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Business Model Canvas Analysis for Honey Business Development at Situak Ni Loba Siarsikarsik Social Forestry Business Group, Lumban Julu District, Toba Regency

Analisis Model Bisnis Kanvas untuk Pengembangan Usaha Madu pada Kelompok Usaha Perhutanan Sosial Situak Ni Loba Siarsikarsik, Kecamatan Lumban Julu, Kabupaten Toba

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RESEARCH ARTICLE

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ABSTRACT

Honey has numerous benefits and considerable potential for development within the Social Forestry Business Group (KUPS). In 2020, honey consumption in Indonesia increased to 60 grams per capita per year, leading to growth in the honey bee business. However, more research is needed to be done on developing business strategies for KUPS in North Sumatra Province. Therefore, this research aimed to formulate development strategies for the honey bee business in Situak Ni Loba Siarsikarsik KUPS, Toba Regency, using the Business Model Canvas (BMC) method. This descriptive qualitative research collected data through direct observation, interviews, discussions, and literature research to map the business model through the nine main elements of BMC, namely customer segments, value propositions, channels, customer relationships, revenue flows, main resources, activities, partnerships, and cost structure. The best strategy identified was to increase the value proposition, expand the strategic partner network, and improve market access. The findings highlighted the need to determine the specialty of the honey produced by the KUPS compared to other products, find cooperation partners for investment, and utilize technology and marketplaces to expand market share.

INTISARI

Madu merupakan produk yang memiliki banyak manfaat dan juga potensial untuk dikembangkan oleh Kelompok Usaha Perhutanan Sosial (KUPS). Pada tahun 2020, konsumsi madu di Indonesia meningkat dari tahun sebelumnya hingga mencapai 60 gram/kapita/tahun dan memicu berkembangnya usaha lebah madu. Pengembangan usaha KUPS dapat didukung oleh penerapan strategi bisnis yang tepat. Namun, sangat sedikit penelitian terkait pengembangan strategi bisnis pada KUPS di Provinsi Sumatra Utara. Penelitian ini bertujuan untuk menyusun strategi bisnis pengembangan usaha lebah madu di KUPS Situak Ni Loba Siarsikarsik, Kabupaten Toba, melalui metode Bisnis Model Kanvas (BMC). Jenis penelitian yang digunakan adalah deskriptif kualitatif. Pengumpulan data dilakukan dengan cara observasi langsung, wawancara, diskusi, dan studi literatur untuk memetakan model bisnis melalui sembilan elemen utama BMC, yaitu segmen pelanggan, proporsi nilai, saluran, hubungan pelanggan, arus penerimaan, sumber daya utama, aktivitas utama, kemitraan utama, dan struktur biaya. Strategi terbaik untuk pengembangan usaha saat ini adalah dengan meningkatkan proporsi nilai, memperbanyak jaringan mitra strategis, dan memperluas akses pasar. Hasil dari penelitian ini menunjukkan perlunya identifikasi keunggulan produk madu yang diproduksi oleh KUPS dibandingkan produk madu yang lain, menemukan mitra kerja sama untuk investasi, dan memanfaatkan teknologi dan marketplace untuk memperluas jangkauan pemasaran.

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Introduction

Honey is a valuable non-timber forest product with numerous benefits. Several studies have highlighted its antioxidant, anti-inflammatory, antibacterial, antiviral, antiulcer, antihyperlipidemic, antidiabetic, and anticancer properties (Rao et al. 2016). In 2020, honey consumption in Indonesia increased to 60 grams per capita per year, surpassing the consumption rate of 40 to 60 grams per capita per year in 2019. This surge in demand was attributed to the Covid-19 pandemic, as honey was believed to boost immunity. Indonesia reportedly required approximately 16,000 tons of honey in 2020 (Wisnu Adi 2021). Meanwhile, based on data from the 2020 Forestry Production Statistics, honey production in Indonesia only reached 51,338.26 litres, equivalent to 482.51 tons, which needed to increase to meet the annual consumption needs. Enhancing honey production is crucial, and one effective strategy involves guiding small and medium-scale honey farmers to develop their businesses diversely and ensure sustainability.

