INTERNALIZATION OF SHARIA VALUES IN THE BUSINESS MODEL CANVAS OF 35 BANDUNG MOTORCYCLE RENTAL COMPANY

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Article Info	Abstract
Article History	The increasing number of tourists in Bandung post-Covid-19
Received: 05 February 2024	presents a strategic opportunity for companies providing motorbike rental services in the city. This opportunity requires a precise response from both established motorbike rental
Accepted: 13 June 2024	businesses and entrepreneurs looking to enter the motorbike rental industry. One appropriate response is the development of a well-thought-out business model to effectively capitalize on this opportunity. The use of the Business Model Canvas (BMC)
Published: 30 June 2024	as a tool for formulating the business model proves highly beneficial in crafting such a plan. This model is not only designed to maximize profits but also serves as a framework for internalizing Sharia values. Through qualitative methods, the
	research findings indicate that by internalizing Sharia values within the BMC, the Rental Motor 35 Bandung Company can create a sustainable and ethical business model that provides positive benefits not only to customers but also to the
	community and the environment. This alignment supports a business vision in line with Islamic ethical values.
	Keywords: Motorbike Rent, Sharia Values, Model Business
-	Canvas.

INTRODUCTION

The number of both international and domestic tourists visiting Bandung City has gradually increased following the COVID-19 pandemic. In 2020, 3,232,111 tourists visited Bandung, and in 2021, this number grew to 3,741,680 (Dinas Kebudayaan dan Pariwisata Kota Bandung, 2023). By mid-2023, the data presented by Yayan A. Brilyana, the Head of Bandung City Communication and Information Office, indicated that 2,252,966 tourists had visited (Humas Kota Bandung, 2023). This figure is projected to double by the end of 2023. These tourists visit more than 1,700 attractions, including cultural, historical, religious, educational, culinary, shopping, and artificial tourist destinations (Dinas Kebudayaan dan Pariwisata Kota bandung, 2022).

The numbers above represent a strategic opportunity for vehicle rental businesses, particularly motorcycle rentals, in Bandung City. Motorcycle rental services play a significant role in meeting the needs of tourists visiting Bandung. Motorcycles allow tourists to explore various attractions with greater flexibility. They enable access to locations that are hard to reach by public transportation and improve time efficiency, allowing tourists to visit more places within a shorter period. Certain natural or remote attractions around Bandung are difficult to reach using public transport. Motorcycle rentals provide better accessibility to these areas.

Rental Motor 35 Bandung, as one of the motorcycle rental companies in Bandung, needs to respond appropriately to this opportunity. A good response can be measured through the formulation of a solid business model. A well-developed business model helps companies strategize by identifying factors that make their services attractive to customers. Such a model emphasizes the uniqueness and advantages of the company's motorcycle rental services. Furthermore, it helps determine the right target market. By understanding their potential customers, the company can tailor its services and marketing strategies to reach the desired market segments.

A business model helps companies anticipate risks and design mitigation strategies. In the motorcycle rental industry, factors such as intense competition, demand fluctuations, and regulatory changes can impact business performance. With a robust business model, companies can respond more effectively to market changes and adapt more easily. In the context of the Business Model Canvas (BMC), several challenges arise, particularly when applied to social or ethical organizations (Sparviero, 2019), due to the simplicity of the BMC concept. The Business Model Canvas (BMC) presents certain challenges that organizations may face during implementation, especially in complex and dynamic environments (Ojasalo & Ojasalo, 2018). The Business Model Canvas provides a clear and comprehensive depiction of how a company operates, creates value, and generates revenue (Montenegro et al., 2021). It helps businesses design and adapt their models in a more structured and visual way. The Business Model Canvas (BMC) is one of the business models that can be used for designing and planning a business model (Montenegro et al., 2021; Nair, Sneha G, 2015).

