



Formulation Of Islamic Business Model Canvas: A Study of Home-Based Industries

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Abstract

This study aims to formulate an Islamic Business Model Canvas (IBMC) for the Wahyoeni Spring Roll Peel Home Industry in Madiun Regency, Indonesia. The business has established repeat customers and halal certification, but faces constraints in digital marketing, production capacity, product innovation, inventory management, and financial record-keeping. A qualitative descriptive approach was used, drawing on interviews, observation, and documentation. The existing business model was mapped against the nine IBMC elements and examined using SWOT analysis. The findings indicate that the business can build on its experienced workforce, customer relationships, made-to-order production, and business legality. At the same time, limited promotional channels, manual production, the absence of systematic financial records, and occasional raw-material shortages constrain development. The proposed IBMC prioritizes clearer customer segmentation, product and packaging development, gradual expansion of digital channels, customer-retention practices, basic bookkeeping, inventory planning, standard operating procedures, workforce development, and cooperation with MSME support institutions. These strategies should be implemented consistently with Islamic business ethics, including honesty, fairness, halal assurance, accountability, and responsible use of income. The study offers a context-specific business model design; its practical effects should be evaluated after implementation.

Keywords: Islamic Business Model Canvas, Home Industry, MSMEs, SWOT Analysis.

INTRODUCTION

The Business Micro, Small, and Medium Enterprises (MSMEs) sector plays a very strategic role in supporting Indonesia's national economy. Based on data from the Ministry of Cooperatives and MSMEs by the end of 2024, the number of MSME actors will reach 64.2 million units, contribute 61.6% to the Gross Domestic Product (GDP), and absorb up to 97% of the national workforce (Rahmawati et al., 2024). One of the main pillars of this microbusiness is the home industry, which is generally managed by utilizing local resources (Amrie & Erdiani, 2024). However, this rapid growth has led to very intense business

competition. Home industry players are required to be adaptive to technological advances and the dynamics of consumer needs. The fundamental problem is that many business ideas fail to survive in the long term because they lack structured business planning and management. Limited capital, limited human resources, and a lack of market access are common obstacles for this micro-scale home industry (Probopangesti, 2020).

To bridge ideas into real, directed, and efficient business forms, business actors generally use the Business Model Canvas (BMC) tool. The conventional BMC method is considered highly relevant to the home industry because it can visually and simply map operational strengths and weaknesses (Probopangesti, 2020). Implementing conventional BMC poses its own challenges in a Sharia-based business ecosystem. The conventional model has been shown to be profit-oriented and has not yet integrated spiritual values into its business practices. In fact, in the Islamic economic corridor, business activities must be based on the principles of justice, honesty, halal, and the search for blessings (*barakah*) for producers and consumers (Permana & Nisa, 2024). To address these limitations, the Islamic Business Model Canvas (IBMC) was developed. This concept modifies the nine main blocks of conventional BMC (customer segments, value propositions, channels, customer relationships, revenue streams, key resources, key activities, key partnerships, and cost structure) by aligning them with sharia principles (Rinawati & Khusnudin, 2025).

The limitation of previous research generally lies in the lack of application of IBMC to specific micro business actors who already have sharia awareness (such as halal certification) but are still stuck in traditional management. This phenomenon is clearly evident at Wahyoeni Spring Roll Peel Home Industry in Madiun Regency. The business, launched in 2021, has significant potential with two product variants (wet and dry spring roll peels). However, it shows some significant operational limitations that: (1) Key Resources: the production process is still completely manual without modern tools, so production capacity is very limited and less efficient; (2) Channels: Sales and communication rely solely on WhatsApp for the local market, without social media or marketplace optimization; and (3) Key Activities: Promotional activities are still informal through traditional word of mouth methods (*word of mouth*) and do not have a planned digital marketing strategy.

The Islamic Business Model Canvas (IBMC) adapts the conventional BMC by considering Islamic principles throughout the business model rather than treating religious compliance as a separate activity (Rinawati & Khusnudin, 2025). This perspective is relevant to Wahyoeni Spring Roll Peel Home Industry in Tambakmas Village, Madiun Regency. The business produces wet and dry spring roll wrappers and serves frozen-food

agents as well as local consumers. The source material identifies several assets, including repeat customers, experienced workers, halal certification, and business legality. It also identifies constraints: marketing remains concentrated in existing channels, production is largely manual, the workforce is limited, product innovation is limited, raw-material shortages can disrupt production, and financial records are not yet systematically maintained.

