

**CREATIVE ECONOMY-BASED MSMEs CHIPS DEVELOPMENT MODEL FROM MAQASHID  
SHARIA PERSPECTIVE**

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**ABSTRACT**

The background of this research is driven by the importance of empowering MSMEs in improving a sustainable local economy, while ensuring that these economic activities are in accordance with sharia principles. This research aims to develop a creative economy-based chips MSME development model by considering the Maqashid Syariah perspective in Perlanaan Village, Simalungun. This type of research is using a qualitative approach with the PESTEL Analysis technique (Political, Economic, Social, Technological, Environmental, and Legal) which reveals that political stability, government support, economic conditions, social trends, technological advances, environmental awareness, and legal regulations play an important role in the success of chip MSMEs. The research sample will be purposively selected among the chip MSMEs operating in Perlanaan Village. Data will be collected through in-depth interviews, observation and analysis of relevant documents. The data will be thematically analyzed to identify the challenges and potentials of chip MSMEs in the context of the creative economy and Maqashid Syariah. The results of this research are expected to provide new insights in the development of sustainable chip MSMEs that fulfill sharia principles, and provide relevant policy recommendations. The implication of this research is its contribution in strengthening the base of a sustainable local creative economy and promoting the values of justice, balance, and economic sustainability based on Maqashid Sharia in the context of MSMEs in Indonesia, particularly in Perlanaan Village, Simalungun.

**Keywords:** MSMEs; Creative Economy; Maqashid Syariah

**ABSTRAK [calibri 11, spasi 1]**

*Latar belakang penelitian ini didorong oleh pentingnya memberdayakan UMKM dalam meningkatkan perekonomian lokal yang berkelanjutan, sekaligus memastikan bahwa aktivitas ekonomi tersebut sesuai dengan prinsip-prinsip syariah. Penelitian ini bertujuan untuk mengembangkan model pengembangan UMKM keripik berbasis ekonomi kreatif dengan mempertimbangkan perspektif Maqashid Syariah di Desa Perlanaan, Simalungun. Jenis penelitian ini adalah menggunakan pendekatan kualitatif dengan teknik Analisis PESTEL (Politik, Ekonomi, Sosial, Teknologi, Lingkungan, dan Hukum) yang mengungkapkan bahwa stabilitas politik, dukungan pemerintah, kondisi ekonomi, tren sosial, kemajuan teknologi, kesadaran lingkungan, dan regulasi hukum memainkan peran penting dalam keberhasilan UMKM keripik. Sampel penelitian akan dipilih secara purposif di antara UMKM keripik yang*

*beroperasi di Desa Perlanaan. Pengumpulan data dilakukan melalui wawancara mendalam, observasi, dan analisis dokumen terkait. Data akan dianalisis secara tematik untuk mengidentifikasi tantangan dan potensi UMKM keripik dalam konteks ekonomi kreatif dan Maqashid Syariah. Hasil dari penelitian ini diharapkan dapat memberikan wawasan baru dalam pengembangan UMKM keripik yang berkelanjutan dan memenuhi prinsip-prinsip syariah, serta memberikan rekomendasi kebijakan yang relevan. Implikasi dari penelitian ini adalah kontribusinya dalam memperkuat basis ekonomi kreatif lokal yang berkelanjutan dan mempromosikan nilai-nilai keadilan, keseimbangan, dan keberlanjutan ekonomi berdasarkan Maqashid Syariah dalam konteks UMKM di Indonesia, khususnya di Desa Perlanaan, Simalungun.*

**Kata kunci:** UMKM; Ekonomi Kreatif; Maqashid Syariah

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## A. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) have a strategic role in the national economy, especially in creating jobs, promoting economic growth, and increasing people's income (Supiandi dkk, 2022). One potential MSME sector is the snack industry like chips. Chips, as a snack product, have a wide market both domestically and internationally. However, despite its great potential, chip MSMEs often face various challenges in business development, such as limited capital, limited market access, and lack of product innovation (Muhamad Aqil, 2017).

MSMEs are the backbone of the Indonesian economy, the important role of MSMEs in the Indonesian economy is shown by their contribution to a large part of the Gross Domestic Product (GDP). More than 60% of Indonesia's Gross Domestic Product (GDP) data each year, reaching around IDR 8,573 trillion. In addition, MSMEs also employ around 97% of Indonesia's total workforce, equivalent to 116 million people and are a significant provider of employment for the community. MSMEs are widely spread across various regions in Indonesia, including rural and urban areas (Rahmi, 2018).

The development of chip MSMEs based on the creative economy is an innovative and relevant approach in facing the challenges of globalization and market competition. The creative economy emphasizes the use of individual creativity, skills and talents to create added value, increase competitiveness and open up new opportunities for chip MSME products. In this context, the application of technology, product design, packaging, and creative marketing strategies are key factors to optimize the potential of chip MSMEs (Nurul Annisa Mukhtar, 2021).

