

IMPLEMENTATION OF BUSINESS MODEL BASED ON ISLAMIC BUSINESS

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Abstract: During this growth, human needs against product of goods and services has increased. It is demanding the company to be more active in developing his business. According to Central Bureau of Statistic (BPS), shows that transportation and warehousing sector has increased in the year 2017 is 5.41 %, this number is larger than the years 2016 to reach 5.20 %. The emergence of an increasing services company needed innovation in improving his business. TRAC Sharia as one of service business have the advantage that apply Sharia concept in its business. The purpose of this research is to know the business model TRAC Sharia and the application of business models TRAC based on Islamic business. This research uses qualitative descriptive research methods approach grounded. As for location of this research in the company of TRAC Sharia. In data retrieval, researcher using the technique observation, interview and documentation. In determining the sample of interviewees, the researcher uses a technique of probability sampling. The results of this research is the description of the business model TRAC Sharia is: customer segment, first through the concept of B to B, the second is a business that related with halal business; value propositions, the first transaction free from usury, the second cash back opportunity concept; channels, first doing socialization, second follow a variety halal event; customer relationship, visiting to the customer; revenue stream, the magnitude of rent is determined by the cost structure TRAC Sharia of the transport, maintenance & mudharabah; key resources include customer transport; key activities include offering the product to customer and take care of customer needs; key partnership includes Wardah, BMT Sidogiri & syariah financing; cost structure includes mudharabah, maintenance & operational. The application of business models TRAC Sharia based on Islamic business are: principle include a believe in way that God gave to who's defending his religion; motivation includes the concept transparency and free from haram elements; orientation includes the concept of cash back opportunity; work ethic include provide solutions to the customer in terms of transport with the concept of free usury; mental attitude includes free penalty but CSR funds; amanah includes conducting routine maintenance timely; human resources include standard salaries employee of TRAC Sharia; operations management include certification by MUI; financial management includes the transaction free from riba; marketing management covers the concept of socialization to the customer; human resource management includes standard grooming which includes women using hijab & employees understand sharia basic. From those results, researcher hope that TRAC Sharia improving business strategy based on the description of grouping strengths, weaknesses, opportunities and threats in its business. Next the researchers hope TRAC Sharia complement the Islamic value elements has not yet appeared in his business.

Keywords: Business Improvement Service 1; Business Model, 2; TRAC Sharia 3

1. Introduction

According to Central Bureau of Statistic (BPS), shows that transportation and warehousing sector has increased in the year 2017 is 5.41 %, this number is larger than the years 2016 to reach 5.20 %. Therefore the demands service of companies to be more active in developing his business. To a complish the task, the companies need to be able to implement all activities such as in this area of operations, marketing, finance, production and other fields. So that to get this goal, if the company always been active in the implementation of activities so the quality companies will be increased. One of the services sector that needed by people are services rent car that will use for company's operation, because of many people or the company that does not yet have a car for personal activities or daily operations (Ari Anggara, 2016).

The increasing of business services of car rentals followed by the situation that grow every time, then need a new innovation to support an increase of business (Abd. Majid & Maulana, 2012) so will give a service that can satisfy the customers. One alternative that can be used in this strategy is to use the concept of sharia based car rental services. According to the Global Islamic Economic Indicator 2017, Indonesia entered the top 10 of the world's largest consumer's of halal industry. This indicates that public awareness to move using sharia products is increased while Indonesia is the world's largest Muslim majority.

TRAC-Astra Rent Car from PT. Serasi Autoraya (SERA) as one of the companies engaged in the field of transportation car rentals has rental car services could bring sharia based. According to the director of Mr. Hadi Winarto, TRAC sharia is the first product in Indonesia who are legally present *ijara* service, is the activity of renting in according to islamic law. In running a sharia based service business is different with the conventional business (Hastuti & Ari Anggara, 2017). Which only focuses on worldly needs, business in Islam have a main goal accentuated, namely to get a blessing where every human being can live happily with each other without any discord inside.

Then to find out a service business sharia based, the need for knowledge of how the business models that are run by the company car rental services TRAC sharia. So for addressing this matter needed a concept to find out the company's business model is often referred to the business model canvas. This model is a concept that explains in detail of the essential elements that exist in the business model.

