

## MASLAHAH-DRIVEN BUSINESS MODEL CANVAS: ADVANCING HOME-BASED MSME DEVELOPMENT IN MEDAN

**Della Puspita Sari**

Fakultas Ekonomi dan Bisnis Islam, Universitas Islam Negeri Sumatera Utara, Medan,  
Indonesia

E-mail: [dellapuspitasari939@gmail.com](mailto:dellapuspitasari939@gmail.com)

**Nursantri Yanti**

Fakultas Ekonomi dan Bisnis Islam, Universitas Islam Negeri Sumatera Utara, Medan,  
Indonesia

E-mail: [nursantriyanti@uinsu.ac.id](mailto:nursantriyanti@uinsu.ac.id)

**Muhammad Lathief Ilhamy Nasution**

Fakultas Ekonomi dan Bisnis Islam, Universitas Islam Negeri Sumatera Utara, Medan,  
Indonesia

E-mail: [mlathiefilhamy@uinsu.ac.id](mailto:mlathiefilhamy@uinsu.ac.id)

### ABSTRACT

Home-based culinary MSMEs have seen substantial growth in response to economic instability and limited formal employment options. UMKM Mama Zahra, a local culinary business in Medan Tembung, has strong product acceptance but struggles with professional management and digital marketing. This study examines how the integration of the Business Model Canvas (BMC) and Maslahah principles from Islamic economics influences sustainable growth and managerial decision-making. Using a qualitative case study approach, data was gathered through in-depth interviews with the business owner and customers, participatory observation of operations, and document analysis. The data were analyzed using thematic analysis to identify patterns in BMC components and Maslahah dimensions (dharuriyyat, hajjiyyat, and tahsiniyyah). The results show that Maslahah principles influence decisions in value proposition, customer relationships, and revenue streams by emphasizing ethical practices such as product quality, fair pricing, and customer trust. However, challenges in digital literacy and limited online marketing adoption hinder market expansion, weakening promotional strategies and scalability. For instance, the lack of social media presence and digital sales channels restricts customer acquisition beyond the local area, despite high customer loyalty. The study concludes that combining BMC and Maslahah principles fosters sustainable growth, focusing on economic viability, ethical practices, and community welfare. To enhance competitiveness and long-term success, targeted digital marketing training and continuous business mentoring are recommended for home-based culinary MSMEs

**Keywords:** Business Model Canvas, Home-Based Business, MSMEs, Maslahah.

### ABSTRAK

Usaha mikro, kecil, dan menengah (UMKM) kuliner berbasis rumah telah mengalami pertumbuhan yang signifikan sebagai respons terhadap ketidakpastian ekonomi dan terbatasnya peluang pekerjaan formal. UMKM Mama Zahra, sebuah bisnis kuliner berbasis rumah yang beroperasi di Medan Tembung, memiliki penerimaan produk yang kuat namun menghadapi tantangan terkait manajemen profesional dan pemasaran berbasis digital. Penelitian ini bertujuan untuk menganalisis bagaimana integrasi Business Model Canvas (BMC) dan prinsip Maslahah dari ekonomi Islam mempengaruhi pertumbuhan bisnis yang berkelanjutan dan pengambilan keputusan manajerial. Menggunakan pendekatan studi kasus kualitatif, data dikumpulkan melalui wawancara mendalam dengan pemilik usaha dan pelanggan, observasi partisipatif terhadap kegiatan operasional, dan analisis dokumentasi. Data dianalisis

---

*Mashlahah-driven business model Canvas: Analyzing home-based MSME development in Medan  
Della puspitas Sari, Nursantri Yanti, Muhammad Latief Ilhamy Nasution*

menggunakan analisis tematik untuk mengidentifikasi pola pada komponen BMC dan dimensi Masalah (dharuriyyat, hajiyyat, dan tahsiniyyah). Hasil penelitian menunjukkan bahwa prinsip Masalah mempengaruhi keputusan dalam proposisi nilai, hubungan pelanggan, dan saluran pendapatan dengan menekankan praktik etis seperti kualitas produk, harga yang adil, dan kepercayaan pelanggan. Namun, tantangan dalam literasi digital dan terbatasnya adopsi pemasaran online menghambat ekspansi pasar, melemahkan strategi promosi, dan membatasi skalabilitas. Misalnya, kurangnya kehadiran di media sosial dan saluran penjualan digital membatasi akuisisi pelanggan di luar area lokal, meskipun ada loyalitas pelanggan yang tinggi. Penelitian ini menyimpulkan bahwa penggabungan prinsip BMC dan Masalah mendorong pertumbuhan yang berkelanjutan, dengan fokus pada kelayakan ekonomi, praktik etis, dan kesejahteraan komunitas. Untuk meningkatkan daya saing dan keberhasilan jangka panjang, pelatihan pemasaran digital yang terarah dan pendampingan bisnis berkelanjutan disarankan bagi UMKM kuliner berbasis rumah.

**Kata Kunci:** Business Model Canvas, Usaha Rumahan, UMKM, Masalah.

## INTRODUCTION

In recent years, home-based businesses in Indonesia have experienced remarkable growth, particularly in the wake of the economic disruptions caused by the COVID-19 pandemic and the rapid advancement of the digital economy. Faced with economic uncertainty, job losses, and limited formal employment opportunities, many households have turned to small-scale home-based enterprises as alternative sources of income. These businesses are often seen as resilient due to their relatively low capital requirements, utilization of local resources, and flexible working arrangements, which are especially beneficial for women and family-based entrepreneurs (Sishadiyati et al., 2021; A. Nasution et al., 2023). In urban centers like Medan, home-based culinary ventures have emerged as dominant forms of micro-enterprises, fueled by high consumer demand and cultural preferences for locally-produced food.

