E-ISSN 2599-2872; P-ISSN 2549-8150

J-PEN Borneo: Jurnal Ilmu Pertanian

journal homepage: https://jurnal.ubt.ac.id/index.php/jpen

Research Paper 9(2) (2026) 1 - 4

Development Strategy For Processed Banana Products In Tarakan City (Case Study At Kedai Cemilan Santuy)

Zulhafandi[1]*, Desi Lusiana[1], MW Agang[1], Adi Sutrisno[1], Ahmad Mubarak[1]

[1]*Agribusiness Study Program, Faculty of Agriculture, Universitas Borneo Tarakan, Jl. Amal Lama No. 1, Tarakan, North Kalimantan 77123*

* Corresponding author. E-mail address: zulhafandinas90@gmail.com

Submitted/Received: 20 February 2026 ; Accepted: 02 March 2026

ARTICLE INFO

Keywords:
Development Strategy
SWOT
Processed Banana Products
MSMEs
Diversification

ABSTRACT

This study was motivated by the considerable potential of Kepok banana processing as a high-value primary raw material. However, the business still faces several challenges, including unattractive packaging, limited product shelf life, and suboptimal promotional activities. This study aimed to analyze development strategies for processed banana products at Kedai Cemilan Santuy in Tarakan City, North Kalimantan Province. A descriptive qualitative and quantitative approach was employed using SWOT (strengths, weaknesses, opportunities, and threats) analysis. Data were collected through observation, interviews, and questionnaires administered to 30 respondents consisting of the business owner and consumers. The results indicate that Kedai Cemilan Santuy has strengths in the availability of raw materials, affordable prices, and a strategic location, while its weaknesses include packaging, limited human resources, and short product shelf life. Externally, the main opportunities are increasing public consumption of ready-to-eat foods and support from government programs, whereas the main threats are changes in consumer preferences and easily imitated competing products. Based on the IFAS (-0.54) and EFAS (0.91) matrix results, the business is positioned in Quadrant II (diversification strategy), indicating substantial opportunities despite several internal weaknesses. The recommended strategies include improving packaging quality, innovating flavor variants, strengthening digital promotion, and developing business partnerships to expand market share.

INTRODUCTION

The agricultural sector plays an important role in national economic growth because a large proportion of Indonesia's population depends on farming for their livelihoods. The substantial agricultural workforce is supported by the availability of extensive and fertile agricultural land as well as favorable climatic conditions. This is reflected in Indonesia's abundant diversity of agricultural natural resources. The development of the agricultural sector as a foundation for food industrialization is pursued through an agribusiness approach, including agroindustry, with the aim of strengthening linkages among production chains, postharvest handling, processing, and marketing to increase the added value of agricultural products. North Kalimantan Province is a relatively new province with considerable and growing potential for processing agricultural commodities, particularly bananas (1).

Processed banana products have promising potential, and various superior agricultural products can be developed by local communities to create employment opportunities and increase regional income. Agricultural production in North Kalimantan Province is influenced by innovation and technology adoption in the development of food-crop farming, which can increase production and productivity and support the establishment of new enterprises. The development of the food-processing industry is supported by agricultural natural resources that can be transformed into a wide range of value-added products.

According to Statistics Indonesia (BPS) of Tarakan City, banana production reached approximately 603,947 quintals in 2023 and declined to 411,725 quintals in 2024. One effort to enhance creativity in food processing and diversify food products in Tarakan City is to develop processed banana products, such as banana cake, banana chips, and other banana-based foods, thereby contributing to local economic activity. One business that develops banana-based products is Cemilan Santuy, a food enterprise established in 2020 and owned by Dinda Afriani. The business processes bananas into various snack products, including melted-chocolate bananas, crispy bananas, pisang kembung, and banana rolls. Kepok bananas are used because they are easy to process into value-added products and have considerable development potential.