1.1. Focus Problem

Based on the background that has been described above, so the formulation of the problem in this research are:

- 1) How business model description on the car rental service TRAC sharia?
- 2) How the implementation business model car rental services TRAC sharia based on Islamic business?

1.2. Purpose Of Study

As for the purpose of this study is as follows:

- 1) To analyze how business model description on the car rental service TRAC sharia.
- 2) To analyze how the implementation business model car rental services TRAC sharia based on Islamic business.

1.3. Theoretical Framework

Business Model Canvas

In running a business needed a good model so that his business running smoothly. One of the models that is often used in running a business is a business model canvas.

Business model canvas is a tool to describe, analyze and design the business model. In the book Osterwalder and Pigneur described there are nine building blocks in business model canvas namely:

- 1) Customer Segment, An organization that serves one or more customers segment.
- 2) Value Propositions, This block trying to solve customer problems and satisfy the needs of customers through value proposition.
- 3) Channels, Value proposition until to the customer via communication, distribution and sales channels.
- 4) Customer Relationship, Customer relationship is set up and maintained along each customers segment.
- 5) Revenue Stream, The revenue streams generated from the value propositions that successfully offered to the customer.
- 6) Key Resources, Primary resources are assets that are needed to offers and provide all the elements that have been described previously.
- 7) Key Activities, The activities are undertaken to support the existence of a primary resource.
- 8) Key Partnerships, Some of the outsourced activities and some of the resources obtained from outside the company.
- 9) Cost Structure, Elements of business model effect on the cost structure.

1.4. Islamic Business

According to Yusanto & Kerebet, an Islamic business can be defined as a series of business activities in a variety of its forms which are not limited in number, ownership of property including a profit but is limited in the way of acquisition and utilization of assets. Yusanto and Kerebet mention the characteristics of Islamic and NonIslamic business in an illustration as follows:

Tabel 1 The Characteristics of Islamic and NonIslamic Business

Islamic	The Scope	NonIslamic
Islamic Aqidah	Principle	Secularism (values of materialism)
World-Hereafter	Motivation	World
Profit and benefit, sustainability, growth, blessing	Orientation	Profit, growth, sustainability
The business part of the worship	Work Ethic	The business is worldly needs
Advanced and productive, consequences of faith and manifestation of faith	Mental Attitude	Advanced and productive while consumptive, consequences of Self- actualization
Qualified and expert in their field, consequences from the duty of a Muslim	Skills	Qualified and expert in their field, consequences from the motivation of reward and punishment
Trusted and amanah	Amanah	Depending on the individual's willingness (owners of capital), the goal justifies any way
Halal	Capital	Halal and Haram
Appropriate contract work	HRD	Appropriate contract work or according to the wishes of owner capital
Halal	Resources	Halal and haram

Vision and mission closely related to the mission creation man in the world	Strategic Management	Vision and mission are set based on material importance
Halal guarantees each input, process and output, Islamic productivity	Operations Management	There are no halal guarantees each input, process and output, promote productivity in the corridor benefits
Halal guarantees each input, process and financial output	Financial Management	There are no halal guarantees each input, process and financial output
Marketing in corridor halal guarantees.	Marketing Management	Marketing justifies any means
Professionalism and Islamic personality, HRD is business manager, responsible for themselves, employers and Almighty God	HRD Management	HRD professionals, HRD is a factor of production, HRD responsible for themselves and employers

2. Research Methods

This research will use the qualitative descriptive research with the approach is grounded research. Based on previous explanations can be take the conclusion that this research will discuss about how the description of the business models that are run by the company’s TRAC sharia and also how implementation business model that exists on TRAC sharia in accordance with islamic business.

The object of this research is a business model service rent car TRAC sharia as one of business service based on sharia. The researchers determined that the population in this research is the staff that works at a car rental service TRAC sharia. So the technique that using for sampling is probability sampling and the sample for this research include: senior staff, partners, customers.