Despite their rapid expansion, many of these home-based businesses face significant challenges in achieving sustainable growth. Empirical evidence suggests that a considerable number of micro, small, and medium-sized enterprises (MSMEs) in Indonesia experience stagnation or failure due to inadequate managerial capacity, poorly structured business models, and a slow adoption of digital technologies (Imsar, 2021). The growing disparity between the potential of home-based businesses and their actual performance underscores an urgent need for strategic, systematic business development frameworks. These frameworks must incorporate digitalization and value-driven management approaches to foster long-term viability. The failure to leverage digital marketing tools and online sales platforms has become a critical obstacle, limiting the ability of home-based culinary businesses to expand their market reach, enhance operational efficiency, and secure long-term sustainability.

Home-based MSMEs (Micro, Small, and Medium Enterprises) play an indispensable role in enhancing household income, fostering informal employment, and empowering local communities. Previous studies underscore their vital contribution to family welfare and community resilience, particularly during economic downturns (Imsar, 2021). Despite their significance, these businesses often struggle to scale due to low digital literacy and restricted access to effective business development frameworks. This gap highlights a critical disparity between the availability of digital technologies and best business practices, and their practical application within home-based MSMEs. While existing literature has extensively examined the digitalization of MSMEs and the Business Model Canvas (BMC) as individual tools for business development, there is a notable lack of research that integrates these instruments within the context of a value-based Islamic economic framework.

The BMC is widely acknowledged as an effective strategic tool for enhancing MSME performance, offering a structured approach to value propositions, customer segments, revenue streams, and operational processes. However, much of the existing research has focused primarily on financial efficiency and profitability, with insufficient consideration of ethical values, social welfare, and the broader community impact. In contrast, Islamic economic principles prioritize *maslahah*, which emphasizes the pursuit of benefits and goodness not only for business owners but also for society as a whole (Qorib et al., 2016; Keuangan et al., 2023). Integrating the BMC with *maslahah* offers an innovative approach to MSME development that aligns business sustainability with ethical responsibility, social welfare, and the empowerment of communities in the long term.

This study focuses on UMKM Mama Zahra, a home-based culinary enterprise situated in Medan Tembung, renowned for producing traditional food products such as cakes, fried snacks, and desserts. The business caters to student organizations and the general public, offering both individual items and snack box packages. Despite demonstrating strong product acceptance and customer loyalty, Mama Zahra's operations largely remain entrenched in traditional practices. Marketing is primarily driven by word-of-mouth and WhatsApp, while the use of social media platforms and digital marketplaces remains minimal, hindered by limited managerial expertise, time constraints, and low digital literacy.

From a *maslahah* perspective, the business effectively addresses *dharuriyyah* values by providing halal and hygienic food, thus supporting household income. However, the broader dimensions of *hajiyyah* and *tahsiniyyah*, such as extending social benefits, improving service

quality, and boosting competitiveness through digital technology, have yet to be fully realized. This highlights a critical need for research to bridge the gap between the potential of digital technology and the actual business practices employed in home-based culinary MSMEs.

This study aims to explore how the integration of the Business Model Canvas (BMC) and *maslahah* principles can inform managerial decision-making, drive digital adoption, and facilitate sustainable business growth. The research objectives are twofold: first, to contribute to the academic literature on Islamic MSME management by integrating BMC with *maslahah* values; and second, to offer practical, measurable success indicators, including enhanced managerial capacity, greater adoption of digital marketing tools, broader market outreach, and increased social and economic benefits for the local community. In doing so, this study aspires to present a value-based, technology-driven model that strengthens the resilience of home-based culinary MSMEs in the evolving digital economy.

## **RESEARCH METHOD**

### **Type of Research**

This study adopts a qualitative research approach, utilizing a case study design to explore the evolution of the home-based culinary business, Mama Zahra, through the integration of the Business Model Canvas (BMC) and the *maslahah* framework within the context of Islamic economics. A qualitative approach is particularly well-suited for this investigation as it facilitates an in-depth examination of managerial practices, decision-making processes, and the incorporation of value-driven considerations within a specific, real-world business setting. The case study method provides a comprehensive understanding of the application of BMC elements and how *maslahah* principles are operationalized in the day-to-day functioning of the business.

### **Research Location and Time**

The research was conducted at Mama Zahra's home-based culinary business, located in Medan Tembung, Medan, North Sumatra, Indonesia. Data collection spanned a one-month period in June 2025. This timeframe allowed for repeated observations and follow-up interviews, ensuring a robust capture of routine business activities, as well as any fluctuations in production and marketing practices.

### **Research Subjects and Informant Selection**

The primary informant in this study is Mrs. Kusmiati, the business owner and manager of Mama Zahra, who is directly responsible for making strategic decisions, overseeing production

management, and driving marketing efforts. To ensure a well-rounded perspective on the business model and the integration of *maslahah*, additional informants were selected through purposive sampling to capture diverse viewpoints related to business practices and ethical considerations.

In total, six informants participated in the study, comprising:

1. One business owner/manager (key informant);
2. Three customers representing different segments (students and general consumers);
3. Two supporting informants, including a raw material supplier and a repeat reseller/customer.

The selection criteria for informants were as follows: (1) direct involvement in or interaction with the business, (2) substantial experience with Mama Zahra's products or operations, and (3) the ability to offer valuable insights into the business practices, customer relationships, and ethical dimensions of the enterprise. This intentional informant composition was designed to strengthen the validity of the data by ensuring the inclusion of multiple perspectives on the operational, market, and value-driven aspects of the business.

### **Data Collection Techniques**

To ensure the acquisition of comprehensive and reliable data, this study employed three primary data collection methods:

#### **1. In-depth Interviews**

Semi-structured interviews were conducted with all informants to gather rich, qualitative data. The interview with the business owner centered on the history of the business, strategic decision-making, the implementation of BMC elements, digital marketing practices, and the integration of *maslahah* principles in business operations. Interviews with customers and supporting informants delved into their perceptions of product value, pricing fairness, service quality, trust, and ethical business practices. Each interview lasted between 45 and 90 minutes and was audio-recorded with the consent of the participants.

