

## Analysis of Islamic Business Models Based on Spiritual Capital: A Study on MSMEs in Supporting the Green Economy in Tolitoli Regency

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### Abstract

This study aims to analyze the application of Islamic business models based on spiritual capital to Micro, Small, and Medium Enterprises (MSMEs) in Tolitoli Regency, as well as its contribution to green economy practices in the region. Using a descriptive qualitative approach, data was collected through in-depth interviews, observations, and documentation of 52 MSMEs that already have Environmental Management Statement Letters (SPPL) documents. The results of the study show that the majority of MSME actors consciously apply Islamic business principles in their operational activities. Values such as honesty, halal, maximum service, and spirituality in the form of prayer and the belief that work is worship are the main drivers in business decision-making. In addition to reflecting alignment on the aspects of work ethics and welfare, the Islamic business model is also integrated with environmental sustainability practices. This can be seen from the commitment of business actors to waste management, sustainable use of local raw materials, and compliance with environmental regulations through SPPL ownership. The involvement of local governments through training, legality facilitation, and empowerment support has also strengthened the adoption of this business model. This study concludes that Islamic business models based on spiritual capital not only form the foundation of ethics and spirituality in the management of MSMEs, but also play a strategic role in supporting the transformation towards an inclusive and sustainable green economy in affirmative areas such as Tolitoli.

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## 1. Introduction

The concept of green economy is a solution for every country to support the SDGs (Adamowicz, 2022; Ali et al., 2021; Houssam et al., 2023; Nur et al., 2024; Yanto & Syaputra, 2022). There are several variables that are factors that support the achievement of sustainable development (Cao, J., Law, S. H., Samad, A. R. B. A., Mohamad, W. N. B. W., Wang, J., & Yang, 2021; Qamar et al., 2022; Tawiah et al., 2021; Wang et al., 2022; Yanto, E., Morad, A. M., Ismail, I., & Mallu, 2024; Yanto & Fatima, Siti; Aqfir, 2023). In developing countries such as Indonesia, it can apply this concept through the existence of MSMEs in environmental, social and governance (ESG) aspects (Baghel, n.d.; Ju et al., 2022; Shalhoob & Hussainey, 2023). Research results related to the actualization of the green economy through MSMEs also show that labor, investment, and exports have a positive effect on the value of the green gross domestic product (GDP) of the MSME sector (Salim et al., 2024; Wijaya et al., 2022). This proves the strong relationship between the green economy and MSMEs.

In the cultural, social and spiritual aspects, it becomes more specific. This is based on the conditions and circumstances of a country with its own uniqueness and characteristics. Indonesia is a country with a majority of the population is Muslim (Nurlatifah et al., 2022), and tends to be slightly different from other countries regarding its business behavior/ethics and economic laws (Alhammadi et al., 2022). In general, business practices in Indonesia are carried out conventionally, especially in terms of financing. However, by looking at the condition that most of the population/community is Muslim, the Islamic business model based on spiritual capital is an opportunity as well as a challenge to be applied (Games, D., Siwi Agustina, T., Lupiyoadi, R., & Kartika, 2024; Prakoso et al., 2023).

