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Research paper

Analysis of Muslim Fashion business models through customer development approach (Case studies of two muslim fashion business models Kamila Fashion and Amarante Hijab in Bogor)

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ABSTRACT

The study aims to describe the formation process of two new fashion business, namely Kamila Fashion and Amarante Hijab. The approach used was customer development approach, which consisting two main stages: testing the problems and testing the solutions. Interview was used as the main data collection method. The number of respondents were 30 for each case. The results showed that the hypothesis of customer segments for both Kamila Fashion and Amarante Hijab were proven. For Amarante Hijab, the segment was re-grouped into three sub-segments. The value propositions of Kamila Fashion were also accepted by its customers including free design, design consultation, up-to-date, customized, premium, simple, and elegant. For Amarante Hijab, the designed value proposition, which consisting of good quality fabric from cotton and satin, simple design, up-to-date, affordable and interesting packaging, were also accepted by its customers. The study also described the implications for other elements of both business models including revenue streams and cost structures.

1. Introduction

The 2015 Indonesian Fashion Entrepreneurs and Designers Association (APPMI) states that Indonesian Muslim fashion has been able to penetrate the ASEAN market. It is estimated that by 2020 it will be able to penetrate the Asian market and by 2025 it will be able to penetrate the world market. According to the Director General of Small and Medium Industries (IKM) of the Ministry of Industry, Euis Saidah stated, that there are 20 million Indonesians who use the hijab. This is in line with the development of Muslim fashion styles and market tastes among Muslim communities, especially women.

The obligation to wear hijab for every Muslim woman greatly influences the development of the style of Muslim women in Indonesia. This is made clear by the word of Allah in the Qur'an: "O Prophet, tell your wives and your daughters and the women of the believers to bring down over themselves (part) of their outer garments. That is more suitable that they will be known and not be abused. And ever is Allah Forgiving and Merciful" (QS: Al-Ahzab: 59). Strengthening the word of Allah above causes the need for headscarves, one of the attributes of the head covering to complete the hijab, is increasing.

In general, the fashion industry is currently able to contribute 50 percent of state revenue in the fashion sector. Diajeng Lestari, as CEO of HijUp.com (2015), stated that the birth of the Muslim fashion trend was due to Indonesia being one of the countries with the largest Muslim population in the world, so the need for Muslim clothing was very high. The freedom to wear the hijab in various forms, motives, and ways is the most considered influential for the development of the style of Muslim women who are interested in wearing the hijab, whether in the family environment, school environment, work environment or social environment. So it can be said that there are indeed many Muslim fashion enthusiasts and have a large market potential.

The rapid development of Muslim fashion in Indonesia can also be seen from the development of the fashion

industry through e-commerce. One of them is PT. HijUp.com. The change in Hijup.com's turnover increase, which initially was only around 5 million Rupiah, is now able to achieve a turnover of 2 billion monthly.

The increase of social media users and digital transaction models affect the mindset of Indonesian people in consuming something that is needed. The development of internet technology, triggered the birth of a digital-based startup business, or better known as an online shop. Online shopping habits are already familiar among the people, because in addition to facilitate transactions, online shop businesses also provide opportunities for many people to have their own business independently with promising prospects.

Meanwhile, Bank Indonesia (2017) stated that online shopping activities carried out by the Indonesian people reached Rp. 75 trillion in 2016. If divided by the average internet users who shop online, it means that each person spends Rp. 3 million per year. Utilization of the digital revolution in the economic activities of society can drive economic growth to reach seven percent or far above the current national economic growth of only 0.01 percent. (Source: <http://www.cnnindonesia.com>).

According to research initiated by the Indonesian E-commerce Association (idEA), Google Indonesia, and TNS (Taylor Nelson Sofres), of the many products sold in online shops, fashion products continue to dominate the online market as the products most frequently sought by consumers and online business interests. This is because fashion is a highly developed industrial sector in Indonesia as fashion products are one of the primary needs that must be met for modern society as it is today. (Source: <http://digitalentrepreneur.id>). Based on the potential and opportunities above Amarante products appear to take part of business opportunities that are growing and needed by the market.