Rental Motor 35 Bandung. The BMC can be highly effective for designing and planning the business model for this company. The BMC is a strategic management tool developed by Alexander Osterwalder and Yves Pigneur that helps detail and communicate the key elements of a business model in a single visual representation. It is crucial in this model formulation to internalize Sharia values, especially if the company is oriented toward Islamic ethical principles. By internalizing Sharia values, the company can ensure that all aspects of its business align with Islamic

ethical principles. This includes transparency, fairness, and ethics at every stage of the business (Mursyidah & Alifa, 2022).

The values of Sharia emphasize the importance of ethics in financial management, including transactions and payments. By ensuring compliance with these principles, companies can manage their finances in a way that aligns with Sharia (Muttaqin et al., 2023). Additionally, the internalization of Sharia values can motivate companies to carry out their social and environmental responsibilities more effectively. Sharia principles highlight the importance of providing positive benefits to society and the environment (Cahyadi & Salahuddin, 2022). Based on the explanation above, this paper is prepared to analyze the business model of Rental Motor 35 Bandung using the Business Model Canvas (BMC) with the internalization of Sharia values, to map and plan the business to be run.

Previous studies have shown that the Business Model Canvas (BMC) has been applied in various fields, such as libraries and interior consulting. However, each application of BMC in these fields has different strengths, weaknesses, opportunities, and threats, which require the right business strategy to provide the best service and support business development (Wardhanie & Kumalawati, 2018). The BMC is designed not only for the current market conditions but also for the future development of the company to remain competitive (Liemanto, 2016). Liemanto (2016). emphasizes the importance of utilizing existing facilities and reassessing the snine elements of the BMC to align with market needs.

Another study focusing on hotels in Bali suggests adding BMC strategies, such as maintaining the implementation of Cleanliness, Health, Safety, Environmental Sustainability (CHSE), improving the Average Daily Rate (ADR) through enhanced services and products, and renovating rooms to refresh their appearance by changing wallpapers and headboards. Additionally, the sales team needs to be more meticulous in selecting customer segments that can generate higher revenue rather than just focusing on customer volume. Cooperation between management and all employees is also considered important in order to adapt dynamically, especially in facing intense competition (Wisnusanjaya & Munir, 2021).

Not only in Bali, but hotels in Bandung also face challenges with stagnant occupancy rates, resulting in no increase in hotel revenue. Therefore, there is a need to rejuvenate the applied business model. One approach taken is the implementation of the Business Model Canvas (BMC) with a focus on the revenue stream element. This is done by developing local travel agents, transportation agencies, snacks, toiletries, and laundry services that do not require large investments, allowing for efficient operation. Additionally, collaborating with travel agents is expected to better introduce the hotel and its facilities to potential customers (Pramudita, 2018).

The purpose of this research is to internalize Sharia values into the Business Model Canvas, focusing on customer segments, value propositions, channels, customer relationships, revenue streams, and key resources, with a new application in the motor rental business model of 35. Internalizing Sharia values into the Business Model Canvas for a motor rental service company, such as "35 Bandung," can enhance trust among Muslim customers and attract a broader market segment that values ethical services. The emphasis on internalizing Sharia values in the Business Model Canvas approach presents several significant differences compared to conventional business models. The Sharia approach does not only focus on economic profit but also emphasizes religious values and ethics in every aspect of the business.

LITERATURE REVIEW

Business Model Canvas (BMC)

In designing the Business Model Canvas (BMC), the steps can be followed according to the provided guidelines (Wardhana, 2014). First, the initial step is to find a business idea that forms the foundation of the model. Next, describe the background of the emergence of the idea in detail. Third, identify and explore the assumptions underlying the business idea. Fourth, test the assumptions of the business model with potential consumers and suppliers. If challenges arise, the fifth step is to perform a pivot, meaning making adjustments to the business model by changing one or more components of the nine BMC elements. Then, the sixth step is to create a snapshot or mapping of the business model. This snapshot is based on the actual business conditions.