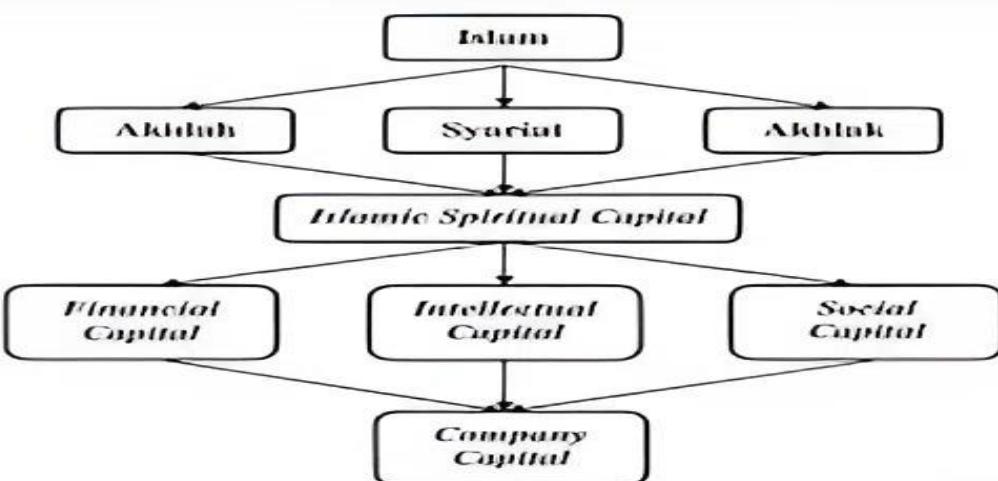


Figure 1. Islamic Business Model Based on Spiritual Capital

This model is a business approach that integrates Islamic spiritual and moral values such as honesty, justice and social responsibility with the aim of achieving prosperity and blessings (Abd. Muzakkir, 2021). This can be correlated with the concept of the green economy to support sustainable development (Elamin, 2023; Gulzar et al., 2021; Jaafar & Brightman, 2022; Pozzo et al., 2023).

For this reason, it is necessary to conduct a research entitled "Analysis of Islamic Business Models Based on Spiritual Capital: A Study on MSMEs in Supporting the Green Economy in Tolitoli Regency", with the research problem being how to apply a spiritual-based Islamic business model in supporting the green economy in Tolitoli Regency?. Tolitoli was chosen because it is an affirmation area and also because there is strong support from the local government through the 2021-2026 Tolitoli RPJMD with its programs related to strengthening MSMEs as a pillar of the regional economy. This is in accordance with the President's Asta Cita program in mission -2, in

terms of encouraging national independence through a green economy and -8 harmonizing life in harmony with the environment, nature and culture as well as tolerance for a just and prosperous society.

## 2. Method

The methods used in this study are through several approaches, namely descriptive-qualitative, literature studies, and conceptual models (Luthfiandana Rio, 2024; Susanto et al., 2024; Villamin et al., 2024). It is necessary to strengthen the concept and theoretical foundation through literature study and conceptual analysis. Then after that, an instrument indicator of research data needs was determined through the collection of structured interview data in a series of stages of field studies.

Indonesia Gold 2045 through Asta Clta 2nd and -8th missions. The Islamic business model is an illustration of the supporting variables for the realization of the 8th mission, while the green economy is the 2nd mission. Islamic business based on spiritual capital is a model that will be studied more deeply through descriptive-qualitative methods, literature studies and conceptual analysis. The model will be integrated with MSME management and will be studied more deeply related to its correlation and application in supporting the concept of green economy in Tolitoli Regency.

Regarding the need for research supporting data that is a research indicator, it can be seen in the following table:

**Table 1. Research Indicators**

Variabel	Indicator	Method
<i>Islamic Business Model</i> (Jubaedi et al., 2018)	1. Core Values 2. Wellbeing and Balance 3. Implementation and Deployment	Observations, Documentation Surveys, and Structured Interviews
<i>Spiritual Capital</i> (Prasetyaningtiyas, 2017)	1. Welfare 2. Honesty 3. Compassion 4. Tolerance 5. Ethical values	
<i>MSME Management</i> (Muallif, 2023)	1. Production aspects 2. Marketing 3. Human Resources 4. Financial Aspects	
<i>Green Economy</i> (Lumbanraja & Lumbanraja, 2023; Sun et al., 2023)	1. Sustainable Business Practices 2. Resource Efficiency 3. Waste Disposal 4. Adoption of Eco-Friendly Technology 5. Commitment to the Environment	

For the informants, it has been determined that there are 52 MSME actors who are Muslim and hold environmental permits in the form of Environmental Management Statement Letters (SPPL) documents, the Head of the Tolitoli Regency Environmental Office and also the Head of the Tolitoli Regency Cooperatives and MSMEs Office.