#### **2. Participant Observation**

Participant observation was conducted over a four-week period, with 2–3 visits per week. During these visits, the researcher closely observed key operational activities such as raw material preparation, production processes, packaging, order fulfillment, marketing practices, and customer interactions. The focus was on understanding how BMC components, such as value propositions, key activities, and customer relationships, were enacted in the daily operations of the business. Detailed field notes were meticulously

recorded to capture behavioral patterns, routine processes, and informal practices, particularly with regard to ethical values and operational efficiency.

### 3. Documentation Analysis

Documentation served as secondary data to triangulate and substantiate the findings from interviews and observations. The documents analyzed included product lists, pricing records, basic financial notes, order records, and digital communication archives (e.g., WhatsApp order messages). These documents provided objective evidence of business practices and supported the validation of the statements made by informants, contributing to a more robust and credible analysis of the business operations.

### Data Analysis Techniques

Data analysis was conducted using a thematic analysis approach, following a structured four-stage process to ensure a comprehensive and rigorous evaluation:

#### 1. Data Familiarization and Reduction

The research team meticulously reviewed interview transcripts, observation notes, and documents to become deeply familiar with the data. Irrelevant or extraneous information was excluded, while meaningful segments related to business practices, decision-making processes, and ethical considerations were retained for further analysis.

#### 2. Initial Coding

The data were coded according to the nine key components of the Business Model Canvas (BMC), namely customer segments, value propositions, channels, customer relationships, revenue streams, key resources, key activities, key partnerships, and cost structure. This coding framework allowed for a structured and consistent approach to analyzing the data across all informants and sources.

#### 3. Theme Development

The coded data were then analyzed through the *maslahah* framework, which was operationalized into three key analytical dimensions:

- *Dharuriyyat*: Addressing essential needs, including halal production, hygiene, fair pricing, and income generation to ensure household sustainability.
- *Hajiyyat*: Facilitating convenience and enhancing service quality, customer satisfaction, and operational efficiency.

- *Tahsinnyyat*: Focusing on refinement and enhancement, such as improving business professionalism, adopting digital marketing strategies, enhancing brand image, and contributing to broader social welfare.

#### 4. Interpretation and Integration

The identified themes were interpreted by analyzing how *maslahah* principles influenced decision-making within each BMC component. This integration allowed for a comprehensive evaluation of the extent to which Mama Zahra's business model adheres to Islamic ethical values while fostering sustainable business growth.

To ensure the credibility and reliability of the findings, data triangulation was applied by comparing insights across interviews, observations, and documents. This methodological rigor bolstered the robustness and ethical integrity of the analysis, providing a well-rounded and credible assessment of the home-based MSME.

## **RESULT AND DISCUSSION**

### **RESULT**

In accordance with Law Number 20 of 2008, Micro, Small, and Medium Enterprises (MSMEs) are defined as independent productive economic enterprises managed by individuals or business entities that are not subsidiaries or branches of larger companies. Based on this definition, Mama Zahra MSME qualifies as a micro-scale home-based culinary business located in Medan Tembung. The business specializes in producing traditional Indonesian cakes such as layer cake, steamed sponge cake, nagasari, and other local snacks, which are primarily sold to nearby consumers.

This study examines the development of a home-based business using the Business Model Canvas (BMC) approach. To obtain an in-depth understanding of business conditions, marketing practices, and digital promotion challenges, direct interviews were conducted with the business owner, Mrs. Kusmiati. The interview results reveal that Mama Zahra's current promotional activities rely almost entirely on the WhatsApp application. This platform is used to share product photos, distribute simple catalogs within family or community groups, and receive orders through private messages.

According to Mrs. Kusmiati, WhatsApp-based promotion is effective for maintaining relationships with loyal customers who are already familiar with the product quality. Repeat purchases often occur based on previous customer satisfaction and personal recommendations.

However, this promotional strategy does not adequately support market expansion or long-term business development. Previous studies indicate that e-commerce and digital platforms can significantly enhance entrepreneurial interest, market reach, and operational efficiency by enabling MSMEs to access broader audiences in a more cost-effective manner.

Despite the potential opportunities presented by digital platforms, Mama Zahra MSME has yet to leverage other social media channels such as Instagram, TikTok, Facebook, or online marketplaces. This limitation is primarily due to time constraints, limited digital literacy, and the belief that superior product quality alone is sufficient to attract customers. Similar findings by Romadhon et al. (2024) indicate that a narrow and undiversified approach to digital promotion can impede market expansion and threaten the long-term viability of a business, even when product quality is exceptional.

Furthermore, research suggests that contemporary consumers increasingly turn to social media for product information and recommendations, making a robust online presence essential for attracting new customers (Abidin Achmad et al., 2020). While Mama Zahra's products are characterized by strong cultural value and consistent quality, the lack of visual branding, organized promotional content, and sustained online engagement hinders the business's ability to compete effectively in the digital marketplace (Sari et al., 2023).

When exposed to successful examples of MSMEs using Instagram and TikTok to promote traditional culinary products, Mrs. Kusmiati expressed interest in adopting similar approaches. However, she highlighted the need for training and guidance in managing these digital platforms effectively. This reinforces the argument that simple digital marketing education, community-based mentoring, or partnerships with digitally skilled individuals can empower MSMEs to gradually integrate digital tools as long-term investments, rather than viewing them as burdens (Priambada, 2015; Juni Asma Wati et al., 2023).

In conclusion, the primary challenge facing Mama Zahra MSME is not the quality of its products, but rather the limited use of digital marketing tools. These findings underscore the critical need for ethical, consistent, and technology-driven promotional strategies to enhance the competitiveness of MSMEs and ensure their sustainability in the digital age (Aulia et al., 2023; Hassandi et al., 2024).

### **Review of Masalahah in Mama Zahra's MSME Operations**

According to Imam Ghazali's explanation in R. S. Nasution et al. (2023), *masalahah* encompasses efforts aimed at achieving benefits and preventing harm, with the ultimate goal of

promoting human welfare and well-being. This pursuit aligns with the key objectives of Islamic law (*maqasid asy-syari'ah*), which include the protection of religion, life, intellect, lineage, and property.