For processed Kepok banana products, an effective strategy is required to increase their economic value and enable them to compete with other products. Business operators must be able to sustain their operations and develop business strategies that strengthen the enterprise. In marketing, business operators need the ability to anticipate current and future changes and respond to consumer needs and preferences[1]. Providing high-quality products alone is insufficient; it must be supported by a reliable marketing system so that targets can be achieved accurately and efficiently. The implementation of an appropriate development strategy will result in product marketing that is aligned with production capacity and profit targets. Such a strategy must consider the internal conditions and external environment that influence the business[2]. The ability of a business to maintain and increase sales amid competition indicates that it has successfully formulated and implemented appropriate development and marketing strategies[3].

Based on preliminary observations at Cemilan Santuy, several problems were identified, including ineffective marketing activities, limited human resources in the production process, and limited knowledge among business operators regarding changes in consumer preferences for processed products. Overall, these issues provided the basis for selecting the research title,

"Development Strategy for Processed Banana Products in Tarakan City (Case Study at Cemilan Santuy)."

RESEARCH METHODOLOGY

This study was conducted at Kedai Cemilan Santuy, located on Jl. Mulawarman, Karang Anyar Pantai Subdistrict, West Tarakan District, Tarakan City, North Kalimantan. The study site was selected based on several considerations. First, this business is one of the MSMEs in Tarakan City that focuses on processing Kepok bananas into value-added food products. Therefore, this study was conducted to formulate development strategies for processed banana products in Tarakan City. The research was carried out from January 2025 until completion of the study.

The sampling method used in this study was intended to obtain relevant and in-depth information from the most representative data sources. A total of 30 respondents were selected, consisting of one key informant, namely the business owner, and 29 consumers, who were therefore used as respondents in this study[4]. The researchers deliberately selected 30 respondents considered representative of the development-strategy practices, thereby providing a clearer and more detailed description of distribution patterns and the efficiency of the development strategies used. Incidental sampling is a sampling technique based on chance encounters, whereby any individual who happens to meet the researcher may be selected as a respondent if considered relevant as a data source. Purposive sampling, meanwhile, is a non-probability sampling technique in which respondents are deliberately selected based on predetermined criteria so that the sample meets the research needs; the key informant was selected according to these criteria[5].

Data Analysis

Data analysis is an important component of research and is used to understand and explain the findings derived from previously collected data. In this study, data analysis consisted of the data collection stage (Input Stage), the analysis stage (Matching Stage), and SWOT analysis[6]. Based on these three stages, a more detailed explanation is presented below.

1. Data Collection Stage

This stage essentially involves not only data collection but also a pre-analysis and classification process. At this stage, the data are divided into two categories, namely external data and internal data. The models used are the Internal Factor Analysis Summary (IFAS) matrix and the External Factor Analysis Summary (EFAS) matrix.

2. Analysis Stage

At this stage, the SWOT matrix is used as an analytical tool to organize strategic factors for business development. After all information affecting the sustainability of the agribusiness development process has been compiled using the IFAS and EFAS matrices, the information is subsequently incorporated into quantitative models to analyze strategy formulation.

3. SWOT Analysis

SWOT analysis is a situational analysis tool widely used by companies and institutions for strategy formulation (Solihin, 2012). This strategic analysis requires strategic managers to identify external opportunities and internal strengths while also considering external threats and internal weaknesses[7]. The SWOT analysis produces alternative strategies that can assist strategic managers in deciding the direction in which a company or institution can grow and develop. Strategic planning is designed to maximize existing strengths and opportunities while simultaneously addressing, mobilizing efforts against, and minimizing weaknesses and threats (Rangkuti, 2019).

RESULTS AND DISCUSSION

Respondent Characteristics

The key informant was the business owner, Dinda Afriani. Respondents at Kedai Cemilan Santuy consisted of consumers with diverse characteristics who typically purchased at least 1–2 boxes of banana products per purchase. Consumers bought Cemilan Santuy products either for personal consumption or to share with family members. Based on interviews and questionnaire distribution, respondent characteristics were grouped into three categories: age, occupation, and sex.

