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PENGEMBANGAN MODEL BISNIS KELAPA KOPRA BERBASIS PEDAGANG PENGUMPUL
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INTISARI

Penelitian ini membahas pengembangan model bisnis usaha kelapa kopra berbasis pedagang pengumpul di Kecamatan Kaledupa dan Kaledupa Selatan , Kabupaten Wakatobi, yang meskipun memiliki potensi produksi signifikan (760 ton pada 2024), masih menghadapi permasalahan struktural berupa pasokan petani yang tidak terstruktur, distribusi laut yang kurang fleksibel, serta ketergantungan pada satu saluran pembeli. Penelitian ini bertujuan merancang pengembangan model bisnis menggunakan pendekatan *Business Model Innovation* (BMI) Ramdani et al. (2019) dan menganalisis kelayakan finansialnya, melalui studi kasus kualitatif yang diawali dengan pemetaan model bisnis eksisting menggunakan kerangka *Magic Triangle* (Gassmann et al., 2014).

Hasil penelitian menunjukkan model bisnis eksisting menjalankan pola sederhana dengan satu produk, satu pembeli utama, dan mekanisme pendapatan tunggal dari selisih harga. Celah inovasi paling signifikan teridentifikasi pada dimensi *What* (keterbatasan aset, kemitraan nonformal) dan *How* (pencatatan arus kas manual), sementara dimensi *Why* hanya memerlukan penguatan pasar dan dimensi *Who* belum relevan diterapkan pada skala usaha keluarga. Analisis kelayakan finansial atas rencana penambahan aset menunjukkan kelayakan pada skenario normal hingga optimis (Payback Period 3,17 dan 1,86 tahun), namun berisiko tidak layak pada skenario pesimis akibat sensitivitas tinggi terhadap fluktuasi harga kopra.

Penelitian ini menyimpulkan bahwa arah pengembangan model bisnis bersifat saling terkait antar-dimensi, dengan penguatan aspek operasional menjadi prasyarat bagi keberhasilan dimensi lainnya. Sebagai studi kasus tunggal, temuan penelitian ini bersifat kontekstual dan perlu digeneralisasi dengan kehati-hatian, dengan keterbatasan tambahan berupa potensi bias informan karena seluruh data primer bersumber dari pihak internal usaha tanpa melibatkan petani pemasok maupun pembeli sebagai sumber pembanding.

Kata Kunci: pengembangan model bisnis; kelapa kopra; pedagang pengumpul; kelayakan finansial

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ABSTRACT

This study examines the business model development of a coconut copra trading enterprise operating as a collector-trader (pedagang pengumpul) in Kaledupa District, Wakatobi Regency. Despite significant production potential (760tons in 2024), the business continues to face structural challenges, including unstructured farmer supply due to the absence of formal partnerships, limited flexibility in sea-based distribution, and a weak bargaining position resulting from dependence on a single buyer channel. This study aims to design a business model development using the Business Model Innovation (BMI) approach by Ramdani et al. (2019) and to assess its financial feasibility, through a qualitative case study that begins by mapping the existing business model using the Magic Triangle framework (Gassmann et al., 2014).

The findings show that the existing business model follows a relatively simple pattern, consisting of a single product, one main buyer, and a single revenue mechanism derived from the price margin between purchase and sale. The most significant innovation gaps were identified in the What dimension (limited transportation and weighing assets, informal partnerships with farmers) and the How dimension (manual, unstructured cash flow recording), while the Why dimension only requires market expansion, and the Who dimension was found to be not yet relevant given the family-scale nature of the business. The financial feasibility analysis of the proposed asset development indicates feasibility under normal to optimistic scenarios (Payback Periods of 3.17 and 1.86 years, respectively), but potential infeasibility under a pessimistic scenario due to the business's high sensitivity to copra price fluctuations.

The study concludes that the direction of business model development is interrelated across dimensions, with strengthening operational aspects serving as a prerequisite for successful development in other dimensions. As a single case study, the findings are context-specific and should be generalized with caution, with an additional limitation being the potential for informant bias, as all primary data were derived solely from internal parties within the business, without involving supplying farmers or buyers as comparative data sources.

Keywords: business model development; coconut copra; collector-trader; financial feasibility