The government implemented the Social Forestry Program to enhance the community's welfare and ensure forest sustainability. A specific scheme of this program is the village forest. In 2017, Indonesia's Minister of Environment and Forestry (MoEF) issued a Village Forest permit to the Village Forest Management Institution (LPHD) Siarsikarsik through decree No. SK. 1091/Menlhk-PSKL/PKPS/ PSL.0/3/2017. The authorities mandated LPHD Siarsikarsik with managing a Village Forest spanning an area of approximately 212 hectares within a protected forest area located at Pasar Lumban Julu Village, Lumban Julu District, Toba Regency, North Sumatra Province.

Situak Ni Loba Siarsikarsik KUPS is a small business group established by LPHD Siarsikarsik, specializing in honey production. Developing an effective business strategy is crucial for the growth and sustainability of the business. A business model determines how a company operates to ensure its survival (Oktapriandi & Parkha 2017). However, there is currently no research on the development of business strategies for KUPS in North Sumatra Province. Implementing appropriate business strategies is instrumental in the development of KUPS. This research seeks to formulate an effective strategy for the honey bee business in Situak Ni Loba Siarsikarsik KUPS, Toba Regency, utilizing the Business Model Canvas (BMC). The research employed a descriptive qualitative method and gathered data through direct observation, interviews, discussions, and literature research to map the business model across the nine main elements of BMC: customer segments, value propositions, channels, customer relationships, revenue streams, main resources, activities, partnerships, and cost structure. Additionally, a SWOT analysis was conducted on each element to enhance the business model (Bonazzi 2014). As a result, recommendations were made to refine the current BMC, providing managerial insights for business development and increased competitiveness.

Methods

Time and Location

The research was conducted from October 2022 to February 2023 at Situak Ni Loba Siarsikarsik KUPS in Pasar Lumban Julu Village, Lumban Julu District, Toba Regency (Figure 1). Situak Ni Loba Siarsikarsik KUPS is a business group established by LPHD based on the Decree of the Head of the Balige Region IV Forest Management Unit No. 103 of 2022. This group specializes in honey bee farming, with honey being its main product. The KUPS consists of eight members, primarily high school graduates, whose primary source of income is farming. Some have lived in Pasar Lumban Julu Village for over ten years as immigrants, while others are indigenous people.

Tools and materials

This research used writing tools, laptops, cameras, and recording devices.

Data collection

The primary data was gathered through direct observations and in-depth interviews with eight respondents. Among the respondents, six were men and two were women. They were administrators and members of Situak Ni Loba Siarsikarsik KUPS. These methods were employed to gain insight into the



Figure 1. Working area map of Siarsikarsik Village Forest Management Institute

current business model canvas (BMC) of Situak Ni Loba Siarsikarsik KUPS and to analyze the external and internal factors influencing the business model.

This research was supported by data obtained from KUPS administrators, the Decree on the Establishment of KUPS, work area maps, and the socio-economic conditions of Pasar Lumban Julu Village, which the Balige Region IV Forest Management Unit of the North Sumatra Province Environment and Forestry Service provided. In addition, various literature reviews were also included in this research.

Data analysis

This descriptive qualitative research utilized the Business Model Canvas (BMC) method. As Moleong (2010) described, the data obtained during the study was used to depict the observed conditions without altering the studied variables. This research delved into the exploration and evaluation of the business model adopted by Situak Ni Loba Siarsikarsik KUPS, focusing on nine crucial elements: customer segments, relationships, value propositions, channels, revenue streams, key resources, activities, partnerships, and cost structure (Alexander & Yves 2012). These nine BMC elements were mapped through observations and interviews. The next step involved conducting a SWOT analysis to assess internal and external factors, uncovering strengths, weaknesses, opportunities, and threats. This information was utilized to assess KUPS circumstances and formulate strategies for addressing future possibilities. Consequently, the refined business model designed facilitated the enhancement of the existing framework, promoting the continuity and progressive development of the business.

Results and Discussion

In Situak Ni Loba Siarsikarsik, locals practiced honey bee cultivation by creating *glodoks*, which were about 40 to 60 centimeters in size. These *glodoks* were crafted from split coconut tree trunks and were designed to attract bee colonies. After splitting the trunks and emptying the contents, small holes were drilled at both ends to allow bees to come and go. After two to three weeks, the *glodoks* were opened to transfer the queen bee to a wooden cube-shaped cage



Figure 2. Situak Ni Loba Siarsikarsik KUPS honey product

or container. Placing the queen bee in this permanent enclosure attracted other bee colonies, fostering honey production. The Situak Ni Loba Siarsikarsik KUPS produced five 300 ml bottles of honey per month, which underwent sterilization and packaging. The honey was then marketed with a trade label for IDR 150,000 per bottle (Figure 2).