Data Analysis Results

1. Weighting of Internal Strategic Factors (IFAS) and External Strategic Factors (EFAS)

Table 1. IFAS and EFAS Matrices

INTERNAL AND EXTERNAL FACTORS		WEIGHT	RATING	WEIGHT × RATING
INTERNAL AND EXTERNAL FACTORS		**WEIGHT**	**RATING**	**WEIGHT × RATING**
Strengths				
1	Raw materials are readily available	0.11	3	0.29
2	Affordable and competitive prices	0.11	3	0.29
3	Diverse flavor variants	0.12	3	0.32
4	Strategic location	0.12	3	0.33
Total strength score				1.23
Weaknesses				
1	Unattractive product packaging	0.14	3	0.44
2	Limited number of employees	0.13	3	0.42
3	Short product shelf life	0.14	3	0.47
4	No capital assistance	0.14	3	0.44
Total weakness score				1.77
Total Internal Score		1.00	24	3.00
Opportunities				
1	Increasing public consumption of ready-to-eat foods	0.14	4	0.50
2	Loyal customers	0.14	4	0.49
3	Government programs	0.15	4	0.56
4	Previous participation in festival events	0.14	4	0.50
Total opportunity score				2.07
Threats				
1	Changes in consumer preferences	0.10	3	0.27
2	Products are easy to imitate	0.10	3	0.27
	Presence of imported products	0.11	3	0.30
4	Fluctuations in raw-material prices	0.11	3	0.31
Total threat score				1.16
Total External Score		1.00	25	3.22

Source: Primary data processed, 2025

The matrix calculations show the weights and ratings of the internal and external strategic factors affecting business development at Kedai Cemilan Santuy in Tarakan City. Weighting was conducted to determine the relative importance of

each strategic factor. The internal-factor assessment produced a total strength score of 1.23 and a total weakness score of 1.77, resulting in an overall internal score of 3.00. The external-factor assessment produced an opportunity score of 2.07 and a threat score of 1.16, resulting in an overall external score of 3.22.

2. SWOT Matrix Analysis

The SWOT matrix is a method used to identify strategic factors. It illustrates how external opportunities and threats can be aligned with the strengths and limitations of a business. The SWOT matrix is therefore a technique for formulating strategic considerations by clearly presenting the relationship between external conditions and the internal strengths and weaknesses of the enterprise.

Table 2. SWOT Matrix

IFAS **EFAS**	STRENGTHS (S) **1) Raw materials are readily available** **2) Affordable and competitive prices** **3) Diverse flavor variants** **4) Strategic location**	WEAKNESSES (W) **1) Unattractive product packaging** **2) Limited number of employees** **3) Short product shelf life** **4) No capital assistance**
OPPORTUNITIES (O) **1) Increasing public consumption of ready-to-eat foods** **2) Loyal customers** **3) Government programs** **4) Previous participation in festival events**	SO STRATEGIES 1) Utilize readily available raw materials and affordable prices to meet public demand for ready-to-eat foods 2) Develop flavor variants to retain existing customers and attract new consumers 3) Optimize the strategic location for promotion through festival events 4) Offer affordable prices and products in line with government support	WO STRATEGIES 1) Improve packaging with government support 2) Add employees to respond to increasing demand for ready-to-eat foods 3) Participate in festival events to introduce products despite their limited shelf life 4) Apply for government capital assistance to overcome capital constraints
THREATS (T) **1) Changes in consumer preferences** **2) Products are easy to imitate** **3) Presence of imported products** **4) Raw-material price fluctuations**	ST STRATEGIES 1) Introduce new flavor variants to anticipate changes in consumer preferences 2) Maintain affordable prices to compete with imported products 3) Utilize the strategic location to remain competitive even when products are easy to imitate 4) Rely on local raw materials to cope with raw-material price fluctuations	WT STRATEGIES 1) Improve packaging creativity so that products are less easily imitated and more competitive 2) Add employees to maintain production consistency in response to changes in consumer preferences 3) Improve product shelf life to compete with imported products 4) Pursue access to capital to maintain business stability amid raw-material price fluctuations