In the context of MSME development, Maqashid Syariah refers to the objectives of Islamic law, aiming to protect and maintain human welfare (Masruroh & Suprianik, 2023). This concept emphasizes five key objectives: protection of religion (hifzh ad-din), soul (hifzh an-nafs), intellect (hifzh al-aql), offspring (hifzh an-nasl), and property (hifzh al-mal). The development of creative economy-based MSMEs should align with these objectives,

ensuring economic activities adhere to ethical and moral values, emphasizing sustainability, justice, community welfare, and compliance with sharia principles (Hasanuddin, 2019).

Research by Kustanti (2022) on "Creative Economy-Based MSME Development in Jepara Regency" highlights the importance of this model in enhancing attractiveness and market potential by focusing on human resource quality and government support. Additionally, Masruroh & Suprianik (2023) in their study "Village-Based Creative Economy Development from the Maqashid Sharia Perspective" emphasize that Maqashid Syariah aims to achieve *maslahah* and *falah* in the creative economy through the five elements of religious protection, soul protection, intellectual protection, protection of offspring, and protection of property (*hifdz al-mal*).

Simalungun is one of the districts located in North Sumatra Province, Indonesia. Like many regions in Indonesia, MSMEs also play an important role in Simalungun's economy. MSMEs in Simalungun are spread across various economic sectors, including the agriculture sector, food and beverage processing industry, handicrafts, trade, and services. MSMEs have a significant role in boosting Simalungun's local economy by creating jobs, supporting the development of the tourism sector, and contributing to local revenue (Indra dkk, 2023).

Perlanaan Village in Simalungun Regency, North Sumatra, Indonesia, hosts MSMEs that significantly contribute to the local economy and community welfare. These businesses mainly focus on processing agricultural products, such as turning rice into rice or rubber into raw rubber and its derivatives. The food industry also thrives here, producing traditional snacks and foods from local resources, like cassava chips, *dodol*, and traditional cakes. The village's natural wealth inspires various innovative snacks and dishes. However, to fully harness the village's economic potential, an MSME model suited to its unique characteristics and capable of providing holistic benefits is needed. A promising sector for development is the chip industry, particularly using a creative economy approach. Currently, there are about six chip industries in the village, with three still active and having potential for further development.

**Table 1.** Data on Product Types in Productive MSMEs in Perlanaan Village

No	Industry Name	MSME Products	Average profit per production
1	Keripik Wanna	<ul style="list-style-type: none"> <li>• Ceker ayam</li> <li>• Keripik singkong original</li> <li>• Keripik singkong pedas</li> <li>• Keripik sukun</li> </ul>	Active Production
2	Keripik 4 Putri	<ul style="list-style-type: none"> <li>• Keripik Pisang Saleh</li> <li>• Kembang loyang</li> <li>• Keripik pisang</li> </ul>	Active Production
3	Keripik Nazwa	<ul style="list-style-type: none"> <li>• Keripik ubi original</li> <li>• Keripik ubi pedas</li> <li>• Kue bawang kanji</li> <li>• Mping</li> <li>• Molen kacang</li> </ul>	Active Production

From the above data conducted through observation, the researchers then conducted initial interviews with the three business actors of chips and got the following information:

**Table 2.** Data on Capital and Profit in One Production

Industry Name	Production Agenda	Capital / Production	Net Profit / Production
Keripik Wanna	2 - 3 times a week	200.000 – 300.000	250.000 – 400.000
Keripik 4 Putri	Not necessarily according to the weather	200.000 – 300.000	350.000 – 450.000
Keripik Nazwa	3 - 4 times a week	300.000 – 500.000	400.000 – 600.000

Keripik Wanna was established in 2005, inspired by a suggestion from the founder's parents to produce vine yam chicken feet chips, a unique product not previously available in the market. With an initial capital of Rp 200,000 to Rp 300,000, the business generates profits of Rp 250,000 to Rp 400,000 per production, selling the chips for Rp 5,000 per serving. The chips are noted for their shiny appearance and distinctive flavor, achieved using palm sugar.

Keripik 4 Puteri was founded on August 2, 2021, as a side venture to meet the high demand for "pisang saleh" (pious bananas). With an initial investment of IDR 200,000 to IDR 300,000, the business sells its products for IDR 4,000 per serving, yielding profits of IDR 350,000 to IDR 450,000 per production cycle. The product is known for its crispy, sweet taste, maintained by using high-quality ingredients.

Keripik Nazwa, established in 2010, began with the production of onion cakes and expanded into various chips made from sweet potatoes and bananas. Initial capital ranged from Rp 300,000 to Rp 500,000, with a selling price per serving between Rp 2,500 to Rp 5,000 and profits of Rp 400,000 to Rp 600,000 per production. The product is renowned for its savory taste and crumbly texture, with its banana chips being sweeter than comparable products.

Initial observations, conducted through interviews with Mrs. Wanna (owner of Wanna chips), Mrs. Endang (owner of 4 Puteri chips), and the mother of the Nazwa chips business owner, revealed common issues among these MSMEs. These include fluctuations in raw material availability, particularly sweet potatoes and bananas during adverse weather conditions, which disrupt production. Additionally, sub-optimal marketing strategies, such as reliance on word-of-mouth, and a lack of digital marketing, limit market reach. There is also a lack of product innovation, with limited knowledge and skills to develop new products and follow market trends.

