



**Canvas Business Model At Lontong Sayur Pak Raden Faces  
Mandatory Halal 2024**

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**INFO ARTIKEL**

**Abstract**

*Keywords:*

*MSME, Business Model  
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UMKM Lontong Sayur Pak Raden has been established for two years, but for these two years the owner has not determined the business plan in his business activities. With the existence of Mandatory Halal regulations where food and beverage products must have halal certification, it adds challenges for business owners to survive in the food industry. The purpose of this study is to find out the flow and business planning of Lontong Sayur Pak Raden using the Business Model Canvas (BMC) method. The results showed that these MSMEs are lacking in terms of promotion only using whatsapp and the customer segment is still wide. The advantages of this MSME have many partners, have a pronounced value of shrimp savory taste in the soup, sales are not only lontong sayur but sales of hot tea and coffee. So what the owner has to do is add promotional media in the form of Instagram and TikTok, the customer segment is focused on demographic aspects.

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## Introduction

Small and medium enterprises (SMEs) are one of the industries that have a major impact in driving economic growth. This is due to the large number of labor absorbed by small and medium enterprises. According to labor statistics, 99.5% of workers in Indonesia are employed by SME companies (Al-Bana et al., 2021). Small and medium-sized enterprises (SMEs) also contribute in addition to large industries to the Gross Domestic Product of 61.07% (Limanseto, 2021). SMEs produce a wide range of products, including food, beverages, and household appliances. "Lontong Sayur Pak Raden" is one such SME.

Micro, Small, and Medium-Sized Enterprises, or MSMEs, are a phrase used in business. Micro, Small, and Medium Enterprises (MSMEs) are autonomous, profitable business entities run by individuals or groups across all economic domains. The idea originated from Tambunan (2012) (Halim, 2020). Rudjito defines MSMEs as businesses that have an important role in the Indonesian economy in terms of the number of businesses and job creation. This is stated in the journal *Development of an Online-Based Prestashop Platform as a Means of Promoting MSME Products in Kuningan Regency* (Supendi & Fazrin Nasrulloh S, 2021).

In the business world, marketing and promotion play an important role in increasing sales. This is shown by research published in 2020 with the title *The Effect of Marketing Mix on Purchasing Decisions for Madura Traditional Herbal Products* (Ristin Masruroh & Suprapti Isdiana, 2020). The study explains that when introducing a product, you should use brochures or other media that facilitate customer understanding of the products we offer. To arouse consumer interest in the product, this business also offers discounts.

MSMEs have several differences, one of the differences between Micro, Small, and Medium Enterprises can be seen from the average turnover per year. Not only seen from the average turnover per year but also seen from the initial asset value but excluding land and buildings. The above statement is based on "Law of the Republic of Indonesia Number 20 of 2008 concerning Micro, Small and Medium Enterprises". Micro enterprises have a maximum initial asset value of IDR 50,000,000 with a maximum annual average turnover of IDR 300,000,000. Small businesses have an initial asset value of IDR 50,000,000 to IDR 500,000,000 with a total turnover of IDR 300,000,000 to IDR 2,500,000,000 per year. Medium-sized businesses have a value of Rp 500,000,000 to Rp 100,000,000,000 with a turnover of Rp 2,500,000,000 to Rp 50,000,000,000 per year. (Setiawan, 2019)

Every SME faces unique problems. One of the problems faced is not knowing the flow of business and planning for the business they run. Most business actors only calculate profits, do not plan their business activities carefully so that it will make the company unable to develop. When planning a business, a method that can be used is the Business Model Canvas. The business model canvas consists of nine columns namely customer segments, value propositions, channels, customer relationships, revenue streams, key resources, key activities, key partnerships, cost structures.

Business Model Canvas (BMC), according to Osterwalder and Pigneur, is a business model in the form of a rational explanation of how a company generates, transmits, and captures value (Suwarni & Handayani, 2020). Business model analysis benefits from the ability of the business model canvas (BMC) to concisely and thoroughly describe the current state of the company based on customer segments, value offered, value offering paths, relationships with customers, and relationships with organizations (Hutamy et al., 2021). The Business Model Canvas (BMC) consists of nine columns that explain or define the company's current state. This information will be used to create a picture that will be used to develop strategies

aimed at enhancing the company's performance (Yudianto et al., 2021). Business model canvas (BMC) has advantages in business model analysis, according to Rainaldo (2017) in the journal "Application of the Canvas Business Model in Determining the Edamame Fried Soybean Business Management Strategy Plan". These advantages include the ability to describe the current condition of the company in a straightforward and comprehensive manner based on consumers, the value offered, the value path offered, the relationship with customers, revenue streams, vital assets, partners, and the cost structure owned (Herawati et al., 2002).