Paying attention to the elements that form the model is crucial for identifying new opportunities for innovation, just as important as reviewing the model as a whole (Osterwalder et al., 2010). Business model renewal is carried out through the concept of the nine BMC elements, as explained by (Wardhanie & Kumalawati, 2018). First, there is the Customer Segment, which includes individuals or groups who use the services or products of the organization and contribute to its revenue. Customer segmentation can be done based on various factors such as behavior, age, profession, income, and geography. Second, the Value Proposition offers solutions to solve customers' problems and meet their needs optimally. Third, Channels refer to the communication, distribution, and sales channels, indicating how the organization interacts with customers and delivers its value proposition. Fourth, Customer Relationship involves building relationships with customers to acquire new customers and retain existing ones. Fifth, Key Activities are the primary activities that support the success of the business model in delivering its value proposition to customers. Sixth, Key Resources describe the critical assets that impact the operational success of the business model, including buildings, vehicles, intellectual property, and labor. Seventh, Key Partnerships are business collaborations made voluntarily between two or more companies to

complete a specific project, providing benefits such as cost savings and risk mitigation. Eighth, Revenue Streams explains how the organization generates income from each customer segment. Ninth, Cost Structure describes all the costs incurred as a result of the business model's operations, with the goal of realizing value propositions through effective and reliable channels, key resources, and key activities.

Business with Sharia Values

Motivation theory reveals that a person's behavior reflects the goals they aim to achieve. These goals are consciously chosen, which subsequently influence their motivation. The integration of Sharia values into a business fosters motivation among all individuals involved and serves as a management control mechanism to maintain the alignment between the company's objectives and the behavior of individuals within a business organization. These values include honesty, trustworthiness (amanah), avoiding fraud, steering clear of *najasy* (deceptive bidding), avoiding unhealthy competition, refraining from monopolies, and promoting good relationships among all parties (Menne & Chakti, 2017). These principles aim to establish an ethical business environment to create fairness and sustainability.

A business aligned with Islamic values is not focused on limiting wealth ownership but rather on restricting the processes of acquiring and using that wealth (Mardani, 2014). Ethics in business serves as a tool for such regulation. Ethics is a crucial variable in the development of small and medium-scale businesses (Ana & Saripuddin, 2015). Business activities grounded in ethics foster good relationships with the surrounding environment. Conversely, the absence of ethics in business activities risks disrupting harmonious relationships between humans and their environment (Ernawati, 2015).

Riba is an element that must be entirely absent in a business committed to Sharia values. A riba-free business brings positive impacts to all parties involved. Such a business model disproves the assumption that development is hindered by restricted access to capital, and instead, it provides additional benefits to others. On the contrary, businesses involving riba can lead to damage in economic, social, and moral aspects (Nuryani, 2020).

METHODOLOGY

This research employs a qualitative method, providing critical descriptive explanations by illustrating phenomena, events, or interactive social occurrences to discover meanings within their actual context (Yusuf, 2016). In this study, case study research is specifically utilized as the type of qualitative method applied. This approach is chosen to enable a deeper understanding of a problem within a social unit or individual.

The data collected consists of primary data, obtained from interviews with the entrepreneur and owner of Rental Motor 35, as well as direct observations of the company. Secondary data includes literature from studies relevant to the research topic. Once collected, the data is analyzed and discussed to draw conclusions regarding the problems addressed in this research.

RESULT & DISCUSSION

Rental Motor 35 Bandung is a motorcycle rental service company established in early 2022 in Bandung. The idea for this business emerged in mid-2021, but its realization only began in early 2022. Initially, Rental Motor 35 started with 2 motorcycles. By the end of 2023, the company had expanded its fleet to 8 motorcycles. At first, the company targeted tourists as its primary market. Over time, its target market expanded to include students and university attendees. Rental Motor 35 Bandung also collaborates with other motorcycle rental partners to grow its business and foster good relationships, not only with customers but also with fellow motorcycle rental companies.

Costumer Segment

The customer segment of Rental Motor 35 can be divided into two main groups: tourists (both domestic and international) and students, including university attendees. The first group, which is the primary target of Rental Motor 35, consists of tourists, both domestic and international. These tourists require flexible transportation options to explore various attractions in Bandung. By offering motorcycle rental services, Rental Motor 35 provides a practical and efficient mobility solution for tourists wishing to explore the city's beauty. This segment includes local tourists seeking unique experiences in their own city and international visitors coming to Bandung.