This research aims to develop creative economy-based chip MSMEs in Perlanaan Village, Simalungun, by integrating Maqashid Sharia principles into MSME development. The study seeks to provide insights and practical recommendations for creating an innovative chip MSME development model that aligns with sharia principles, offering guidance for similar regions.

## LITERATURE REVIEW

### Micro, Small and Medium Enterprises (MSMEs)

Law No. 20/2008 outlines the definitions of Micro, Small, and Medium Enterprises (MSMEs). Micro Enterprises are defined as productive businesses owned by individuals or individual business entities that meet specific criteria set by the law (Utami & Syahbudi, 2022). Small Enterprises are productive economic businesses that operate independently, are not linked to Medium or Large Enterprises, and meet the established criteria. Medium Enterprises are similarly independent productive economic businesses, distinct from Small or Large Enterprises, with net worth or annual sales figures specified in the law (Fitriani dkk., 2023).

Micro, Small, and Medium Enterprises (MSMEs) are businesses operated by individuals or groups to enhance welfare. They play a strategic role in national economic growth, job creation, and the equitable distribution of development benefits. MSMEs in rural areas show promising potential (Idayu dkk., 2021). They are also seen as businesses that can provide significant income opportunities for the community. MSMEs are considered a key pillar of the national economy, deserving support and protection to strengthen community-based economic activities (Siti Nurhalita & Imsar, 2022).

MSMEs are small businesses run by individuals or groups to improve welfare. They are crucial for national economic growth, job creation, and development benefits. MSMEs in rural areas have significant potential and are key to the economy, needing support and protection.

### Creative Economy

According to John Howkins in "Creative Economy, How People Make Money From Ideas" (Ghufron & Rahmatullah, 2019) the creative economy is based on the use of ideas, giving an advantage to those with creative ideas over machine-dependent jobs. Unlike the conventional economy, the creative economy emphasizes various aspects like packaging, marketing, promotion, and product or service design (Jefri & Ibrohim, 2021).

The creative economy is seen as a solution to global economic challenges, offering an alternative to the traditional economic system. It shows great promise in supporting Indonesia's vision of becoming a developed country (Rahmanto et al., 2023). This economy relies on intellectual creativity in product creation, with creativity being crucial in the digital age for technological innovations and creative marketing strategies (Muhamad Aqil, 2017).

The creative economy addresses global economic challenges and supports Indonesia's development goals. It emphasizes creativity in technology and marketing, offers employment opportunities through entrepreneurship, and differs from the conventional economy by focusing on creative aspects.

### Maqashid Syariah

According to Imam As-Syatibi in "Al-Muwafaqat" (Kurniawan & Hudafi, 2021) maqashid sharia focuses on protecting five basic human needs: religion (hifdz ad-din), soul (hifdz an-nafs), reason (hifdz al-'aql), offspring (hifdz an-nasl), and property (hifdz al-mal). Al-Ghazali in "Al-Mustasfa min al-Usul" (Umar dkk., 2018) also discussed maqashid sharia,

categorizing needs into three levels: primary (Al-Daruriyyat), secondary (Al-Hajiyyat), and tertiary (Al-Tahsiniyyat).

In developing creative economy-based MSMEs, applying maqashid sharia ensures businesses are financially profitable and align with Islamic moral and ethical values, benefiting society. Maqashid sharia refers to the purpose and wisdom behind Islamic laws, aiming to safeguard human welfare, justice, equality, and social welfare (Tri Inda Fadhila Rahma dkk, 2023); (safirinda imani, 2019); (Mubayyinah, 2019). This approach supports fair and ethical MSME growth, job creation, and community well-being (Priyatno et al., 2023).

## **B. RESEARCH METHOD**

The method used in this research is a qualitative method with PESTEL (Political, Economic, Social, Technological, Environmental, and Legal) analysis techniques, through a process of observation, interviews, and documentation, then presented in the form of data. The object and location of this research are chip MSMEs in Perlanaan Village, Bandar District, Simalungun Regency. The subjects of this research are partners of chip MSMEs in Perlanaan Village, Bandar District, Simalungun Regency. In this study, there are 3 MSMEs that researchers chose with certain considerations such as active production, the most stable informants in their fields, and their businesses that have the potential to be developed through the creative economy, namely Kripik Wanna , Keripik 4 Puteri, Keripik Nazwa.

## **C. RESULTS AND DISCUSSION**

### **RESULT**

Based on research conducted on three MSMEs business actors in Perlanaan, Simalungun Regency, data was collected through direct observation of production sites and operational processes, in-depth interviews with MSMEs owners, and the review of documents such as financial records and production reports. The findings from these interviews with the three MSME business actors in Perlanaan Village are summarized as follows:

#### **Keripik Wanna**

Mrs. Dini, the owner of Keripik Wanna, stated, "This business was established around 2005 at the suggestion of my parents to make vine yam chicken feet, which at that time no one had made." Regarding the initial challenges, Ms. Dini explained, "The challenges were the raw materials that often had obstacles and there were already competitors who made the same type of chips." She added that the initial capital came from her own capital at a cost of around 200 to 300 thousand rupiah per production, and their products are sold for 5,000 rupiah per serving. "The profit we earn from one production can be 300 to 450 thousand rupiah," he added. The uniqueness of the product lies in the shinier chicken feet and the more distinctive taste due to the use of palm sugar. To maintain quality, she says, "We keep the taste and do not change the recipe that has been passed down from generation to generation."

