Profit Analysis of the Banana Chips Home Industry in Unaaha City

Sarty Syarbiah[1]*, Tauwi[2]

[1] Universitas Lakidende Unaaha Indonesia: sartysyarbiah74@gmail.com
[2] Universitas Lakidende Unaaha Indonesia: sartysyarbiah74@gmail.com

*Corresponding Author: sartysyarbiah74@gmail.com[1]

Abstract: This study aims to analyze the profit of the banana chips home industry "Sukses Abadi Snack" owned by Mrs. Suyamiati in Unaaha City. The respondent was purposively selected, focusing on the owner of the business. Data were analyzed using the profit analysis method to assess the financial performance of the business. The results indicated that the total cost of the business amounted to Rp. 5,864,025 per month. The breakdown of costs included fixed costs of Rp. 76,025 per month and variable costs of Rp. 5,788,000 per month. The total income generated by the banana chips business was Rp. 13,392,000 per month. The profit was determined by subtracting the total costs from the income. The net profit earned by the "Sukses Abadi Snack" home industry in producing banana chips reached Rp. 7,604,000 per month. This shows that the banana chips business is profitable and generates a substantial monthly profit for the owner.

Keywords: Banana Chips; Cost Analysis; Home Industry; Profit; Small Business.

1. Introduction

Today, entrepreneurs must be prepared to face rapidly changing and uncertain situations in running their businesses. Long-term strategies are essential to operating in today's competitive global market. Companies and industries must be able to provide products that meet the increasingly diverse needs and desires of consumers. With increasingly fierce competition in today's global market, companies are increasingly being challenged to improve the performance of their production systems to be more competitive and efficient, and to increase market share (Araujo et al., 2017).

Small and medium enterprises (UMKM) refer to productive business entities that exist independently and can be run by individuals or business entities in all economic sectors. The UMKM category includes small and medium enterprises owned by individuals, affiliates of other companies not directly or indirectly controlled by larger companies, or business entities with annual sales or net assets that do not exceed a certain threshold (Oktavianasari et al, 2021).

UMKM also play a role in supporting the Indonesian economy, particularly for low- and middle-income groups. The strategic role of UMKM is crucial in the government's efforts to address poverty and unemployment (Prabawati and Dondy, 2018).

The small businesses referred to here include informal and traditional small businesses. Informal small businesses are those that are not yet registered, not yet documented, and not yet legally incorporated. Small entrepreneurs included in this group include sharecroppers, street vendors, and scavengers. Traditional small businesses, on the other hand, are those that use simple production tools that have been used for generations and are related to arts and culture (Nirwana et al., 2017).

Home industries play a significant role and contribute to the national economy, including: (1) expanding employment opportunities and providing broad economic services to the community; (2) strengthening the national economy through various business linkages, such as supplier, producer, distributor, and profit-sharing marketing of large-scale industrial products; (3) increasing economic efficiency, particularly in absorbing existing resources; and (4) serving as a means of distributing national income and equalizing

business and income distribution, as they are spread across both urban and rural areas (Sumartan and Wahyuddin, 2023).

Bananas are an agricultural product often processed into raw materials for agro-industry. While bananas are rich in carbohydrates, sugars, proteins, and vitamin C, their shelf life is higher than that of other fruits. However, they are not long-lasting. To prevent spoilage, they are preserved through processing. One processed banana product is banana chips. Besides extending shelf life, banana chips also increase the selling price compared to fresh bananas (Nuryanti et al., 2017).

Bananas can be easily processed into snacks. People usually consume fresh bananas by steaming or frying them, usually as an accompaniment to tea or coffee. This type of banana processing is certainly not attractive and has high nutritional value, especially if it is used as a business venture, besides the main reason being that it does not last long. Bananas can be innovated into a variety of processed food products. Processed food products made from bananas include various snack products such as conventional banana chips, simulated banana chips, kecimpring, banana sticks, snacks, and others. Bananas can also be processed into semi-finished products in the form of flour and starch and can be used to replace wheat flour in the manufacture of various food products, including bakery products. The advantage of banana flour compared to wheat flour is that it is gluten-free, where gluten is an allergen and can cause celiac disease. The development of functional foods is currently leading to the development of gluten-free bakery products (Cahyana, 2019).