Kamila fashion products and Amarante hijab products are products that focus on the needs of fashion and headscarves for Muslim women in Indonesia by offering value propositions that are carried by both businesses. Consumer needs for simple and up to date fashion and hijab products are still very high, moreover these products can offer prices that are quite competitive with good quality.

A business will not run well if it is not prepared with a proper business plan for the two business models. Therefore we need a business model that suits the character of the businesses and also the needs of their respective consumers. To find the right business model, it certainly depends on the accuracy in measuring and analyzing aspects of the business. The business model used by companies must be able to generate money or value in the business environment in which the company operates (Wheelan, 2008). Therefore, methodology and instrumentation are needed to explore whether the market of the product that will be created really exists and has potential along with whether the value proposition offered from each business is in accordance with the needs or desires of its consumer segments, so that business activities can be ensured that what was done was really appropriate and accurate.

Previous research references related to customer segment research and value propositions through the business model approach include: first, Business Plan for Muslim Clothing Brand House of Zahra with Business Model Canvas, by Romita Sari (2016). The study resulted in a customer segment for Muslim women using large-sized clothing aged 18-50 years, pregnant women, and career women. Meanwhile, their value proposition is a large product but still fashionable, feminine and soft, private shopping, and bigSize starting from xl-xxxxxl, and can be custom or according to order. Second, Apparel Product Business Plan "Nuna Fasyaa" with Business Model Canvas by Nur Muflihatun Azizah (2016) has value propositions that are up to date design, good quality materials, gift giving, unique product packaging. Meanwhile, their customer segments are women who use the hijab.

2. Literature Review

2.1 Theoretical Framework

A business model describes how a company or organization creates, provides and captures economic, social or other forms of values. Therefore the term business model is used for a broad scope in formal and informal contexts to indicate the core aspects of a business including the aims and objectives of the business, what products are offered, strategy, infrastructure, organizational structure, trading practices, and policies and operational process.

There are several types of business models that are applied by experts, one of them is a canvas business model. According to Osterwalder and Pigneur (2017), the business model canvas is a method that serves to better explain in detail all aspects of the business formulated by the originators into a concept of business models that are right on target according to the needs and desires of consumers.

The business model of this canvas is divided into nine main components or elements that function to be able to see the big picture of the business to be carried out, but still can be understood in full and in detail so that we can find out about what the key elements are associated with our business.

The nine elements of the Canvas Business Model proposed by Alexander Osterwalder (2017) are summarized on one sheet of canvas, containing a map of nine elements (nine building blocks). The following is an explanation of the nine building blocks specified, namely Customer Segments, Value propositions, Customer Relationships, Channels, Cost Structure, Key Resources, Key Activities, Key Partners, and Revenue Streams.

Customer Development Models is the approach used in this study. There are four stages in determining the customer development model including Customer Discovery and Customer Validation which are stages in the Customer Development process. While Customer Creation and Company Building are stages in Execution.

3. Methodology

3.1 Research Method

The type of method used in this research is exploratory research with a qualitative approach. This explorative research has a flexible, open character that will be used to explore detailed information of customer needs and problems in a product. According to McMillan and Schumacher (2015), a qualitative approach is an approach that is also called an investigative approach because researchers usually collect data by face to face and interact with people at the research site.

Data analysis uses qualitative research methods with action research methods as steps in the form of a spiral consisting of, planning, action, and evaluating the results of actions. This stage is carried out systematically and repeatedly to reach a certain level. According to Madya (2016), this action research was carried out at the customer search stage. Data collection uses interview techniques, to related parties namely the owner of the Kamila product and the owner of the Amarante product related to the company profile and an overview of the business model that has been applied. Meanwhile, for the development of target consumers in both products, in-depth interviews were conducted with respondents who were assumed to be the right target consumers for the segmentation of Kamila fashion products and Amarante hijab products in the city and district of Bogor.