The second group consists of students and university attendees. This segment often needs economical and accessible transportation for daily commutes or off-campus activities. By targeting this group, Rental Motor 35 offers a more affordable and practical alternative to owning a personal motorcycle. Students can use the rental service for daily needs, such as commuting to campus, shopping, or traveling with friends.

Value Prepositions

The value propositions applied by Rental Motor 35 Bandung reflect alignment with Sharia values, offering benefits and services consistent with Islamic ethical principles.

a. Vehicles Meeting Safety Standards

Providing vehicles that comply with safety standards reflects Sharia values, which prioritize safety and well-being. The Islamic principle of prudence encourages the protection and preservation of life, making the provision of safe vehicles an implementation of this value.

b. Competitive Pricing

Offering competitive pricing embodies the principle of fairness in Islam. Transparent and reasonable pricing ensures that customers are charged fairly, without elements of fraud or exploitation. This aligns with Islamic teachings on justice in every transaction.

c. Fair and Honest Rental Practices

Honesty and fairness are fundamental principles in Islam. Fair and honest rental practices include providing clear information about rental terms, avoiding deceit, and delivering services as agreed upon. This fosters trust and integrity in business interactions.

d. Loyalty Programs with Blessings

Loyalty programs infused with blessings reflect the company's care for its customers and Sharia values. Blessings in these programs can include equitable additional benefits, such as discounts or rewards, as a form of appreciation for customer loyalty.

e. Contribution to Local Communities

Contributing to local communities is an implementation of Sharia values, which encourage concern for the surrounding environment. By supporting the local economy and the well-being of nearby communities, the company not only acts as a business entity but also serves as a responsible community member.

Channel

Rental Motor 35 Bandung implements distribution channels that align with Sharia values by utilizing secure and trustworthy online platforms and offline channels that minimize risks of fraud. The company ensures polite, friendly, and responsive communication channels, alleviating concerns about security or compliance with halal principles. The four channels used in its Business Model Canvas (BMC) are the garage, Instagram, Google Maps, and WhatsApp. The garage serves as a conventional channel, where the company offers motorcycle rental services through its physical location. Customers can visit the garage to select and rent their desired vehicles. This channel provides a direct experience for customers, allowing them to view and choose vehicles in person.

Instagram functions as a digital channel for Rental Motor 35 Bandung. Through this platform, the company displays a catalog of available vehicles, shares information on rental rates, and offers special promotions to followers. Instagram also enables direct interaction with customers through comments and direct messages.

Rental Motor 35 Bandung utilizes Google Maps as an online channel to provide more comprehensive information to potential customers. Through Google Maps, customers can access detailed information about the garage's location, view the price list, and make reservations online.

This channel leverages digital presence to simplify access to information and streamline the booking process.

WhatsApp is utilized as a direct communication channel between Rental Motor 35 Bandung and its customers. Customers can contact the company via WhatsApp to place bookings, inquire further information, or provide feedback. The advantage of this channel lies in its ability to offer personalized and responsive service directly to the customers.

Customer Relationship

Building honest and transparent relationships with customers while avoiding manipulative or excessive promotional practices. The focus is on building trust by providing complete service information, offering good customer service, and maintaining fairness in resolving issues or complaints (Parodos et al., 2022). Rental Motor 35 Bandung prioritizes friendly customer service. Friendly service reflects Sharia values, which emphasize the importance of interacting with others politely and respectfully. In Islam, ethics and good character in communication are very important. Friendly service creates a positive and supportive environment, in line with the principles of kindness and mutual respect in Islam.

In addition, the easy online booking facility is another important aspect. This shows that the business follows Sharia values, which prioritize convenience and fairness. Simplifying access and business transactions is considered good service that aligns with Sharia principles. This facility also promotes openness and transparency, which are key aspects of Islamic business ethics. Rental Motor 35 Bandung also provides technical support and emergency assistance, reflecting Sharia values that emphasize mutual help and care for the needs of others.