Source: Primary data processed, 2025

The analysis above indicates that the performance of Kedai Cemilan Santuy is determined by the combination of internal and external factors. These factors are combined in the SWOT analysis as follows:

1. SO Strategy (Strength–Opportunity)

According to Rangkuti (2019), the SO strategy, or growth strategy, is implemented by utilizing all of the company's internal strengths to capture available external opportunities. This is consistent with the condition of Cemilan Santuy, where readily available raw materials and affordable prices can be utilized to meet increasing public demand for ready-to-eat foods. This strengthens price competitiveness while also meeting market demand. A diverse range of flavors can help retain loyal customers and attract new consumers by offering more varied choices. A strategic location also creates an important opportunity to promote products through participation in events or festivals, thereby expanding market reach. Competitive prices can provide an additional attraction and are consistent with government support for promoting local products[8]

2. WO Strategy (Weakness–Opportunity)

According to David (2017), a WO strategy is implemented by overcoming internal weaknesses through the utilization of external opportunities. Unattractive product packaging can be improved through government program support to make the product more competitive. The limited number of employees can be addressed by recruiting additional workers as demand for ready-to-eat foods increases. Products with a short shelf life can still be introduced through events and festivals so that, despite their limited durability, they can become more widely known. Limited capital can be addressed by taking advantage of opportunities to apply for government capital assistance[9].

3. ST Strategy (Strength–Threat) [3]

According to David (2017), an ST strategy uses strengths to address threats. Introducing new flavor variants is a proactive step in anticipating changes in consumer preferences. Keeping prices affordable is essential for competing with imported products. A strategic location can provide added value even when products are easy to imitate because consumers can access them more easily. Reliance on local raw materials can help the business cope with fluctuations in raw-material prices in the market[10].

4. WT Strategy (Weakness–Threat)

The WT strategy is intended to minimize weaknesses and avoid threats. Packaging improvements are necessary to make products less easily imitated and more competitive. This strategy involves improving and differentiating the packaging so that the product is more difficult to imitate, thereby strengthening its market position and attracting consumer attention[11]. Increasing the number of employees will help maintain production consistency, particularly when consumer preferences change. This strategy enables higher production capacity and greater flexibility in adapting products to consumer-demand trends, allowing the business to respond more effectively to market dynamics. Furthermore, improving product shelf life is important for competing with imported products, which generally have longer durability. This strategy focuses on extending product shelf life so that the business can broaden its market reach and improve its competitiveness against imported products. Finally, securing access to capital will help maintain business stability when raw-material prices fluctuate. This strategy involves seeking capital through government programs, thereby strengthening the business's capacity to manage price and raw-material risks while supporting product development and marketing[12]

CONCLUSION

Based on the study results, Kedai Cemilan Santuy is positioned in Quadrant II, Diversification (product/market), with IFAS and EFAS values of -0.54 and 0.91, respectively. Based on the SWOT analysis, Kedai Cemilan Santuy has the following internal and external factors.1.The main internal factors are strengths: readily available raw materials, affordable product prices, diverse flavor variants, and a strategic business location.

Weaknesses: unattractive product packaging, a limited number of employees, short product shelf life because preservatives are not used, and ineffective social-media promotion.

2. The main external factors are opportunities: increasing public consumption of ready-to-eat foods, loyal customers, government program support for MSMEs, and opportunities to participate in festivals.

Threats: changes in consumer preferences, easily imitated products, the presence of similar products, and fluctuations in raw-material prices.

Cemilan Santuy has substantial external opportunities; however, it continues to face several internal weaknesses. This condition indicates an ST (Strength–Threat) strategy, namely addressing weaknesses while avoiding threats. The WT strategy is identified as the most appropriate strategy for dealing with this condition, namely improving weaknesses while avoiding threats. This strategy includes enhancing packaging creativity, increasing the number of employees, improving product shelf life, and pursuing access to capital to maintain business stability.

