



## Home Baking Business Analysis Using the Canvas Business Model for Mekaar Customers at PT Permodalan Nasional Madani, Bandung Branch

Sumawinata<sup>1\*</sup>, A. Dewantoro Marsono<sup>2</sup>

Sekolah Pascasarjana Institut Keuangan, Perbankan, dan Informatika Asia,  
Perbanas Jakarta

**Corresponding Author:** Sumawinata [awinsumawinata@gmail.com](mailto:awinsumawinata@gmail.com)

---

### ARTICLE INFO

*Keywords:* Usaha Kue Rumahan, Business Model Canvas, Analisi SWOT, Nasabah PNM Mekaar PT. Permodalan Nasional Madani Cabang Bandung

*Received :* 5 June

*Revised :* 19 June

*Accepted:* 21 July

©2023 Sumawinata, Marsono: This is an open-access article distributed under the terms of the [Creative Commons Atribusi 4.0 Internasional](https://creativecommons.org/licenses/by/4.0/).



### ABSTRACT

This study aims to map, evaluate and improve the culinary business model for customers of PNM Mekaar Bandung Branch. This study uses a qualitative method with data collection tools through in-depth interviews to obtain information and analyze the business model. The research subjects were the customers of PNM Mekaar Bandung Branch. The results of the study show that culinary business actors carried out by customers of PNM Mekaar Bandung Branch have not fully used the Business Model Canvas. Of the nine elements of the Business Model Canvas, only five blocks were given additional for improvement as a future business development effort, namely: Customer Segments, Value Propositions, Channels, Customer Relationships, and Key Partnerships. Strategy with the Business Model Canvas can be effective and efficient in determining company strategy

---

## **INTRODUCTION**

PT Permodalan Nasional Madani (PNM) is one of the BUMNs engaged in the service sector. The establishment of PT PNM stems from the monetary crisis in Indonesia in 1998. This BUMN was founded in 1999 to be precise on June 1. PT PNM was founded with the intention of being a solution to improve the economic welfare of the community through UMKMK capital and increasing the capacity of business actors. PT PNM has two financial products, namely PNM ULaMM and PNM Mekaar (Kusmawati & Ovalianti, 2022).

PT Permodalan Nasional Madani (PNM) really helps the community, especially people who have businesses. The company helps them, especially in capital loans. Mekaar's PNM customers are those who have businesses and are included in the MSME group. There are various efforts that can be made to analyze the goals of SMEs. However, what is often used today and is relevant to the condition of the MSME community is the Business Model Canvas (BMC). This business can describe and provide direction for the goals of MSMEs. This business model can simplify complex goals so that they can be understood by business owners (Mas'ud & Wahid, 2022). BMC can increase employee motivation because of the vision, mission and goals they already have. Especially in the culinary business which is very difficult to distinguish. So if you want to get good performance, you need a business analysis using the canvas model (Hindarsah et al., 2020).