An evaluation of Mama Zahra's MSME operations reveals that the business, managed by Mrs. Kusmiati, adheres to Islamic principles in several respects. According to Efendi et al. (2025), from a *maslahah daruriyyah* standpoint, the business plays a significant role in fulfilling the community's basic needs by offering halal, hygienic, and healthy food. The provision of halal income also contributes to the family's financial well-being, and the preservation of traditional Indonesian cakes supports local cultural heritage. Despite operating in a simple manner, with marketing largely reliant on WhatsApp, the direct communication with customers reflects the principles of honesty and responsibility, which are fundamental to Islamic business ethics.

In a related study, it was found that Islamic ethical principles such as honesty, trust, responsibility, and social benefit form the foundation of business operations in ethnic-based grocery stores, particularly in the Madurese community. These values have proven to enhance business sustainability and build customer trust. In the context of MSME development, the application of these values strengthens both the spiritual dimension of the business and its tangible impact on customer loyalty and family economic stability. This mirrors the essence of *maslahah* in Mama Zahra's business, which emphasizes product quality, transparent customer relationships, and contributions to the community's welfare. Research suggests that businesses which integrate Islamic values into their operations exhibit greater resilience and adaptability in a competitive marketplace.

However, when assessed through the lens of *maslahah hajiyyah* and *tahsiniyyah*, Mama Zahra's MSME shows significant room for improvement, particularly in its marketing strategies and digital technology adoption. Currently, the business does not fully utilize social media platforms such as Instagram, TikTok, or online marketplaces. These tools could expand the customer base, increase revenue, and enhance competitiveness, all without conflicting with Islamic values. When Mrs. Kusmiati was introduced to successful examples of MSMEs leveraging digital marketing, she expressed interest but acknowledged the need for training and guidance. From a *maslahah* perspective, providing digital marketing education to businesses like Mama Zahra is an essential strategy for economic empowerment, as it not only increases business opportunities but also improves the overall welfare of the community.

Supporting findings from Nurhidayah, Hakim, and Fauzi (2022), indicate that many sharia-compliant culinary MSMEs, particularly those run by housewives, still underutilize information technology, including digital marketing. Given the growing importance of digitalization for market expansion and long-term sustainability, these businesses are missing out on key growth opportunities. The study further highlights that most MSMEs still rely on word-of-mouth marketing or personal social media platforms like WhatsApp and Facebook. Therefore, training and support in using e-commerce and other digital platforms is vital for enhancing *maslahah hajiyyah* and *tahsiniyyah* within MSME development.

From the *dharuriyyat* perspective, Mama Zahra's cake business excels in fulfilling its basic duties. The products are halal, hygienic, and provide a stable income for the family, addressing the core needs of religion, life, and property through its operations. However, to ensure long-term sustainability, the business must maintain consistent quality in raw materials, uphold production hygiene, and secure halal certification, all of which are crucial in ensuring customer trust and loyalty.

On the *hajiyyat* level, Mama Zahra's business has not yet reached its full potential. While it effectively meets basic community needs, there is a lack of digital marketing and modern promotional strategies, limiting market reach and business growth. To address this, it is essential to integrate social media platforms such as Instagram, TikTok, and online marketplaces, as well as introduce product innovations like seasonal cake packages or hampers. Additionally, engaging younger members of the community in digital marketing efforts could help expand the customer base and improve the business's digital presence.

Finally, in terms of *tahsiniyyat*, the business is still underdeveloped. *Tahsiniyyat* focuses on enhancing customer satisfaction through aesthetics and added value. Currently, Mama Zahra's product packaging is basic, branding is not firmly established, and there is no loyalty program for customers. To improve in this area, the business could invest in attractive packaging, create a consistent visual identity, and develop a branding strategy that highlights the cultural significance of the traditional cakes. Introducing a simple reward system for loyal customers—such as offering bonuses after a certain number of purchases—could further enhance customer loyalty and satisfaction.

In conclusion, while Mama Zahra's MSME has successfully fulfilled the *dharuriyyat* aspect of *maslahah*, the *hajiyyat* and *tahsiniyyah* dimensions require further development. A balanced focus on these three aspects would strengthen the competitiveness and sustainability of

the business, aligning it more closely with the principles of *maslahah* that prioritize overall benefit and welfare.

### **Development of Mama Zahra's Business Based on BMC and Maslahah**

The development of Mama Zahra's business, which produces traditional homemade cakes in Medan Tembung, can be effectively examined through the integration of the Business Model Canvas (BMC) and the *maslahah* principle within Islamic economics. Currently, the business operates with a basic promotional strategy, relying mainly on WhatsApp to reach its target audience, which consists primarily of existing customers from family, neighbors, and the local community. This indicates a limited customer segment and suboptimal distribution channels that hinder the business from reaching a broader and younger audience, particularly those active on social media platforms. The value proposition, centered around the authentic taste of traditional cakes, high-quality ingredients, and hygienic home production, represents a compelling offering, yet it remains underutilized due to the lack of visual branding and the absence of digital marketing tools like Instagram, TikTok, and online marketplaces such as Shopee. These platforms offer untapped potential for business expansion. Within the BMC framework, key areas that require further development include distribution channels, customer relationships, key resources, and activities such as digital content creation, online customer interaction, and social media marketing training (Aliwinoto et al., 2022).

From a *maslahah* perspective, the development of these elements holds substantial positive value. It can improve the well-being of the business owner, empower the local community, and create opportunities for collaboration with students and other community members. By leveraging digital platforms, the business could also expand its reach, providing halal and beneficial products to a wider audience. To facilitate this, there is an urgent need for digital support and basic training to ensure Mama Zahra not only survives but thrives in a sustainable manner, all while maintaining adherence to Islamic ethical values in its operations.