Banana chips can be a promising and viable business alternative. The feasibility of a banana chip business depends heavily on the costs incurred and the revenue received. Lower costs mean higher business efficiency. Likewise, higher revenue means higher business efficiency.

The agricultural processing industry can create added value. Therefore, the concept of added value is the development of value that occurs due to functional inputs, namely raw materials, labor, supporting materials, and equipment, which increases the utility and value of commodities while following the flow of agricultural commodities. Agricultural processing is the second component of agribusiness activities after agricultural production, intended to generate profits from the added value resulting from the processing process (Nur et al., 2013).

Banana chips can be a profitable business in Unaaha City, Konawe Regency. The banana chips business in Unaaha City is a promising business, in addition to being a favorite snack for many people, it is also pocket-friendly. In addition, the main raw materials for banana chips are easily obtained in Unaaha City, Konawe Regency. The focus of the home industry in this study is the owner of the banana chips business "Sukses Abadi Snack", Mrs. Suyamiati, who has run her business for 12 years and remains sustainable amidst the increasing competition from other processed banana products. Based on the description above, the purpose of this study is to analyze the profitability of the banana chips business in Unaaha City.

2. Literature Review
2.1 Definition of Home Industry

A home industry is a household business that processes raw materials or semi-finished goods into finished goods, owned by the family and produced at home. Industrial activities are generally characterized as small-scale because they fall within the informal sector, easily accessible to workers. The workforce, or human resources, is increasingly important to a company's success.

A home industry is a small-scale business or enterprise operating in a specific industrial sector. A home industry is a home-based production facility or small-scale enterprise. This economic activity is referred to as a small enterprise because it is located in the home (Gita and Anita, 2011). Home industry plays a crucial role in a country's economic growth. The development of small businesses in Indonesia is a priority in national economic development. This is because these businesses serve as the backbone of the people's economic system, which not only aims to reduce inequality between income groups and between business actors but also expands the economic base and makes a significant contribution to accelerating structural change, namely improving the economy and national economic resilience (Zuhri, 2011).

2.2 Definition of Banana Chips

Banana chips are a processed food made from thinly sliced bananas, then fried in oil until the bananas change color and become crispy. Banana chips can be described as a snack product made from sliced and fried bananas, with or without permitted food additives. Banana chips have a long shelf life. This product can be made from all types of bananas, especially bananas with low economic value and not used as desserts, such as raja nangka and kepok bananas. Because these chips can be consumed by all levels of society, they are a product that is marketed continously and can be produced at any time, given the abundant production and availability of bananas in the community and in the market (Balqis et al., 2022).

Banana chips are a snack product made from sliced and fried banana pieces, with or without additional ingredients that comply with regulations. The purpose is to extend the shelf life of bananas and add value to the fruit. The process of processing banana chips begins with the preparation of raw materials (bananas), preparation of equipment, packaging, peeling, cutting, washing, soaking, frying, separating oil, adding flavor, packing, and labeling, as well as storage (Wahyudin, Noor, & Kurnia, 2023).

Banana varieties suitable for processing into chips include kepok bananas, horn bananas, jackfruit, cotton, and other banana varieties. Additional ingredients that can be used to add flavor include fine salt for a salty taste, granulated sugar and brown sugar for a sweet taste, chili powder for a spicy taste, and special flavorings to give the banana chips a distinctive flavor (Maghfiroh, 2021).

2.3 Definition of Profit

According to Zaini et al. (2019), an agro-industry's profit is calculated by calculating the difference between total revenue and total production costs. Total revenue from an agro-industry is the amount of money received from product sales. Costs are the amount of money spent during production activities.