## 3. Results and Discussions

This study found that most MSME actors in Tolitoli Regency, especially from 52 business units that already have Environmental Management Statement Letters (SPPL) documents, have generally applied Islamic business models in their business activities. This is reflected in the integration of Islamic spiritual values and ethical principles into business decision-making, operational management, and social and environmental responsibility.

The Head of the Tolitoli Regency Environment Agency emphasized that micro business actors operating in green open spaces such as city parks have been recorded and have SPPL managed through the Environmental Management sector. The existence of this document not only ensures

compliance with environmental aspects, but also contributes to increasing Regional Original Revenue (PAD) through business levies and permit management.

Support from the local government also came from the Tolitoli Regency Cooperatives and MSMEs Office which actively encouraged the application of the Islamic business model to micro business actors. The head of the agency said that this model plays an important role in creating honest, transparent, and sustainable development-oriented business management in Tolitoli as an affirmation area. The agency also conducts various trainings, including training in financial statement recording, as well as product marketing and sales optimization.

The following are the results of the reduction of interview data from the informants:

**Table 2. Key Informant Interview Results**

Assessed Aspects	Research Indicators	Informant's Answer
Islamic Values and Spiritual Capital in Business	What are the main values that are the basis for you in running this business?	In addition to earning income, it is also to please consumers with quality products and from a health perspective that provides health benefits for the body, for example fresh drinks such as lemon juice which can provide vitamin C benefits
	Is there an influence of Islamic teachings in the way you make business decisions?	The average micro business owner is Muslim and has a significant influence in every business decision, such as being careful in producing quality products and then using sharia microfinance and ensuring the halalness of the product
	How do you maintain a balance between profit-seeking and spiritual value?	Ensuring that the products sold to consumers are quality products that are beneficial to health and by using halal production components
	How are principles such as honesty, compassion, tolerance, and virtue applied in daily business activities?	Meet the needs of consumer products, act politely and provide maximum service, respond well to every order and complaints from consumers/buyers, ensure products use natural and healthy ingredients
	What is the role of prayer, dhikr, or other worship in motivating and guiding you as a business actor?	Very helpful and inspiring and providing strong motivation with the slogan of work is worship
Aspects of Work Ethics and Well-Being	How do you treat employees and customers from an ethical and spiritual value perspective?	Treated very well, then the average micro business actor works with the help of family members both who live in one house and those who do not live in the same house with micro business owners.
	To what extent do you prioritize employee well-being and not just business profits?	With the existence of business profits, it is directly

Assessed Aspects	Research Indicators	Informant's Answer
Business Management and Operational Functions	<p>What is your policy in dealing with business competition ethically?</p> <p>How is the production process carried out? Is it paying attention to environmental sustainability?</p>	<p>proportional to the efforts to prosper existing employees or family members</p> <p>Continue to prioritize healthy competition, by not cheating or vilifying competitors</p> <p>The production process is carried out properly and in accordance with the provisions of environmental sustainability by ensuring the cleanliness of the business premises and taking care of the legality of environmental shame through the ownership of the Environmental Management Statement (SPPL) document</p>
	<p>How is marketing done? Is there value of honesty and transparency in promotions?</p>	<p>Marketing is carried out directly or digitally on social media and ensures clarity of product components and characteristics</p>
	<p>How is the hiring and training process carried out? Is there a spiritual approach?</p>	<p>Because employees are family members, the recruitment process is carried out based on the principle of family, families who need work are hired and guided to be able to work well<sup>4</sup></p>
Green Economy and Sustainability Practices	<p>How is your business financial system? Do you apply Islamic finance principles such as avoiding usury?</p> <p>Are there any Islamic financial institutions that you use in business activities?</p> <p>What are your efforts to make business processes more environmentally friendly?</p>	<p>On average, micro business actors open a business with their own capital, but there are also those who use financing facilities such as People's Business Credit. Some use financing with sharia principles but not many</p> <p>There are but not many or in limited numbers</p> <p>In running a business, always maintain cleanliness, dispose of garbage or business waste in its place</p>
	<p>Are you using technology or methods that are efficient in energy and water use?</p>	<p>Yes, the water used as raw materials is mineral water, then electricity for the use of tools also from local government facilities that are paid the levy</p>
	<p>How do you manage business waste?</p>	<p>Waste is well managed and ensures environmental sustainability</p>