Furthermore, the value proposition could be further strengthened by diversifying product offerings or emphasizing the nutritional benefits of the cakes. This would position Mama Zahra's products not only as a treat for the taste buds but also as a source of health benefits, appealing to a broader consumer base (Andryana et al., 2019). To foster stronger customer relationships, the business could implement a loyalty program and establish a system for gathering feedback, which would contribute to improving service quality and customer satisfaction. In alignment with

*maslahah*, business development should also account for sustainability, such as the use of eco-friendly packaging and responsible waste management in production (A. Nasution et al., 2023).

A comprehensive analysis of Mama Zahra's MSME was conducted using the nine key elements of the BMC. This framework highlights critical aspects of the business, from customer segments to cost structures, providing a detailed understanding of the business's strengths, weaknesses, and growth opportunities. This approach also identifies strategic challenges faced by the business and suggests potential improvements that could enhance its competitiveness and sustainability in the market.

The collected field data were processed into the nine BMC blocks and compared against the *maslahah* framework. This analysis provides valuable insights into how Mama Zahra's business can be aligned with Islamic ethical principles while addressing key areas of growth to ensure long-term success. The table 1. presents an analysis of the Business Model Canvas (BMC) based on the *maslahah* perspective in Islamic economics.

Mama Zahra's Cake MSME faces several significant challenges, including the limited use of digital marketing tools, the absence of a cohesive branding strategy, and basic business management practices. To address these challenges and facilitate business growth, a series of strategic interventions can be implemented.

First, in terms of marketing (channels and customer relationships), the business must transition from relying solely on word-of-mouth and WhatsApp communication to incorporating social media platforms such as Instagram, TikTok, and online marketplaces. This digital shift will enhance market reach and foster stronger customer loyalty through more interactive and engaging online communication. Second, regarding the value proposition, there is a need to add further value to the products by innovating packaging, crafting compelling narratives around the uniqueness of traditional cakes, and emphasizing their halal and hygienic qualities. These efforts will enhance the product's competitive edge in an increasingly crowded culinary market.

Third, in terms of key resources and key activities, Mrs. Kusmiati can leverage the skills of younger community members to assist with digital marketing efforts and engage in regular content creation for promotions. This approach will not only expand marketing reach but also generate new employment opportunities within the local community. Fourth, regarding the cost structure and revenue streams, it is crucial for the business to allocate funds specifically for digital marketing and branding. Additionally, diversifying the product offering, such as introducing

hampers or seasonal cakes, can create new revenue channels and further strengthen the business's financial resilience.

By implementing these strategies, Mama Zahra's Cake MSME can overcome its operational challenges and foster sustainable growth, all while remaining aligned with the principle of *maslahah*, which emphasizes promoting societal welfare and ethical business practices.

**Table 1. Table 1. Analysis of the Business Model Canvas (BMC) Based on the Maslahah Perspective in Islamic Economics**

No	BMC Block	Field Findings	Weaknesses/ Issues	Potential Improvements	Related Benefits
1	Customer Segments	Local customers: neighbors, community, and family	Limited reach	Expansion to digital consumers (young people, campus communities) through social media	Dharuriyyat: Meeting the halal and hygienic consumption needs of the surrounding community
2	Value Propositions	Traditional cakes, authentic flavors, halal ingredients, hygienic	No branding differentiation yet	Add cultural narratives and health benefits as added value	Dharuriyyat & Tahsiniyyah: Maintaining health and preserving local culture
3	Channels	WhatsApp as the primary medium for promotion and ordering	Not yet using Instagram, TikTok, or marketplaces	Digital marketing training and social media account activation	Hajiyyat: Facilitating consumer access and expanding distribution through technology
4	Customer Relationships	Personal relationships, trust through direct communication	No loyalty system or customer database	Build a digital interaction system, reward loyal customers	Tahsiniyyah: Demonstrating ethical values, honesty, and good service
5	Revenue Streams	Pre-order sales and delivery services	Revenue sources are not yet diversified	Add digital payment systems, online ordering platforms	Dharuriyyat: Halal income for families

6	Key Resources	Expertise of Mrs. Kusmiati, home kitchen, local ingredients	No resources for digital marketing	Collaboration with local youth to assist with promotion and production	Hajiyyat & Dharuriyyat: Utilization of halal and local resources
7	Key Activities	Production, packaging, and shipping	No digital content activities	Add video content creation, product photos, social account management	Tahsiniyyat: Aesthetic value & professional service
8	Key Partnerships	Informal partners (shop owners, local workers)	No partnerships in the field of promotion	Establish promotional partnerships with communities, students/university students	Hajiyyat: Community empowerment collaboration
9	Cost Structure	Raw material costs, gas, electricity, packaging, shipping costs	No specific costs for digital promotion	Allocate promotion costs as a long-term investment	Tahsiniyyat: Efficiency and responsibility for business costs

Source: Data Processed, (2025)

**Table 2. Fulfillment of Maslahah at Mama Zahra's Cake MSME**

Maslahah Aspect	Current Condition	Not Yet Fulfilled	Solutions/Improvements
Essential Requirements	Halal, hygienic products as the main source of income	Already met	Maintaining consistency in raw materials, cleanliness, and halal certainty
<i>Hajiyyat</i>	Business runs with local customers and simple promotions	Digital promotion is not yet optimal, product variety is limited	Utilize Instagram, TikTok, marketplaces; develop product innovations (hampers, seasonal cakes); involve young people in digital marketing
<i>Tahsiniyyat</i>	Products are well-liked, but packaging is simple and branding is weak	No strong visual identity or loyalty program	Improve packaging design, create a logo/brand, develop a branding strategy for traditional cakes, and a customer loyalty program

Source: Data Processed, (2025)

**Table 3. Observation Data on Promotional Media from Mama Zahra's MSME**

Digital Media	Usage Status	Main Obstacles	Potential Utilization
WhatsApp	Actively Used	Only Reaches Customers	Quite effective for ordering
Instagram	Not yet used	Don't know how to create & manage	Can be used to attract new markets
TikTok	Not yet used	No account	Suitable for visual promotions
Marketplace	Not yet used	Don't understand how to join	Can expand the coverage area