Observations and interviews with Keripik Wanna, managed by Ms. Dini, show that the business has experienced significant growth in recent years. Physically, Keripik Wanna's production site is located at the back of Ibu Dini's house, which is equipped with simple but well-organized production equipment. During observation, it was observed that Keripik Wanna practices the use of production waste as animal feed, reflecting environmental awareness in their operations. Nonetheless, the main challenges faced are the unstable availability of raw materials and increased competition in the local chips market. On the social side, the business relies on word of mouth and has a loyal base of repeat customers. In terms of technology, Keripik Wanna has innovated by introducing new flavors such as balado and barbeque cassava chips, as well as improving packaging quality to attract more consumers.

#### **Keripik Nazwa**

Ms. Nur, the founder of Keripik Nazwa, said, "The business started in 2010 with the initial production of onion cakes, which later developed into various types of yam chips." She mentions that the business capital comes from her own capital, with production costs of around 200,000 to 300,000 rupiah. "The price per serving of our products varies between 2,500 to 5,000 rupiah," she said, with profit per production reaching 400,000 to 500,000 rupiah. Bu Nur emphasizes that savory and sweet flavors are the hallmark of their products. "We maintain quality by ensuring good raw materials," she adds.

Observations and interviews with Keripik Nazwa managed by Ms. Nur show that the business has a larger production scale than Keripik Wanna. The production site is centralized in a simple building that also serves as a storage area for raw materials and finished products. The production process includes various types of sweet potato and banana chips, with a focus on product quality and variety. From an economic perspective, Keripik Nazwa has shown a significant increase in sales. Higher start-up capital and effective marketing strategies, including word-of-mouth promotion by families, have helped expand their market share. In terms of technology, Keripik Nazwa has also adopted innovation by developing new flavors such as corn cassava chips and chocolate banana, as well as improving the use of brand identity through attractive packaging. They are also active in maintaining compliance with applicable regulations.

#### **Keripik 4 Puteri**

Mrs. Endang, owner of Keripik 4 Puteri, explains, "This business was established on August 2, 2021 because pious bananas were in high demand and initially it was a side business." The main challenge she faced was finding customers. "The business capital comes from our own capital," she said, with production costs of around 200,000 to 300,000 rupiah. Their products sell for 4,000 rupiah per pcs, with a profit of around 350,000 to 450,000 rupiah. Ms. Endang adds, "Our pious bananas are crisper and sweeter." To maintain quality, she ensures the use of quality ingredients.

The Keripik 4 Puteri business managed by Ms. Endang seems to focus more on the production of pious banana chips. The production site is located in her own home area, which has limited but efficient production space. The production process takes place

regularly every day to meet the increasing market demand. In terms of economy, Keripik 4 Puteri has also experienced an increase in sales. Relatively low start-up capital but effective management in daily operations has contributed positively to the profitability of the business. Although Keripik 4 Puteri has yet to receive assistance from the government, it has remained stable in its operations. Socially, word-of-mouth promotion by satisfied consumers has been the main strategy in increasing the popularity of their products. They have also implemented innovation by adding brand identity through product packaging, despite not generating production waste to keep the surrounding environment clean.

The development of MSMEs (Micro, Small and Medium Enterprises) in the creative economy sector from a maqashid sharia perspective can be based on a data analysis model by grouping the data that has been collected based on PESTEL factors (Political, Economic, Social, Technological, Environmental, Legal). Then use descriptive analysis to describe the conditions and constraints faced by each MSME. As well as applying PESTEL analysis to identify the influence of external factors on the operations and development of MSMEs.

The following is a PESTEL mind mapping of the Chips Creative Economy which describes the factors that influence the chips business in the context of the creative economy in the Chips MSMEs in Perlanaan Village :

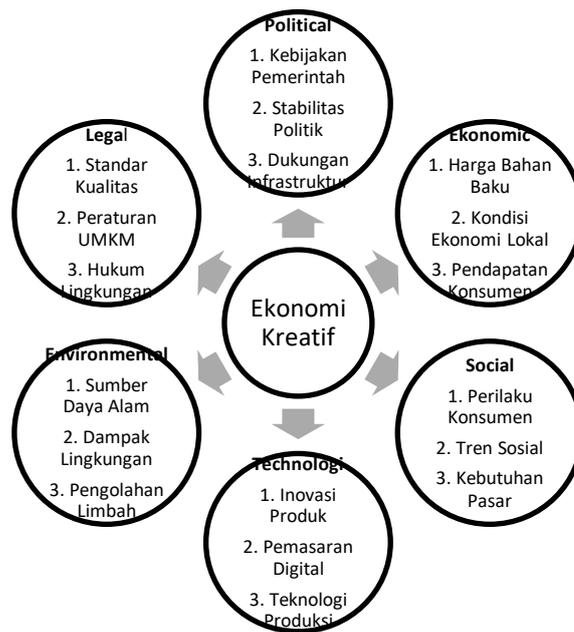


Figure 1. Mind Mapping PESTEL

The research results obtained based on the PESTEL analysis are presented in the following table:

Table 3. PASTEL Analysis

PESTEL factors	Keripik Wanna (Mrs. Dini)	Keripik Nazwa (Mrs. Nur)	Keripik 4 Puteri (Ms. Endang)
<b>Political</b>	Receive support in the form of production equipment from the government	Not yet receiving support / assistance from the government	Not yet receiving support / assistance from the government

<b>Ekonomi</b>	Starting capital of Rp 200,000 - Rp 300,000, profit of Rp 250,000 - Rp 400,000 per production. adjust product prices according to economic conditions to remain competitive.	Initial capital of Rp 300,000 - Rp 500,000, profit of Rp 400,000 - Rp 600,000 per production. adjust product prices according to economic conditions to remain competitive.	Starting capital of Rp 200,000 - Rp 300,000, profit of Rp 350,000 - Rp 450,000 per production. adjust product prices according to economic conditions to remain competitive.
<b>Social</b>	Relying on word-of-mouth, repeat customers. Chips businesses can add new flavors based on consumer preferences identified from social analysis.	Relying on word-of-mouth, assisted by family. Chips businesses can add new flavors based on consumer preferences identified from social analysis.	Rely on word-of-mouth promotion by satisfied consumers. Chips businesses can add new flavors based on consumer preferences identified from social analysis.
<b>Tecnologi</b>	Using social media for product promotion to reach a wider market, as well as the creation of a more eye-catching brand logo.	Using social media for product promotion to reach a wider market, as well as the creation of a more eye-catching brand logo.	Using social media for product promotion to reach a wider market, as well as the creation of a more eye-catching brand logo.
<b>Environment</b>	Production waste is used as animal feed	Production waste is used as animal feed	No production waste
<b>Legal (Hukum)</b>	Ensure all products comply with health and safety regulations to avoid legal issues.	Ensure all products comply with health and safety regulations to avoid legal issues.	Ensure all products comply with health and safety regulations to avoid legal issues.

Based on research on three MSME business actors in Perlanaan, Simalungun Regency, the main obstacles identified are:

1. Dependence on Raw Materials: MSMEs such as Wanna Chips, Nazwa Chips, and 4 Puteri Chips struggle with reliance on limited raw material sources and unpredictable weather conditions, leading to unstable supply, price fluctuations, and inconsistent quality. To address this, researchers suggest seeking alternative suppliers and fostering cooperation among businesses to ensure a more stable and reliable supply of high-quality raw materials.
2. Less than Optimal Product Marketing: Most MSMEs rely on traditional word-of-mouth marketing, which limits their market reach and growth potential. To improve visibility and sales, researchers recommend leveraging social media platforms like WhatsApp, Instagram, and Facebook, with assistance from MSME owners' families. Expanding into digital marketing can enhance market reach and increase sales.
3. Limitations of Product Innovation: Businesses often avoid product innovation due to fear of poor sales and production losses, leading to stagnation despite evolving market trends and consumer needs. This reluctance to innovate risks losing competitiveness

and market share. Encouraging innovation is crucial for staying relevant and competitive.

The researcher suggests market research to identify preferred flavors and develop new variants like corn, balado, barbeque, and chocolate. Product trials with consumer feedback and strong brand identity are also recommended. The three chip MSMEs in Perlanaan Village face various challenges across political, economic, social, technological, environmental, and legal factors. PESTEL analysis helps understand these challenges and highlights the need for innovation, supplier diversification, and effective marketing for business sustainability. Integrating creative economy models and Maqasid Sharia principles supports both economic growth and broader social and ethical welfare.

Analyzing PESTEL factors reveals how they influence the implementation of Maqasid Sharia objectives. The research on Wanna, 4 Puteri, and Nazwa chip MSMEs shows how Maqasid Sharia principles are applied to achieve positive business impacts:

**Table 4.** PESTEL Supporting the 5 Elements of Maqasid Sharia in MSMEs

Elements	Business Name	Implementation Analysis	PASTEL
Protection of Religion (Hifz ad-Din)	Keripik Wanna	The business created employment for three people, allowing them to support their families in a halal way. It supports individuals in practicing their religion in peace without excessive economic pressure.	<ul style="list-style-type: none"> <li>• Economic</li> <li>• Social</li> </ul>
	Keripik 4 Puteri	By running this business by family members only, they can more freely manage their time to worship and fulfill their religious obligations without being disturbed by busy work schedules.	
	Keripik Nazwa	Employing 5-6 people, the business helps more individuals to earn a halal income and contributes to the well-being of the wider community, enabling them to better fulfill their religious obligations.	
Protection of Life (Hifz an-Nafs)	Keripik Wanna	This increase in production and business profits allows the owner to provide a safe and comfortable working environment for his workers, as well as ensure the availability of quality raw materials.	<ul style="list-style-type: none"> <li>• Economic</li> <li>• Social</li> </ul>
	Keripik 4 Puteri	With stable production on a daily basis, this venture guarantees economic stability for the family members involved, meaning they can ensure their own health and well-being without worrying about daily income.	
	Keripik Nazwa	It clearly increases production and expands markets, which means more people gain access to employment and stable incomes, contributing to their health and well-being.	
Protection of the Intellect (Hifz al-'Aql)	Keripik Wanna	The business development and training provided to workers enables them to develop new skills and improve their knowledge in production and business management.	<ul style="list-style-type: none"> <li>• Economic</li> <li>• Social</li> <li>• Hukum</li> <li>• Technology</li> </ul>
	Keripik 4 Puteri	Although run by family members, the stability in raw materials and production helped them to focus on	