The government issued a new policy that all products sold in Indonesia by 2024 must be halal certified. Law Number 33 of 2014, which was later refined into Law Number 20 of 2020 on Job Creation, stipulates the obligation of businesses to obtain halal certificates. One of the articles in the law mandates that MSMEs obtain halal certification (Fathia, 2021). After the existence of Law Number 33 of 2014, which guarantees the halalness of products, Panji (2017) defines halal certification as BPJPH's recognition of the halalness of a product based on a fatwa documented by the Indonesian Ulema Council. According to research by (Warto & Samsuri, 2020) on "Halal Certification and its Implications for the Halal Product Business in Indonesia," which supports Panji's thesis, to accelerate optimization, several strategies must be used, including: 1. The role of government intervention in advancing the halal business sector in Indonesia. Law Number 33 of 2014 concerning Halal Product Guarantee (JPH Law) needs to be a tool used to engineer change. 3. Halal sector and human resources. Business legitimization in the form of a Business Identification Number is one of the prerequisites that must be provided by business owners to take care of halal certification (Nasori et al., 2022).

Not only things related to food and beverages must be certified halal, but also products related to fashion and cosmetics. Furthermore, BPJPH is now promoting Muslim-friendly travel to Indonesia. Ms. Siti Aminah, who is in charge of the Halal Registration and Certification Center of BPJPH, made this statement in person at the seminar "The Importance and Advantages of Halal Certification to Promote Inclusive Sharia Economic Development in the Series of Sharia Economic Festival 2023". Currently, the biggest obstacle for the Ministry of Religion is the number of MSMEs that have not applied for halal certification. There were 193,8959 small-scale MSMEs and 63.9 million micro-enterprises in Indonesia in 2019. Meanwhile, 909,709 MSMEs have obtained halal certification overall, consisting of 862,555 micro enterprises and 36,899 small enterprises, according to a presentation made by Ms. Siti Aminah, Head of the Halal Registration and Certification Center of BPJPH, Ministry of Aminah at the Seminar on the Urgency and Benefits of Halal Certification to support Inclusive Sharia Economic Development at the Java Sharia Economic Festival 2023 (Aminah, 2023).

The halal industry consists of a group of companies that process goods and services that are subject to Islamic law for their inputs, processes, and outputs. These companies participate in profitable economic activities (Qoni, 2022). Halal has been recognized as a highly reliable indicator of product quality and standard of living worldwide. Since anyone can consume halal food, including non-Muslims, halal food has become a global food (Setyaningsih, 2022). Collaboration between human resources, raw materials, and equipment, as well as a support system that serves as a supervisor and regulator in carrying out halal economic operations, is necessary to develop a halal ecosystem in the halal business (Ameliora et al., 2020).

Halal zones have been adopted by countries in the ASEAN region. Malaysia, a neighboring country, set the largest halal standard, started halal certification accreditation globally, authorized Islamic fintech crowdfunding, and launched a new certification program for Muslim-friendly tourist destinations (Musrafiyan, 2022). Another result of trade agreements with China and Japan is a strong global

economy. In addition, Singapore, which has a small Muslim population, realized the importance of halal certification. The importance of exporting products to the Middle East is what drives the requirement of halal certification in Singapore's certification system. The Islamic Religious Council of Singapore (MUIS), which is responsible for managing Muslim affairs in Singapore, is also allowed to advise state officials on Islamic matters. (Muis & Aisyah, 2022). The implementation of halal areas in Singapore is in accordance with the research by (Muis & Aisyah, 2022) in practice or in the field, and Singapore is home to various companies that contribute to the halal tourism industry. One of the businesses at Changi International Airport is a food court that serves halal food.