Revenue Stream

Revenue should not involve any elements of riba (interest), maysir (gambling), or gharar (uncertainty). For example, the business should avoid applying hidden fees that are not explained in detail. A fair and transparent payment scheme should be implemented, such as rental methods that allow customers to clearly understand the cost structure, without hidden charges or unreasonable fines. Rental Motor 35 Bandung has three main revenue streams. Below is an explanation of each Revenue Stream and how its elements align with Sharia values.

a. Revenue from Daily/Weekly/Monthly Motor Rental Services

Offering rental services with daily, weekly, and monthly options reflects Sharia values like flexibility and fairness. Providing varying rental durations allows customers to choose according to their needs and financial conditions. Fairness in setting rental rates and durations aligns with ethical business practices in Islam.

b. Motor Rental Holiday Packages

Providing holiday packages as a revenue option reflects Sharia values related to benefits and blessings. Offering affordable holiday packages in line with Sharia principles can provide positive benefits to customers. Blessings in this context can be interpreted as adding value and satisfaction to customers' holiday experience.

c. Revenue from Pick-Up and Drop-Off Services

The pick-up and drop-off service emphasizes values of transparency, safety, and good service. In Sharia, offering services with safety and transparency is essential. Furthermore, this service can be viewed as a form of openness in business, which is in line with the values of honesty and fairness in Islam.

Key Resources

In managing the business, all resources should be acquired through halal means, including physical assets such as the motorbikes being rented out and the workforce trained to operate the business following Sharia principles. Additionally, facilities and resources that support customer comfort should be provided (Salwin et al., 2022), such as well-maintained motorcycles and transaction documentation that complies with Sharia, to ensure that all services are delivered with high integrity. Rental Motor 35 Bandung has key resources that include its garage, operational team, fleet of motorbikes, and technology infrastructure. The garage is a vital key resource used to store and maintain the fleet of motorbikes. Its functions include secure storage, regular maintenance, and preparation of vehicles before they are rented out. The garage serves as the physical operational hub supporting the smooth running and sustainability of the fleet. The operational team comprises staff responsible for various day-to-day business operations (Sudirjo, 2023), including customer service, order administration, fleet maintenance, and other operational tasks. The success of the company heavily depends on the ability and dedication of this team. The motorbike fleet is the company's main physical asset. This key resource includes the various types of motorcycles rented to customers. The condition and quality of the motorbike fleet directly influence customer satisfaction and the company's reputation. Proper maintenance and the addition of quality motorbikes are a primary focus in optimizing this resource. The technology infrastructure includes all software, hardware, and information systems supporting the business operations. This includes the online booking platform, fleet management system, and communication tools. The technology infrastructure enhances efficiency in business processes, improves customer visibility, and allows the company to adapt to technological advancements.

Each of these key resources is interconnected and works together to ensure the business's sustainability and operational success. Proper maintenance and management of the garage, a well-trained operational team, a fleet of well-maintained motorbikes, and sophisticated technology

infrastructure are crucial to achieving business goals and delivering maximum value to customers. In the Business Model Canvas (BMC), key resources also impact elements such as cost structure and customer relationship.

Key Activities

Marketing and promotion, customer service and online reservation system management, fleet maintenance, and financial management are key activities of Rental Motor 35 Bandung (Salwin et al., 2022). Marketing and promotion include activities aimed at increasing customer awareness of the motor rental services. These activities involve online and offline marketing campaigns, a presence on social media, and collaboration with business partners or travel agents. In marketing activities, the principles of honesty and transparency are crucial. Providing accurate and clear information, without misleading customers, reflects the Sharia values that emphasize honesty in every business interaction.

Customer service includes direct interaction with customers, ranging from pre-order inquiries to transaction completion. Online reservation system management involves managing the digital booking platform, handling reservations, and maintaining the system. In customer service, values such as patience, friendliness, and responsibility are key. Responding to inquiries honestly and providing good service reflect Islamic business ethics. Fleet maintenance includes regular maintenance, repairs, and monitoring the condition of vehicles. The goal is to ensure that the motor fleet remains in good condition and safe for use. Fleet maintenance reflects values of transparency and security. Keeping the fleet in top condition is an ethical responsibility and reflects Sharia values concerning safety and caution.