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

NO	INDIKATOR	SATUAN	TAHUN 2018 <sup>(*)</sup>		TAHUN 2019 <sup>(**)</sup>		PERKEMBANGAN TAHUN 2018-2019	
			JUMLAH	PANGSA (%)	JUMLAH	PANGSA (%)	JUMLAH	(%)
1	2	3	4	5	6	7	8	9
1	<b>UNIT USAHA (A+B)</b>	(Unit)	64,199,606		65,471,134		1,271,528.0	1.98
	<b>A. Usaha Mikro, Kecil dan Menengah (UMKM)</b>	(Unit)	64,194,057	99.99	65,465,497	99.99	1,271,440.5	1.98
	- Usaha Mikro (UMI)	(Unit)	63,350,222	98.68	64,601,352	98.67	1,251,130.5	1.97
	- Usaha Kecil (UK)	(Unit)	783,132	1.22	798,679	1.22	15,546.9	1.99
	- Usaha Menengah(UM)	(Unit)	60,702	0.09	65,465	0.10	4,763.1	7.85
	<b>B. Usaha Besar (UB)</b>	(Unit)	5,550	0.01	5,637	0.01	87.5	1.58
2	<b>TENAGA KERJA (A+B)</b>	(Orang)	120,598,138		123,368,672		2,770,534.0	2.30
	<b>A. Usaha Mikro, Kecil dan Menengah (UMKM)</b>	(Orang)	116,978,631	97.00	119,562,843	96.92	2,584,212.1	2.21
	- Usaha Mikro (UMI)	(Orang)	107,376,540	89.04	109,842,384	89.04	2,465,843.9	2.30
	- Usaha Kecil (UK)	(Orang)	5,831,256	4.84	5,930,317	4.81	99,061.2	1.70
	- Usaha Menengah(UM)	(Orang)	3,770,835	3.13	3,790,142	3.07	19,307.0	0.51
	<b>B. Usaha Besar (UB)</b>	(Orang)	3,619,507	3.00	3,805,829	3.08	186,321.8	5.15
3	<b>PDB ATAS DASAR HARGA BERLAKU (A+B)</b>	(Rp. Milyar)	14,838,756.0		15,832,535.4		993,779.4	6.70
	<b>A. Usaha Mikro, Kecil dan Menengah (UMKM)</b>	(Rp. Milyar)	9,062,581.3	61.07	9,580,762.7	60.51	518,181.3	5.72
	- Usaha Mikro (UMI)	(Rp. Milyar)	5,605,334.9	37.77	5,913,246.7	37.35	307,911.8	5.49
	- Usaha Kecil (UK)	(Rp. Milyar)	1,423,885.1	9.60	1,508,970.1	9.53	85,085.0	5.98
	- Usaha Menengah(UM)	(Rp. Milyar)	2,033,361.3	13.70	2,158,545.8	13.63	125,184.5	6.16
	<b>B. Usaha Besar (UB)</b>	(Rp. Milyar)	5,776,174.7	38.93	6,251,772.7	39.49	475,598.1	8.23
4	<b>PDB ATAS DASAR HARGA KONSTAN (A+B)</b>	(Rp. Milyar)	9,995,305.9		10,362,937.3		367,631.3	3.68
	<b>A. Usaha Mikro, Kecil dan Menengah (UMKM)</b>	(Rp. Milyar)	5,721,148.1	57.24	5,931,690.0	57.24	210,541.9	3.68
	- Usaha Mikro (UMI)	(Rp. Milyar)	2,927,890.5	29.29	3,084,478.8	29.76	156,588.3	5.35
	- Usaha Kecil (UK)	(Rp. Milyar)	1,355,705.7	13.56	1,364,288.7	13.17	8,583.0	0.63
	- Usaha Menengah(UM)	(Rp. Milyar)	1,437,551.9	14.38	1,482,922.5	14.31	45,370.6	3.16
	<b>B. Usaha Besar (UB)</b>	(Rp. Milyar)	4,274,157.9	42.76	4,431,247.3	42.76	157,089.4	3.68

Source: Ministry of SMEs and Cooperatives (2020)

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.

