

ABSTRAK

Akses terhadap hunian kost yang layak dan ramah disabilitas masih menjadi tantangan di Indonesia, terutama bagi mahasiswa atau pencari kerja penyandang disabilitas yang membutuhkan lingkungan tempat tinggal yang inklusif secara fisik maupun sosial. Di sisi lain, meningkatnya kesadaran terhadap isu keberagaman dan inklusi membuka peluang untuk merancang model bisnis baru yang tidak hanya menjawab kebutuhan dasar tempat tinggal, tetapi juga mendukung pemberdayaan sosial dan kesejahteraan penghuninya.

Penelitian ini bertujuan untuk merancang model bisnis *Inclusive Living*, sebuah hunian kost inklusif yang dirancang khusus untuk memenuhi kebutuhan penyandang disabilitas, dengan tetap mempertimbangkan kelayakan finansial dan keberlanjutan sosial. Metode penelitian yang digunakan adalah gabungan pendekatan kualitatif dan kuantitatif. Data kualitatif diperoleh melalui wawancara mendalam dan observasi berdasarkan kerangka Peta Empati dan Kanvas Model Bisnis, sementara analisis kuantitatif dilakukan dengan studi kelayakan finansial menggunakan indikator NPV, IRR, dan *payback period*.

Hasil penelitian menunjukkan bahwa *Inclusive Living* memiliki potensi bisnis yang menjanjikan dengan proposisi nilai berupa hunian aksesibel, nyaman secara psikologis, serta berbasis komunitas inklusif. Model bisnis yang dirancang mencakup sistem subsidi silang, kerja sama dengan institusi pendidikan dan organisasi disabilitas, serta pendekatan pelayanan yang empatik. Saluran distribusi dan promosi dikembangkan melalui platform digital, komunitas, dan jaringan sosial. Analisis kelayakan menunjukkan nilai NPV yang positif, IRR melebihi suku bunga acuan, serta periode balik modal yang relatif cepat. Strategi mitigasi risiko, tahapan implementasi, dan indikator keberhasilan turut disusun untuk memastikan keberlanjutan dan skalabilitas model bisnis ini. Penelitian ini diharapkan menjadi kontribusi nyata dalam mendorong transformasi hunian kost yang inklusif dan berkeadilan sosial di Indonesia.

Kata Kunci: Model Bisnis, *Inclusive Living*, Disabilitas, Kanvas Model Bisnis, Peta Empati, Hunian Inklusif.

ABSTRACT

Access to decent and disability-friendly boarding houses remains a significant challenge in Indonesia, especially for students and job seekers with disabilities who require a physically and socially inclusive living environment. On the other hand, increasing awareness of diversity and inclusion issues presents an opportunity to design a new business model that not only fulfills basic housing needs but also supports social empowerment and well-being.

This study aims to design a business model for Inclusive Living, an inclusive boarding house concept tailored to meet the needs of persons with disabilities, while maintaining financial feasibility and social sustainability. The research employs a mixed-methods approach. Qualitative data were collected through in-depth interviews and field observations using the Empathy Map and Business Model Canvas (BMC) frameworks. Quantitative analysis was conducted through financial feasibility studies using indicators such as NPV, IRR, and payback period.

The findings indicate that Inclusive Living holds promising business potential, offering key value propositions such as accessible housing, psychological comfort, and community-based inclusivity. The proposed business model integrates cross-subsidy mechanisms, collaborations with educational institutions and disability organizations, and an empathetic service approach. Distribution and promotion channels are developed through digital platforms, social networks, and community engagement. The financial analysis shows a positive NPV, an IRR exceeding the benchmark interest rate, and a relatively short payback period. Risk mitigation strategies, implementation stages, and performance indicators are also developed to ensure the business model's sustainability and scalability. This research is expected to provide a concrete contribution toward transforming boarding house practices into a more inclusive and socially equitable system in Indonesia.

Keywords: Business Model, Inclusive Living, Disability, Business Model Canvas, Empathy Map, Inclusive Housing.