Situak Ni Loba Siarsikarsik honey was sold locally and popularly purchased from outside North Sumatra through online platforms such as Facebook, Instagram, and YouTube. This sales approach aligns with current trends, ensuring product quality and capitalizing on the increasing preference for online purchases.

Existing BMC of Situak Ni Loba Siarsikarsik KUPS

Based on the observations and interviews, the research delineated the nine BMC elements. Eight members of KUPS management, who were considered knowledgeable of all facets of the existing business, were interviewed regarding the company's BMC. The ensuing outcomes represent the current identification of BMC for Situak Ni Loba Siarsikarsik KUPS (Figure 3).

Customer Segments

It is essential for business owners, like those at KUPS, to consider customer segments as they play a crucial role in achieving business objectives, ensuring long-term survival, and maintaining competitiveness. These segments encompass customers with similar characteristics, such as preferences, age, gender, economic status, and shopping habits. Situak Ni Loba Siarsikarsik KUPS focuses on various customer segments, including individuals aged 30 and above experiencing health decline, health-conscious individuals, regular supplement customers, unwell individuals, and STMJ (milk, eggs, ginger, honey) traders.

Value Proposition

The significance of value propositions in establishing customer relationships and loyalty is essential to emphasize the benefits offered to specific market segments. For Situak Ni Loba Siarsikarsik KUPS, these propositions are committed to providing authentic honey at a reasonable price, ensuring product quality, an easy shopping process, and offering special prices for bulk purchases.

Channels

Channels have been recognized as essential components for companies and organizations to expand their market share and connect with potential buyers (Aliwinoto et al. 2013). These mediums serve as a platform for organizations to convey their unique value propositions to specific customer segments. Situak Ni Loba Siarsikarsik KUPS utilized both offline and online channels for sales. Offline sales took place through shops, exhibitions, and word-of-mouth referrals, while online sales were facilitated through

Business Model Canvas		Business Owner: Situak Ni Loba Siarsikarsik KUPS Business Name: Honey Bee Development		
 Key Partners Freight forwarding service Market place Forest Management Unit (KPH) Region IV Balige Center for Social Forestry and Environmental Partnerships (BPSKL) Region Sumatra Department of Environment and Forestry of North Sumatra Province Toba Regency Department of Industry, Trade and Cooperative PT Toba Pulp Lestari 	 Key Activities Cultivation/production of forest honey Sterilization and packaging Marketing Key Resources Already have social forestry permit Already have legal KUPS Honey There are members who have the ability to cultivate honey, packaging, marketing Have an Android cellphone 	 Value Proposition Genuine honey guarantee Guaranteed quality Affordable prices Quick response to orders, delivery and complaints Special price for subscriptions 	Customer Relationships - Education on types of bees - Education on types of forest honey and livestock honey - Customer Segments holiday discounts Channels - Marketplace, Facebook, WhatsApp - Shops - Word to mouth	Customer Segments - People aged 30 years and over whose health has declined - People with a high awareness of healthy living - People who regularly consume supplements - People who are sick - Healthy Drink of milk, eggs, ginger, and honey (STMJ) seller
Cost Structure - Cost of increasing KUPS capacity - Cost of buying Avis cerana bee seeds - Maintenance, harvesting, sterilization, and packaging costs		Revenue Streams - Proceeds from selling honey - Honey bee cultivation training		

Figure 3. Business Model Canvas (BMC) of Situak Ni Loba Siarsikarsik KUPS

Facebook and Instagram. However, the KUPS failed to upload sufficient photos on their social media accounts.

Customer Relationships

Building and maintaining strong customer relationships is essential for any company. These can be achieved through Customer Relationship Management (CRM) strategies, which help companies better understand their customers and provide them with top-notch services. Customer loyalty is crucial for a company's success, emphasizing the need to cultivate positive customer relationships by offering excellent service. Situak Ni Loba Siarsikarsik KUPS enhanced customer relationships through various strategies, including offering discounts and promotions during special events and providing educational content on social media platforms about honey-producing bees, forest honey variants, and livestock honey.