3. Discussion

Description of TRAC Sharia Business Model

3.1. Customer Segment

According to Management Team of PPM, customer segment is groups of people or organizations that are intended by the company to be served. Including also connoisseur or the users of the product. Furthermore customer segment according to Iwan, Yolanda and Avissa include first through the concept of B to B such as Paragon Corporation, BMT Sidogiri etc, second is business related with halal business and escaped from the halal business review. As for the steps being undertaken to look for a new segment according to the third person was the first to perform socialitation because many who do not know sharia business, second by following events that related with halal in order to facilitate it to the customer.

So according to Indriayu & Sholeh as customer from TRAC Sharia, declared that in keeping a customer loyalty company steps does is perform services quickly and in accordance with the request of customer.

3.2. Value Propositions

The second element of the business model canvas is valued propositions. According to the Management Team of PPM, the value proposition is the value or benefits offered by the company to the customer in the form a set of tangible products goods and services.

As for the value proposition TRAC Sharia according to Iwan, Yolanda & Avissa is the first transactions carried out free from riba because in cooperation with sharia financing, second the existence of concept cash back opportunity where the rest of maintenance cost

will be returned to the customer without any measures taken by the company. Next for specific service according to a third person for the customer is same but only a routine report for using maintenance so more often in doing communications.

Besides the advantages owned by the TRAC Sharia according to Indriayu is the first TRAC Sharia was the holding of Astra group thus has the edge of a group that offered, second is sharia principles itself that becomes a consideration to take this product.

3.3. Channels

The third element of the business model canvas, channels are containers to communicate and reach out customers to deliver the value proposition offered. Furthermore, according to Rendi et al stated that the channel is the way in which organizations can communicate with the customer to deliver the value proposition on the product/service. Channel used by TRAC Sharia according to Iwan, Yolanda, Avissa, Sholeh & Indriayu was the first by doing early socialization because the company still standing so many un-initiated, second is with various event that related with halal to be more easily known by the public.

3.4. Customer Relationship

In the business model canvas according to the Management Team of PPM, customer relationship describing the type of relationship that builds by a company with a specific segment. Thus customer relationship conducted by TRAC Sharia according to Iwan, Yolanda, Avissa, Indriayu & Sholeh is making a visit to our customer so entwined communication more easily and clearly. For that surely TRAC Sharia has the complete data related by customer ease in maintaining them.

3.5. Revenue Stream

The next element from business model canvas is the revenue stream. According to Management Team of PPM, the revenue stream is income which is usually measured in the form of money that received by the company from its customers. So from that revenue stream is defined by the TRAC Sharia according to Iwan, Yolanda & Avissa determination quantity rent of vehicles is determined by the cost structure owned by TRAC Sharia and influenced by the price of the vehicle, the concept of mudharabah with sharia banks and the cost of maintenance. Furthermore the specified method of payment according to a third person is to use the transfer without using cash.

3.6. Key Resources

The sixth element of the business model canvas is key resources. According to Rendi et al, that Key Resources is an overview of important assets that determine the success of business model with realizing the value proposition that promised to the customer. The next exposure key resources TRAC Sharia according to Iwan, Yolanda & Avissa is an asset that owned by TRAC Sharia is a vehicle, but infrastructure still belongs to the TRAC conventional. Then according to the third person for human resources have a grooming standard is for women wearing hijab and all understand basic about sharia.

3.7. Key Activities

Elements of business model canvas the seventh are key activities. According to Yosi & Deden explained, that the Key Activities is an important activity that needs to be done by companies to make business can work its full potential. The main activity carried out by TRAC Sharia according to Iwan, Yolanda & Avissa is offering the product to the customer and managing of customer needs ranging from order, new contracts, delivery unit & payment.

3.7. Key Partnership

According to Yosi & Deden stated, that Key Partnership describe the supplier network and partners associated with the company. The next sense by Priyono, that key partnership is a party in a relationship of cooperation with the company. As for the key partnership on TRAC Sharia according to Iwan, Yolanda & Avissa is Paragon, BMT Sidogiri & syariah financing. Next in keeping relation with partners according to a third person is doing routine communications that include doing a visit to their company, to respond to claims from the customer and doing their obligations & rights.