		product innovation and improve their business management skills.	
	Keripik Nazwa	By selecting better raw materials and producing different types of chips, the business encourages creativity and innovation in production, which directly enhances the intellectual capabilities of workers and business owners.	
Protection of Descent (Hifz an-Nasl)	Keripik Wanna	Providing employment and increasing business income helps workers' families to live more prosperously and supports their children's education and well-being.	<ul style="list-style-type: none"> <li>• Ekonomi</li> <li>• Social</li> <li>• Teknologi</li> </ul>
	Keripik 4 Puteri	This family business supports the involvement of the younger generation in the family business, teaching them valuable skills that will be useful for their future.	
	Keripik Nazwa	By expanding the market and accepting orders for gift parcels and souvenirs, the business not only increases income but also promotes local cultural values and traditions to future generations.	
Asset Protection (Hifz al-Mal)	Keripik Wanna	Increased business profits and better availability of raw materials indicate good financial management, which protects business assets and resources.	<ul style="list-style-type: none"> <li>• Ekonomi</li> <li>• Hukum</li> <li>• Social</li> </ul>
	Keripik 4 Puteri	Stable production and increased availability of raw materials ensured that the business could run efficiently and manage resources well, even though there was no additional labor.	
	Keripik Nazwa	Increased production and product diversification demonstrate effective management of resources and capital, which protects wealth and ensures sustainable growth.	

The PESTEL model's development for MSMEs in Perlanaan Village is integral to implementing Maqasid Shariah. Each PESTEL factor—Political, Economic, Social, Technological, Environmental, and Legal—affects MSME operations, fostering economic growth, social stability, innovation, and adherence to Islamic principles. This alignment supports community well-being and business sustainability.

1. Keripik Wanna,

The Wanna Chips business has seen a 10%-20% profit increase per production, with customer growth including local and regional shops. Raw material availability has risen, supporting production up to five times a week, and the workforce has expanded to three people.

2. Keripik 4 Puteri,

The 4 Puteri Chips business has experienced a 10% production increase due to stable raw material availability, allowing daily production. However, the business remains small, with no increase in workforce, as it is managed solely by family members.

3. Keripik Nazwa,

The Nazwa Chips has grown rapidly, increasing production by 30% and employing 5-6 people. With reliable raw material supply, it produces a diverse range of chips and handles orders for gift parcels and souvenirs.

The creative economy model has significantly enhanced MSMEs' income, job creation, and innovation. It leverages local potential and unique products to broaden market reach and improve competitiveness, supporting MSMEs' growth and community economic strength.

## **DISCUSSION**

### **Creative Economy-Based Chips MSME Development Model**

MSME (Micro, Small, and Medium Enterprises) development is a process or effort made to improve the capacity and performance of MSMEs in various aspects such as production, management, marketing, and finance (Harahap dkk, 2023). The main objective of this development is to improve the competitiveness, efficiency, and productivity of MSMEs so that they can grow and contribute more significantly to the economy (Sumangelipu dkk., 2023).

MSME development through the creative economy is the process of integrating creativity, innovation, and technology in MSME business operations and strategies to improve competitiveness, productivity, and growth (Fitriani dkk, 2023). The creative economy encompasses a wide range of sectors that rely on creativity and intellectual property, such as art, design, media, and information technology, which can add significant value to MSME products and services (Muhammad Syahbudi, 2021:75). MSME development is closely related to the creative economy model because it provides benefits for business actors. The benefits obtained by business actors are higher competitiveness, increased added value, broader market access, and sustainable growth (Salman Nasution & Silalahi, 2019).

In general, the challenge faced by chip MSMEs in Perlanaan Village is not having enough courage to start innovating their products due to limited market access. To overcome this, researchers provided suggestions to each MSME that included flavor, marketing, and packaging innovations. After providing suggestions, researchers continued with coaching on flavor innovations to be produced, packaging using more attractive materials and providing product identity (label) that researchers have made, and marketing products using social media.

With this approach, chip MSMEs in Perlanaan Village not only overcome raw material limitations but also improve product quality, expand their markets and strengthen their brand identity. This creative economy-based approach is in line with the principle of *maslahah*, as it improves the economic, social, and environmental welfare of the local community. This is in line with research conducted by Sumangelipu dkk (2023) which shows that the development of creative economy-based MSMEs helps MSME actors to increase their productivity, marketing, and income, encouraging the emergence of new MSME actors so that new jobs are opened for those who are not yet working.