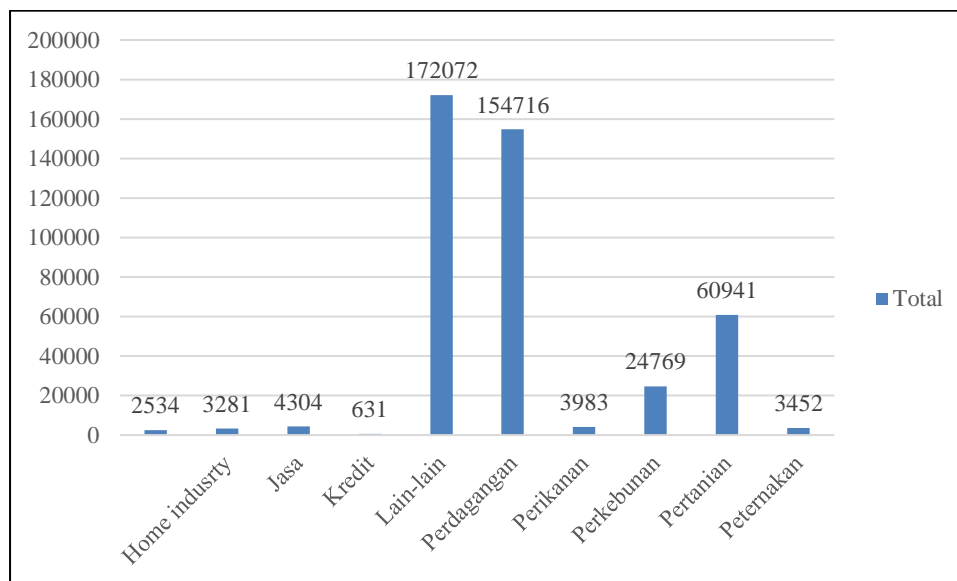


Figure 1. Data on the Distribution of Customer Businesses in Bandung

Figure 1. shows that Bandung has many types of businesses. The most dominant businesses are trade, agriculture and plantations. Others What is meant by various types of joint ventures of customers. The most problems here are other businesses. In general, PNM customers, especially Mekaar, have many types of businesses that do not have specific specifications. Their business sometimes runs seasonally depending on the current trend. Some interesting things to study are that many of these customer businesses do not have business analysis.

In the journal owned by Christine Aliwinoto et al., 2022. The JIF shop has a lack of business optimization and only opens a business offline, so customers who want to buy must go to the JIF shop first, and the payment method used by the JIF shop is still in cash, cannot use e-money for payment. To help improve and develop the JIF Store business, researchers use the Business Model Canvas framework as a reference and guideline for providing input and suggestions for JIF Stores. It's the same with the customer's business blooming. Many businesses still use cash, as a result, cash flow is not recorded in the business.

The problem that is commonly encountered is value propositions. The second element of BMC is the value proposition, the value that the company has and is visible to its customers. Value proposition can be interpreted as the selling point of a product or service so that customers can choose your business over competitors. This selling point provides an opportunity to have advantages, strengths, and uniqueness that can differentiate your business from competitors. In Mekaar's customer business, the value proposition is not visible. There is no selling point, good service, cleanliness is maintained. Businesses that tend to imitate other people's efforts / trends. Description of the problem in the value proposition, namely: What problems can be solved with the products or services of your business? Mekaar PNM customers have not seen detailed products, good service, so it is very easy to switch/change in business. Is this problem important enough for the people who will become your business customers? Customers who are around the customer's residence who also cannot be sure to continue to become loyal customers. So that changes in purchasing power behavior are very vulnerable in this customer's business. What are the advantages of your product or service compared to competitors? Mekaar's customer products do not yet have the advantages of competitors, they even tend to imitate current fashions with lower quality.

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 in the future. So with that analysis a study was carried out entitled "Analysis of Home Baking Businesses Using the Canvas Business Model for Mekaar Customers at PT Permodalan Nasional Madani, Bandung 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.

