

RINGKASAN

Penelitian ini merupakan penelitian kualitatif dengan subjek penelitian pengelola dan anggota dari BMT Amanahku. Tujuan dari penelitian ini adalah untuk menganalisis dan mengembangkan model bisnis berdasarkan kerangka *Cooperative And Mutual Enterprise Business Model Canvas (CME-BMC)*.

Penelitian ini dilakukan melalui prosedur analisis pengelolaan model awal, analisis SWOT dan pengembangan model bisnis berdasarkan kerangka *Cooperative And Mutual Enterprise Business Model Canvas (CME-BMC)*. Data dikumpulkan menggunakan teknik wawancara, kuesioner, *focus group discussion* (FGD) dan observasi. Analisis data dilakukan dengan mengintegrasikan data yang diperoleh dari wawancara, kuesioner, FGD dan observasi untuk selanjutnya dianalisis dan dipilih data yang dibutuhkan dalam penelitian ini. Validasi yang digunakan diantaranya yaitu triangulasi teknik, *member checking*, serta *peer review*.

Berdasarkan hasil penelitian dan analisis data menunjukkan bahwa perlu dilakukan pengembangan sembilan elemen kerangka *Cooperative And Mutual Enterprise Business Model Canvas (CME-BMC)* pada BMT Amanahku. Pada elemen *purpose*, BMT Amanahku perlu melakukan legalitas usaha dan penambahan segmen anggota. Elemen *Member Value Proposition (MVP)* perlu adanya perbaikan waktu layanan operasional, mempertahankan produk pembiayaan terjangkau dan meningkatkan kepatuhan syariah. Pada elemen *Share Structure*, lembaga perlu memperbaiki mekanisme sistem pemungutan simpanan pokok dan wajib serta sifat keanggotaan bersifat tidak terbatas. Elemen *Governance* disarankan untuk membentuk dewan pengawas syariah dan adanya pemisahan antara pengurus dan pengelola BMT. Pada elemen *membership and community* disarankan apabila kelak telah memiliki legalitas usaha maka keanggotaan bersifat terbuka dan disarankan untuk menambah mitra usaha. Elemen *Key Resources*, BMT Amanahku perlu membuat sistem komputerisasi akuntansi dan menambah karyawan. Elemen *Key Process*, BMT Amanahku perlu membuat empat standar operasional berdasarkan Peraturan Menteri Koperasi dan UKM Nomor 8 Tahun 2023. Pada elemen *Profit Formula* perlu ditambahkan produk simpanan lainnya dan produk jasa keuangan lainnya. Selain itu, kebijakan pembagian SHU untuk anggota perlu dibahas pada rapat anggota tahunan. Elemen *Economic and Social Performance* disarankan perlu adanya bagi hasil/ bonus bagi anggota yang aktif menabung, pembagian sisa hasil usaha, optimalisasi peningkatan literasi keuangan syariah melalui digital promosi, pelibatan praktik siswa, dan kegiatan *maal* melalui pengelolaan serta penyaluran dana berupa infak dan sedekah.

Kata Kunci : Model Bisnis, Business Model Canvas, BMT

SUMMARY

This research is a qualitative study with the research subjects of managers and members of BMT Amanahku. This research aims to analyze and develop a business model based on the Cooperative And Mutual Enterprise Business Model Canvas (CME-BMC) framework.

This research was conducted through initial model management analysis, SWOT analysis, and business model development based on the Cooperative And Mutual Enterprise Business Model Canvas (CME-BMC) framework. Data were collected using interviews, questionnaires, focus group discussions (FGDs), and observation techniques. Data was analyzed by integrating data obtained from interviews, questionnaires, FGDs, and observations to be further analyzed and selected data needed in this study. Validation used included triangulation techniques, member checking, and peer review.

Based on the results of research and data analysis, it is necessary to develop nine elements of the Cooperative And Mutual Enterprise Business Model Canvas (CME-BMC) framework at BMT Amanahku. In the purpose element, BMT Amanahku needs to do business legality and add member segments. The Member Value Proposition (MVP) element needs to improve operational service times, maintain affordable financing products, and improve sharia compliance. In the Share Structure element, the institution needs to improve the mechanism of the principal and mandatory savings collection system and the nature of membership is unlimited. The Governance element is recommended to form a sharia supervisory board and there is a separation between the management and management of BMT. In the membership and community element, it is recommended that if in the future it has business legality, membership is open and it is advisable to add business partners. Element Key Resources, BMT Amanahku needs to create a computerized accounting system and add employees. Key Process elements, BMT Amanahku needs to make four operational standards based on the Regulation of the Minister of Cooperatives and SMEs Number 8 of 2023. In the Profit Formula element, other savings products and other financial service products need to be added. In addition, the SHU distribution policy for members needs to be discussed at the annual member meeting.

The Economic and Social Performance element suggests that there is a need for profit sharing/bonuses for members who are active in saving, sharing the remaining results of operations, optimizing the improvement of Islamic financial literacy through digital promotion, involving student practice, and maal activities through the management and distribution of funds in the form of infaq and sadaqah.

Keywords: Business Model, Business Model Canvas, BMT