Revenue Streams

The income greatly influenced the sustainability of the business. Diversified income sources and higher earnings enhanced the business's ability to finance all expenses and activities effectively. Calculating profits entailed subtracting income from costs, thereby determining the profitability or success of the business model. Revenue streams were identified through various methods, including asset sales, usage, subscriptions, brokerage fees, loans, rentals, licensing, and advertising. Situak Ni Loba Siarsikarsik KUPS primarily generated income by selling honey products at IDR150,000.00 per 300 ml bottle. In one year, 60 bottles of honey can be produced. Additionally, it earned income by conducting honey bee cultivation training, charging IDR2,500,000 per group.

Key Resources

The Business Model Canvas (BMC) encompasses nine elements that address three primary areas of business: desirability, viability, and feasibility. The feasibility aspect includes key resource elements, which are crucial assets necessary for the effective functioning of the business model. These resources are utilized to deliver value propositions, access the market, maintain customer relationships, and generate revenue. As a result, the main assets required to produce the final product come in four forms: physical, intellectual, financial, and human resources. Situak Ni Loba Siarsikarsik KUPS benefited from essential resources in the form of institutional legality, particularly the social forestry business permit held by LPHD Siarsikarsik, which was issued by the Minister of Environment and Forestry Decree No. 1091/ MENLHK-PSKL/PKPS/PSL.0/3/2017 dated March 14, 2017, and SK KUPS Madu No. 103 of 2022. This process led to potential support from the village government and ensured clarity in the business design or plan, leading to inclusion in village budget allocations. Furthermore, it empowered Situak Ni Loba Siarsikarsik KUPS to operate freely, thus avoiding conflicts. In addition to physical resources, human resources were essential in managing the Situak Ni Loba Siarsikarsik KUPS business, with members possessing diverse skills, including honey cultivation, packaging, marketing, and proficiency with Android cellphones.

KeyActivities

In the Business Model Canvas (BMC), key activities encompass all business operations essential for delivering the company's value proposition. The key activities of Situak Ni Loba Siarsikarsik KUPS included the cultivation and production of forest honey, sterilization and packaging, and marketing.

Key Partners

Key partners were critical in the Situak Ni Loba Siarsikarsik KUPS business model, facilitating collaboration and effective execution. The company had forged collaborative relationships with various parties, directly and indirectly, founded on mutual needs, trust, empowerment, and advantages. This partnership was in line with Article 1 Number 12 of Law No. 20 of 2008 regarding Micro, Small, and Medium Enterprises (MSME Law). The collaboration between MSMEs and larger corporations was vital to enhancing the position of Indonesian MSMEs. Therefore, the ongoing development of this partnership, rooted in the principle of mutual benefit, was imperative for ensuring competitiveness. The primary goal was to empower Indonesian MSMEs to integrate into the global value chain, expand opportunities for progress, and bolster the competitiveness of MSME enterprises.

In the course of its business operations, Situak Ni

Loba Siarsikarsik KUPS established collaborations with numerous partners, including expedited delivery services, marketplaces, KPH Region IV Balige, BPSKL Sumatra Region, North Sumatra Province Environment and Forestry Service, Toba Regency Industry, Trade and Cooperatives Service, and PT Toba Pulp Lestari. The expedited shipping services allowed for swift delivery of goods by air, sea, or land, contributing to enhanced customer satisfaction and repeat purchases. Collaborating with government agencies like KPH Region IV Balige, BPSKL Sumatra Region, North Sumatra Province Environment and Forestry Service, and Toba Regency Trade and Cooperatives Service provided valuable insights and simplified licensing processes. It facilitated access to information on support programs for small and medium businesses. The support from nearby large companies, such as PT Toba Pulp Lestari was instrumental in the development of KUPS.

Cost Structure

A cost structure is a vital aspect of operational expenses for any organization or company aiming to deliver value to its customers. An efficient cost structure is crucial for maximizing profits. For Situak Ni Loba Siarsikarsik KUPS, the cost structure encompassed expenses such as capacity expansion, procurement of Apis cerana bee seeds, beehive construction, maintenance, harvesting, sterilization and packaging, marketing, and the cultivation of various trees and flowers for bee nutrition. While the existing costs were relatively efficient, there was potential for optimization, mainly by reducing production facility expenses. KUPS members should consider methods to increase bee colonies and minimize labor costs for colony establishment using personal resources. Additionally, collaborative efforts in constructing honey bee hives using locally sourced materials could further reduce costs.