The distribution of respondents will be taken from the City and Districts of Bogor. The distribution of respondents from the region was chosen because it was the closest area to the homebase as well as Kamila and Amarante Boutique. The data distribution of respondents Kamila products and Amarante products are as follows:

Tabel 1 Distribution of Respondents

Types of Respondents	Total number of respondents
Owner Amarantee Fashion Muslim teenage girls aged 15 to 22 years Muslim Housewives aged 20 to 39 years Muslim women workers aged 23 to 30 years	30 respondents
Owner Kamila Hijab Muslim womens aged 25-50 years	30 respondents

BMC determination of Kamila fashion products and Amarante hijab, test problems, BMC revision, test solutions, verification BMC Kamila fashion products and Amarante hijab.

4. Product Overview

According to The American Heritage Dictionary of English Language, (2016), fashion is a style of dress in a culture that is associated with diverse individual characteristics and can change according to the times. Fashion can also be interpreted as a variety of individual or group identities in clothing that are a trend in society and are dynamic, because they will always change from time to time and will produce new variations in line with the times. While Hijab can be interpreted as an entity that becomes a barrier between two other entities (At-Taufiq 'ala Muhimmat At-Ta'if, 1/360). The following is a description of Kamila fashion products and Hijab Amarante products:

Kamila Fashion Products

Kamila Fashion is a brand of fashion products that have just been built with the theme of Ethnic, Glamorous, and Simple. The design is prioritized for looking good and being good. The mission made in this business is to make Indonesian Muslim women beautiful (looking good) and nice (being good) through fashion. Raise local potentials and traditions into more attractive products and make fashion products more sustainable.

The production process of Kamila hijab products consists of several stages, namely: (1) Establishing a design or model based on Webb requests as partnerships or customer requests. The design is usually adjusted to the character of our own hijab product. Besides that, in determining the design, segmentation characteristics based on age and usage are also needed. (2) Establish material or fabric that matches the model to be produced. (3) Stages of production by sewing. (4) Quality control is done 2 times when the stitches are finished and packaging. (5) Distribution through expedition services to several webb-store warehouses for products intended for webb-stores, while custom orders are directly distributed to consumers.

The concept of marketing Kamila fashion products is done in two ways, online by collaborating as a fashion product and hijab tenant at selected webb-stores such as Hijup.com, Hijabstory Indonesia Bogor, Malang and Solo branches along with Hijab dept .com. While JD.ID only joined about 6 months ago. The marketing model through the offline channel is done through the physical form of the Boutique located in the city of Bogor.

The means for consumers to give advice or foster relationships with consumers is done by providing some special programs related to design consultations that are needed, providing a catalog of various models, having an empowerment program for internship

students from the Fashion Vocational school in Bogor district, as a form of social care to the community. Information on promos and flash sales which are often held routinely twice a year is usually done at the beginning of the year and end of the year.

The distribution process is carried out in two ways, firstly distribution to the webb-store is carried out by distributing directly from the Kamila party to each webb-store in accordance with the provisions of the number of products agreed upon each month. While offline distribution usually there are two possibilities, namely customers come drop their own fabric to the boutique and take it themselves after the goods are finished or the customer can use the services of GoSend to pick up and deliver the goods with the specified size and model. The second option is for Kamila to send a designated employee to come to the customer with a purchase amount of more than 10 sets. Usually it is done for consumers who need costumes for certain occasions.

Based on the design of the business model through the canvas business model, Kamila's fashion products have a design as described in the following Business Model Canvas:

Tabel. 2 Business Model Canvas of Kamila Fashion

Key Partners	Key Activities	Value propositions	Customer Relationships	Customer Segments
<ul style="list-style-type: none"> - Maklon - Webb-store: Hijup.com, JD.ID, Colour Hijabstry Indonesia, Hijabdept, pop up store, Fotografer & Models 	<ul style="list-style-type: none"> - Design Activity - Production Activity - Quality control - Pacaging - Promotion and marketing - Distributions 	<ul style="list-style-type: none"> -Ethnic,Simple and elegant - Custom Premium - Free design - Provide sewing and ready to stock products - Free consultation costumes 	<ul style="list-style-type: none"> - Free desain - Fashion models catalog - Prices for special evants - Shuttle for special products - Free consultation costumes 	<ul style="list-style-type: none"> Muslim Women of aged 25-55 years
	<p>Key Resources</p> <ul style="list-style-type: none"> -Human resources (tailors employees, social media & customer Service, warehouse officer) - Fasilities: Boutique, Smartphone, notebook dll - Financial: Start-up capital Natural resources raw materials 		<p>Channels</p> <ul style="list-style-type: none"> - Marketing through social media, following the hijab fashion bazaar, - Personal Selling, - Webbstore and pop Up store 	
<p>Cost Structure</p> <ul style="list-style-type: none"> - Fixcost: Salaries of employees, rent boutique, depreciation of assets,tehe webstore consigment, services webstore. - Variable Cost: raw material costs, productions, marketing and promotion, operational, fotografer, models, 		<p>Revenue Streams</p> <ul style="list-style-type: none"> - Asset sale: Product sales through boutique web stores and fabric or material. 		