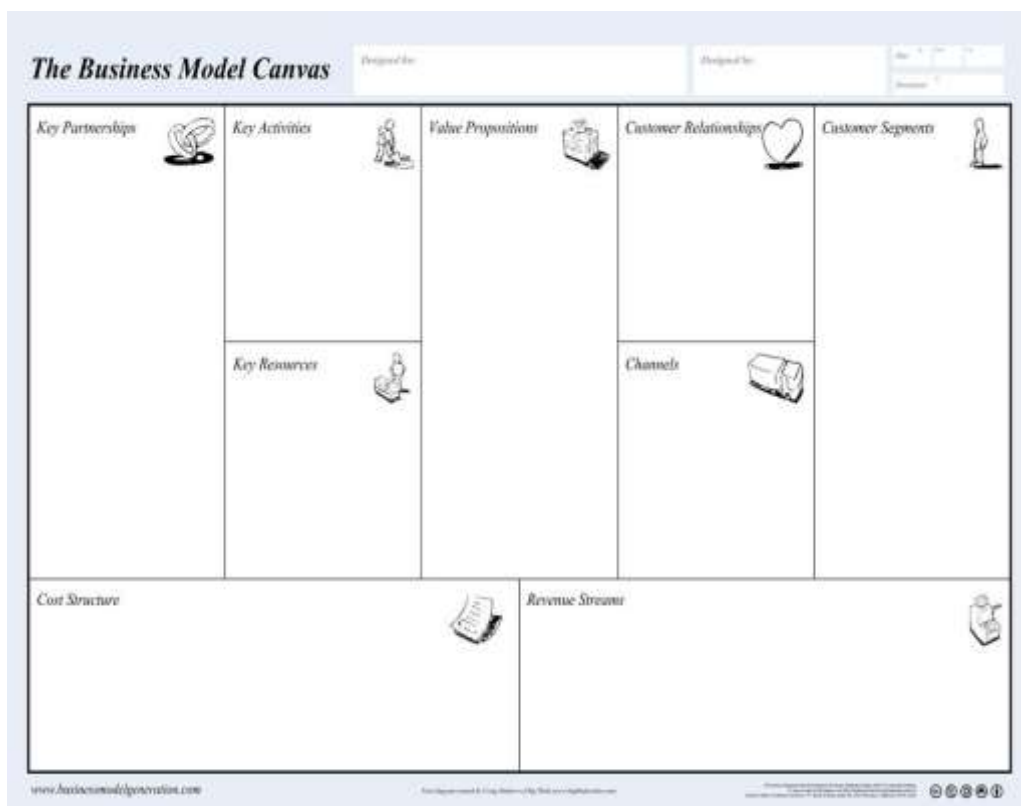


Figure 2. The Business Model Canvas

### 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 customers of PNM Mekaar PT. Madani National Capital Branch Bandung which has a culinary business in the form of home-made cakes. 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 sources of information, namely the owner of a culinary business customer of PNM Mekaar PT. Bandung Branch Civil National Capital.

At the planning stage, the author held a Focus Group Discussion (FGD) which involved home-baked businesses and PT. Permodalan Nasional Madani, Bandung Branch, discusses and analyzes problems and schedules meetings to conduct Business Model Canvas (BMC) mapping and SWOT analysis of the culinary business of PNM Mekaar PT customers. Bandung Branch Civil National Capital. Then in the implementation stage, researchers in this case as well as assistants to UMKM 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 stage, researchers and business actors conduct discussions regarding the results of identification using a SWOT analysis of the culinary business of PNM Mekaar PT customers. Bandung Branch Madani National Capital and what things will be done after the mentoring ends regarding business development strategies. Data analysis techniques use Miles and Huberman analysis, which includes: Data Reduction, Data Display, and Conclusion Drawing or Verification.

## **RESEARCH 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 PT. Civil National Capital Bandung Branch can be analyzed internal and external factors to evaluate strengths (Strengths), Weaknesses (Weaknesses), opportunities (Opportunities), and threats (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 Mekaar PNM customers who run culinary businesses in Bandung Regency, West 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 home-based cake business customers of PT. Bandung Branch Civil National Capital.

1. Strengths
  - a. Easily available raw materials
  - b. Simple product processing
  - c. Have employees who are experts in their field
  - d. Does not use hazardous chemicals
  - e. Quality product
  - f. Products are well known to the public
2. Weaknesses
  - a. Not fulfilling consumer demand properly
  - b. Lack of means of transportation and product promotion
  - c. Simple production process equipment
  - d. Limited marketing reach
  - e. Marketing channels are not maximized
  - g. Lack of HR knowledge and insight
3. Opportunities
  - a. The level of public consumption of the product has increased
  - b. Many tourist attractions in and outside the city

- c. The number of promotional media, such as social media
  - d. The market potential is quite large
  - e. Consumer demand is quite high
4. Threats
- a. Entry of new competitors
  - b. Lower price of competitor products
  - c. Incessant promotion of competitors
  - d. The number of marketing locations for competing products.

#### **Description of the Home Baking Business Model Based on the Business Model Canvas of PT. Bandung Branch Civil National Capital**

FGDs were conducted with several home-based cake businesses, other MSME actors, parties from PT. Bandung Branch Civil National Capital. Here are the results:

1. Customer Segment

Customer segments from home-baked business actors, customers of PT. The Bandung branch of Madani National Capital are markets, culinary connoisseurs, event owners, and shop traders.

2. Value Propositions

Value Proposition from the home-baked cake business customers of PT. The Bandung branch of Madani National Capital does not use chemicals and is of high quality.

3. Channels

Channels for home-based cake business customers of PT. Bandung branch of Madani National Capital, including: shop traders and shops selling souvenirs from Bandung specialties.

4. Customer Relations

Customer Relationships for home-based cake business customers of PT. Bandung branch of Madani National Capital, including: face to face and using a smartphone (hp)

5. Revenue Streams

Revenue Streams for home-based cake business customers of PT. The Bandung Branch of Madani National Capital is obtained from direct sales.

6. Key Resources

Key Resources for home-based cake business customers of PT. Bandung Branch Civil National Capital, namely employees, machinery, business premises, and production equipment.