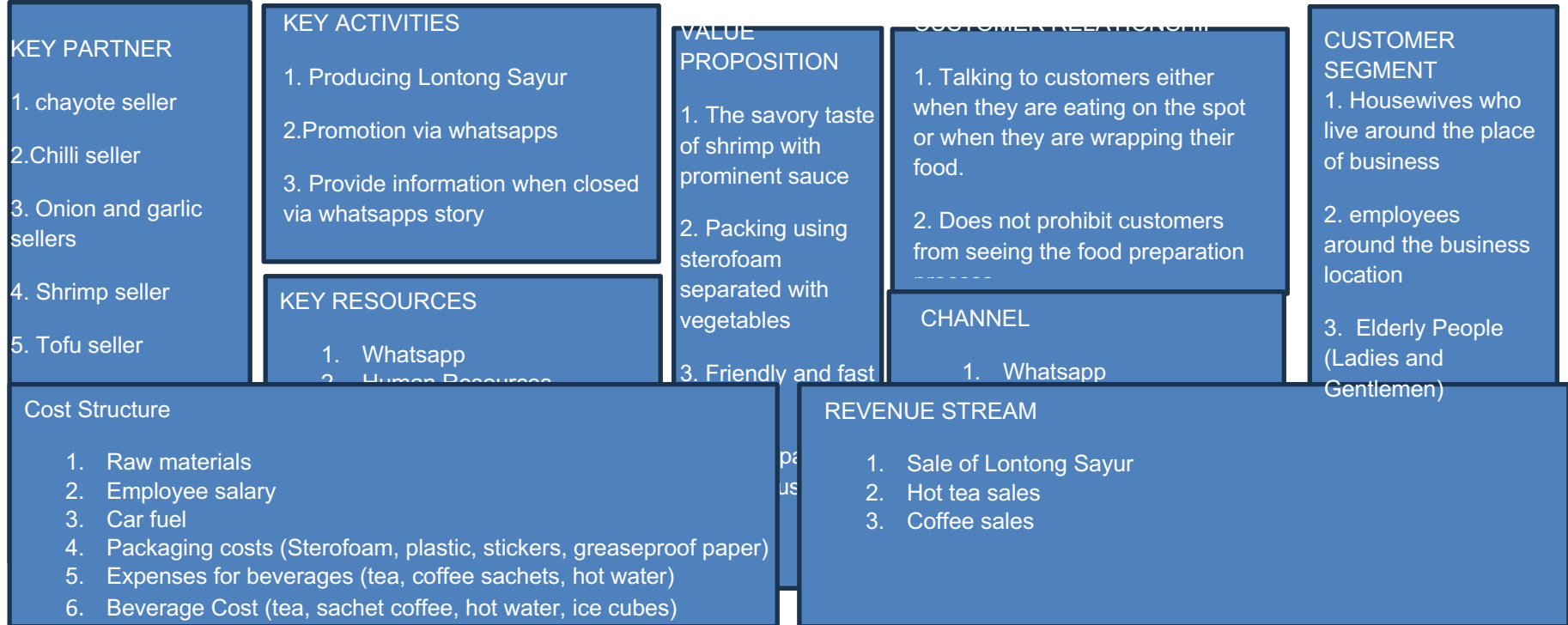
#### **RESEARCH METHODS**

This research falls into the category of qualitative research, where examination of the results of various calculations is the basis of analysis. This research was conducted at Pak Raden's Vegetable Lontong UMKM located in Griya Citra Asri Nuri 1 RM 5/9 housing, Surabaya. This research uses the Business Model Canvas (BMC) method which has 9 segments. This study has one respondent, namely the owner of UMKM Lontong Sayur Pak Raden.

In conducting BMC analysis, the first step that needs to be done is to determine the customer segment of a business. Furthermore, it can determine the value proposition owned by the business. The third step in conducting BMC analysis is to determine the revenue stream. The next step, can determine key resources and key activities. The sixth step is to determine the channel used for promotion. The seventh and eighth steps are determining customer relationships and key partners. The last step in analyzing BMC is determining the cost structure.

**RESULT**

*Figure 1: BMC Lontong Sayur Pak Raden*



#### I. Customer Segmen

The Customer Segment explains the customer segments targeted by a business. This MSME has a wide customer segment including housewives who live around the place of business, private employees around the place of business, elderly people (men and women).

#### II. Value Proposition

According to the BMC analysis, UMKM Lontong Sayur Pak Raden value proposition is that it has a strong, savory shrimp flavor since the owner cooks it for a very long period and with a lot of shrimp. Styrofoam is used in packing to raise the product's value. To prevent food from coming into direct contact with the sterofeam, Lontong Sayur Pak Raden uses plastic coating for packing and packs the sweet veggies in plastic. Additionally, the staff at UMKM Lontong Sayur Pak Raden is amiable and skilled in handling clients.