Based on the results of research conducted on three MSME business actors in Perlanaan Village, Simalungun Regency, namely Keripik Wanna, Keripik Nazwa, and Keripik 4 Puteri, several important findings were obtained through data collection methods. Data were collected through direct observation of the production sites and operational processes of the MSMEs, in-depth interviews with business owners (Ms. Dini, Ms. Nur, and Ms. Endang), and supporting documents such as financial records and production reports. This research identifies the business conditions, constraints, and strategies implemented by each MSME, as well as analyzes the external factors affecting their operations using the PESTEL approach (Political, Economic, Social, Technological, Environmental, Legal) which is based on the 5 elements of maqashid sharia.

### **PESTEL Analysis of MSMEs in Perlanaan Village**

PESTEL (Political, Economic, Social, Technological, Environmental, and Legal) analysis is a very useful tool for understanding and evaluating external factors that may affect a business or project.

According to Investopedia (2019) in (Paramadita dkk., 2020) explained that the main benefit of PESTEL analysis is that it helps identify opportunities that businesses can capitalize on for growth and expansion. Understanding the external factors that affect the business, companies can design strategies that are more effective and responsive to changes in the environment. The data collected from a PESTEL analysis provides deep insight into the business environment, assisting management in making better, evidence-based decisions. PESTEL analysis provides a holistic view of the various external factors affecting the business, enabling the company to understand market dynamics and broader conditions. This analysis helps in identifying external risks that may affect the business, identifying and capitalizing on opportunities and managing threats more effectively. PESTEL analysis provides a structured framework for strategic discussions, aiding in better communication (Ade Putra Halomoan Siregar, 2020).

### **Keripik Wanna**

Keripik Wanna managed by Mrs. Dini shows unique characteristics in her business approach. In the PESTEL analysis, political factors show support from the government in the form of production equipment. Economic factors show a small initial capital but significant profits, between 250,000 to 400,000 rupiah per production. Socially, word of mouth and a loyal customer base are the mainstays. In terms of technology, the use of social media for promotion and the innovation of new flavors has helped to increase product appeal. Environmentally, the use of production waste as animal feed reflects good environmental awareness. On the legal front, Keripik Wanna ensures that all products comply with health and safety regulations.

### **Keripik Nazwa**

Nazwa Chips, managed by Ms. Nur, has a larger scale of production and higher initial capital than Wanna Chips. In terms of politics, this business has not received direct assistance from the government. Economic factors show a sizable profit per production, between 400,000 to 600,000 rupiah. Socially, word-of-mouth promotion by families helps

expand market share. In technology, the use of social media and innovation of new flavors such as corn cassava chips and chocolate banana helped increase sales. Environmentally, the use of production waste as animal feed was demonstrated, while legally, the business ensured compliance with health and safety regulations.

#### **Keripik 4 Puteri**

Keripik 4 Puteri, managed by Ms. Endang, focuses on the production of pious banana chips. Politically, the business has not received support from the government. Economic factors indicate low start-up capital but with significant profits, between 350,000 to 450,000 rupiah per production. Socially, word-of-mouth promotion by satisfied consumers is the main strategy. In terms of technology, the use of social media for promotion and attractive product packaging helped increase sales. Environmentally, there is no significant production waste. From a legal perspective, the business ensures that all products comply with health and safety regulations.

#### **Implementation of Maqashid Syariah in MSMEs in Perlanaan Village**

In the context of creative economy-based MSME development, the application of maqashid sharia can provide a strong ethical and moral foundation. For example, the protection of life (hifdz an-nafs) can be applied in ensuring safe and healthy working conditions for MSME workers. The protection of the mind (hifdz al-aql) can be realized through training and continuing education for MSME actors to increase creativity and innovation. Protection of property (hifdz al-mal) can be achieved through good and fair financial management, as well as ensuring that business profits are distributed equitably (Masruroh & Suprianik, 2023) as mentioned in Q.S al-Maidah verse 32 :

مِنْ أَجْلِ ذَلِكَ كَتَبْنَا عَلَى بَنِي إِسْرَائِيلَ أَنَّهُ مَنْ قَتَلَ نَفْسًا بِغَيْرِ نَفْسٍ أَوْ فَسَادٍ فِي الْأَرْضِ فَكَأَنَّمَا قَتَلَ النَّاسَ جَمِيعًا وَمَنْ أَحْيَاهَا فَكَأَنَّمَا أَحْيَا النَّاسَ جَمِيعًا وَلَقَدْ جَاءَتْهُمْ رُسُلُنَا بِالْبَيِّنَاتِ ثُمَّ إِنَّ كَثِيرًا مِّنْهُمْ بَعْدَ ذَلِكَ فِي الْأَرْضِ لَمُسْرِفُونَ

Meaning *“Therefore We ordained for the Children of Israel that whoever kills a human being, not on account of killing another or causing mischief on earth, it shall be as if he had killed all human beings. And whoever preserves the life of one man, it is as if he had preserved the life of all men. And indeed, Our messengers had come to them with clear proofs, then many of them afterward went beyond the pale in their corruption of the earth.”*

This verse emphasizes the importance of preserving human life and prohibits killing except in the context of self-defense or punishment for a serious crime. The verse also emphasizes that safeguarding one's life is of equal value to safeguarding the life of all humanity. This is in accordance with the principles of Maqashid Syariah, especially hifz al-nafs (protection of the soul) and hifz al-din (protection of religion). The verse also reminds that people must respect and obey the teachings that have been delivered by the messengers as clear evidence from Allah SWT (Masruroh & Suprianik, 2023).

