MARKETING ANALYSIS OF BANANA CHIPS . CASE STUDY OF MINDARI MSMES AT DESA NOELBAKI, KECAMATAN KUPANG TENGAH, KABAUPATEN KUPANG
(Analisis Pemasaran Keripik Pisang. Studi Kasus UMKM Mindari Di Desa Noelbaki Kecamatan Kupang Tengah Kabupaten Kupang)

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Received: 12th December, 2025 Accepted: 19th Deceember, 2025

ABSTRACT

This study aims to analyze marketing channels, marketing margins, and marketing efficiency of banana chips produced by UMKM Mindari in Noelbaki Village, Central Kupang District, Kupang Regency. A quantitative descriptive approach was employed, using primary data collected through observations, interviews, and questionnaires distributed to 50 respondents, as well as secondary data obtained from the enterprise's sales records. The analysis focused on identifying marketing channel structures, marketing costs and margins, and the level of marketing efficiency. The results reveal two marketing channels, namely a direct channel from producers to consumers and an indirect channel involving retailers. The direct channel generates no marketing margin because the entire price paid by consumers is received by producers, indicating a highly efficient marketing system. In contrast, the indirect channel produces a marketing margin of IDR 5,000 per package, equivalent to 20% of the consumer price, with producers receiving 80% of the final price. The marketing efficiency value of the indirect channel is 8.5%, suggesting that this channel is still considered reasonably efficient. Overall, the findings indicate that the direct marketing channel is the most efficient and provides greater benefits for producers. These results imply that strengthening direct marketing strategies while maintaining indirect channels can enhance market coverage, competitiveness, and income sustainability for small and medium-sized agro-processing enterprises.

Keywords: banana chips, marketing channels, marketing margin, marketing efficiency, MSMEs.

ABSTRAK

Penelitian ini bertujuan untuk menganalisis saluran pemasaran, margin pemasaran, dan efisiensi pemasaran keripik pisang yang diproduksi oleh UMKM Mindari di Desa Noelbaki, Kecamatan Kupang Tengah, Kabupaten Kupang. Pendekatan deskriptif kuantitatif digunakan, dengan menggunakan data primer yang dikumpulkan melalui observasi, wawancara, dan kuesioner yang dibagikan kepada 50 responden, serta data sekunder yang diperoleh dari catatan penjualan perusahaan. Analisis difokuskan pada identifikasi struktur saluran pemasaran, biaya dan margin pemasaran, serta tingkat efisiensi pemasaran. Hasil penelitian menunjukkan dua saluran pemasaran, yaitu saluran langsung dari produsen ke konsumen dan saluran tidak langsung yang melibatkan pengecer. Saluran langsung tidak menghasilkan margin pemasaran karena seluruh harga yang dibayar konsumen diterima oleh produsen, menunjukkan sistem pemasaran yang sangat efisien. Sebaliknya, saluran tidak langsung menghasilkan margin pemasaran sebesar Rp 5.000 per kemasan, setara dengan 20% dari harga konsumen, dengan produsen menerima 80% dari harga akhir. Nilai efisiensi pemasaran saluran tidak langsung adalah 8,5%, menunjukkan bahwa saluran ini masih dianggap cukup efisien. Secara keseluruhan, temuan menunjukkan bahwa saluran pemasaran langsung adalah yang paling efisien dan memberikan manfaat yang lebih besar bagi produsen. Hasil ini menyiratkan bahwa penguatan strategi pemasaran langsung sambil mempertahankan saluran tidak langsung dapat meningkatkan cakupan pasar, daya saing, dan keberlanjutan pendapatan bagi usaha pengolahan hasil pertanian skala kecil dan menengah.
Kata kunci: keripik pisang, saluran pemasaran, margin pemasaran, efisiensi pemasaran, UMKM.

INTRODUCTION

Indonesia is a country blessed with diverse potential in its natural resources, one of which is in the field of horticulture. Bananas are a horticultural commodity whose entire part can be utilized, including the fruit, roots, stems, tubers, and leaves. Bananas are highly nutritious fruits with ideal carbohydrate, mineral, vitamin, and nutrient content, making them a raw material for the food and feed industry as well as a staple food in several regions in Indonesia. Around 371 energy, or 89 calories, are contained in one banana. Thus, bananas can meet daily energy needs. Bananas have many benefits, which makes them considered a multipurpose plant and high economic value in theindustry. In addition to the large area of banana harvest and production, Indonesia is one of the primary centers of banana diversity. More than 200 types of bananas are found in Indonesia, which provides opportunities for utilizing bananas according to needs.

