Analysis of Business Model Development in Culinary Businesses Using a Cost-Restricted Business Model Canvas for PNM Mekaar Customers, Banjarnegara Branch
Puji Santoso1*, A. Dewantoro Marsono2
Sekolah Pascasarjana Institut Keuangan, Perbankan, dan Informatika Asia Perbanas Jakarta
Corresponding Author: Puji Santoso pujisantoso90182@gmail.com

ARTICLE INFO
Kata Kunci: Culinary Businesses, Cost-Restricted Business, PNM Mekaar Customers

Received : 4 July
Revised : 18 July
Accepted: 19 August

This study aims to map, evaluate and improve the business model of the culinary business of PNM Mekaar Banjarnegara Branch customers. This study uses qualitative methods with data collection tools through Focus Group Discussions (FGD) and in-depth interviews to obtain information and analyze business models. The research subjects were the customers of PNM Mekaar Banjarnegara Branch. The results of the study show that culinary business actors carried out by customers of PNM Mekaar Banjarnegara Branch have not fully used the Business Model Canvas. The nine elements of the Business Model Canvas are added for improvement as a future business development effort. Furthermore, the results of the SWOT analysis also obtained 10 strategies that can be used as alternatives for future business development

DOI: https://doi.org/10.55927/fjsr.v2i8.5293
ISSN-E: 2830-6228
https://journal.formosapublisher.org/index.php/fjsr
INTRODUCTION

The existence of MSMEs today has its own place in society because MSMEs have proven to be able to survive even in difficult times such as during the COVID-19 pandemic (Candraningrat et al., 2021). MSMEs are able to absorb labor so as to reduce the unemployment rate. However, MSMEs are less able to streamline their business. So it is often found that MSMEs stop in the middle of the road. However, if the MSME has been able to analyze its own business. As well as having a strong strategy, the business will be able to survive (Umar et al., 2018).

To find out about the development of Micro, Small and Medium Enterprises (MSMEs) and Large Enterprises (UB) from 2018-2019, it can be shown in the following table.

Table 1. Data Development of Micro, Small and Medium Enterprises (MSMEs) and Big Business (UB) 2018-2019

<table>
<thead>
<tr>
<th>Source: Ministry of SMEs and Cooperatives (2020)</th>
</tr>
</thead>
</table>

Table 1 shows business development from 2018 to 2019. In the aspect of the MSME business unit, it controls 99.99%. While large businesses control 0.01%. Not only output in the labor aspect, MSMEs are able to penetrate the 97% mark so that as many as 97% of the population is controlled by MSMEs, while more than 3% are controlled by large businesses. Then in the aspect of UMKM GDP it is also superior to large businesses, which is equal to 61.07%. So that MSMEs have a major influence on the sustainability of the Indonesian economy.

MSMEs in order to be able to accelerate their business to a larger scale must be ready to grow and become big. The way that can be done is by trying to analyze the business model canvas (BMC). In the Business Model Canvas we can find that for business (Frick & Ali, 2013). The Business Model Canvas is a framework that
discusses business models in a visual form in the form of painting canvases, so that they can be understood and understood easily. This is a tool in a business management strategy to explain concepts, consumers, infrastructure, target customers, and company finances more clearly (Purwantoro, 2008). Usually, this strategy is used by novice business actors in order to produce a mature business strategy.

Previously, MSMEs did not use this strategy too much, but with better access to information and increasingly fierce competition in the market, it is not surprising that MSMEs also need to use this strategy (Candraningrat et al., 2021). BMC helps businesses to be understood without having to have a business plan document. Business Model Canvas (BMC) is a method to be able to explain business processes comprehensively. Usually this BMC is often used in the startup model business (Onan Marakali Siregar et al., 2020).

BMC is structured to be able to explain the values contained within the company in order to optimize its performance. Canvas is not limited in its use in the business sector. Every business sector can freely use BMC. The estuary of using BMC later is to be able to analyze the strengths and weaknesses of the business that is being run (Lesmana, 2022).

Most of the culinary business MSMEs in Banjarnegara are business units that do not yet have a good business model (Candraningrat et al., 2021). So that is one of the causes of the less than optimal performance of MSMEs. Such as how to market attractive products, how to find suppliers of raw materials at low cost, how to find suitable business partnerships, how to package attractive food, how to take care of MUI and BPOM halal certification. Even though the culinary or food business is a business that is in high demand.