Profit is the difference between revenue and costs associated with business activities. If expenses exceed revenue, the result is a loss. This profit or loss is the result of periodic calculations. However, these calculations do not represent actual profit or loss. Actual profit or loss can only be determined once the business has ceased operations and is closed (Indah & Sari, 2019).

3. Method

According to Sugiyono (2016) population is the entire generalization area consisting of objects or subjects that have certain quantities and characteristics that have been determined by researchers to be studied and then drawn a conclusion. The sample in this study is a person who can provide information about the data needed by researchers. The selection of Mrs. Suyamiati's "Sukses Abadi Snack" banana chip business was done intentionally (Purposive) with the consideration that this business has been running for 12 years without ever being interrupted in producing banana chips and its production has been known in Unaaha City, Konawe Regency. To achieve the objectives in this study, descriptive analysis was used, namely explaining the level of profit of Mrs. Suyamiati's "Sukses Abadi Snack" banana chip business with the following formula (Ricky, 2023):

$$\pi = TR - TC$$
$$TR = Y \times Py$$
$$TC = TFC + TVC$$

Description:
π = Profit (Rp)
TR = Total Revenue (Rp)
Y = Production obtained in a business (Kg)
Py = Selling Price (Rp/kg)
TC = Total Cost (Rp)
TFC = Total Fixed Cost (Rp)
TVC = Total Variable Cost (Rp)

4. Results

4.1 Respondent Identity in Banana Chips Business

Respondent identity is one aspect, attitude, and mindset that influences decision-making in managing other businesses. In this study, respondent identity includes age, education level, number of dependents, and business experience. Age can influence a person's abilities, both physically and mentally. Those with a higher level of education tend

to have stronger physical abilities, are quicker to adopt technology and information, and are more responsive and willing to accept risks in business development, but lack experience. Meanwhile, older traders are generally more mature in managing their businesses due to their greater experience, but their physical abilities are beginning to decline. Their productive age ranges from 15 to 55 years (Djarudju, 2011). Mrs. Suyatmiati, the owner of the banana chip business "Sukses Abadi Snack," is 50 years old.

The application of technology in farming is inseparable from the level of knowledge and experience. Generally, the higher the level of education (formal), the higher the productivity. This is because higher education leads to faster adoption of technology and greater willingness to take risks in business. Therefore, education plays a crucial role in business progress. The last education of Mrs. Suyatmiati, the owner of the banana chips business "Sukses Abadi Snack" was Senior High School (SMA).

The number of family dependents is the number of family members who are dependents of the household, both siblings and non-siblings who live in the same house but are not yet working. Family dependents are one of the main reasons for household members to participate in helping the head of the household to decide to work to earn income. The number of dependents in Mrs. Suyatmiati's family is 2 people. Mrs. Suyatmiati's business experience in this study is the length of time the banana chips business owner has been in business, namely 12 years.

4.2 Banana Chips Business Analysis
4.2.1 Cost Analysis

In this study, costs are the total costs incurred in the banana chips business. Total costs include fixed costs and variable costs, both expressed in rupiah.

4.2.1.1. Fixed Cost

Fixed costs in the banana chip business include equipment depreciation and transportation. For more details on Mrs. Suyatmiati's fixed costs, see Table 1 below:

Table 1. Fixed Costs (Depreciation of Equipment Used).

No.	description	amount (Rp)
1	frying pan	1.244
2	Slicer	290
3	Sero net	1.024
4	Basin	1.820
5	Knife	72
6	Stove	3.096
7	Weigher	1.122
8	dipper	93
9	oil filter	336
10	spoon	108
11	gumbang chips	1820
12	Transportation (gasoline)	65.000
	Total Equipment Depreciation Cost (Rp)	76.025

Based on Primary Data Processing, 2025.

Equipment depreciation costs are the smallest costs that contribute to fixed costs, the equipment used in this banana chips business has a small final value while its economic life is quite long so that it causes small depreciation costs. Meanwhile, transportation is a cost that must be incurred in the form of purchasing gasoline in order to market banana chips so that the higher the frequency of sales, the higher the costs incurred will be, in addition, the distance traveled to sell also determines the amount of gasoline used.

