

Analisis optimasi model bisnis perusahaan fintech berbasis equity crowdfunding menggunakan business model canvas: studi kasus Pada Santara = Analysis of business model optimization of fintech companies based on equity crowdfunding using business model canvas: case study on Santara

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Abstrak

Penelitian ini bertujuan untuk mengetahui gambaran model bisnis perusahaan fintech berbasis Equity Crowdfunding Santara saat ini dengan Business Model Canvas dan memberikan rekomendasi Business Model Canvas yang baru untuk ditawarkan ke Santara. Metode penelitian ini menggunakan mixed methods dengan model desain concurrent embedded. Teknik pengumpulan data kualitatif dengan melakukan wawancara dengan 5 narasumber dan kuantitatif dengan menyebarkan kuesioner kepada 5 narasumber di Santara. Teknik analisis data menggunakan reduction, data display, conclusion serta analisis gap dan analisis SWOT dari hasil kuesioner dengan menggunakan skala Likert. Hasil penelitian ini menunjukkan bahwa dari sembilan blok Business Model Canvas ada tujuh blok Business Model Canvas yaitu customer segment, value proposition, channel, customer relationship, key activity, key partnership dan cost structure yang ada penambahan pada blok bangunan masing-masing. Saran untuk penelitian selanjutnya adalah melakukan perbandingan antara dua perusahaan equity crowdfunding, menganalisis lingkungan bisnis seperti kekuatan pasar, kekuatan industri dan kekuatan ekonomi makro serta kajian tambahan tentang investasi generasi millennial, startup fintech dan optimasi model bisnis perusahaan pada keadaan force majeure.

.....This study aims to determine the current business model picture of Equity Crowdfunding-based fintech companies namely Santara with Business Model Canvas and provide new Business Model Canvas recommendations to be offered to Santara. This research method uses mixed methods with a concurrent embedded design model. Qualitative data collection techniques by conducting interviews with 5 speakers and quantitative by distributing questionnaires to 5 speakers in Santara. Data analysis techniques using reduction, data display, conclusion and gap analysis and SWOT analysis of the results of the questionnaire using a Likert scale. The results of this study indicate that of the nine Business Model Canvas blocks there are seven Business Model Canvas blocks, namely customer segments, value propositions, channels, customer relationships, key activities, key partnerships and cost structures that have been added to each building block. Suggestions for further research are comparing the two equity crowdfunding companies, analyzing the business environment such as market forces, industrial strength and macroeconomic strength as well as additional studies on millennial generation investment, startup fintech and optimizing the company's business model in force majeure circumstances.