Banjarnegara has many types of businesses. Especially the food business for Mekaar customers. This is very interesting for further research considering the food business is a business of interest. The food industry is very high compared to other business industries. Generally, this food production is empowered by women as their additional business. At PNM Mekaar itself, especially Banjarnegara, there are already 186,516 female customers, 80% of whom are engaged in food production. In Figure 1, there are 147,610 customers who produce food. 2020 has been a year full of challenges for culinary business people because the Covid-19 pandemic has changed people's behavior. The habit of eating out has become a changing lifestyle, people nowadays prefer to cook and eat food at home with their families. Likewise, the work from home policy makes workers eat lunch at home. For employees who are still working in the office, the habit of eating lunch at restaurants or restaurants around the office is changing by bringing lunch from home.

Government policies such as Large-Scale Social Restrictions (PSBB) have prevented restaurants from opening their culinary establishments. This condition certainly makes culinary business people innovate so they can maintain their business ventures in limited circumstances. One of the ways is to build a culinary business that has an online store, so every culinary business needs to review their business strategy with new strategies and methods so that they can become a solution for today's consumers.
The Central Bureau of Statistics (Husjakarsih et al., 2020) reports that online sales in Indonesia increased sharply from February to July 2020. Based on total online sales transactions, the people's favorite product category is food ingredients as much as 51%, followed by health products which reach 20% and then in third position is the need for pulses or data packages by 14%. This condition shows that during this pandemic and being at home longer, people choose to buy groceries online. After COVID ended, online sales became more widespread, many women entrepreneurs emerged with a wide variety of products.

So with that in mind, the use of the BMC method for SMEs is crucial. The goal is to maximize the running of business processes. Because MSMEs are the cornerstone of the economy of many businesses in society. (Fathara et al., 2021) The BMC method can correct errors and provide suggestions for the process of running MSMEs going forward. So with this analysis, the researcher wants to conduct a study entitled Analysis of Business Model Development in the Food Industry Using a Cost-Restricted Business Model Canvas at PNM Mekaar Banjarnegara Branch.

LITERATURE REVIEW

Business Model Canvas

The business model explains the rationale for how a business is created, delivered, and captured value. The canvas business model was originally introduced by Osterwalder and Pigneur (Toro-Jarrín et al., 2016), with a "nine building blocks" approach. This model aims to provide convenience for entrepreneurs in running and developing their business (Keane et al., 2018). The details of the Nine building blocks consist of: value propositions, customer segments, customer relationships, channels, key resources, key activities, key partnerships, cost structures, and revenue streams.

Ideas and innovations owned by a company can come from anywhere. According to Osterwalder and Pigneur (2010) there are five parts, namely:

1. Resource-driven is innovation that arises from infrastructure originating from internal organizations whose purpose is to expand partnerships from a business model.
2. Offer-driven is innovation that comes from the process of creating a new proportion value that can have an impact on the building blocks of other business models.
3. Customer-driven is innovation that comes from the need for customers to be able to provide access to consumer convenience.
4. Finance driven is innovation that comes from new revenue streams whose mechanism is obtained by reducing the financing component.
5. Multiple-epicenter is an innovation that arises from many causes that have a significant impact on several other building blocks.
Figure 1. The Business Model Canvas

SWOT Analysis

The process of identifying various factors can be done with a SWOT analysis. The trick is to formulate a strategy from a place of business in a systematic and orderly manner. This analysis aims to increase strengths and opportunities but at the same time minimize the risks of weaknesses and threats (Sarsby, 2016). Opportunities and threats are environmental factors that are handled by a single company or business unit, while strengths and weaknesses exist within an organization, including specific business units. Every organization has strengths and weaknesses in the functional areas of business (Vlados, 2019). Internal strengths/weaknesses, external opportunities/threats, and a concise mission statement serve as the basis for developing goals and strategies. The purpose of setting goals and strategies is to maximize internal strengths and overcome weaknesses.

According to One (Benzaghta et al., 2021) SWOT analysis is the application of methodical components and techniques that determine connected rules. Regarding the SWOT analysis, there are several strengths, especially from an environmental
perspective. Because the scope of a company can affect its strength. The environment is one of the factors supporting the company's competitive performance.