#### III. Revenue Stream

UMKM Lontong Sayur Pak Raden income comes from the sale of Lontong Sayur, hot tea, and coffee. In selling Lontong Sayur, the owner managed to sell a total of 1080 pcs within one month. In the sale of hot tea, Pak Raden can sell 480 cups and coffee totaling 360 cups. The packaging used to serve hot tea is washable plastic cups as well as coffee.

#### IV. Key Resources

Based on the results of interviews with the owner, it is known that the Key Resources owned by Pak Raden's Vegetable Lontong MSMEs are Whatsapp, Human Resources, Cars, Production Equipment. In using the whatsapp application for promotion, the owner posts whatsapp stories every day. In this MSME, the owner has two employees consisting of one person in the production department and one person in the sales department. In trading activities, the owner utilizes a private car for selling. Production equipment used in production activities are stoves, pans, pots, vegetable spoons, and rice flasks for storing cooked vegetables.

#### V. Key activities

The activities of a business are not only about making products but there are several other activities that support the success of a business. This is applied by Pak Raden's Lontong Sayur MSME in addition to producing Lontong Sayur, the owner also carries out promotional activities through whatsapp stories which are carried out every day and provides information when open and closed to customers by whatsapp. In the story, the owner also informs about the promos held. In the story, the owner also informs about the promo's held.

#### VI. Channel

The owner must consider the customer group when choosing the promotional medium since it dictates how we market our goods. It is known that the channels employed for promotion are WhatsApp based on the interview's findings. The owner uses whatsapp as a promotional medium because whatsapp is a communication medium that everyone has.

#### VII. Customer Relationship

To maintain customer loyalty, there needs to be interaction between entrepreneurs and customers. Maintaining good relationships with customers is very important because then customers will feel comfortable and trust us. When they feel comfortable, then customers will come back again to buy our products. In maintaining customer loyalty, the owner always chats with buyers either when buyers eat on the spot or buyers who wrap their food. In addition, the owner also does not prohibit buyers from seeing the process of making food.

#### VIII. Key Partner

In business activities, we can never be separated from partners because by partnering, the business activities we carry out are easier. To run a business, MSME

Lontong Sayur Pak Raden partners with several traders. The owner benefits from partnering with chayote sellers by having a lower price for manisa, but they are required to buy 5 kg of manisa first. Every other day, the owner buys chayote. Along with receiving superior products than what can be purchased at the market, the owner benefits from a lower price for the chili when they partner. The owner can purchase more chili, lowering the total cost. The owner partners with probolinggo shallot and cating garlic traders. By partnering with onion traders, the owner is able to obtain probolinggo shallots and kating garlic, which are difficult to obtain when buying at the market. By collaborating with shrimp sellers, the owner can purchase larger-than-market shrimp at more affordable pricing. The shrimp acquired is fresh.

#### IX. The benefits

obtained by the owner of partnering with tofu traders in addition to getting low prices but also the tofu obtained is fresh and can be ordered via whatsapp so the owner only needs to pick it up. When the price of eggs rises, the benefit of partnering with egg sellers is that the owner gets cheap egg prices. In addition, the owner can also choose the size of the egg, usually the owner chooses a medium egg size tends to be small. The benefit of partnering with a cecek seller is that the owner gets cecek in a fresh condition and can buy a lot. In addition, the owner also gets a cheaper price, in the market the price of cecek is IDR 26,000 per kilogram if the owner partners with a cecek seller to buy at IDR 24,000 per kilogram. The owner has a partnership with a plastic merchant because the owner can get plastic at a low price. In addition, the owner can order plastic sizes according to production needs, for example chili sauce plastic: not all stores have it, but when we partner with plastic sellers, chili sauce plastic is easy to obtain.

#### X. Cost Structure

The cost structure outlines all the costs that will be incurred in running the business model. In running the business, the owner incurs costs for raw materials. For raw material shopping, it is done every two days for goods that are not durable but for raw materials that can last a long time the owner makes purchases once a month. For employee salaries, the owner incurs costs once a month. For car fuel, the owner fills it up every two to three days. For packaging costs such as plastic and oil paper, it is done once a month but for sterfoam, it is done once every two months. For beverage costs, the owner makes purchases for tea approximately once a month but for coffee the owner makes purchases once every three week.