Source: Kamila Hijab Document (2018)

Value Proposition Analysis and Customer Segment for Kamila Fashion products

Kamila Fashion is a brand of fashion products that have just been built with the theme of Ethnic, Glamorous, and Simple. The design is prioritized for looking good and being good. The mission made in this business is to make Indonesian Muslim women beautiful (looking good) and nice (being good) through fashion. Raise local potentials and traditions into more attractive products and make fashion products more sustainable.

Custom service for uniform products both ordered by offices or organizations for certain events. Service like this usually refers to the number and type of needs. Usually the standard set for meeting custom or office or organization or group needs is a minimum of 20 set orders. A minimum limit is applied without affecting the selling price or the price of the service if the order is only a service. Meanwhile, custom orders that are more than the minimum limit or above 20 sets will get a discount of 5-10 percent.

The quality of the fabric or material used is in accordance with the agreed price. Premium quality is usually used for ready-made products that are ready to be distributed on Webb-stores. Products distributed on Webb-stores usually have their own standards that are adjusted by each Webb-store. Especially for stock Webb-store products, usually the goods sent are carried out with another quality control and packaged according to the packaging provided by each Webb-store. On the other hand stock products prepared at the Kamila warehouse or boutique have also followed the boutique standards where the quality of the stitches and materials have been checked by the quality control team. The products that are rejected are sorted and separated. Rejected products are usually reviewed for the extent of damage. If it can still be improved then it will be repaired, but if it's not the case, those item will be sold on clearance for up to 50%.

Free design services as needed for special consumers. Usually it's free design for ordering party or family clothes.

Provides sewing services for consumers who want to sew only by bringing their own design or specially designed by Kamila team. For consumers who do not have materials, stock materials are also available with a wide selection of types of materials ranging from plain and motif textile materials, weaving, striated, batik and canvas. This is to facilitate consumers in determining the choice and variety of costumes.

If the above alludes to many services that are directly related to sales transactions, services that are indirectly affecting the transaction are also provided, namely free costume consultation. For individual or group consumers who will hold an event or want to consult about costumes that must be worn and their benefits. All are carried out openly whether consultations are carried out in boutiques or places that have been determined (in the event).

The customer segment built for this product is Muslim women in the age range of 25 to 50 years. A more detailed age classification in this case is not needed because if observed based on the price offered and the style that is designed by carrying a number of ethnic, elegant and simple themes all the middle and upper classes over economically has a high level of interest and purchasing power. Market taste for Kamila Fashion products sometimes feels biased because the models and designs that can be used for all ages, but if based on demand, ages 25 to 50 have the highest number.

Financial analysis of Kamila Fashion products

a) Revenue Streams

This business income is generated from the sale of Kamila Fashion products for which payments can be made using transfer services as well as M-Banking and cash. The estimated income in a one-year period, i.e.:

Tabel 3 Revenue Streams

No.	Outlet	Stock Quantity	Unit Price (Rp)	Total sales (Rp) per month	Total sales (Rp) Per year
1.	Hijup.com	24 set	400.000	9.600.000	231.840.000
		24 shirt or skirt	280.000	6.720.000	
		24 hijab		3.000.000	
			125.000	19.320.000	
2.	Hijabdept	24 set	350.000	8.400.000	181.440.000
		24 shirt or skirt	280.000	6.720.000	
				15.120.000	
3.	Colour Hijabstory Bogor malang, klaten	24 set	350.000	8.400.000	172.800.000
		24 shirt or skirt	250.000	6.000.000	
				14.400.000	
4.	Stock Butik Sewing services	50 set	300.000	15.000.000	432.000.000
		250 shirt or skirt	85.000	21.000.000	
				36.000.000	
	Stock needed per month			84.840.000	1.016.000.000