3.8. Cost Structure

In the business model canvas, cost structure element designed in the final stages because all businesses that operate under a business model always need cost, cost structure will be easier to design if all elements already in the design. But according to Yosi & Deden, cost structure describes all of the cost issued for running a business that includes creating customer value, maintain customer relationships and reach the profit from income. As for the cost structure TRAC Sharia according to Iwan, Yolanda, Avissa is the cost for mudharabah with sharia banks, cost of maintenance vehicles and operational cost daily, however, the cost of which is used for daily operational only reaches 5% and the rest used for costs that related with the vehicle.

4. Implementation Business Model TRAC Sharia Based on Islamic Business

4.1. Principle

In every business have basic aims rather than the business. The principle that being the basis of purpose founding TRAC Sharia coverage to leads Islamic business. Iwan Hermawan as the originator of this business stated that "who defended God then God will give way" with the intent that God will always provide a way for people who defend their religion. So the business orientation of TRAC Sharia in accordance with statement Yusanto & Kerebet which states that the principle of Islamic business is the faith of Islam.

4.2. Motivation

Note that the principle motivation run by TRC Sharia in accordance with the scope of Islamic business value. According to Iwan Hermawan stated that the principles motivation business of TRAC Sharia leads to the concept of transparency/openness & free from haram elements include usury, penalty. Thus the business orientation of the TRAC Sharia in accordance with the statement of the Kerebet & Yusanto recalled that Islamic business motivation is the world and the hereafter.

4.3. Orientation

Orientation in a business affecting the business operations process. TRAC Sharia business has a system that is mutually beneficial to each other. According to Iwan, Yolanda & Avissa stated that TRAC Sharia is not only taking a profit but there is the concept of cash back opportunity which the rest of maintenance cost will be refunded to a customer and not taken as an advantage the company. This concept in accordance with statements Yusanto & Kerebet stating that Islamic orientation business is profit, benefits, sustainability, growth & blessing.

4.4. Work Ethics

The work ethic instilled in the mindset corporate TRAC Sharia is not only just for earthly but also as worship. As stated by Iwan Hermawan principle that work ethic on TRAC Sharia is to provide solutions to the customer in terms of transport so that there is value in it prevent everyone from usury and invites the person in good with doing business in accordance with the sharia. In this context it can be seen that the orientation

of TRAC Sharia in accordance with the statement of Yusanto & Kerebet recalled that the work ethic of the Islamic business is the business part of worship.

4.5. Mental Attitude

Running a business does not just for profit but must also have benefits for other people. According to Iwan Hermawan that mental attitude on TRAC Sharia has the concept if any termination contract in the middle of the period of the lease will not be given a penalty but only costs change according to an agreement in which the funds will be allocated for CSR that given to zakah charity. Then it can be seen that orientation of the mental attitude of TRAC Sharia in accordance with the statement of Yusanto & Kerebet indicated that the mental attitude of Islamic business is progressing and productive, faith consequently & Muslim manifestation.

4.6. Amanah

In running a business certainly what is done must be accordance with the rights and obligations. TRAC Sharia as a business that goes according to Islamic jurisprudence has always run a business by amanah. As stated by Iwan, Yolanda & Avissa that TRAC Sharia has always been routine to do a maintenance of the vehicle just in time. Then the application by TRAC Sharia is done in accordance with the statement of Yusanto & Kerebet said that amanah in the Islamic business is trusted and amanah.

4.7. Human Resources

In running its business TRAC Sharia has the human resources that get the right that appropriate. According to Iwan, Yolanda & Avissa stated that in standard salary employees TRAC Sharia already has cost structure itself so that it is not affected by income. In accordance with the exposure, so its accordance with the statement of Yusanto & Kerebet that human resources in business Islam is in accordance with the contract of employment.

4.8. Operational Management

In running a business, there is an operating system that is running inside. From the statement of Iwan, Yolanda & Avissa that TRAC Sharia is a rental car service businesses certified by MUI so that operations process the business are already halal. In the expression then this resolution Yusanto & Kerebet explaining that operations management in the Islamic business is halal Guarantee each input, process and output, Islamic productivity.

4.9. Finansial Management

Finance available on TRAC Sharia derived from the halal way. According to Iwan, Yolanda & Avissa stated that the transactions carried out on TRAC Sharia company free from riba so that there is no haram money in it. Thus this concept in accordance with the statement of Yusanto & Kerebet that financial management in Islamic business is the guarantee of lawful for any input, process and output of finance.