These conditions indicate a need for a business model that connects operational improvements with Islamic business ethics. This study therefore aims to describe the existing business model of Wahyoeni Spring Roll Peel Home Industry, identify its internal and external strategic factors through SWOT analysis, and formulate an IBMC design to guide business development. The contribution is a case-specific formulation for a halal-certified home industry, rather than a claim that the proposed strategies have already produced measurable business outcomes.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Islamic Business Model Canvas (IBMC)

The Islamic Business Model Canvas (IBMC) adapts the conventional Business Model Canvas (BMC) by embedding Islamic sharia principles derived from the Qur'an and Hadith. Using a normative method, IBMC refocuses business activities to prioritize not only material benefits but also compliance with halal standards, justice, transparency, social responsibility, and barakah across its nine fundamental blocks (Rinawati & Khusnudin, 2025). In this study, the IBMC is used as an analytical framework for describing the current business and designing improvements. The nine elements are interdependent: a change in customer segments may affect product specifications, channels, production activities, partnerships, and costs. Accordingly, the proposed model considers commercial feasibility alongside ethical and Sharia-related considerations.

The Nine Key Blocks in The IBMC Perspective

Customer Segments

In Islamic economics, market buyers possess diverse preferences, financial abilities, and purchasing behaviors. IBMC identifies customer segments through three strategic stages: 1) Market Segmentation: Grouping the market by geography, demographics, psychographics, and behavior; 2) Target Market Selection: Assessing market appeal to choose consumers whose needs align with the business; and 3) Market Positioning: Highlighting product strengths, selecting core advantages, and communicating them

transparently to consumers. Effective segmentation optimizes resource allocation, enhances service quality, enables targeted marketing, and supports fair and efficient business evaluations.

Value Proposition

The Islamic value proposition underscores innovation that enhances the practical utility of goods or services for consumers. Such innovation fulfills a social obligation in business, as reflected in Allah SWT's guidance in Surah Ar-Ra'd, verse 11, which stresses proactive self-improvement. Furthermore, innovation follows itqan (professionalism, precision, direction, and completeness), per the Hadith of Prophet Muhammad (saw) narrated by Imam Thabrani (Al-Hasyimi, 2001). Practicing itqan commits business operators to deliver superior products, guaranteeing consumer satisfaction and safety.

Channels Distribution

Channels in Islam act as conduits between producers and consumers, promoting community welfare. The movement of goods is discussed in QS. Al-Hashr verse 7 and QS. Ali 'Imran verse 3 (Rinawati & Khusnudin, 2025). Sharia-compliant distribution must meet three criteria: 1) Timely and reliable delivery; 2) Protection of products from damage; and 3) Ethical competition. Al-Qaradawi outlines that distribution encompasses wages, capital returns, leasing costs, and company profits. Islam strictly prohibits hoarding (ihtikar), which harms communal interests.

Customer Relationship

Customer relationships foster long-term loyalty, irrespective of background. Companies can leverage direct interactions, loyalty incentives, personalized marketing, and institutional connections. Sin et al., (2001) identify four CRM pillars: 1) Customer-centric focus; 2) Organized relationship management; 3) Robust knowledge management; and 4) Effective technology utilization. In the Sharia context, these CRM components reinforce positive behavior and trust.

Revenue Stream

IBMC revenue streams must originate from halal sources and avoid deceit. Business operations strictly adhere to halal-haram standards in generating and using profits, in the Quran guided by QS. An-Nisa verse 29, which forbids unlawful property consumption except through consensual business (antaradhin). To optimize revenue, businesses employ

ethical practices, diversify their product lines, select advantageous locations, develop human capital, and boost sales (Phandi, 2018). Sustainability ensures wealth benefits all social strata, as mandated in QS. Al-Hashr verse 7.