Source: Kamila Fashion (2018)

b) Cost Structure

Production Plan: 500pcs/production as for the assumptions the costs incurred include:

Tabel 4 Asset purchase costs

No	Asset	Qty	Unit Price	Total Price	Usage length	Depreciation per year
1.	Smartphone	1 unit	1.500.000	1.500.000	5 year	300.000

2.	Notebook	1 unit	3.500.000	3.500.000	5 year	580.000
3.	Boutique	1 unit	75.000.000	75.000.000	1 year	6.250.000
			Total	80.000.000		7.130.000

Source: Kamila Fashion (2018)

Tabel 5 Fixed Cost

No	Type of expense	Qty	Cost/month	Total cost/year
1.	Salaries of permanent employees Admin, customer service, warehouse officer	3 person	1.500.000 @4.500.000	54.000.000
2.	Asset depreciation			7.130.000
3.	Consignment 40%	19.320.000	7.728.000	92.736.000
4.	Consignment 35%	29.520.000	10.332.000	123.984.000
				275.850.000

Source: Kamila Fashion (2018)

Tabel 6 Variable Cost

Material cost				
1.	Fabric 122 set	3/30.000	10.980.000	131.760.000
	Fabric skirt./shirt 146 pcs	2/30.000	8.760.000	105.120.000
2.	Hang tag label	1 roll	150.000	1.800.000
3.	Plastic packaging	300 pcs	300.000	3.600.000
4.	Sewage costs set	122	7.320.000	87.840.000
	Sewage costs skirt/shirt	146/55.000	8.030.000	96.360.000
	Sewage costs Hijab	24/30.000	720.000	8.640.000
5.	Models dan fotografi		1.000.000	12.000.000
Operational Cost				
6.	Transportation	5/125.000	600.000	7.200.000
7.	PDAM, Electricity package pulse operations	ekspedition	1.800.000	21.600.000
	Total			475.920.000

Source: Kamila Fashion (2018)

Tabel 7 Operational and production Costs

No.	Type of Cost	Total
1.	Fixed Cost	275.850.000
2.	Variable Cost	475.920.000
	Total	751.770.000

Source: Kamila Fashion (2018)

Amarante Hijab Products

Amarante is a hijab brand today that has a simple and up to date design in accordance with the times, but still does not eliminate the Islamic value of the hijab itself. This product was born because of the high public interest in hijab fashion at this time, especially among teenagers because the availability of hijab related to the market is very expensive. Amarante is here to answer consumer demand for hijab products at prices that have been adjusted to the amarante hijab market segment. The name Amarante brand comes from the French language which means flower, where flowers are something that is synonymous to a woman. In addition, the name Amarante was also chosen based on the identification of the availability of hijab brand names in the market, where there is no hijab product with the Amarante brand name.

The production process is divided into several stages, namely: the stage of ensuring the availability of raw materials. The raw material used in the production process is fabric. Several types of fabrics that have certain characteristics that are used in the production process of the hijab Amarante, namely: Satin Armani, Maxmara and Satin Velvet. The next stage is the selection of colors and themes, Amarante's hijab color selection includes pastel colors, and neutral colors such as black, white, navy blue, maroon and gray. Whereas in the selection of motifs, the hijab Amarante adapts to themes that have been planned and determined such as floral, abstract, and plain motifs. The next step is cutting the material and sewing process as well as installing brand ribbons. Fabric cutting is done based on the size of the hijab to be produced, which is equal to (1.15x1.15) meters and in the shape of a rectangle.

The quality control and packaging stage is carried out after it is finished producing. The hijab product must be ensured that it really has the quality in accordance with the established standards, including the suitability of the size of the hijab, the neatness of the

seams, and the neatness in installing brand ribbons. While Amarante hijab products will be packaged using a transparent rectangular box with brand stickers on the box cover.