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

MSMEs play a vital role in the Indonesian economy. Most companies in Indonesia, or 56.54 million units, are small and medium enterprises. In the Indonesian economy, micro, small and medium enterprises have shown their presence. In 1998, when the financial crisis hit Indonesia, small and medium enterprises were better equipped to survive than large companies. Foreign money does not depend on large capital or loans because most small businesses do not depend on large capital or loans from outside sources (Astuti et al., 2021). As a result, when exchange rates fluctuate, large companies have to constantly deal with foreign currencies, which are the most severe source of securities problems.

The World Bank categorizes SMEs into three groups (Chege & Wang, 2020):
1. Micro Enterprise (Ten employees or less),
2. Small Business (Thirty employees or less), and
3. Medium Business (Total employees up to 300 people).

Regarding prospective businesses, MSMEs are divided into four categories: first, informal sector companies, such as street vendors. The two Micro MSMEs are UKM with natural craftsman talent, but little entrepreneurial spirit to develop their business. The three Dynamic Small Businesses are able to do MSME group entrepreneurship with co-op (receiving subcontracted work) and exports (Chandra et al., 2020)

**METHODOLOGY**

The research approach uses a qualitative approach with a case study type of research. The subjects in this study were PNM Mekaar Banjarnegara Branch customers who have culinary businesses. The analysis technique used is SWOT analysis to see all the weaknesses and threats faced by optimizing the strengths and opportunities that are owned and mapping the business using the Business Model Canvas. Primary data sources obtained by direct interview techniques to information sources, namely culinary business owners of PNM Mekaar Banjarnegara Branch customers.

At the planning stage, the author conducted a Focus Group Discussion (FGD) involving culinary business actors and PNM Banjarnegara Branch to discuss and analyze problems and schedule meetings to conduct Business Model Canvas (BMC) mapping and SWOT analysis on culinary business customers of PNM Mekaar Banjarnegara Branch. Then in the implementation stage, researchers in this case as well as MSME companions have prepared a form to analyze businesses using the Business Model Canvas with mapping using nine elements in culinary businesses run by customers which include Customer Segments, Value Propositions, Channels, Customer Relationships, Revenue Streams, Key Activities, Key Partnerships, Key Resources and Cost Structure. Finally, in the evaluation phase, researchers and business actors hold discussions about the results of identification using a SWOT analysis of the culinary business of PNM Mekaar Banjarnegara Branch customers and what things will be done after the assistance ends regarding business development strategies. Data analysis techniques use Miles and Huberman analysis,
which includes: Data Reduction, Data Display, and Conclusion Drawing or Verification.

RESULT

Internal and External Factor Analysis

Based on the results of FGDs that have been conducted with several culinary business actors who are also customers of PNM Mekaar Banjarnegara Branch, internal and external factors can be analyzed to evaluate Strengths, Weaknesses, Opportunities and Threats. Internal factors are conditions of the organization that directly have implications for the success (Strengths) or failure (Weaknesses) of the organization. External factors are conditions that cannot be controlled directly. External analysis aims to enable the organization to determine the opportunities and threats it faces, so that the organization is expected to be able to take advantage of opportunities and minimize existing threats.

The results of internal and external analysis that affect PNM Mekaar customers who run culinary businesses in Banjarnegara Regency, Central Java Province:
1. Internal Factors, including: Human Resources, Finance, and Marketing.
2. External Facts, including: Socio-Cultural, Technology, and Threats to the culinary business of large companies

From these internal and external factors, they are mapped in four perspectives called SWOT namely Strengths, Weaknesses, Opportunities and Threats. The following are four SWOT perspectives on the culinary business actors of PNM Mekaar Banjarnegara Branch customers.

1. Strengths
   a. Has a distinctive taste
   b. Large portion compared to other competitors
   c. Affordable selling price
   d. Strategic location

2. Weaknesses
   a. The lack of manpower, making it difficult to receive orders in large quantities
   b. Packaging is still conservative
   c. Place of business made simple
   e. Less than optimal marketing.

3. Opportunities
   a. Conduct training in culinary business management.
   b. Many visitors (Tourists) want to buy regional specialties.
   c. Being one of the menus that are in great demand at events that require consumption.