#### IFE EFE ANALYSIS dan SWOT ANALYSIS

*Tabel 1: Internal and External Factor Analysis*

<b>Internal Factors</b>				
	<b>Strenght (S)</b>	<b>Bobot</b>	<b>Rating</b>	<b>Total</b>
1	Has a prominent savory shrimp flavor	0.15	4	0.59
2	Packing using sterfoam separated with vegetables	0.11	3	0.33
3	Friendly and fast service	0.15	4	0.59
4	Owner partners with various saller	0.11	3	0.33
<b>Sub Total</b>		0.52	14	1.85
<b>Weakness (W)</b>				
1	Less promotional media	0.04	1	0.04
2	Customer segment is still wide	0.07	2	0.15
<b>Sub Total</b>		0.11	3	0.19

<b>Total</b>	0.63	17	1.67
<b>External Factors</b>			
<b>Opportunity</b>			
1 Many office workers around the location	0.15	4	0.59
2 The owner creates whatsapp stories every day	0.11	3	0.33
<b>Sub Total</b>	<b>0.26</b>	<b>7</b>	<b>0.93</b>
<b>Threat (T)</b>			
1 Increase in raw material prices	0.07	2	0.15
2 Customers are not generous because product innovation is lacking	0.04	1	0.04
<b>Sub Total</b>	<b>0.11</b>	<b>3</b>	<b>0.19</b>
<b>Total</b>	<b>0.37</b>	<b>10</b>	<b>0.74</b>
	1.00	27	

Based on the results of the calculation of the Internal Factor analysis with IFAS, the strength score is 1.85 and the weakness score is 0.19, while the external factor analysis with EFAS gets an opportunity score of 0.93 and a threat score of 0.19. So that the IFAS matrix score is 1.67 and the score in the EFAS matrix is 0.74. And it can also be seen that the value on the X axis in the SWOT Matrix is 1.67 and the Y axis is 0.74 (Agustian et al., 2020)

#### Diagram SWOT

IFAS and EFAS calculations have been carried out using SWOT analysis of internal and external strengths. Based on the IFAS EFAS calculation, it can be seen from the SWOT analysis diagram that MSME Lontong Sayur Pak Raden is in quadrant 1, which shows that MSMEs have opportunities and strengths that can be utilized. The strengths of Pak Raden's Lontong Sayur MSME include having a prominent savory shrimp flavor with the opportunity for many office employees at the business location so that by maintaining the quality of taste, this business continues to attract visitors to buy products sold at this business.

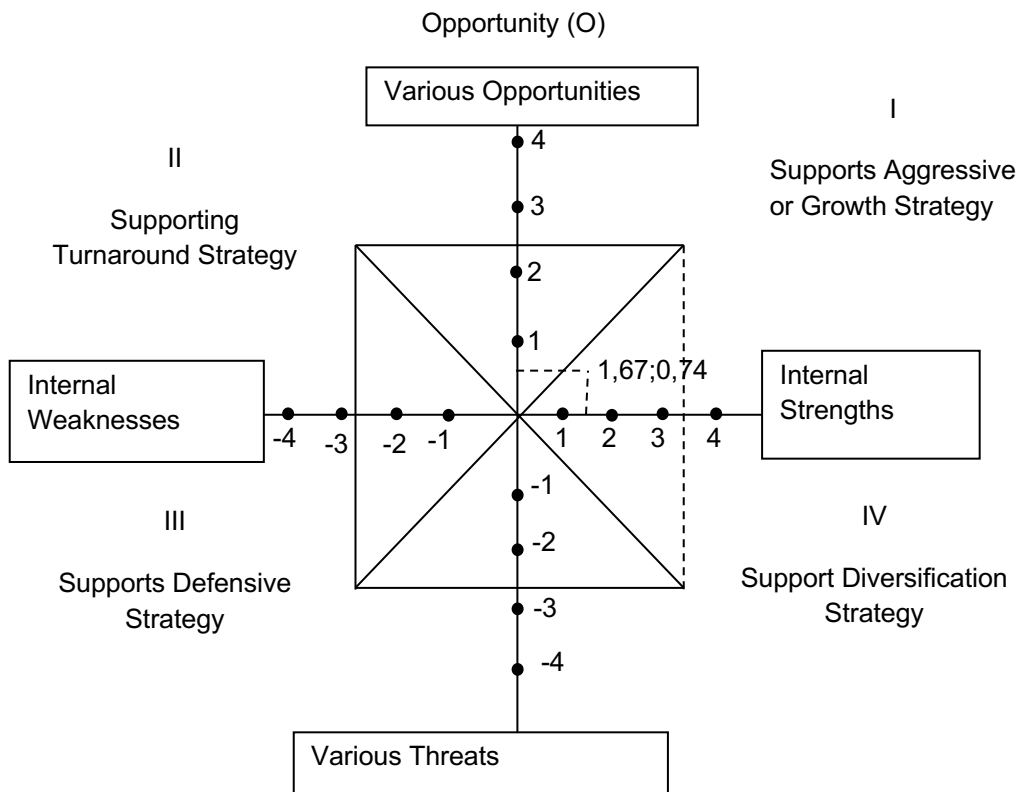
The value on the score of each factor can be specifically explained as follows:

strength factor	: 1,8
Weakness factor	: 0,2
Opportunities factor	: 0,9
Threat factor	: 0,7