Key Resources

Natural and human resources are entrusted by Allah SWT to be managed efficiently for communal benefit, as commanded in QS. An-Nisa verse 58 (Rinawati & Khusnudin, 2025). Humans serve as stewards, equipped with intellect, emotion, spirituality, and physical capability. They are urged to adopt the Prophet's qualities: 1) Shiddiq (honesty) and Amanah (trustworthiness); 2) Fathanah (intelligence) and Tabligh (truthfulness). This moral integration elevates intention, drives productivity, and fosters environmental stewardship.

Key Activity

IBMC's core activities adhere to the Islamic work ethic, viewing work as worship that erases sin and attracts blessings. According to Rinawati & Khusnudin (2025), Islamic work ethics include: 1) Beneficial Work: Generates value for society and is accountable in the afterlife (QS. Al-An'am: 132); 2) Al-Itqan: Professional, efficient, and technically sound performance; 3) Al-Ihsan: Dedication to kindness (QS. Al-Qashash: 77), continually improving outcomes; 4) Al-Mujahadah: Persistent effort and reliance on God; 5) Tanafus and Ta'awun: Ethical, collaborative competition for good (QS. Al-Baqarah: 148); 6) Respect for Time: Discipline ensures operational efficiency.

Key Partnership

Islamic partnerships operate through shirkah contracts, in which parties jointly manage a business under a profit-sharing and mutual-loss arrangement. Shirkah's legal basis is found in QS. Shad verse 24, which stresses equity among partners, and is affirmed by a Hadith narrated by Abu Daud, stating Allah SWT blesses partnerships free of betrayal. Shirkah addresses capital or managerial limitations. Partnerships dissolve when agreements expire, partners decide to terminate, a member dies, or a partnership is bankrupt. Scholars endorse shirkah as permissible (mubah) for fostering ummah welfare and creating employment (Rinawati & Khusnudin, 2025).

Cost Structure

IBMC's cost structure requires financing to be free from usury, gambling, and ambiguity (gharar). Funding must follow profit-sharing, not interest-based methods. Islam

excludes costs for: 1) Haram raw materials; 2) Conventional insurance premiums (risk trading); 3) Bribery (risywah); 4) Interest payments; 5) Immoral or destructive activities. Zakat, infaq, and alms expenses are deducted from net profit, not production costs. Financial managers must uphold fairness, transparency, and report integrity, ensuring accountability to shareholders and reinforcing internal company oversight (Rinawati & Khusnudin, 2025).

METHODS

This study uses a qualitative descriptive design. This method is applied descriptively to reconstruct the actual business model of the Wahyoeni Spring Roll Peel Home Industry in Tambakmas Village, Madiun Regency, East Java (Ramdhan, 2021). The business model evaluation is conducted by mapping real conditions to the nine elements of the Islamic Business Model Canvas (IBMC), which are then analyzed using a SWOT matrix (Rinawati & Khusnudin, 2025) to create new IBMC. Researchers act as the main instrument (human instrument) through direct involvement at the research object's location (Hermawan & Amirullah, 2021).

This qualitative research uses purposive sampling to select informants rather than statistical or population sampling (Sugiyono, 2013). Informants are chosen for their authority, knowledge, and direct involvement in business operations, including business owners and employees. Data were collected from primary and secondary sources using three instruments: structured interviews, observation, and documentation (Arikunto, 2010; Bungin, 2007). The data exposure results were validated through technical triangulation. Data processing uses an interactive qualitative analysis in three stages. First, data reduction is sort and discard irrelevant field data for IBMC and SWOT analysis. Data presentation with organize reduced data into a narrative and SWOT matrix for easy review, and the last conclusion drawing via new IBMC. SWOT and IBMC matrices are the analysis tools used (Abdussamad, 2021; Helaluddin & Wijaya, 2019). The available manuscript does not specify the number of informants, interview dates, duration of fieldwork, or a detailed coding protocol. These details should be added by the authors from their research records before journal submission; they should not be inferred or fabricated.

RESULTS AND DISCUSSION

Existing Business Model

The initial mapping indicates that the business primarily serves frozen-food agents in Madiun Regency, Ponorogo Regency, and surrounding areas, alongside household consumers. Agents purchase in larger quantities for resale, while household customers

generally buy for personal use. Orders and customer communication are handled through WhatsApp, and distribution to agents may use the business's vehicle. The product offer is based on spring roll wrappers described in the source manuscript as good quality and halal-certified, with competitive pricing and service intended to be timely. Key resources include experienced workers, raw materials, production equipment, halal certification, and business legality. The main partners are raw-material suppliers and frozen-food agents or distributors. Sales of spring roll wrappers are the principal revenue source. The manuscript also describes allocations related to ZISWAF and waste management; the accounting treatment and implementation of these activities should be documented clearly in the business's records.