4. Threats
   a. Culinary businesses managed by large companies are superior in ingredients and durability.
   b. People are increasingly leaving local products.
Existing Business Model Canvas Culinary Entrepreneurs Customers of PNM Mekaar Banjarnegara Branch

The FGD was conducted with several informants, and the results of the interviews and FGD were summarized and explained in 9 (Nine) elements or blocks of the Business Model Canvas. Here are the results:
1. Customer Segment
   The customer segments of the culinary business actors of PNM Mekaar Banjarnegara Branch are culinary connoisseurs, people having events, tourists, students/students, as well as new business actors or those who are about to start a new business, while the target market segment refers to the upper middle segment.
2. Value Propositions
   The Value Proposition of the culinary business actors of PNM Mekaar Banjarnegara Branch customers are labels, packaging (Branding), and quality.
3. Channels
   Channels for the culinary business of PNM Mekaar Banjarnegara Branch customers, including: own shops, social media, e-commerce, and markets.
4. Customer Relations
   Customer Relationships in the culinary business of PNM Mekaar Banjarnegara Branch customers, including: direct sales, free delivery, bonus offers, profit sharing systems, and the MSME community
5. Revenue Streams
   Revenue Streams for culinary business actors for PNM Mekaar Banjarnegara Branch customers are obtained from training services or short courses for those who want to learn the production process of their business, which are generally tourists, suppliers/sellers of salak fruit, and there are also MSME players who want to open new businesses.
6. Key Resources
   Key Resources for culinary business actors for PNM Mekaar Banjarnegara Branch customers, namely human resources, technology used in marketing, as well as business premises, equipment and facilities.
7. Key Activities
   The key activities of culinary business actors who are also customers of PNM Mekaar Banjarnegara Branch are: Production Process, Product Marketing and Training Services.
8. Key Partnerships
   The key partnerships that play a role in the culinary business are: travel entrepreneurs, farmers or providers of raw materials (Salak fruit), as well as other MSME players, and culinary connoisseurs.
9. Cost Structure
   Cost Structure for the culinary business of PNM Mekaar Banjarnegara Branch customers, including: employee salaries, costs for purchasing raw materials, marketing costs (Distribution costs), equipment and production costs, and packaging costs.
SWOT Analysis of Culinary Business Customers of PNM Mekaar Banjarnegara Branch

SWOT analysis shows identification from the internal side which consists of strengths and weaknesses and the external side which consists of opportunities and threats. From the results of this identification, business owners can make strategies to solve the problems they face. Based on the results of the analysis using SWOT analysis, data is obtained that culinary business actors who are also customers of PNM Mekaar Banjarnegara Branch need to maintain their business, even towards the business development stage because they see the culinary business sector as having great potential. The large number of happy and interested customers can be a concern for culinary business actors to be able to improve service quality so that it is faster so that customer satisfaction is achieved.

The identification results using the SWOT analysis are used as material for consideration for business owners to determine the steps in developing a business strategy, these identifications are described in the matrix as shown in Table 2.
Table 2. Matrix of SWOT Analysis Results

<table>
<thead>
<tr>
<th>Internal Factors</th>
<th>Strength (S)</th>
<th>Weakness (W)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>❖ Has a distinctive taste&lt;br&gt;❖ Large portions compared to other competitors&lt;br&gt;❖ Affordable selling price&lt;br&gt;❖ Strategic location</td>
<td>❖ The lack of manpower, making it difficult to receive orders in large quantities&lt;br&gt;❖ Packaging is still conservative&lt;br&gt;❖ Place of business made simple&lt;br&gt;❖ Less than optimal marketing</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>External Factors</th>
<th>Opportunity (O)</th>
<th>Strategy SO</th>
<th>Strategy WO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>❖ Conduct training in culinary business management.&lt;br&gt;❖ Many visitors (tourists) want to buy regional specialties.&lt;br&gt;❖ Being one of the menus that are in great demand at events that require consumption</td>
<td>1. Participated in various trainings that support business knowledge&lt;br&gt;2. Make some experiment creation of new recipes</td>
<td>1. Looking for a new workforce&lt;br&gt;2. More varied in the presentation of packaging that attracts consumers&lt;br&gt;3. Learn the online sales system</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Threat (T)</th>
<th>Strategy ST</th>
<th>Strategy WT</th>
</tr>
</thead>
<tbody>
<tr>
<td>❖ Culinary businesses managed by large companies are superior in ingredients and durability.&lt;br&gt;❖ People are increasingly leaving local products</td>
<td>1. Dare to try the taste of competitors.&lt;br&gt;2. Increase the network (link) so that businesses are easily recognized.&lt;br&gt;3. Attract partners to increase business turnover.</td>
<td>1. Often conduct business evaluations at any given period&lt;br&gt;2. Make discussions to develop the business</td>
</tr>
</tbody>
</table>
Application of Business Model Development Using the Business Model Canvas for the Culinary Business of PNM Mekaar Customers, Banjarnegara Branch