The X-axis value is obtained from the difference between strengths and weaknesses of (+) 1.7, it is clear from these variables that the strength value is smaller than the weakness value. Furthermore, the y-axis is obtained from the difference between opportunities and threats, with a difference of (+) 0.74 (Gunawan et al., 2020).



Figure 2: Diagram SWOT



Matriks SWOT

The usefulness of the SWOT matrix is to create an organizational or company strategy that can be adjusted to the strengths and weaknesses possessed, and is used to provide a clear picture of the possibilities and dangers faced.

Tabel 2: Matriks SWOT

	<p>Strenght</p> <ul style="list-style-type: none"> <li>a. Has a prominent savory shrimp flavor</li> <li>b. Packing using sterof foam separated with vegetables</li> <li>c. Friendly and fast service</li> <li>d. Owner partners with various sellers</li> </ul>	<p>Weakness</p> <ul style="list-style-type: none"> <li>a. Less promotional media</li> <li>b. Customer segment is still wide</li> </ul>
<p>Opportunities (O)</p> <ul style="list-style-type: none"> <li>a. Customer segment is still wide</li> <li>b. The owner creates whatsapp stories every day</li> </ul>	<p>SO Strategy</p> <ul style="list-style-type: none"> <li>a. Maintaining flavor quality</li> <li>b. Improve service quality</li> <li>c. Create engaging content</li> </ul>	<p>WO Strategy</p> <ul style="list-style-type: none"> <li>a. Create Instagram and tiktok social media accounts</li> <li>b. Focusing the customer segment on office people</li> </ul>

		c. Switching from personal Whatsapp to Business Whatsapp
<p>Threats (T)</p> <p>a. Increase in raw material prices</p> <p>b. Customers are not generous because product innovation is lacking</p>	<p>Strategi ST</p> <p>a. Added iced tea for menu variations on drinks</p>	<p>WT Strategy</p> <p>a. Make a buy 10 get 2 free.</p> <p>b. Post content on instagram and tiktok every day</p> <p>c. Organize your content schedule carefully so you don't get overwhelmed</p>

The SWOT matrix is an activity that is interconnected with the SWOT diagram, in the SWOT matrix there are 4 strategies which are divided into 4 quadrants, including the SO strategy (Strengths and Opportunities), WO strategy (Weaknesses and Opportunities), WT strategy (Weaknesses and Threats) and ST strategy (Strengths and Threats). Based on the SWOT Matrix which is appropriate to be applied to MSMEs:

I. SO Strategy (Strength – Opportunities)

a. Maintaining flavor quality

In maintaining taste, you can determine the Standard Operational Work (SOP) and carry out quality control before the product is marketed.

b. Improve service quality

Customers' happiness with taste and service quality must be questioned in a satisfaction survey in order to improve service quality. Improving service quality can help the company avoid a lot of complaints, get more trust from clients, and establish a positive reputation.

c. Create engaging content

By making brochures about the promos given and posting on whatsapp and instagram. For tiktok, making cinematic videos of products and videos containing the promos provided. The benefit is that customers become aware of the promos held by this business.

II. WO Strategy (Weakness – Opportunities)

a. Create Instagram and tiktok social media accounts

The benefits of creating Instagram and TikTok accounts are that we can reach a wider market and as a promotional medium because most office employees have Instagram and TikTok social media.

b. Focusing the customer segment on office people

By focusing on the customer segment, this business can create a strategy to provide products that suit customer needs. In addition, the owner can recognize customers personally, that way the owner becomes aware of customer needs and the owner can adjust prices according to the customer's financial condition.

c. Switching from personal Whatsapp to Business Whatsapp

The benefit of switching from personal whatsapp to business whatsapp is that customers can see the products we sell and we don't have to inform the products we sell through whatsapp stories anymore.