Source: Data Processed, (2025)

**Table 4. Product and Price Data (Snack Box)**

Snack Box Package	Package Contents	Price per Box (IDR)	Description
Package A	3 types of cookies + bottled water	4,000	For campus activities
Package B	4 types of cake + glass of water	5,000	For large events at the mosque
Package C	5 types of cakes without water glasses	5,500	Women's prayer group
Traditional Package	5 types of jumbo cakes without water glass	8,000	Family gathering

Source: Data Processed, (2025)

## DISCUSSION

The findings of this study reveal that Mama Zahra MSME, a home-based culinary micro-enterprise, holds strong potential in terms of product quality but faces significant challenges in managerial capacity and underutilized digital marketing practices. As defined by Law Number 20 of 2008 on Micro, Small, and Medium Enterprises, Mama Zahra qualifies as an independent household-scale business. Empirical evidence shows that the traditional cakes produced by Mama Zahra are well-received by local consumers, demonstrated by repeat purchases and customer loyalty. This supports existing research, which highlights the importance of product quality and cultural authenticity as key strengths of traditional culinary MSMEs (Hassandi et al., 2024). However, these strengths have not been leveraged for sustainable growth due to limited business model development and a restricted market reach.

From the perspective of the Business Model Canvas (BMC), the study highlights that several core components remain underdeveloped. Customer segments are still largely confined to local consumers, primarily family members and nearby community groups. Marketing and transactions rely almost entirely on WhatsApp, which, while effective for maintaining trust-based customer relationships, lacks scalability. This is consistent with previous studies, which emphasize that reliance on a single digital platform limits market expansion and hinders long-term competitiveness of MSMEs (Romadhon et al., 2024; Sari et al., 2023). Therefore, while WhatsApp serves its purpose for maintaining existing relationships, it is insufficient for reaching new markets and fostering business growth.

Interview data further suggests that limited digital literacy, time constraints, and the belief that product quality alone can attract customers are the primary barriers to adopting broader digital marketing strategies. These findings align with the work of Abidin Achmad et al. (2020), who argue that modern consumers increasingly turn to social media for product discovery and recommendations. Consequently, MSMEs lacking a visible digital presence risk missing out on potential markets, regardless of product quality. This reinforces the idea that a manager's mindset and digital competence are critical factors in determining the success and growth of MSMEs.

In terms of the value proposition, Mama Zahra offers authentic traditional flavors, halal ingredients, and hygienic home-based production, which provide a strong competitive edge. These attributes align with previous studies that underscore the significance of cultural value and halal certification in culinary businesses (Aulia et al., 2023). However, the study finds that these strengths are not effectively communicated, due to the lack of visual branding, storytelling, and structured promotional content. Research has shown that incorporating visual narratives and consistent branding can significantly enhance consumer attraction and perceived value, particularly in digital markets (Hassandi et al., 2024). Therefore, the absence of branding represents a missed opportunity to differentiate the business from competitors.

From a *maslahah* perspective, the findings suggest that Mama Zahra has fulfilled the *dharuriyyat* dimension by providing halal and safe food products, adhering to ethical business practices, and generating a lawful source of household income. This supports Islamic economic literature, which emphasizes that ethical conduct and halal compliance are foundational to the sustainability of MSMEs. However, the *hajiyyat* and *tahsiniyyat* dimensions remain underdeveloped. The limited digital promotion and lack of product innovation at the *hajiyyat* level restrict consumer convenience and market access. Previous studies suggest that the adoption

of digital tools and e-commerce platforms can enhance operational efficiency and income generation without contradicting Islamic values (Priambada, 2015; Juni Asma Wati et al., 2023).

At the *tahsiniyyat* level, weaknesses in packaging, branding consistency, and customer engagement were identified. Simple packaging and the absence of a loyalty program limit the added value and overall customer experience. This finding aligns with previous research, which indicates that aesthetic presentation and effective customer relationship management can improve satisfaction and reflect higher ethical and professional standards in Islamic entrepreneurship.

Overall, the integration of the Business Model Canvas and *maslahah* framework provides a comprehensive lens for understanding the strengths and limitations of home-based MSMEs like Mama Zahra. The findings demonstrate that while the basic *maslahah* needs (*dharuriyyat*) have been met, improvements in the *hajiyyat* and *tahsiniyyat* dimensions are essential for long-term sustainability. Strengthening BMC components, particularly channels, customer relationships, key activities, and key resources, through digital marketing training, community collaboration, and continuous mentoring will enable MSMEs to grow competitively while maintaining ethical and Islamic values in the digital economy.

## CONCLUSION

The findings of this research indicate that Mama Zahra's Cake Business holds significant potential to evolve into a sustainable home-based culinary micro-enterprise. However, this potential remains untapped due to limitations in managerial practices, digital capabilities, and business model optimization. From a *maslahah* perspective, the business has successfully met the *dharuriyyat* dimension by offering halal, hygienic food products and generating lawful income that contributes to the household's economic stability. Nonetheless, the *hajiyyat* and *tahsiniyyat* dimensions have yet to be fully developed, particularly in the areas of digital marketing, branding, operational efficiency, and the enhancement of customer experience.

The integration of the Business Model Canvas (BMC) with the *maslahah* framework provides a clear and actionable pathway for the business's development. Practically, expanding customer segments beyond local consumers to include digitally-savvy groups aged 18-35, such as students, young families, and community organizations who actively engage on Instagram, TikTok, and e-commerce platforms, will significantly broaden market reach. These consumer

segments tend to value visual content, affordability, convenience, and cultural authenticity, traits that align well with the traditional cakes Mama Zahra offers.

In terms of channels and customer relationships, it is recommended that the business diversify its digital presence by actively engaging on Instagram and TikTok for short-form visual content and storytelling. A measurable target of increasing social media engagement by 20-30% within the first six months should be set. Additionally, joining local e-commerce platforms such as Shopee or Tokopedia is expected to widen market access beyond the local neighborhood, with a projected sales growth of 10-15% per quarter once online ordering becomes consistent. Implementing simple customer loyalty programs, such as digital pre-order systems, repeat-purchase bonuses, or seasonal promotions, will further enhance customer retention.