Table 1. Existing Business Model

Key Partners  - Frozen food agents - Supplier of raw materials	Key Activities  - Produce quality meatballs - Packaging - Distributing to frozen food agents - Managing frozen food inventory	Value Propositions  - Quality products - Competitive prices - Halal certified products - Fast delivery - On-time delivery	Customer Relationships  Build long-term communication with agents during order placement via WhatsApp	Customer Segments  - Frozen food agents (Madiun, Ponorogo, Pacitan, Dolopo, Pagotan, Siyahung, etc.) - End consumers from surrounding areas
Key Resources  - Skilled workforce - Production equipment - Halal certification - Business license		Channels - Direct selling to agents (private food vehicles) - Consumers around the production location - Order placement via WhatsApp only		
Cost Structure  - Cost of halal raw materials - Operational costs - Zakat, Infaq, and Alms (Charitable Donations)		Revenue Streams  - Sales of meatballs, tofu, and fried tofu - Sales to food vehicle (cart) base - Sales to household consumers - Wholesale transactions to second-tier buyers for redistribution to ZNT regions - Waste management income		

Source: Authors, 2026

The existing model has a practical foundation in repeat customers and made-to-order production. However, the absence of systematic bookkeeping makes it difficult to assess profitability by product, monitor cash flow, and evaluate the financial effect of growth strategies. Limited digital promotion also restricts the business's ability to reach customers beyond its current network. Manual production and a limited workforce may make it difficult to respond quickly to increased demand.

SWOT Analysis In The Formulation Of The Islamic Business Model Canvas (IBMC)

In this study, SWOT analysis was used to examine the internal and external factors affecting the Wahyoeni Spring Roll Peel Home Industry. The results of the analysis are then used as a basis for formulating a more targeted business development strategy and integrated into the preparation of a new Islamic Business Model Canvas, ensuring the resulting business model is not only structured but also in accordance with Sharia principles and can subsequently be applied. Based on interviews with business owners and employees at Wahyoeni Spring Roll Peel Home Industry, researchers gained insights into business conditions, including both internal and external factors. Internal factors cover the business's strengths and weaknesses in marketing, finance, operations, human resources, and research and development (Fahmi, 2014). External factors encompass opportunities and threats arising from economic, political, legal, technological, demographic, and socio-cultural factors (Fahmi, 2014).

Identifying these factors reveals the actual challenges faced by Wahyoeni Spring Roll Peel Home Industry. Strategic factors are then categorized as internal or external for further SWOT matrix analysis. The identification results are presented as a SWOT analysis and inform strategy formulation.

Table 2. Identified Factors Using SWOT Analysis

Category	Identified Factors
Strengths	Repeat customers (particularly frozen-food agents), experienced workforce, existing equipment supports current production, finances are described as sufficient for routine operations and raw materials, made-to-order production can reduce unnecessary output, and customer feedback can inform product improvement.
Weaknesses	Marketing is concentrated in the surrounding area and relies on limited digital channels, workforce capacity is limited, Production remains largely manual, financial records are not systematically maintained, raw-material shortages and demand spikes can delay production, product innovation remains limited.
Opportunities	Spring roll wrappers are used for snacks at celebrations and community events, growth in culinary businesses, including producers of risoles and chocolate bananas, creates potential demand, business legality and halal certification may support access to MSME training and relevant government programs, social media and online marketplaces can broaden promotion, growth in frozen-food businesses may expand demand.
Threats	Rising raw-material prices and lower-priced competitors, changes in relevant business policies or regulations, competitors' use of modern equipment and digital marketing, increasing competition among spring roll-wrapper producers, and changes in consumer preferences.

Source: Authors, 2026

Based on the description above, strategies derived from the SWOT analysis can be formulated.