SWOT Analysis of the Existing BMC Elements

Numerous factors were systematically examined to formulate the KUPS's strategy after identifying the components of the business model canvas. This process was driven by maximizing strengths and opportunities while minimizing weaknesses and threats (Rangkuti 2011). Integrating the BMC with

Strength	Weakness
 Have business legality in the form of KUPS Guarantee of honey quality Have a regular subscription Situak Ni Loba Siarsikarsik Honey trademark is well known, specifically by the people of Toba District Affordable honey prices Have good relations with KPH Region IV Balige and the private sector 	 Modest equipment Limited human resources in implementing harvesting technology Limited capital in developing business Quite a distance from the provincial capital Limited human resources in managing online marketing
Opportunities	Threats
 Government support for social forestry There is government assistance in the form of business capital There is a government program to support micro, small and medium enterprises Increasingly developing internet technology can support marketing Development of delivery services Evolving online payment technology 	 Honey customers are only a certain group Declining customer interest in "just the same" honey products The number of business actors engaged in similar business fields Complicated loan application administration Operational costs are increasing

Figure 4. SWOT analysis matrix for Situak Ni Loba Siarsikarsik KUPS honey business

SWOT analysis laid a solid foundation for further deliberations, decision-making, and business model innovation (Osterwalder & Pigneur 2012). Figure 4 illustrates the SWOT analysis matrix, providing a comprehensive overview of the company's strengths, weaknesses, opportunities, and threats. The SWOT analysis results provided strategic recommendations for Situak Ni Loba Siarsikarsik KUPS. These included enhancing the value proposition, expanding the strategic partner network, increasing market access, and strengthening human resources in the technology field.

BMC Improvement of Situak Ni Loba Siarsikarsik KUPS

A business strategy was implemented to enhance competition in a specific company or market segment (Solihin 2012). Adopting a suitable business model enabled the applied strategy to become more effective and efficient, optimizing all external and internal resources owned by the business entities (Permana 2013). Based on the identified Situak Ni Loba Siarsikarsik KUPS existing BMC, the BMC improvement formula was derived and illustrated in Figure 4, accompanied by a detailed explanation of each BMC block.

Customer Segments

Improvements to the customer segment element included producing various honey products with

alternative flavors to attract adult customers and appeal to teenagers and children who enjoyed varied food flavors.

Value Propositions

Setiawan et al. (2016) highlighted an effective strategy for advancing the honey business. This strategy involves prioritizing the production of highquality honey, creating premium products, maintaining authenticity and purity, and increasing productivity to build customer loyalty. As a result, the company diversified its honey products to include propolis, royal jelly, pollen, beeswax, and various honey flavors. They also focused on producing longlasting products without the use of artificial preservatives. The Environment and Forestry Service of the North Sumatra Province invited Situak Ni Loba Siarsikarsik KUPS administrators for training to enhance skills in modifying and innovating honey processing methods. Additionally, implementing unique and attractive packaging could boost customer appeal significantly.

Channels

Channels have played a crucial role in the success of businesses, serving as a means to communicate products to customers. The KUPS was proactively enhancing and modernizing its digital marketing efforts through established social media platforms like Facebook and Instagram. Furthermore, establishing a website was essential as a platform for selling products and an educational resource for individuals interested in honey processing. The Environment and Forestry Service of North Sumatra Province and the Balige Region IV Forest Management Unit significantly contributed to the development of marketing channels by featuring Situak Ni Loba Siarsikarsik honey products in exhibitions at both local and national levels.

Customer Relationships

Engaging with customers personally through active interaction and communication was instrumental in identifying their specific needs and boosting sales. Sustaining these relationships was a critical factor in fortifying customer satisfaction. Furthermore, implementing strategies such as creating online product catalogs, keeping social media updated, and notifying customers about product availability, new arrivals, discounts, and promotions enhanced customer satisfaction.