7. Key Activities

The key activities of the home-based cake business customers of PT. Bandung Branch Civil National Capital are: Production, Packing, and Marketing.

8. Key Partnerships

The key partnerships that play a role in the culinary business are: farmers, distributor companies and agents.

9. Cost Structure

Cost Structure for the home-based cake business of PT. Bandung Branch Madani National Capital, including: electricity costs, employee salaries, machine maintenance costs, production equipment, production costs, and distribution costs.

<p><b>Key Partners</b></p> <ul style="list-style-type: none"> <li>&gt; Petani Singkong</li> <li>&gt; Perusahaan Distributor</li> <li>&gt; Agen</li> </ul>	<p><b>Key Activities</b></p> <ul style="list-style-type: none"> <li>&gt; Produksi</li> <li>&gt; <i>Packing</i></li> <li>&gt; Pemasaran</li> </ul>	<p><b>Value Proposition</b></p> <ul style="list-style-type: none"> <li>&gt; Tidak Menggunakan Bahan Kimia</li> <li>&gt; Kualitas Produk</li> </ul>	<p><b>Customer Relationship</b></p> <ul style="list-style-type: none"> <li>&gt; Tatap Muka (Penjualan) Langsung</li> <li>&gt; <i>Smartphone</i> (hp)</li> </ul>	<p><b>Customer Segments</b></p> <ul style="list-style-type: none"> <li>&gt; Pasar</li> <li>&gt; Pecinta Kuliner</li> <li>&gt; Pemilik Hajatan</li> <li>&gt; Pedagang Toko</li> </ul>
<p><b>Key Resources</b></p> <ul style="list-style-type: none"> <li>&gt; Karyawan</li> <li>&gt; Mesin</li> <li>&gt; Tempat Usaha</li> <li>&gt; Peralatan Produksi</li> </ul>			<p><b>Channels</b></p> <ul style="list-style-type: none"> <li>&gt; Pedagang Toko</li> <li>&gt; Toko Penjual Oleh-Oleh Makanan <i>Khas</i> Bandung</li> </ul>	
<p><b>Cost Structure</b></p> <ul style="list-style-type: none"> <li>&gt; Biaya Listrik</li> <li>&gt; Gaji Karyawan</li> <li>&gt; Biaya Perawatan Mesin</li> <li>&gt; Peralatan Produksi</li> <li>&gt; Biaya Produksi</li> <li>&gt; Biaya Distribusi</li> </ul>			<p><b>Revenue Streams</b></p> <ul style="list-style-type: none"> <li>&gt; Penjualan Produk</li> </ul>	

Figure 3. Home-Based Baking Business Business Model Canvas Matrix

### SWOT Analysis of Culinary Business Customers of PNM Mekaar Banjarnegara Branch

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

<b>Faktor Internal</b>	<i>Strength (S)</i>	<i>Weakness (W)</i>
<b>Faktor Eksternal</b>	<b>Strategy SO</b>	<b>Strategy WO</b>
<b>Opportunity (O)</b>	<ol style="list-style-type: none"> <li>1. Meningkatkan pemasaran produk melalui media cetak maupun media elektronik</li> <li>2. Melakukan penawaran produk dan kerjasama dengan beberapa penjual oleh-oleh khas <i>Bandung</i></li> <li>3. Menjamin dan meningkatkan kualitas produk dan menambah varian rasa</li> <li>4. Pengembangan pasar ke daerah baru</li> <li>5. Memanfaatkan musim tertentu untuk memenuhi permintaan pasar</li> </ol>	<ol style="list-style-type: none"> <li>1. Menambah jangkauan pemasaran baik wilayah <i>Bandung</i> maupun luar <i>Bandung</i> dan menambah jumlah produksi</li> <li>2. Mengadakan pelatihan bagi karyawan agar lebih terampil dan kreatif</li> <li>3. Menambah alat transportasi untuk memperlancar pengininan barang</li> </ol>
<b>Threat (T)</b>	<b>Strategy ST</b>	<b>Strategy WT</b>
	Menjaga kualitas produk agar lebih baik dan bersaing secara kompetitif dalam harga.	Meningkatkan produksi dengan tepat guna

### Application of Business Model Development Using Business Model Canvas for Home Baking Business Customers of PT. Bandung Branch Civil National Capital

The development of BMC is an addition and improvement of the business model that was previously carried out by the home-baked cake business customers of PT. Bandung Branch Civil National Capital. The following is the result of the development of BMC elements from the previous business model:

1. Customer Segments: people of West Java and outside West Java; tourists, and students who live in Bandung
2. Value Propositions: More Variants of Taste, Improved Quality, Attractive Design
3. Channels: Organizational Groups, New Distributors/Agents, Resellers, Supermarkets, Social Media Users.
4. Customer Relationships: Customer Service, Social Media Promotion and Online.
5. Key Partnership: Customer Service, Social Media and Online Promotion..