III. WT Strategy (Weakness – Opportunities)

a. Make a buy 10 get 2 free promo

The benefit of this promo is to make customers loyal to us while rewarding customers who have been loyal to us.

b. Post content on instagram and tiktok every day

By posting content every day, the possibility of reaching a wider audience can be achieved and new subscribers can be added every day. The benefit of posting every day is that our posting algorithm can be read by the application and our content will quickly get an increasing number of viewers.

c. Organize your content schedule carefully so you don't get overwhelmed.

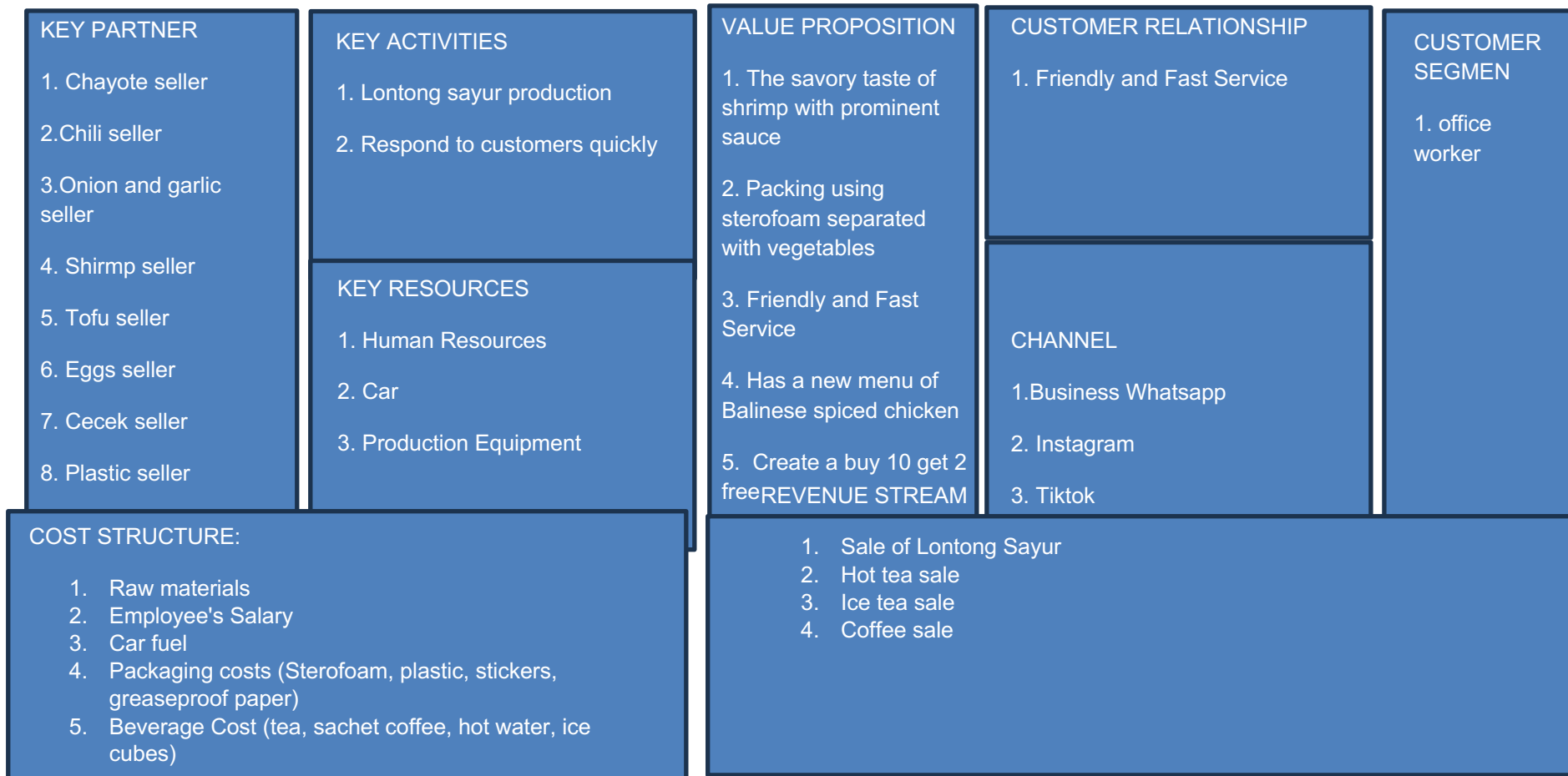
Make a list of activities every day so as not to be overwhelmed, when the schedule list has been made then the entrepreneur must undergo the activities that have been made regularly.