East Nusa Tenggara (NTT) Province is one of the provinces in Indonesia with significant banana production potential. According to the Central Statistics Agency (BPS) (2022), banana production in NTT reached 2,292,752 kw/ha. This demonstrates the province's significant potential and is a mainstay. Bananas are not only consumed directly, but several banana varieties in NTT are also used as raw materials in the banana processing industry, such as making chips, jam, and banana flour. This commodity's important role extends beyond meeting the community's food needs and also positively contributing to the local farmers' economy.

Kupang Regency is one of the regions in NTT that has great potential for banana commodities. According to data from the Central Statistics Agency (BPS) of NTT in 2022, Kupang Regency managed to produce 119,695 kw/ha of bananas. This is due to the ease of banana plants growing in both lowlands and highlands. Bananas can be found in various seasons because they are included in the easy-to-grow plants. Bananas are considered a superior fruit commodity because of their relatively larger national production volume. Banana production tends to increase because many communities are developing banana processing agro-industries to add value.

According to Soekartawi (2017), the role of agro-industry in the national economy is significant. This can be seen in its contribution to increasing foreign exchange through exports, providing nutritious food for the community, increasing the economic value of agricultural products, increasing farmer incomes, and creating extensive employment opportunities.

Agroindustry is a type of industry related to the agricultural sector. This interconnectedness is one characteristic of developing countries undergoing a structural shift from agriculture to agro-industrialism. Agroindustry is an effort to increase efficiency in the agricultural sector, making it a highly productive activity through modernization processes. Modernization in the industrial sector nationally can increase added value, thereby increasing export revenues (Saragih, 2020).

This relationship is evident in the agricultural sector as an upstream industry that supplies raw materials, while the agricultural industry sector plays a role as an industry that increases added value to agricultural products so that they become competitive products (Soekartawi, 2022).

Based on data on the distribution of agro-industry, or in this case, MSMEs, in Kupang Regency, there were 3,585 business units in 2021 (BPS NTT Province, 2022). Efforts to increase added value through agro-industry activities can boost income and play a crucial role in providing quality and diverse food.

Micro, Small, and Medium Enterprises (MSMEs) are a crucial sector in the Indonesian economy, absorbing labor, increasing family income, and transforming local resources into value- added products. In Kupang Regency, one MSME operating in agricultural processing is Mindari (Mina Damai Bahari). This business processes various snacks based on local agricultural products, but its flagship product is banana chips in various flavors.

The choice of banana chips as the main product was not without reason. First, bananas are abundantly available in the surrounding area, making them readily available at relatively stable prices. Second, banana chip consumption is quite high, as this product is enjoyed by all ages, including children, teenagers, and adults. Third, the added value generated from processing fresh bananas into chips is substantial. When sold fresh, bananas are relatively low priced, but after being processed into chips, their economic value increases significantly. Furthermore, banana chips have a longer shelf life and can be produced on a household scale using simple technology, making them more sustainable for MSMEs (Sari et al., 2023).

Mindari is a well-known MSME in Kupang Regency specializing in the processing of banana

chips. Mindari is a successful banana chip producer. Its business is located in Kiuteta Hamlet, Noelbaki Village, Central Kupang District. Mindari is an MSME that produces banana-based snacks from East Nusa Tenggara. Mindari began operating in Kupang Regency in 2009.

Despite its potential, Mindari's MSMEs still face several challenges, particularly in marketing. One fundamental issue is the significant price difference between what producers receive and what end consumers pay. This price difference is due to marketing costs, intermediary profit margins, and the length of the distribution chain. In this context, a marketing margin analysis is necessary, which is the difference between consumer and producer prices.