The development of BMC is an addition and improvement of the business model that was previously carried out by culinary business customers of PNM Mekaar, Banjarnegara Branch. The following is the result of developing 9 BMC elements from the previous business model:

1. **Customer Segments**: culinary connoisseurs, event owners, tourists, students/students, MSMEs, middle and upper segments, develop STP marketing strategies (Segmentation, targeting, and positioning), and carry out with various other segments
2. **Value Propositions**: labels, packaging (Branding), product quality, making product customization, newness, and new designs, and providing attractive branding
3. **Channels**: own shop, social media, e-commerce, marketplace, and online marketing (In collaboration with the blogger community).
4. **Customer Relationships**: direct selling, free delivery, bonus offers, profit sharing system, MSME community, conducting online and offline promotions.
5. **Revenue Streams**: short training, product sales, MSME (Startup business) training, and becoming a mentor or teacher in culinary training activities.
6. **Key Resources**: human resources (HR), technology, place of business, equipment, facilities, and smartphones.
7. **Key Activities**: production process, product marketing, training services, online marketing, participating in exhibitions, and becoming a mentor.
8. **Key Partnerships**: travel companies, raw material suppliers, MSME actors, culinary connoisseurs, blogger communities, government agencies (Disperindag and Education Office), and PNM Banjarnegara Branch.
9. **Cost Structure**: employee salaries, raw material costs, distribution costs, equipment costs, production costs, packing costs, promotion costs, expedition or courier costs if there are orders that are far away, and exhibition costs, if there is a culinary exhibition event.

**DISCUSSION**

Application of the Business Model Canvas in the Culinary Business of PNM Mekaar Banjarnegara Branch Customers

Based on the results of the Business Model Canvas study and research, it provides an easy and complete picture of running a business starting from the initial stage, namely defining the Customer Segments box and ending with a Cost Structure analysis (Osterwalder and Pigneur, 2010). The beginning of the Business Model Canvas business model is Customer Segments because only profitable customers will support the company. After the Customer Segments are clearly defined, the next step is to fill in the Value Propositions box, which is a statement of the uniqueness of the products/services promised by the company to the targeted Customer Segments, but in practice it may happen, the Value Propositions will affect the targeted Customer Segments.
Next, after filling in the Value Propositions box, the next step is to fill in the Channel box, explaining how the company communicates, manages and interacts with its customers. It should be remembered and noted that the success of activities in this Channel box is largely determined by the effectiveness of the Key Resources, Key Activities, and Key Partnerships boxes, whose role is to support the realization of activities in these Channels.

The next stage is the Customer Relationship box, which is how much the organization’s activities maintain relationships with old customers, how actively the organization attracts new customers and even increases sales to old customers. If Customer Segments are well focused, Value Propositions are stated clearly and Customers Relationships are maintained properly, then the Revenue Streams box will be successful in bringing income to the company. Backstage activities, in the form of Key Resources, Key Activities boxes, Key Partnerships boxes must be managed properly and efficiently. Efficiency in managing backstage elements is needed to keep the Cost Structure box optimal.

Based on previous research conducted by Gilang (2015), it shows the same thing as this research, namely the Business Model Canvas can determine strategies that can develop its business through its advantages and disadvantages. The benefits obtained from the application of the Business Model Canvas are that it can provide an overview of the solutions to problems encountered by changing and analyzing the strengths, weaknesses, opportunities and threats of a business model being developed. In addition, by conducting a SWOT analysis, you can determine the right strategy for future business development.