IV. ST Strategy (Strength – Threats)

a. Added iced tea for menu variations on drinks

By adding variations of iced tea drinks, it can increase the variety of beverage menus so that customers have a sorted drink menu.

Figure 3: The new BMC of Lontong Sayur Pak Raden based on the results of the SWOT analysis



#### I. Customer Segmen

The customer segment of Lontong Sayur Pak Raden is only office employees who are around the business location because they have a large potential market and they are financially independent. In addition, this business is located in an office area so when employees take a break, they can buy Lontong Sayur for their lunch.

#### II. Value Proposition

In this section there is an additional value proposition in the form of having a new Balinese chicken menu, making a buy 10 times free 2 times promo by bringing a stamped customer card. The addition of this value proposition has been analyzed using SWOT analysis with the aim of making buyers loyal to our products.

#### III. Revenue Stream

There is an additional revenue stream in the form of selling iced tea, by adding iced tea, customers have a choice of drink menu and considering the hot weather, customers are always looking for ice and around the business location no one sells iced drinks.

#### IV. Key Resources

Since there were no new resources to support Lontong Sayur's company operations, the SWOT analysis revealed that there had been no modifications to Key Resources.

#### V. Key activities

It was discovered that the tasks required of the staff at Pak Raden's Vegetable Lontong MSMEs have grown. Specifically, they now have to create content as the use of social media for promotion has increased. Previously, they were only responsible for creating stories for WhatsApp, but now they also have to create content for Instagram and Tiktok. The owner has extra activities to produce content since the objective is to increase promotional media to extend the market network.

#### VI. Channel

There is a change in the promotional media for UMKM Lontong Sayur Pak Raden, namely whatsapp, which was originally a personal whatsapp to business whatsapp and there are additional promotional media, namely Instagram and Tiktok. The goal is to increase promotional media to expand the market network.

#### VII. Customer Relationship

After the SWOT analysis was carried out, there were no changes that occurred in the Customer Relationship section.

#### VIII. Key Partner

There is the addition of a new partner, the ice cube seller. By partnering with the ice cube seller, we can buy ice cubes at an affordable price.

#### IX. Cost Structure

There are additional costs in beverage costs, namely the purchase of ice cubes because there is an additional iced tea menu.

### **DISCUSSION**

Based on the results of the SWOT analysis of BMC Lontong Sayur Pak Raden, it is known that the strategy in the value proposition is to make a buy 10 times free 2 times promo. In the value proposition section, Agus and Anik's research has a different strategy from this research. The strategy applied by Agus and Anik's research shows that the approach to the value proposition part of the strategy offered is education about the process of making processed mango products as a way to help the company grow while this study has a strategy of making a buy 10 times free 2 times promo. However, the channel part has similarities, namely directly to the end consumer, but the difference in terms of media. If Agus and Anik's research goes directly to a typical Indramayu souvenir shop while this research utilizes whatsapp, instagram and tiktok media to reach consumers and utilize reseller patterns

(Yudianto et al., 2021).

This research is in line with research conducted (Rahayu et al., 2022) on the channel section. The equation is seen from the channel used to reach customers, namely through application intermediaries, but there are differences in Rahayu's research with this study, namely the media used. Rahayu's research utilizes online delivery media such as gojek, grab, and maxim while this study utilizes whatsapp, instagram and tiktok social media to reach consumers.

### **CONCLUSION**

Based on the results of research through BMC analysis, it is known that Lontong Sayur Pak Raden business has shortcomings in terms of its marketing channels which are only through whatsapp. In addition, Pak Raden's Lontong Sayur business has a wide range of target consumers. With these shortcomings, a SWOT analysis was carried out with results showing the position of the Lontong Sayur business in quadrant I with the SO (Strength and Opportunities) strategy. The strategy that must be implemented by Pak Raden's Lontong Sayur business is to maintain the quality of taste, improve service quality, and create attractive content. By knowing the strategy, this business can develop business planning using BMC which contains strategies that have been carried out in the SWOT matrix.

The implications of this study show that by maximizing existing opportunities and strengths, SWOT analysis can be used as a strategy to reduce threats and weaknesses faced. To maintain the continuity of the culinary business, the owner can experiment with various combinations of ideas using the nine components of the Business Model Canvas (BMC). The components of the Business Model Canvas (BMC) to maintain and develop the business by opening new branches and even expanding to other additional business divisions. This research has shortcomings in mapping the strategy is still less in-depth, the hope is for further research in mapping the strategy more deeply.

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