Table 3. Strategic Derived From SWOT Analysis

Strategy	Proposed Direction
SO: Use strengths to pursue opportunities	Use repeat customers and customer feedback to reach additional frozen-food agents and culinary businesses. Build on workforce experience and made-to-order production to plan for seasonal or event-related demand. Communicate halal certification and business legality accurately, and test product sizes or packaging that respond to verified customer needs.
WO: Address weaknesses by using opportunities	Establish business social-media accounts and a digital catalogue, then evaluate suitable marketplaces. Introduce simple daily bookkeeping and inventory records. Explore MSME training and relevant Sharia-compliant financing only after assessing eligibility, terms, repayment capacity, and actual equipment or labor needs. Test product variants on a small scale before expanding.
ST: Use strengths to reduce threats	Protect customer loyalty through consistent quality, reliable delivery, responsive service, and transparent pricing. Use made-to-order planning and cost records to monitor material use and respond to price increases. Keep halal and business documentation current and monitor applicable regulatory requirements.
WT: Reduce weaknesses and limit exposure to threats	Begin with manageable improvements: basic digital promotion, routine inventory checks, documented production procedures, and cash-in/cash-out records. Build appropriate raw-material buffers where financially feasible. Review customer feedback and sales before investing in new products or equipment.

Source: Authors, 2026

These strategies should be prioritized rather than implemented simultaneously. A practical first phase is to establish daily sales and expense records, a simple inventory log, and written production and quality-control procedures. The second phase can strengthen digital promotion and customer follow-up. Product diversification, additional staffing, or

equipment investment should follow an assessment of demand, production bottlenecks, and financial capacity.

Table 4. Proposed Formulation in Home Industry Wahyoeni

IBMC Element	Proposed Formulation
Customer segments	Prioritize frozen-food agents and culinary businesses that require repeat or bulk purchases. Continue serving household customers and expand to new segments gradually, based on delivery capacity and demand evidence.
Value Proposition	Offer spring roll wrappers with consistent quality, halal assurance, fair and transparent pricing, hygienic handling, informative packaging, and dependable order fulfillment. Treat new sizes, thicknesses, or packaging formats as options to test with customers before full-scale adoption.
Channels	Maintain WhatsApp for orders and customer communication. Develop a digital catalogue and gradually use relevant social-media platforms and marketplaces. Consider MSME exhibitions and institutional networks where participation is feasible. Ensure online descriptions, prices, stock information, and delivery terms are accurate.
Customer Relationships	Provide prompt responses, confirm order specifications and delivery times, collect feedback, and handle complaints fairly. Consider loyalty or bulk-order incentives only after calculating their effect on margins.
Revenue Streams	Retain sales of spring roll wrappers as the core revenue source. Evaluate additional sizes or packaging formats based on demand, shelf-life and food-safety requirements, production capability, and cost. Record sales by product and customer type to identify sustainable revenue opportunities.
Key Resources	Develop employee skills, maintain equipment, plan raw-material purchases, and protect the business's halal and legal documentation. Consider semi-mechanical equipment only after evaluating cost, capacity needs, maintenance, and financing options.
Key Activities	Document production steps and quality checks from raw-material receipt to packaging. Use production plans based on confirmed orders, maintain stock and sales records, monitor waste, and schedule regular

	equipment maintenance. Apply itqan, amanah, and discipline in daily operations.
Key Partnerships	Maintain clear and fair arrangements with suppliers and frozen-food agents. Explore cooperation with the local Cooperative and MSME Office, training providers, and halal MSME networks. Formal business partnerships should specify roles, contributions, risk allocation, and profit-sharing terms consistent with the contract used.
Cost Structure	Track raw materials, labor, packaging, utilities, delivery, maintenance, and promotional expenses. Use daily cash records and periodic summaries to calculate costs and margins. Evaluate Sharia-compliant financing options carefully and distinguish business operating expenses from any voluntary or religious allocations, documenting the accounting treatment transparently.

Source: Authors, 2026

Home Industry Wahyoeni Spring Roll Peel makes spring roll peels for regular customers and has halal certification. The initial analysis, which uses the Islamic Business Model Canvas and SWOT analysis, identifies strengths such as strong product quality, repeat customers, and legal compliance. Furthermore, it highlights opportunities in the rising demand from culinary businesses and the growth of digital marketing. In addition, weaknesses such as limited promotion, less effective technology, and competition are noted. Therefore, a strategic IBMC is needed to help the business grow sustainably while adhering to Sharia principles.