In terms of the value proposition, Mama Zahra's products should be differentiated through a robust branding strategy that highlights key attributes such as halal assurance, hygiene, cultural heritage, and homemade authenticity. Enhancing packaging design and visual identity aligns with the *tahsiniyyat* dimension of *maslahah*, improving aesthetic appeal and customer comfort. Allocating 5-8% of monthly operating costs for branding and packaging improvements is a sound investment that could yield significant returns in the form of higher perceived value, increased repeat business, and stronger brand recognition.

For operational efficiency, the business must support its growth with internal improvements such as better production scheduling, simplified inventory management, and standardized portioning to ensure consistent quality as demand rises. These efforts will address the *hajiyyat* aspect of *maslahah*, reducing operational challenges and preventing inefficiencies that could undermine product quality or customer trust. Engaging local youth or students for digital promotion and order management will not only enhance operational capacity but also foster community empowerment.

From a financial perspective, allocating a dedicated budget for digital marketing, branding, and training is essential. While these expenses may initially increase costs, they are expected to generate a positive return on investment (ROI) by expanding market access, diversifying revenue streams (such as snack boxes, hampers, and event packages), and enhancing customer loyalty. To manage financial and operational risks, such as fluctuating raw material prices, limited production capacity, or low digital adoption, a gradual implementation strategy is recommended, starting with a single social media platform and scaling based on performance outcomes.

In summary, while Mama Zahra's Cake Business has successfully fulfilled the essential *masalah* requirements (*dharuriyyat*), it requires strategic development in the *hajiyyat* and *tahsiniyyat* dimensions to achieve long-term sustainability. The combined use of the Business Model Canvas and *masalah* principles not only strengthens competitiveness and profitability but also ensures that business growth remains ethically grounded, socially responsible, and aligned with Islamic economic values. This integrated approach provides a practical model for the development of similar home-based culinary MSMEs in the digital economy.

### **ACKNOWLEDGEMENT**

The author would like to express sincere gratitude to all parties who contributed to the completion of this study on *masalah*-oriented business model development for home-based MSMEs in Medan. Appreciation is extended to the academic supervisors for their valuable guidance, critical insights, and constructive feedback throughout the research process. The author also thanks the MSME practitioners who willingly shared their experiences and perspectives, as well as institutions and colleagues who provided data, support, and encouragement. This study would not have been possible without their cooperation and contributions.

### **REFERENCES**

- Abidin Achmad, Z., Azhari, T. Z., Esfandiar, W. N., Nuryaningrum, N., Syifana, A. F. D., & Cahyaningrum, I. (2020). Pemanfaatan media sosial dalam pemasaran produk UMKM di Kelurahan Sidokumpul, Kabupaten Gresik. *Jurnal Ilmu Komunikasi*, 10(1), 17–31. <https://doi.org/10.15642/jik.2020.10.1.17-31>
- Abidin, Z., Sakinah, S., Firmansyah, F., Wardi, M. C., Haryanto, R., Handayani, S., & Prasajo, Z. H. (2023). Islamic business development of Madurese-owned ethnic-based grocery stores: Evidence from Indonesia. *Cogent Economics & Finance*, 11(2), 1–17. <https://doi.org/10.1080/23322039.2023.2275974>
- Afifah, N., & Rahmawati, I. (2021). Digital marketing adoption among culinary MSMEs in Indonesia. *Jurnal Manajemen dan Kewirausahaan*, 23(2), 101–112. <https://doi.org/10.9744/jmk.23.2.101-112>
- Al Farisi, S., & Wibowo, A. (2022). Business sustainability of MSMEs through digital transformation. *Jurnal Ekonomi dan Bisnis*, 25(1), 45–57. <https://doi.org/10.24914/jeb.v25i1.4571>

- Aliwinoto, C., Hediyan, M., & Malinda, M. (2022). Analysis of the Business Model Canvas for micro, small, and medium enterprises. *Proceedings of the National Seminar on Tourism and Entrepreneurship (SNPK), 1*, 173–182. <https://doi.org/10.36441/snpk.vol1.2022.35>
- Andryana, T. S., Daryanto, H. K., & Maulana, A. (2019). Business development strategy of ornamental plant enterprises using the Business Model Canvas approach. *Jurnal Aplikasi Bisnis dan Manajemen, 5*(1), 47–60. <https://doi.org/10.17358/jabm.5.1.47>
- Anggraeni, F. D., Hardjanto, I., & Hayat, A. (2019). Development of MSMEs through digital-based marketing strategies. *Jurnal Administrasi Publik, 7*(2), 89–97.
- Anshori, M. Y., & Iswati, S. (2020). Islamic business ethics and MSME performance. *Jurnal Ekonomi Syariah Teori dan Terapan, 7*(4), 621–634. <https://doi.org/10.20473/vol7iss20204pp621-634>
- Arifin, Z., & Hidayat, A. (2023). Social media marketing and brand awareness of culinary MSMEs. *Journal of Digital Marketing and Entrepreneurship, 1*(2), 55–67.
- Aulia, N., Imasar, I., & Dharma, B. (2023). Marketing strategy analysis to develop business using SWOT analysis. *Indonesian Interdisciplinary Journal of Sharia Economics, 6*(2), 2621–2629.
- Fauziyah, N., & Lestari, R. (2021). Visual branding as a marketing communication strategy for MSMEs. *Jurnal Komunikasi Pembangunan, 19*(1), 75–87. <https://doi.org/10.46937/19202134878>
- Fitriani, L., & Maulana, H. (2022). Consumer trust and digital engagement in MSME marketing. *Jurnal Ilmu Manajemen, 10*(3), 233–244.
- Hapsari, P. S., Hakim, A., & Soeaidy, M. S. (2019). The influence of innovation and marketing strategy on MSME competitiveness. *Jurnal Administrasi Bisnis, 65*(1), 1–8.
- Hassandi, I., Fadillah, Y., Adelia, N., Fazila, S. A., & Ningsih, S. L. (2024). Business Model Canvas analysis and business development strategy of Shinta Bakery Sipin. *Jurnal Ilmiah Manajemen dan Kewirausahaan (JUMANAGE), 3*(2), 404–415. <https://ejournal.unama.ac.id/index.php/jumanage>
- Hutamy, E. T., Marham, A., Alisyahbana, A. N. Q. A., Arisah, N., & Hasan, M. (2021). Application of the Business Model Canvas in Generation Z micro-enterprises. *Jurnal Bisnis dan Pemasaran Digital, 1*(1), 1–11. <https://doi.org/10.35912/jbpd.v1i1.453>
- Imsar, I. (2021). Home-based garment industry strategy in increasing household income. *Jurnal Ilmu Manajemen dan Kewirausahaan, 1*(2), 48–59. <https://doi.org/10.32696/jimk.v1i2.809>
- Istanti, E., & Sanusi, R. (2020). Social media utilization for MSME development in rural areas. *Jurnal Komunikasi Profesional, 4*(2), 176–187. <https://doi.org/10.25139/jkp.v4i2.2987>
- Jefri, U., & Ibrohim, I. (2021). Creative economy-based MSME development strategy. *Jurnal Manajemen STIE Muhammadiyah Palopo, 7*(1), 86–95. <https://doi.org/10.35906/jm001.v7i1.730>
- Juni Asma Wati, S. A., Firmansyah, F., & Layli, M. (2023). Digital marketing education to increase MSME sales through social media. *RESWARA: Jurnal Pengabdian kepada Masyarakat, 4*(1), 665–670. <https://doi.org/10.46576/rjpkm.v4i1.2572>