In the research conducted by (Hendra dkk., 2022) titled *“Creative Economic Development Strategy Of Riau Province Community In As-Syatibi Shariah Maqasid Pestsfective”* he stated *“Considering the presence of Muslim individuals in the creative*

*sector, incorporating the maqashid Shariah concept becomes pertinent. It's advantageous to integrate this concept into the development of creative industries in Riau province, given its alignment with Islamic teachings and the cultural influence of Islam on the region's populace" which explains about creative industry players who are Muslims being a consideration for the use of the maqashid sharia concept. It is certainly an advantage if maqashid sharia is a consideration for the development of the creative industry because it is not difficult to recognize maqashid values which are basically sourced from Islamic teachings and Islam itself influences the culture of society (Linda dkk., 2022). This is in line with this research because all MSME players in Perlanaan Village are Muslims.*

The implementation of maqashid sharia in chip MSMEs in Perlanaan Village, Simalungun, means integrating sharia values in every aspect of business management. This includes how raw materials are obtained and produced, how products are marketed, and how the welfare of workers and communities is taken care of. Thus, the development of MSMEs not only pursues economic profit, but also contributes to broader social and ethical welfare in accordance with the objectives of maqashid sharia (safirinda imani, 2019).

The analysis of maqashid sharia in the development of creative economy-based MSMEs in 3 MSMEs was concluded:

**Protection of Religion (Hifz ad-Din)**

All three MSMEs demonstrate a commitment to creating jobs that allow their workers to practise their religious obligations in peace. Keripik Wanna with three workers, Keripik 4 Puteri run by family members, and Keripik Nazwa with 5-6 workers all contribute to the well-being of the wider community and support the quiet practice of religion.

**Protection of Life (Hifz an-Nafs)**

Third, MSMEs ensure a safe and comfortable working environment for their workers. Increased production and business profits help to provide economic stability that contributes to the health and well-being of workers.

**Protection of the Intellect (Hifz al-'Aql)**

Innovations in products and production processes across the three MSMEs demonstrate a commitment to skills and knowledge development. The use of quality raw materials, the development of new flavors, and the use of social media for promotion all contribute to improving the intellectual capabilities of workers and business owners.

**Protection of Descent (Hifz an-Nasl)**

Third, MSMEs support the welfare of workers' families by providing stable employment and income. The education and welfare of workers' children is also supported through increased business income. Family businesses like Keripik 4 Puteri teach valuable skills to the younger generation, supporting the sustainability of family businesses.

**Asset Protection (Hifz al-Mal)**

Good financial management in all three MSMEs indicates effective protection of assets and resources. Increased production and product diversification help in ensuring sustainable growth and protecting business wealth. Based on the PESTEL analysis and the implementation of Maqashid Syariah in the three MSMEs in Perlanaan Village, it can be

concluded that the use of the PESTEL model helps in identifying external factors that affect business operations and development. In addition, the implementation of Maqashid Syariah principles shows that the businesses are not only focused on economic profit but also on broader social and ethical welfare.

With the right strategy and adequate support, these MSMEs can continue to thrive and contribute to the overall well-being of the community. An approach oriented towards innovation, diversification, and compliance with regulations and Islamic values can help these MSMEs achieve sustainable growth and positively impact society.

#### **D. CONCLUSION**

This research shows that the application of maqashid sharia principles in the development of chip MSMEs in Perlanaan Village, Simalungun, can support sustainability and improve the quality of life of the community. The maqashid sharia principles, such as the protection of religion, soul, mind and property, have proven effective in creating a fair and prosperous business environment. Continuous training and education on Islamic values and business management is essential for MSME actors. In addition, worker protection, increased innovation, and good financial management are key to success. The PESTEL analysis confirms that political, economic, social, technological, environmental and legal factors influence the development of chip MSMEs. With the synergy between maqashid sharia principles and PESTEL analysis, creative economy-based chip MSMEs can have a positive impact on community welfare and environmental sustainability. To maximize the potential of chip MSMEs, it is recommended that the government and related institutions provide sustainable training and education programs as well as financial support in accordance with sharia principles. Innovation in products and digital marketing should also be encouraged to improve competitiveness and market reach. In addition, environmental awareness should be improved with environmentally friendly production practices. MSME players also need to build collaborations with various parties to open up new opportunities and strengthen their position in the market. Supportive regulations, including simplification of licensing and protection of intellectual property rights, are essential to create a conducive business climate. With these measures, chip MSMEs in Perlanaan Village can develop sustainably and contribute significantly to the local economy.

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