## DISCUSSION

### Application of the Business Model Canvas to the Home Baking Business of PT. Bandung Branch Civil National Capital

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.

### **Home Cake Business Development Strategy for Customers of PT. Bandung Branch Civil National Capital Through SWOT Analysis Based on the Business Model Canvas Approach**

The use of the SWOT matrix aims to sharpen the analysis so that the company can see the position and direction of development. The alternative strategy selected based on the highest rating weight must be prioritized by the company. The development of five of the nine Business Model Canvas blocks that will be applied to Mekaar customers' home-baked cake businesses, PT. Bandung Branch Civil National Capital.

Development strategy based on SWOT analysis and Business Model Canvas, namely:

1. For the Customer Relationship block in Strategy 1, increase product marketing through print and electronic media. Customer relationships can be built by companies through several categories, from personal to media. The company's strategy to increase sales is to carry out promotions through print media such as newspapers, magazines and brochures, websites, bloggers and social media such as Facebook and Instagram.
2. For the Key Partners block, there is Strategy 2, namely offering products and working with several sellers in West Java and outside West Java tourism objects. To be able to increase revenue the company must continue to carry out

promotions and product offers to get new customers such as supermarkets, tourist souvenir shops both in West Java and outside West Java.

3. For the Value Propositions block, there is Strategy 3, namely guaranteeing and improving product quality and adding flavor variants. Home-based cake businesses must continue to improve the quality of their products and maintain customer trust that has been established, but also must continue to innovate so as not to be left behind by competitors. Home-based cake businesses can innovate product packaging designs that continue to be developed and product flavors must be added.
4. For the Customer Segment block, there is Strategy 4, namely market development to new areas. Customers are partners who provide company benefits. Companies can acquire new customers through communication with the people of Java and outside Java, students and tourists.

For the Channel block, there is Strategy 5, which is to take advantage of certain seasons to meet market demand. Communication, distribution and sales channels are the link between the company and the customer. A company can reach customers through resellers, organizational groups, supermarkets, and active social media users.

## CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the research described above, it can be concluded as follows:

1. Application of the Business Model Canvas to the home cake business of customers of PT. Civil National Capital Bandung Branch can be developed by adding several sub-elements, namely:
  - a. Customer Segments: People of West Java and Outside West Java, Students and Tourists
  - b. Value Propositions: more flavors, improved quality, and attractive designs
  - c. Channels: organizational groups, new distributors/agents, resellers, supermarkets, and social media users
  - d. Customer Relationships: customer service, social media promotion and online
  - e. Key Partnership: supermarkets, souvenir sellers inside or outside West Java, school/campus canteens, hospitals, or other crowded locations.

Meanwhile for Revneu Streams, Key Resources, and Cost Structure there are no additions but they are more optimized.

2. Development strategy based on SWOT analysis and Business Model Canvas, namely: increasing product marketing through print and electronic media, offering products and collaborating with several sellers in tourist attractions in West Java and outside West Java, guaranteeing and improving product quality and adding flavor variants, market development to new areas, and taking advantage of certain seasons to meet market demand

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

1. The home cake business customers of PT. The Bandung Branch of Madani National Capital 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. PT. It is hoped that the Bandung Branch of Madani National Capital can provide more guidance in terms of human resources, especially improvements in terms of product innovation and business management.
3. For future researchers, it is better to involve respondents from outside the company who know about the company by combining the Business Model Canvas method with value propositions design in order to know more about the value of the company.

### **ADVANCED RESEARCH**

The limitation in this study is that the main informants, namely the home-based cake business customers of PT. The Bandung Branch of the Madani National Capital Mekaar does not yet reflect the entire home-based cake business, whose business products vary in number and vary.

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 home-based cake businesses, different research methods, and the use of different and more complete research instruments.

