyers. Buyers can see directly how the peanut bread production process and the ingredients used, so that buyers can buy Mpok Atik's peanut bread with quality that has been seen directly.

Free competition that allows any means is prohibited by Islam, because it contradicts the fundamentals of Islamic transactions. Islam encourages its followers to compete in goodness, meaning that the goal of a person in competition is no longer to kill their rivals but to maximize their potential. (Arif et al., nd).

According to the author, Mpok Atik's green bean bread prioritizes competitiveness in terms of quality and service provided to buyers or customers. Customers will generally have

no problem with price if the product meets their needs. Therefore, Mpok Atik's green bean bread maintains and improves its quality, providing the best possible service, and being honest about its condition.

The goal of the Apostles was to realize the achievement of justice. All injustice must be eliminated from the face of the earth. Therefore, the Prophet Muhammad SAW was unwavering in his defense of justice. One form of justice with customers is by not committing fraud. The Mpok Atik peanut bread clearly provides the best service for customers. For example, by continuing to guarantee the quality of peanut bread. In addition to the form of justice with customers, justice with workers must also be considered. The form of justice for workers implemented by

The owner of Mpok Atik's peanut bread business is to provide wages that are commensurate with the results of the work and not to pressurize heavy work beyond the capabilities of each person. Each job is carried out by each worker.

Being honest with clients is one way to be fair. It's clear that Mpok Atik's peanut bread offers the best customer service to its customers. The owner of the Mpok Atik peanut bread SME has established a form of fairness for her workers, namely paying wages according to the quality of their work and not forcing them to perform heavy tasks beyond their physical capabilities.(Imsar et al., 2024)Each employee is assigned to a specific task. Based on observations and interviews, the strategies implemented by these MSMEs align with Islamic business principles.

CONCLUSION

The problem of Mpok Atik's peanut bread fluctuates. This is because the sales of this MSME still use an offline system. This is because Mrs. Agus Sriyati is not yet proficient in using social media and e-commerce and Mrs. Agus Sriyati is hesitant to use e-commerce with a big challenge if the product is sent using a delivery service, it will result in the product being damaged before it reaches the consumer.

The results of the research that has been conducted, it is concluded that improvements to all elements of the Business Model Canvas in the Customer Segment element also target customers who like to hang out and office customers. In the value proposition element, modifying bread such as adding toppings on bread. The channel element adds channels by utilizing social media, Customer Relations provides discount promotions, Revenue sources develop products such as hampers and Eid packages. Key resources add workforce positions content creator and cleaning service. Key activities add promotional activities, the cost structure element of improvements calculates employee salaries.

The business model canvas aligns with Islam by referring to the Maqasid Sharia, such as the value proposition element of healthy, preservative-free, halal-certified product innovation. Mpok Atik's peanut bread has implemented the principles of honesty, fairness, and trustworthiness in its operations to ensure customer satisfaction. This is demonstrated by ensuring product availability, maintaining product quality, and setting prices commensurate with the quality offered without harming other parties.

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