Leveraging the Islamic Business Model Canvas, Home Industry Kulit Lumpia Wahyoeni decisively refined its model to align with Sharia principles. We actively target regional and national consumers via digital marketing. We enhance product value through innovative packaging and a range of product sizes. We aggressively expand distribution channels through marketplaces, social media, and MSME exhibitions. We reinforce customer engagement through loyalty programs and a robust complaint-resolution system. We strengthen partnerships by collaborating with the MSME community and the Cooperative Office. We optimize the cost structure by shifting from conventional bank loans to Sharia financing, such as Sharia People's Business Credit or Baitul Maal wat Tamwil, and by enforcing robust financial reporting and structured production operations in strict accordance with Sharia financial guidance. Below are the outcomes of the new Islamic Business Model Canvas formulation.

Table 5. Outcomes of the Islamic Business Model Canvas Formulation

Key Partners  • Frozen food agents • Supplier of raw materials • Packaging suppliers • Logistics partners • Cooperative partners	Key Activities  • Producing halal eatballs • Processing raw materials • Distributing to frozen food agents • Managing quality control • Promoting products digitally • Preparing SOP documents	Value Propositions  • High product quality • Affordable prices • Halal certified products • Innovative packaging • Various product compositions • On-time delivery • Flexible order quantities	Customer Relationships  • Direct communication via chat • Long-term communication and order placement via WhatsApp • Promotions and discounts / bundles • Promo notifications for recurring customers • Fast responses to customer inquiries	Customer Segments  • Frozen food agents (Madiun,, Ponorogo, Pongpea, Pacitan, Dolopo, Pagotan, Sumoroto) • Households around the surrounding areas • Consumers in the surrounding areas
Cost Structure  • Cost of halal raw materials • Production costs • Distribution costs • Equipment maintenance costs • Marketing and promotion costs • Operational costs • Loan installment costs (if any) • Zakat, donations, and alms • Waste management costs		Revenue Streams  • Sales of meatballs, dumplings & fried tofu • Sales of frozen food to households • Sales through online marketplaces • Sales to second-tier buyers • Revenue from collaborations and partnerships • Support from government programs for MSMEs • Waste management income		

Source: Authors, 2026

The proposed IBMC integrates Islamic values into day-to-day decisions. Honesty requires accurate product descriptions, pricing, and delivery commitments. Amanah calls for careful handling of orders, funds, and customer information. Itqan and ihsan support consistent production quality and continuous improvement. Fairness requires clear agreements with workers, suppliers, and customers. Ta'awun supports mutually beneficial cooperation with other businesses and MSME institutions.

Halal certification is an important existing asset, but certification alone does not demonstrate that every business process is automatically compliant with all Sharia requirements. Research on halal labeling and SMEs shows that the market value of certification depends on consumer interpretation and the context in which the signal is communicated (Silalahi, 2024). The business should maintain relevant documentation, monitor the status and scope of certification, use permissible inputs, and ensure that financing and transactions are assessed appropriately. Any allocation for zakat, infaq, or

sadaqah should be recorded transparently and treated in accordance with applicable accounting and religious guidance.

CONCLUSION

This study formulated an Islamic Business Model Canvas for Wahyoeni Spring Roll Peel Home Industry by mapping its existing business model and examining internal and external factors through SWOT analysis. The business's main strengths are repeat customers, workforce experience, made-to-order production, customer feedback, and halal and business documentation. Its main constraints are limited digital marketing, manual production, workforce limitations, the absence of systematic financial records, raw-material disruptions, and limited product innovation.

The proposed IBMC recommends a staged development path: improve bookkeeping and inventory control; document production and quality procedures; strengthen digital communication and promotion; maintain customer trust; test product and packaging improvements; and develop partnerships and financing options only when appropriate and financially feasible. These initiatives should be carried out in line with honesty, fairness, accountability, halal assurance, and responsible resource management.

Because this is a qualitative case study, the proposed model should be understood as a strategic design rather than proof of improved sales, profitability, or operational performance. Follow-up evaluation should monitor indicators such as repeat orders, new customers, production delays, material waste, product returns or complaints, and recorded profit margins. Future research may assess implementation over time and compare similar halal-certified home industries.

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