## REFERENCE

- Astuti, M., Suharyati, Rosali Sembiring, Nobelson, Ediwarman, Marlina, Sugianto, Yuliniar, & Argo, J. G. (2021). *Book Chapter: Keunggulan Kompetitif UMKM Naik Kelas*. Deepublish.
- Benzaghta, M. A., Elwalda, A., Mousa, M. M., Erkan, I., & Rahman, M. (2021). SWOT analysis applications: An integrative literature review. *Journal of Global Business Insights*, Vol. 6 (1), 55–73.
- Candraningrat, C., Yurisma, D. Y., & Mujanah, S. (2021). Pengembangan Strategi Bisnis Melalui Bmc (Business Model Canvas) Dan Strategi Pemasaran Bagi Umkm Sari Delight Surabaya. *TEKMULOLOGI: Jurnal Pengabdian Masyarakat*, 1(1), 16–24.
- Chandra, A., Paul, J., & Chavan, M. (2020). Internationalization Barriers of SMEs from developing Countries: a Review and Research Agenda. *International Journal of Entrepreneurial Behavior & Research*.
- Chege, S. M., & Wang, D. (2020). Information technology innovation and its impact on job creation by SMEs in developing countries: an analysis of the literature review. *Technology Analysis & Strategic Management*, Vol. 32 (3): 256–271.
- Fathara, R. N., Rizal, M., Arifianti, R., & Husna, A. (2021). Strategi Model Bisnis UMKM Kuliner Untuk Bertahan di Era. *Jurnal Bahtera Inovasi* Vol. 4 (2): 111–119.
- Frick, J., & Ali, M. M. (2013). Business model canvas as tool for SME. *IFIP International Conference on Advances in Production Management Systems*, 142–149.
- Gilang, R. (2015). Analisis Model Bisnis Usaha Mikro, Kecil, dan Menengah (UMKM) Di Bidang Sepatu Dengan Menggunakan Pendekatan Business Model Canvas. *e-Proceeding of Management*, 2(1)
- Hindarsah, I., Purwanto, B. H., Priadana, S., & Fahrudin, A. (2020). The owner factor: An innovation element of business model canvas by SMEs rattan industry in Cirebon Indonesia. *International Journal of Advanced Science and Technology*, 29(6), 3963–3972.
- Keane, S. F., Cormican, K. T., & Sheahan, J. N. (2018). Comparing how entrepreneurs and managers represent the elements of the business model canvas. *Journal of Business Venturing Insights*, 9, 65–74.
- Kusmawati, Y., & Ovalianti, N. (2022). Pengaruh Current Ratio dan Debt To Equity Ratio terhadap Return on Equity Pada PT. Permodalan Nasional Madani (PNM) Periode 2012-2021. *Lensa Ilmiah: Jurnal Manajemen Dan Sumberdaya*, 1(1), 53–61.
- Lesmana, A. C. (2022). Pengembangan Strategi Pemasaran Melalui Pelatihan BMC Pada Mitra UMKM. *Sawala: Jurnal Pengabdian Masyarakat Pembangunan Sosial*,

*Desa Dan Masyarakat*, 3(1), 7-15.

Osterwalder, A., & Pigneur, Y. (2010). *Business model generation: a handbook for visionaries, game changers, and challengers* (Vol. 1). John Wiley & Sons.

Purwantoro, R. N. (2008). Sekilas pandang industri sawit. *USAHAWAN LMFEUI*.

Sarsby, A. (2016). *SWOT Analysis*. Lulu. com.

Siregar, Onan M. (2018). Achievement Of The Target Market Through Business Model Canvas In Small And Medium Enterprises ( SMEs ). *Advances in Social Science, Education and Humanities Research*, 136(Icosop 2017), 521-528.

Toro-Jarrín, M. A., Ponce-Jaramillo, I. E., & Güemes-Castorena, D. (2016). Methodology for the of building process integration of Business Model Canvas and Technological Roadmap. *Technological Forecasting and Social Change*, 110, 213-225.

Umar, A., Sasongko, A. H., & Aguzman, G. (2018). Business model canvas as a solution for competing strategy of small business in Indonesia. *International Journal of Entrepreneurship*, 22(1), 1-9.

Vlados, C. (2019). On a correlative and evolutionary SWOT analysis. *Journal of Strategy and Management*