Revenue Streams

Situak Ni Loba Siarsikarsik KUPS benefitted from government business loans, including the People's Business Credit (KUR), a feasible income source. These funds have been allocated to individuals, MSMEs, and business entities or groups with viable

Business Model Canvas		Business Owner: Situak Ni Loba Siarsikarsik KUPS Business Name: Honey Bee Development		
 Key Partners Freight forwarding service Market place Forest Management Unit (KPH) Region IV Balige Center for Social Forestry and Environmental Partnerships (BPSKL) Region Sumatra Department of Environment and Forestry of North Sumatra Province Toba Regency Department of Industry, Trade and Cooperative PT Toba Pulp Lestari Other investors 	 Key Activities Cultivation/production of forest honey Sterilization and packaging Marketing Looking for raw material suppliers Collaboration with marketplaces Delivery of goods Handling complaints Uploading social media Key Resources Already have social forestry permit Already have legal KUPS Honey There are members who have the ability to cultivate honey, packaging, marketing Have an Android cellphone Increase member motivation with incentives and profit- sharing 	Value Proposition - Genuine honey guarantee - Guaranteed quality - Affordable prices - Quick response to orders, delivery and complaints - Special price for subscriptions - Diversification of honey products - Make attractive honey packaging	Customer Relationships - Education on types of bees - Education on types of forest honey and livestock honey - Customer Segments holiday discounts - online product catalogue - social media updates - information on product availability, new products, discounts and promotions Channels - Marketplace, Facebook, WhatsApp - Shops - Word to mouth - Website development - Participating in exhibitions	Customer Segments - People aged 30 years and over whose health has declined - People with a high awareness of healthy living - People who regularly consume supplements - People who are sick - Healthy Drink of milk, eggs, ginger, and honey (STMJ) seller - Teenager - Child
Cost Structure - Cost of increasing KUPS capacity - Cost of buying Avis cerana bee seeds - Maintenance, harvesting, sterilization and packaging costs - Reduces bee feed costs - Improve member skills		Revenue Streams - Proceeds from selling honey - Honey bee cultivation training - Loans - Investment		

Figure 5. BMC Improvement of Situak Ni Loba Siarsikarsik KUPS honey business

and sustainable ventures, even without requiring additional collateral (source: kur.ekon.go.id). Upon conducting in-depth interviews with members of Situak Ni Loba Siarsikarsik KUPS, it became clear that the current honey bee business did not lead to a significant increase in income. As a result, the honey bee business was not the primary source of earnings for bee farmers, as the main household income still came from farming activities.

Key Resources

Situak Ni Loba Siarsikarsik KUPS should enhance its human resources in several ways to strengthen key resources. One way was by enrolling team members in skill-building courses to improve product quality and ensure equitable profit distribution. Moreover, investing in intellectual resources, particularly in technologies such as e-commerce and electronic payment systems, was crucial to supporting broader expansion and reaching customers across different regions and target segments.

Key Activities

The main activity required careful consideration of elements necessary for expanding operations, including sourcing raw materials from suppliers, collaborating with marketplaces to boost sales, delivering goods to customers outside the city, addressing customer complaints, and maintaining consistent updates on various social media platforms.

Key Partners

Enhancing strategic alliances with diverse stakeholders to bolster resource mobilization, which is essential for fostering business expansion, was recommended in the context of key partnerships.

Cost Structure

Situak Ni Loba Siarsikarsik KUPS optimized its expenses by streamlining the relatively high production facility costs. Sending KUPS members for bee colony development training reduced the need for additional labor costs. Also, cultivating various fruit plants and flowers as bee food could reduce costs.

Conclusion

In conclusion, the research identified several business development strategies suitable for implementation in the Situak Ni Loba Siarsikarsik KUPS honey business. These strategies include enhancing the value proposition of the KUPS by offering a variety of honey flavors and diversifying into products such as propolis, royal jelly, pollen, beeswax, and long-lasting items without artificial preservatives. These efforts aimed to meet customer needs consistently. Expanding the sales platform by utilizing e-commerce enabled Situak Ni Loba Honey to reach offline and online customers through platforms like Shopee, Tokopedia, Blibli, Lazada, and others, allowing the company to access a broader customer base across various regions. KUPS focused on increasing human resources, particularly in honey harvesting, processing, and information technology, including optimizing internet use for further business development. Furthermore, KUPS has prioritized building partnerships with government agencies and large organizations, focusing on mutual benefit. This initiative aimed to empower MSMEs to access the global value chain, create more opportunities for MSME advancement, and enhance competitiveness.

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