Marketing margin analysis is important because it provides an overview of how much of the price producers receive and how efficient their marketing channels are. If the margin is too large, it means that intermediaries enjoy a larger share of the profits, while producers only receive a small share. Therefore, research on marketing margins in Mindari MSMEs is relevant. The results of this analysis are not only useful for determining the efficiency of distribution channels but can also serve as a basis for formulating strategies for developing banana chip marketing. Ultimately, this is expected to increase MSME revenue, strengthen the competitiveness of local products, and encourage Mindari MSMEs' contribution to the local economy. Therefore, this study aims to analyze the form of marketing channels, the size of marketing margins, and the level of banana chip marketing efficiency in Mindari MSMEs in Noelbaki Village, Kupang Tengah District, Kupang Regency.

RESEARCH METHODS

This research uses a quantitative descriptive approach to describe and analyze the banana chip marketing system of the Mindari MSME. The research location was purposively determined in Noelbaki Village, Central Kupang District, Kupang Regency, considering that the area is the center of banana chip production for the Mindari MSME. The data used consisted of primary and secondary data. Primary data were obtained through direct observation, structured interviews, and questionnaires distributed to 50 respondents, consisting of consumers and end-users. Secondary data were obtained from MSME sales reports, business documents, and literature relevant to the research topic.

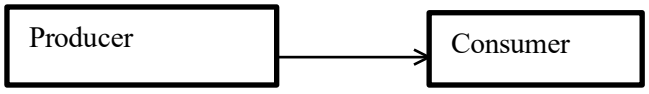
Data analysis included identifying marketing channels, calculating marketing costs, marketing margins, and marketing efficiency levels. Marketing margin is calculated as the difference between the price paid by consumers and the price received by producers (Sudiyono, 2019). Marketing efficiency is calculated using a formula comparing total marketing costs to the total value of marketed products as a percentage (Hanafiah & Saefuddin, 2016). A marketing channel is considered efficient if the efficiency value is relatively low and the producer receives a relatively large portion of the price.

RESULTS AND DISCUSSION

Marketing Channels

Mindari's MSMEs employ two marketing channels: direct and indirect. In the direct channel, producers sell banana chips directly to end consumers, without involving intermediaries, either through on-site sales or through online ordering. In the indirect channel, distribution is carried out through partner retailers, namely Dekranasda NTT and Rukun Jaya, before the product reaches the end consumer.

Channel I



Picture 1. Marketing Channel I

The details of the marketing costs for Mindari UMKM banana chips on channel I.

To find out the marketing costs for Mindari UMKM banana chips on channel I, please see table 1 below:

Table 1 Marketing Costs of Channel I

Description	Rp/Pcs
Producer	
Selling Price	Rp. 25.000
Consumer	
Consumer Purchase Price	Rp. 25.000

Source: Processed Primary Data (2025)

In channel one, the direct channel, the producer's selling price is the same as the consumer's, which is Rp25,000 per pack. There are no additional distribution costs or marketing margins, so the producer receives all sales revenue. This demonstrates that the direct channel is highly efficient.

Channel II

Picture 2. Marketing Channel II

Marketing Cost Channel II

To find out the marketing costs for Mindari UMKM banana chips on channel II, please see Table 2 below:

Table 2. Marketing Costs of Channel 1

Description	Rp/Pcs
Producer	
Selling price	20. 000
Retail Traders	
Purchase price of Retail Traders	20.000
Marketing Costs of Retail Traders	1.700
Selling Price of Retail traders to Consumers	25.000

Source: Processed Primary Data (2025)

Marketing Costs

Marketing costs are the total expenses incurred during the marketing process, including transportation, storage, promotion, and labor costs. In the context of potato marketing, these costs can include shipping costs from the farm to the market, storage costs in the warehouse, and commissions paid to intermediaries (Handayani & Wahyuni, 2019).

Costs are the amount of money spent or in the form of debt in order to run company operations, in order to produce goods or services (Setiawan, 2020). Marketing costs greatly affect the final price received by consumers and the profit margin obtained by each actor in the distribution chain (Putri, 2021).