The marketing concept of Hijab Amarante is done online by utilizing Instagram (social media). Marketing of Amarante products through Instagram is done by uploading photos of the product along with prices and product specifications so that it can be used by consumers as an online catalog that can provide specific information about Amarante hijab products. In addition, special e-mails are also provided that serve as a media services for partners and consumers.

The means of Amarante hijab consumers to place orders and ask questions about further products is through online chat applications such as WhatsApp and Line. Ordering Amarante hijab products can be done simply by chatting to one of Amarante's contacts either via WhatsApp or Line at Amarante online hour, from Monday to Friday at 08.00-17.00 WIB. The order format that must be filled by consumers when ordering is as follows:

The distribution of Amarante products is in collaboration with shipping company JNE and also works with the GoJek application through the GoSend facility to deliver products from the same location as the Amarante homebase. The cost of shipping the product is borne entirely by the consumer, which is paid to Amarante together with the payment for the purchase of the product. Based on the business model design through the Business Model Canvas, the hijab Amarante has a layout as described in the following BMC:

Tabel 8 Business Model Canvas of Amarante Hijab

Key Partners - Supplier material - QC, - Sewing- - Distribution - Fotografer	Key Activities - Production - Quality Control - Marketing	Value propositions - Simple and Up to date - Quality at affordable prices attractive - Packaging	Customer Relationships - Give advice or criticism and advice promotion - Ccustomer service.	Customer segments - Muslim teenage girl - Housewife - Muslim working woman
	Key Resources - SDM: administrative staff, media sosial & customer Service, warehouse officer - Fasility: Smartphone, notebook) Financial		Channels - Marketing through social media, following the hijab fashion bazaar, Personal Selling,	
Cost Structure - Fixcost: Salaries of employees, rent boutique, depreciation of assets, the webstore consignment, services webstore. - Variable Cost: raw material costs, productions, marketing and promotion, operational, fotografer, models, dll		Revenue Streams Product sales through boutique web stores and fabric or material.		

Source: Amarante Hijab (2018)

Value Proposition Analysis and Customer Segment for Kamila Fashion products

Value propositions offered in Amarante products are related to indicators:

Based on the quality of the products which include types of materials such as Armani satin, Maxmara and Velvet which have soft and drape characteristics, 92.2% of respondents agreed on the type of material offered. The reason is that this type of material is easy to apply, easy to set up, easy to pair with a dress and has a soft color variant. Soft and drape material texture with shades of glowing colors can add elegance and a bit of glamor. The disadvantages of this material are the thickness and density of the fiber in the material. For people who are not accustomed to wearing a veil with thick material will feel uncomfortable so that the rest of the respondents by 7.8% said it does not match the type of material offered.

The design of the hijab is a rectangle with a size (1.15x1.15) meters with pastel and neutral colors, moreover plain colors and simple patterns with a variety of themes can also be an option for consumers who like the ethnic model. To get a strong and different impression with other hijab, the hem of the hijab is sewn with twin needle hems.

The price of Amarante products offered in hijab products is Rp. 65,000/pcs. 88.6% of respondents said they agree with the price offered in accordance with product specifications. While 11.4% of respondents stated that they were not interested in the price given it was due to lack of purchase (the average ability to buy a hijab was a maximum range of Rp. 40,000/pcs) and no interest in the specifications

of the products offered.

The customer segment of Amarante Hijab products is divided into three groups: Muslim young women and housewives, and Muslim working women. Although the customer segment is for all Muslim women, grouping is needed. That is because the targeted segment is a segment that has a character that is tailored to the functions and tastes of consumers. Muslim consumers for teenage girls are more towards motives that are flowery and have a small size. The colors that are carried are usually a bit sharper. While the segment of housewives is usually differentiated based on the type of material and its function, while for women workers usually affect the material that is more able to absorb sweat, soft and light so it is easy to use.