Assessed Aspects	Research Indicators	Informant's Answer
	Do you use sustainable or local raw materials?	Yes, the raw materials that are components of production come from plantation commodities such as oranges, avocados and others
	How committed are you to environmental protection in business policies and practices?	by holding the legality of the environmental permit in the form of an SPPL document and ensuring compliance with all the provisions in the document
Tantangan dan Harapan	What are your main challenges in implementing spiritual values and eco-friendly practices in business?	The challenge is to maintain consistency of actions in accordance with Islamic business principles that prioritize honesty, quality services and products as well as from the aspect of environmental sustainability through compliance with sustainable environmental management
	What kind of support do you need from the government or the community?	Support in aspects of legality, empowerment, training and mentoring and also through consumer satisfaction with products
	How do you think Islamic business models can contribute more to the green economy in Tolitoli?	The Islamic business model is closely related to the green economy through business principles that prioritize compassion, by implementing environmentally friendly businesses or businesses so that they can guarantee the next generation.
	What are your hopes for the future of your business in the context of sustainability and spirituality?	Running a business based on the principle of Islamic proviso without usury and prioritizing affection through environmentally friendly businesses

From the results of the interviews, the majority of informants stated that they run businesses based on spiritual motivation and social responsibility, not purely profit. Values such as honesty, concern for consumers, product quality and halal, and the spirit of maximum service are an integral part of daily business practices. Prayer, dhikr, and the principle of "work is worship" are the main drivers in running a business.

In the aspect of environmental management, all informants expressed their commitment to sustainability. Eco-friendly practices are carried out through good waste management, the use of local and natural raw materials, energy and water efficiency, and compliance with the content of SPPL documents. Business actors are also aware of the importance of environmental sustainability as part of their spiritual responsibility to future generations.

However, there are still challenges in maintaining the consistency of the application of Islamic values and green economy principles in a sustainable manner. Several business actors expressed the need for support in the form of advanced training, business assistance, and wider access to sharia financing. Currently, the use of Islamic financial institutions is still limited, and most business actors use personal capital or conventional financing such as KUR.

Overall, the Islamic business model based on spiritual capital has become a dominant characteristic in the management of MSMEs in Tolitoli Regency. This model not only strengthens the integrity and sustainability of the business, but also contributes significantly to the achievement of sustainable development goals based on Islamic values and environmental preservation at the local level.

#### 4. Conclusion

This study concludes that the majority of MSMEs in Tolitoli Regency, especially those that already have Environmental Management Statement Letters (SPPL), consistently apply Islamic business models based on spiritual capital values. Values such as honesty, responsibility, compassion, maximum service, and spiritual motivation in the form of prayer and the belief that work is worship, are the main foundations in business decision-making and operational practices. The Islamic business model applied not only contributes to improving the quality of business management, but also has positive implications for environmental sustainability aspects. The business actors show their commitment to the principles of the green economy through good waste management, the use of environmentally friendly local raw materials, and compliance with environmental law provisions such as SPPL ownership. This also has an impact on increasing regional income and orderly micro business administration in Tolitoli.

Support from local governments, both through policies and MSME empowerment programs, has been proven to strengthen the implementation of Islamic business values. Financial training, marketing, and business capacity building are important instruments in encouraging MSMEs to remain competitive, ethical, and sustainable. Thus, the Islamic business model based on spiritual capital has the potential to become a strategic approach in regional economic development that is oriented towards sustainability. This approach is in line with the mission of affirmation regions such as Tolitoli Regency in realizing the economic welfare of the community based on moral values and responsibility for the environment.

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