Table 3. Details of Marketing Costs for Mindari Banana Chips in Noelbaki Village

No.	Marketing Cost Components	Quantity (Package)	Total Cost (Rp)
1	Transportation costs	240	720
2	Packaging costs (plastic and labels)	240	480
3	Marketing labor costs	240	260
4	Promotion costs (direct sales, social media)	240	240
	Total Marketing Cost (TC)		1.700

Source: Processed Primary Data (2025)

Total Marketing Cost = Rp 1.700 x 240 (pack) = Rp. 408.000

Total Value of Products Marketed
Price per pack (TNP per unit) = Rp 20.000 x 240 (pack) = Rp. 4.800.000

Based on the calculation results, the total marketing cost on channel 2 is Rp 408,000. This cost is obtained from the marketing cost per pack of Rp 1,700 multiplied by the number of products marketed, which is 240 packs. Meanwhile, the total value of the products marketed is Rp 4,800,000, which is from the price per pack of Rp 20,000 multiplied by 240 packs. By using the marketing efficiency formula, the Marketing Efficiency (ME) value is obtained at 8.5%. This figure shows that the marketing costs incurred are still relatively low compared to the total value of the products produced. Therefore, it can be concluded that channel 2 is included in the fairly efficient category, because the lower the percentage of marketing costs to product value, the higher the level of marketing efficiency.

Marketing Efficiency for Cahnnel I

$$Marketing\ Efficiency = \frac{Total\ Cost\ of\ Marketing}{Total\ Value\ of\ Marketing}\ x\ 100\%$$

$$Marketing\ Efficiency = \frac{Rp.408.000,-}{Rp.4.800.000,-}\ x\ 100\% = 8{,}5\%$$

Using the marketing efficiency formula, the Marketing Efficiency (EPS) value was 8.5%. This figure indicates that marketing costs are still relatively low compared to the total value of the product produced. Therefore, it can be concluded that channel 2 falls into the moderately efficient category, as the lower the percentage of marketing costs to product value, the higher the level of marketing efficiency.

Marketing margin of Channel II

To answer the research objectives regarding the marketing margin of UMK Mindari banana chips, it can be formulated as follows: Arinong & Kadir (2018), to find out the marketing margin, it is calculated using the formula.

Formula: MM = CP – PP
Description:
CP = Consumer Price
PP = Producer Price
MM = Marketing Margin
CP = Rp 25.000
PP = Rp 20.000
MM =25.000−20.000 = Rp 5.000

Marketing Margin Percentage (%MM)

$$\%MM = \frac{MM}{CP} x100\%$$

$$\%MM = \frac{Rp.5.000}{Rp.25.000} x100\% = 20\%$$

The marketing margin in the direct channel is zero because there is no price difference between producers and consumers. In contrast, in the indirect channel, the marketing margin is IDR 5,000 per pack, or 20% of the consumer price. Producers receive 80% of the consumer price, while the remainder is shared by marketing agencies. These results indicate that, despite the involvement of intermediaries, producers still receive a relatively large share of revenue. Overall, the direct channel is the most efficient channel because it generates no marketing margin and provides maximum revenue to producers. However, indirect channels still play a significant role in expanding distribution reach with an acceptable level of efficiency.

CONCLUSION AND RECOMMENDATION

Conclusion

1) Based on the results of research on the marketing efficiency of banana chips at the Mindari MSME in 2025, it can be concluded that the marketing system consists of two main channels with varying levels of efficiency. The first marketing channel demonstrates a very high level of efficiency because there is no price difference between producers and consumers. The entire price paid by consumers is received directly by the producer without any marketing costs or intermediary margins.
2) The second marketing channel remains relatively efficient despite the price difference between producers and consumers. The producer's share of the price is relatively larger than the share received by marketing institutions, so the producer still earns a profit despite bearing marketing costs. Overall, the first marketing channel is the most efficient compared to the second. Nevertheless, both channels still play a role in supporting banana chip marketing activities, both in terms of distribution efficiency and expanding market reach.

Recommendation

1) Based on the research findings, strengthening the use of direct marketing channels can be considered a primary strategy because they provide higher efficiency and a greater share of the price to producers. Indirect marketing channels can still be maintained as an alternative to expand market reach and increase sales volume.
2) Distribution costs in indirect channels need to be managed more systematically to control price differences between producers and consumers, thereby maintaining price stability and producer profitability. Further research could examine factors influencing differences in efficiency between marketing channels, such as transportation costs, the number of intermediaries, and the marketing strategies employed, to gain a more comprehensive understanding of the performance of marketing systems in small and medium enterprises.

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