

RINGKASAN EKSEKUTIF

PT Mahaka Gemilang Mandiri (MGM) merupakan perusahaan pembiayaan yang berfokus pada restrukturisasi kredit dengan pendekatan berbasis komunitas. Perusahaan menghadapi tantangan berupa tingginya rasio kredit bermasalah di Jawa Barat, persaingan multifinance besar, serta rendahnya digitalisasi lokal. Namun, potensi pasar kredit bermasalah di wilayah Cianjur yang mencapai Rp 9 miliar menjadi peluang strategis bagi MGM untuk tumbuh. Penelitian ini bertujuan menyusun strategi pengembangan bisnis MGM melalui analisis Design Thinking, SWOT, dan *Business Model Canvas* (BMC). Hasil analisis menunjukkan kekuatan utama perusahaan terletak pada pendekatan personal, pengalaman operasional, dan kedekatan dengan komunitas lokal. Di sisi lain, kelemahan yang perlu diatasi mencakup kapasitas SDM, *brand awareness*, dan digitalisasi.

Strategi yang disarankan adalah model hybrid, yaitu kombinasi pendekatan komunitas dengan pemanfaatan teknologi digital. Fokus strategi meliputi peningkatan kompetensi SDM melalui program pelatihan, digitalisasi menyeluruh pada operasional dan layanan, penguatan brand melalui literasi keuangan serta publikasi kisah sukses, dan diversifikasi layanan ke segmen UMKM serta agrikultur. Analisis kelayakan finansial mendukung rencana ekspansi ini, dengan proyeksi arus kas bersih positif, tingkat pengembalian investasi yang tinggi, serta periode pengembalian modal yang relatif singkat. Hasil ini menunjukkan bisnis layak dijalankan, dengan syarat implementasi dilakukan secara konsisten, patuh pada regulasi, dan berorientasi pada inovasi. Dengan strategi tersebut, MGM diharapkan mampu meningkatkan daya saing, memperkuat kepercayaan masyarakat, sekaligus berkontribusi terhadap pemulihan ekonomi lokal.

Kata Kunci : PT Mahaka Gemilang Mandiri, Kelayakan Usaha, Strategi Pemasaran

EXECUTIF SUMMARY

PT Mahaka Gemilang Mandiri (MGM) is a financing company focused on credit restructuring with a community-based approach. The company faces challenges such as a high non-performing loan ratio in West Java, competition from large multifinance companies, and low local digitalization. However, the potential non-performing loan market in the Cianjur region, reaching IDR 9 billion, presents a strategic opportunity for MGM to grow. This study aims to develop a business development strategy for MGM through Design Thinking, SWOT analysis, and Business Model Canvas (BMC). The analysis reveals that the company's main strengths lie in its personal approach, operational experience, and close ties with the local community. However, weaknesses that need to be addressed include human resource capacity, brand awareness, and digitalization.

The recommended strategy is a hybrid model, combining a community approach with the use of digital technology. The strategy focuses on improving human resource competency through training programs, comprehensive digitalization of operations and services, strengthening the brand through financial literacy and publication of success stories, and diversifying services into the MSME and agriculture segments. A financial feasibility analysis supports this expansion plan, with projections of positive net cash flow, a high rate of return on investment, and a relatively short payback period. These results demonstrate that the business is viable, provided it is implemented consistently, complies with regulations, and is innovation-oriented. With this strategy, MGM is expected to increase competitiveness, strengthen public trust, and contribute to local economic recovery.

Keywords: *PT Mahaka Gemilang Mandiri, Business Feasibility, Marketing Strategy*