Financial management involves the activities of managing the company's funds, including income management, expenses, and the preparation of financial reports. These activities include budget planning, transaction tracking, and tax calculation. In financial management, principles of transparency, fairness, and honesty are very important. Ensuring openness and fairness in managing the company's funds is in accordance with Islamic values.

Key Parternship

a. Cooperation with Maintenance Workshop

Rental Motor 35 Bandung cooperates with trusted workshop partners. This collaboration is key to maintaining the condition of the company's motor fleet. The workshops provide maintenance, repair, and regular monitoring services for the fleet. This partnership not only covers technical aspects but also involves the exchange of information regarding the necessary maintenance of the fleet. This cooperation impacts the Key Activities element, especially in fleet maintenance activities. Proper maintenance will support Revenue Streams by ensuring the fleet is in good condition and can be rented out optimally.

b. Cooperation with Hotels in Bandung

In addition to partnering with workshops, Rental Motor 35 Bandung collaborates with several hotels that are frequently chosen by tourists staying in Bandung. Cooperation with hotels provides mutual benefits between the motor rental service provider and the hotels. The motor rental company can offer package services, such as renting a motorbike as part of an accommodation package or providing pick-up and drop-off services at the hotel for guests. Conversely, the hotel can offer motor rental services to guests who need transportation during their stay. This cooperation can influence the Key Partnerships and Customer Segments elements. Hotels can become strategic partners that help expand market share by offering motor rental services to their guests. This can support Revenue Streams and enhance the company's visibility among potential customers.

Cost Structure

The cost structure of Rental Motor 35 includes expenses such as salaries, garage rental, fleet maintenance and repair, marketing and promotion, administrative costs, and riding equipment.

a. Salary Expenses

Salary expenses cover the wages of employees involved in daily operations, including customer service, fleet maintenance, and financial management. These salaries reflect the employees' contributions to various business activities.

b. Rental Costs

Garage rental costs involve expenses for leasing a space to store and maintain the fleet. The garage rental is crucial for ensuring the security and optimal condition of the vehicles.

c. Fleet Maintenance and Repair Costs

Fleet maintenance and repair costs include expenses for regular servicing and repairing of motorbikes. These expenditures are vital for the fleet's sustainability and ensuring the vehicles remain in good condition.

d. Marketing and Promotion Costs

Marketing and promotion costs are incurred to enhance visibility and attract customers. This includes spending on online campaigns, printed brochures, and other promotional activities supporting marketing efforts.

e. Administrative Costs

Administrative costs cover day-to-day operational needs, such as office expenses, utilities, and office supplies. These expenses support the smooth running of administrative operations.

f. Riding Equipment Costs

Riding equipment costs include expenses to ensure every vehicle is equipped with essential riding gear, such as helmets, jackets, and other safety equipment.

Each cost component is interconnected and plays a crucial role in running the motorbike rental business effectively. Managing these expenses efficiently is essential to support business sustainability and provide high-quality services to customers. Overall, operating the business in line with Islamic values involves transparency, fairness, honesty, and attention to customer needs. Efficient cost management with these principles in mind can help the company achieve long-term success while making a positive impact on society and the surrounding environment.

CONCLUSION

The internalization of Sharia values within the Business Model Canvas (BMC) elements of Rental Motor 35 Bandung demonstrates alignment with Islamic ethical principles. This paper outlines how Sharia values can be internalized in each BMC element, including Value Propositions, Customer Segments, Channels, Customer Relationships, Key Activities, Key Resources, Key Partnerships, Revenue Streams, and Cost Structure. In general, the principles of justice and sustainability, which are central to Islamic economics, are reflected throughout the business model. By embedding Sharia values within the BMC, Rental Motor 35 Bandung can create a sustainable, ethical business model that offers positive benefits not only for customers but also for the community and the surrounding environment. This alignment reinforces the company's business vision, ensuring it resonates with Islamic ethical values.

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