Future research is recommended to broaden the scope of analysis by integrating the Quantitative Strategic Planning Matrix (QSPM) approach to determine the priority strategies that are most feasible to implement based on the identified diversification quadrant. In addition, given the limitations related to product shelf life, future studies should explore the use of vacuum-packaging technology or more advanced food-processing methods to extend shelf life without reducing the nutritional value of Kepok bananas.

REFERENCES

(1) Zulhafandi, Peran Penyuluh Dalam mendukung Pangan Sehat. Sijunjung: Mitra Cendikia Media, 2024.

(2) D. Danial, Y. Fiana, F. Handayani, and M. Hidayanto, "Peningkatan produksi dan mutu kakao melalui kegiatan Gernas di Kalimantan Timur," Pros Sem Nas MAsy Biodiv Indon, vol. 1, pp. 1203–1210, 2015.

(3) E. Euriga, M. H. Boehme, and S. Amanah, "Changing Farmers' Perception towards Sustainable Horticulture: A Case Study of Extension Education in Farming Community in Yogyakarta, Indonesia," Agraris, vol. 7, no. 2, pp. 225–240, Jul. 2021, doi: 10.18196/AGRARIS.V7I2.11510.

(4) N. Hidaya, D. Santoso, and Z. Zulhafandi, "MENJAGA KESEHATAN LINGKUNGAN DENGAN PENANGGULANGAN SAMPAH DAN MENDUKUNG KEBERLANJUTAN IKLIM," Jurnal Pengabdian Masyarakat Borneo, vol. 8, no. 3, pp. 169–174, 2024.

(5) Zulhafandi, "IMPLEMENTASI PROGRAM KAMPUS MENGAJAR ANGKATAN 8 DI SDN 004 SEBENGKOK KOTA TARAKAN KALIMANTAN UTARA," vol. 9, no. 1, pp. 17–23, 2025, [Online]. Available: http://jurnal.borneo.ac.id/index.php/jpmb

(6) Sugiyono, Metode Penelitian Kuantitatif, Kualitatif dab R&D. Bandung: Alfabeta, 2012.

(7) K. Kherunnisa, M. W. Agung, B. Banyuriatiga, Z. Zulhafandi, R. Fitriani, and A. Wulandary, "Strategy For The Development of Leading Agriculture Commodities," Agribusiness Journal, vol. 6, no. 2, pp. 90–97, 2023.

(8) Z. Zulhafandi, F. T. Rizki, M. W. Agang, M. Arbain, and H. Hendris, "Determinasi Faktor Ekonomi, Sosial, dan Teknis terhadap Pergeseran Pekerjaan Petani Padi (Studi Kasus di Kabupaten Malinau)," JIA (Jurnal Ilmiah Agribisnis) : Jurnal Agribisnis dan Ilmu Sosial Ekonomi Pertanian, vol. 10, no. 4, pp. 435–442, Aug. 2025, doi: 10.37149/jia.v10i4.2051.

(9) N. K. Suryana, A. Mubarak, and M. Arbain, Komunikasi Bisnis: Konstruksi Teoretis dan Praktis. Syiah Kuala University Press, 2021.

(10) S. Jikrillah, M. Ziyad, and D. Stiadi, "ANALISIS MANAJEMEN RISIKO TERHADAP KEBERLANGSUNGAN USAHA UMKM DI KOTA BANJARMASIN," 2021.

(11) E. D. Purnamasari, M. M. SE, L. D. Anggraini, and A. Asharie, "Edukasi Dan Pelatihan Keuangan Digital Sebagai Upaya Pengembanagn Pertanian Dan Umkm," Jurnal Abdimas Mandiri, vol. 8, no. 3, pp. 228–234, 2024.

(12) M. W. Agang, Z. Zulhafandi, and N. Nursima, "Optimalisasi Pendapatan Industri Tahu dan Tempe di Kabupaten Nunukan (Studi Kasus: Industri Tahu dan Tempe Jaya Abadi)," J-PEN Borneo: Jurnal Ilmu Pertanian, vol. 7, no. 1, 2024