4.10. Marketing Management

Marketing management in a company must perform his duty in the halal corridor. According to Iwan, Yolanda & Avissa TRAC Sharia as a business with Islamic jurisprudence running marketing concepts with socialitation because of a lot of the public who do not know about the sharia business. According to this concept in accordance with the statement of Yusanto & Kerebet stating that marketing management in Islamic business is marketing in the corridor of halal guarantee.

4.11. Human Resource Management

Human resource management on TRAC Sharia has basic about shariah concept. According to Iwan, Yolanda & Avissa stated that the company has a grooming standard that includes for women employees using hijab & understand sharia basic. Therefore in accordance with the statement Yusanto & Kerebet that human resources management in the Islamic business is professionalism and Islamic personality, human resource is a business manager, responsible for themselves, employers and Almighty God.

Based on the discussion about implementation business model car rental service TRAC Sharia based on Islamic business there are some elements that have not been implemented by TRAC Sharia including is skills, capital, resources and strategic management because these elements are not yet in compliance with Islamic business appropriate exposure Yusanto and Kerebet.

5. Conclusion

Based on the results of analysis and discussion of the research that described, then the conclusions against analysis of the implementation business model car rental service based on Islamic business as follow:

1. Description of TRAC Sharia business model based on business model canvas is as follows: customer segment includes first through the concept of B to B such as Paragon, BMT Sidogiri etc, second is the business that related with halal business and get away from halal business review; value propositions include first the transaction carried out free from riba, second is existence the concept of cash back opportunity; channels include first by doing socialization to the customer, second is by following the various events that related with halal; customer relationship include doing visiting to customer so entwined communication it's more easier and clear; revenue stream include determination the quantity of rental vehicles is specified by cost structure that owned by TRAC Sharia and influenced by the price of vehicle, the concept for mudharabah with sharia banks and maintenance cost; key resources include customer vehicle; key activities include offering the product to customer and take care of customer needs ranging from the order, new contracts, delivery unit & payment; key partnership include Paragon, BMT Sidogiri & sharia financing; cost structure include the costs for mudharabah with sharia banks, maintenance cost of vehicles and operational daily.
2. The implementation business model TRAC Sharia that integrated by sharia value which refers to the character of Islamic business are as follows: principle include a believe in way that God gave to who's defending his religion; motivation include the concept transparency and free from haram elements ranging from usury & penalty; orientation include the concept of cash back opportunity which the rest from maintenance cost will be refunded to customer; work ethic include provide solutions to the customer in terms of transport so that there is value in it prevent everyone from usury and invite people in favor with doing business in accordance with sharia; mental attitude include the concept of costs change when the termination of contract in the middle of lease period without penalty and the funds will be allocated for CSR; amanah include a routine for doing maintenance vehicle just in time; human resources include standard salaries of employee TRAC Sharia already has cost structure itself so that it's not affected by revenue; operational management include certification by MUI so that the business process is already halal; financial management include the transactions carried out on company TRAC Sharia free from riba so that there is no haram money in it; marketing management covers the concept of socialization to the customer; human resource management include the grooming standards covering for women using hijab & employees understand the basis of sharia.

6. Sugestion

Regarding with the discussions and conclusions outlined in this research, then the suggestions can be submitted by the researcher are as follows:

1. For the company's TRAC Sharia as a business that subject to research
 - a) Analysis business model on TRAC Sharia company related results strengths, weaknesses, opportunities and threats for TRAC Sharia, so those results can give the formulation of a new strategy to improve the quality of business model their company.
 - b) Analysis business model on TRAC Sharia based on Islamic business provide an explanation that in running it's business still contained some elements that have not yet to appear in the business model or still not by the standards of sharia include skill, capital business, resources & strategic management so that need for the addition of the element in its business model.
2. For future researchers
 - a) TRAC Sharia company is the business with sharia concept so that it can be analyzed more, then the researchers subsequently suggested to researching using other references so that it can add to the new reference about the business based on sharia value.
 - b) The process of business operation, TRAC Sharia have some mistakes so that the next researcher is expected can give an evaluation the business of TRAC Sharia while also eliciting new strategy for the company in improving its business.

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