Financial analysis of Hijab Amarante

Revenue Streams

This business income is generated from the sale of Amarante hijab products, which payments can be made using the transfer service between banks, M-Banking and cash. The estimated income in a one year period, i.e.:

Tabel 9 Revenue Streams /years

No.	Production Periode	Motif	Qty	Unit price	Total sales
1.	month 1-3	flowers	500 pcs	Rp65.000	Rp32.500.000
2.	month 4-6	Plain	500 pcs		Rp32.500.000
3.	month 7-9	Abstract	500 pcs		Rp32.500.000
4.	Month 10-12	Plain	500 pcs		Rp32.500.000
	Total		2.000 pcs		Rp130.000.000

Source: Amarante Hijab (2018)

Cost Structure

Cost Structure: Production Plan: 500 pcs/production as for the assumptions the costs incurred include:

Tabel 10 Asset purchase costs

No	Asset	Qty	Unit Price	Total Price	Usage length	Depreciation per year
1.	Smartphone	1 unit	1.500.000	1.500.000	5 year	300.000
2.	Notebook	1 unit	2.500.000	2.500.000	5 year	500.000
3.	Gunting	2 pcs	3.000	6.000	2 year	3.000
		Total		4.006.000		803.000

Source: Amarante Hijab (2018)

Tabel 11 Fixed Cost

No	Type of Expenses	Qty	Cost/month	Total cost
1.	Salary for marketing officer	1 person	1.000.000	3.000.000
2.	Salary for warehouse officer	1 person	1.000.000	3.000.000
3.	Warehouse rent	1 Unit	400.000	1.200.000
4.	Depreciation			200.750
	Total			7.400.750

Source: Amarante Hijab (2018)

Tabel 12 Variable Cost

a. Material cost				
1.	Fabric (1.5x1.5)m	500pcs	25.000	12.500.000
2.	Hang tag Label	2 roll	75.000	150.000
3.	Box Transparans	500 pcs	1.000	500.000
4.	Papers	42 roll	500	21.000
5.	Stiker Chromo	5 pcs	3.000	15.000
6.	Stiker Vinyl	25 pcs	5.000	125.000
7.	Plaster	5 pcs	2.500	12.500
8.	Bolpoint	3 pcs	2.500	7.500

b. Production and promotion cost				
1.	Edge sewing services	500pcs	3.000	1.500.000
2.	Photography services	Per 1x photoshoot		150.000
c. Operational Cost				
1.	Transportations	2 person	50.000	100.000
			Total	15.081.000

Source: Amarante Hijab (2018)

Tabel 13 Operational and production Costs

No.	Type of Cost	Total
1.	Fixed Cost	7.400.750
2.	Variable Cost	15.081.000
	Total	22.481.750

Source: Amarante Hijab (2018)

Tabel 14 Initial Capital

No.	Type of capital	Jumlah
1.	Working Capital	22.481.750
2.	Fixed Asset	4.006.000
	Total	26.487.750

Source: Amarante Hijab (2018)

Conclusion

The results showed that the hypothesis of customer segments for both Kamila Fashion and Amarante Hijab were proven. Kamila Fashion did not change the first assumed customer segment, namely the women with the age of 25 to 50 years. While the Value proposition which consists of Ethnic, Simple and elegant, custom, premium material, free design as needed, provides sewing and ready to stock services, as well as free costume consultation needs to be emphasized again.

For Amarante Hijab, There is an age range added to the block customer segments, namely ages 31 - 35 years, because in that age range has the second largest percentage of veil users after the age range of 21-25 years, with the same percentage of the age range of 15 - 20 years which is equal to 20% with a total of 14 respondents. There is a separation of groups in the youth segment into 2 parts, namely college students aged 21-25 years and students aged 15-17 years, and there is also a change in the order of priority customer segments, namely the main priority being housewives and women workers aged 23-35 years, the second priority being a student aged 18-22 years and third priority being a student aged 15-17 years.

While the Value proposition which consists of product quality, product design, and the price of making a purchase of a hijab product. The addition of cotton because it is the material most demanded by respondents. However, the type of satin material remains the main type of material to be produced by Amarante.

From these two fashion business models, it can clearly be concluded that the selection of models and strategies of each business model described in this study is different. The value proposition offered in the customer segment as well as the specified customer segment has special characteristics.

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