**Culinary Business Development Strategy for PNM Mekaar Customers Banjarnegara Branch Through SWOT Analysis Based on the Business Model Canvas Approach**

Based on the results of the SWOT analysis it was found that through the S-O strategy, an alternative strategy that can support business development is for business actors to return to business training and try to innovate and create the products they make. This will attract consumers to try it. Then through the W-O strategy, this can be done through recruiting new employees, making a more varied presentation of packaging that attracts consumers, and studying the online sales system. This is done to anticipate delays in fulfilling orders, and also as an effort to expand business reach. Through the S-T Strategy, it can be done through the courage to try flavors from several competitors around, increase the network (Links) so that businesses are easily recognized, and recruit partners to increase business turnover. Furthermore, for the W-T strategy, it can be carried out through evaluating the business in each certain period and opening up discussion space by involving fellow business actors as well as other external parties, such as the PNM Banjarnegara Branch so that effective and efficient business development steps will be obtained.
The results of this study indicate that SWOT analysis can be used as a solution to minimize the weaknesses and threats faced by optimizing the strengths and opportunities they have and culinary business owners can try a combination of new ideas through the nine elements of the Business Model Canvas so that the culinary business that has been carried out by PNM Mekaar Banjarnegara Branch customers can be maintained and even developed even bigger, either through intensification in the form of adding product variations, or extensification in the form of opening several new business branches.

CONCLUSION AND RECOMMENDATION

Based on the results of the research and discussion that have been stated previously, the following conclusions are drawn from the results of the research:

1. Application of the Business Model Canvas to the culinary business of PNM Mekaar Banjarnegara Branch customers, which includes:
   a. Customer Segments: culinary connoisseurs, event owners, tourists, students/students, MSMEs, middle and upper segments, develop STP marketing strategies (Segmentation, targeting, and positioning), and carry out with various other segments
   b. Value Propositions: labels, packaging (Branding), product quality, making product customization, newness, and new designs, and providing attractive branding
   c. Channels: own shop, social media, e-commerce, marketplace, and online marketing (In collaboration with the blogger community).
   d. Customer Relationships: direct selling, free delivery, bonus offers, profit sharing system, MSME community, conducting online and offline promotions.
   e. Revenue Streams: short training, product sales, MSME (Startup business) training, and becoming a mentor or teacher in culinary training activities.
   f. Key Resources: human resources (HR), technology, place of business, equipment, facilities, and smartphones.
   g. Key Activities: production process, product marketing, training services, online marketing, participating in exhibitions, and becoming a mentor.
   h. Key Partnerships: travel companies, raw material suppliers, MSME actors, culinary connoisseurs, blogger communities, government agencies (Disperindag and Education Office), and PNM Banjarnegara Branch.
   i. Cost Structure: employee salaries, raw material costs, distribution costs, equipment costs, production costs, packing costs, promotion costs, expedition or courier costs if there are orders that are far away, and exhibition costs, if there is a culinary exhibition event.

2. Culinary business development strategy for customers of PNM Mekaar Banjarnegara Branch through SWOT analysis based on the Business Model Canvas approach yields 10 alternative strategies, namely: culinary business actors PNM Mekaar Banjarnegara Branch customers attend various trainings that support business knowledge, make several trials of new recipe creations (carry out innovations), look for new workers, be more varied in presenting packaging that attracts consumers, learn the online sales system, dare to try
flavors from several competitors around, increase the network (links) so that the business is easily recognized, recruit partners to increase business turnover, frequently evaluate business in each certain period, and make discussions to develop the business.

Based on the research conclusions, the researchers recommend the results of this study as follows:

1. Culinary business actors who are customers of PNM Mekaar Banjarnegara Branch should be more open to business competition, both locally, nationally and globally. For this reason, innovation is needed in order to continue to compete in the future.

2. PNM Mekaar Banjarnegara Branch is expected to provide further guidance in terms of human resources, especially improvements in terms of product innovation and business management.

3. For future researchers, they can retest this research model by digging deeper into the 9 elements of BMC. Future researchers can also compare business models to other culinary business centers of PNM Mekaar Banjarnegara Branch customers.

ADVANCED RESEARCH

This research also still has limitations. With these limitations, it is hoped that improvements can be made for future research. The limitations of this study are that the main informants, namely the culinary actors of PNM Mekaar Banjarnegara Branch customers, do not reflect the entire range of culinary business actors whose business products vary in number and variety.

The conclusions drawn are only based on obtaining interviews with several informants with the same product business, it is hoped that further research will be carried out by taking informants who represent various types of culinary businesses, different research methods, and the use of different and more complete research instruments.
REFERENCES


Model Canvas In Small And Medium Enterprises (SMEs). Advances in Social Science, Education and Humanities Research, 136(Icosop 2017), 521–528.