- Kurniawan, A., & Nugroho, S. (2023). Digital literacy and MSME readiness in the digital economy. *Jurnal Ekonomi Pembangunan*, 21(2), 141–153. <https://doi.org/10.29259/jep.v21i2.19876>
- Lubis, M. S., & Nasution, Y. S. J. (2022). Masalahah-based business sustainability in Islamic MSMEs. *Jurnal Ilmiah Ekonomi Islam*, 8(1), 112–123. <https://doi.org/10.29040/jiei.v8i1.4512>
- Mardiana, S., & Rahman, F. (2020). E-commerce utilization for MSME performance improvement. *Jurnal Riset Manajemen dan Bisnis*, 5(2), 143–154.
- Maulida, S., & Yunani, A. (2021). Home-based business development and household welfare. *Jurnal Sosial Ekonomi*, 14(1), 27–38.
- Nasution, A., Yafiz, M., & Rahmani, N. A. B. (2023). Development of green-based home businesses to increase household income. *BALANCE: Economic, Business, Management and Accounting Journal*, 20(2), 139–148. <https://doi.org/10.30651/blc.v20i2.18705>
- Nasution, R. S., Sugianto, S., & Dharma, B. (2023). Fear of missing out (FOMO) consumption behavior from the masalahah perspective. *EKOMBIS REVIEW: Jurnal Ilmiah Ekonomi dan Bisnis*, 11(2), 1997–2006. <https://doi.org/10.37676/ekombis.v11i2.6819>
- Nurlaila, N., Nasution, Y. S. J., Hermain, H., & Silalahi, P. R. (2022). Sharia-based culinary MSME development: A case study in West Sumatra. *Jurnal Ilmiah Ekonomi Islam*, 8(3), 3793–3804. <https://doi.org/10.29040/jiei.v8i3.6822>
- Parman, P., Ismail, I., & Rachman, A. M. (2023). Reward and punishment system in the masalahah perspective. *Glossary: Jurnal Ekonomi Syariah*, 1(2), 87–99. <https://doi.org/10.52029/gose.v1i2.171>
- Pratiwi, N. P., & Setiawan, B. (2023). Ethical marketing in Islamic MSMEs. *Journal of Islamic Business Ethics*, 2(1), 44–58.
- Priambada, S. (2015). Benefits of social media usage for small and medium enterprises. *Proceedings of the National Seminar on Indonesian Information Systems*, 2–3.
- Rahmawati, D., & Susanto, E. (2022). Digital platform adoption among micro culinary enterprises. *Jurnal Bisnis Digital*, 4(2), 88–99.
- Romadhon, F. A., Rahma, T. I. F., & Syahriza, R. (2024). SWOT analysis of fire insurance marketing strategy: An Islamic perspective. *Journal of Islamic Economics Lariba*, 10(1), 1–22. <https://doi.org/10.20885/jielariba.vol10.iss1.art1>
- Sari, W. P., Sholihah, Z., & Masali, F. (2023). Digital branding of MSMEs through visual communication. *Jurnal ABDI: Media Pengabdian kepada Masyarakat*, 8(2), 159–168. <https://doi.org/10.26740/abdi.v8i2.15923>
- Sishadiyati, S., Masnuna, M., Perdana, P., & Wardaya, W. (2021). *Pengembangan usaha rumahan*. UPN Veteran Jawa Timur. <http://repository.upnjatim.ac.id/9896>
- Sitorus, I. F. A. I., Nawawi, Z. M., & Jannah, N. (2024). The effect of e-commerce and entrepreneurial knowledge on entrepreneurial intention. *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, 5(3), 1357–1372. <https://doi.org/10.47467/elmal.v5i3.706>

- Yanti, N. (2022). Masalah mursalah concept in Islamic economic perspective. *Studia Economica: Jurnal Ekonomi Islam*, 8(2), 312–322.  
<https://doi.org/10.30821/se.v8i2.13832>
- Yusuf, M., & Rahman, A. (2020). MSME empowerment through Islamic economic principles. *Al-Muzara'ah: Journal of Islamic Economics*, 8(2), 165–178.  
<https://doi.org/10.29244/jam.8.2.165-178>