4.2.1.2. Variable Cost

Variable costs are costs whose size is influenced by the product produced. Variable costs in the banana chip business include raw material costs, additional ingredients (cooking oil, salt, and granulated sugar), fuel costs, packaging costs, and labor costs, all expressed in rupiah. The amount of variable costs can be seen in Table 2 below:

Table 2. Variable Costs of Banana Chips Business.

No.	Description	Amount (Rp)
1	Gas cylinders	450.000
2	Plastic wrap	200.000
3	Labor	3.000.000
4	Banana	1.450.000

5	Cooking oil	640.000
6	Salt	10.000
7	Sugar	38.000
	Total Variable Cost (Rp)	5.788.000

Based on Primary Data Processing, 2025.

4.2.1.3. Total Cost

Total costs are the sum of total fixed costs (TFC) and total variable costs (TVC). The total costs incurred in the banana chip business can be seen in Table 3. They are as follows:

Table 3. Total Costs of Banana Chip Business.

No.	Description	Amount (Rp)
1	Fixed Cost	76.025
2	Variabel Cost	5.788.000
	Total Cost (Rp)	5.864.025

Based on Primary Data Processing, 2025.

This aligns with Fahmi's (2010) statement. Total costs consist of two types of costs in the production process: total fixed costs and total variable costs.

4.2.1.4. Revenue Analysis

Revenue is the product of the production obtained by the selling price mutually agreed upon between the seller and buyer.

Table 4. Banana Chips Business Revenue

No.	Production (Kg/bln)	Price (Rp/Kg)	Amount (Rp)
1	216	62.000	13.392.000
	Total Revenue (Rp)		13.392.000

Based on Primary Data Processing, 2025.

This is in accordance with Nurdin's (2010) statement that the amount of income from a business depends on the number of goods that can be produced and the selling price obtained. The high or low prices in the market cannot always be controlled or determined by the entrepreneur himself.

4.2.2 Profit Analysis

The monthly profits earned by Mrs. Suyatmiati's "Sukses Abadi Snack" banana chip business in Unaaha City can be seen in Table 5.

Table 5. Banana Chip Business Profits.

No.	Description	Amount (Rp)
1	Fixed Cost	76.025
2	Variabel Cost	5.788.000
3	Total Revenue	13.392.000
	Profit (Rp)	7.604.000

Based on Primary Data Processing, 2025.

This aligns with Hardi's (2020) statement that profit is the proceeds earned by a business or trader from selling a product, minus production costs. Profit is the difference between the value of the product and the total production costs. The profit margin is heavily influenced by the level of production output and the selling price of the product itself.

5. Conclusion and Limitations

The home industry business of Mrs. Suyatmiati's banana chips business "Sukses Abadi Snack" in Unaaha City, Konawe Regency, the total expenditure for the total cost reaches Rp. 5,864,025 per month. For fixed costs of Rp. 76,025 per month and variable costs of Rp. 5,788,000 per month. The total income from Mrs. Suyatmi's banana chips business "Sukses Abadi Snack" is Rp. 13,392,000 per month, Profit is obtained from the difference between income and total costs. The net profit obtained by Mrs. Suyatmi's Home Industry "Sukses Abadi Snack" in producing banana chips is Rp. 7,604,000 per month. Profit analysis is intended to determine the amount of profit obtained by Mrs. Suyatmi's Home Industry "Sukses Abadi Snack". Profit is obtained after knowing the

income and the amount of production costs (total costs). The income of the banana chips home industry each time it is produced is obtained from the sale of banana chips products.

References

Araújo, M., Amaral, G., & Varela, L. (2017). Improving productivity and standard time updating in an industrial company: A case study. *International Journal of Mechatronics and Applied Mechanics, 2017*(1), 139–144. https://doi.org/10.17683/ijomam.issue1.22

Balqis, N. R., Haryono, D., & Nugraha, A. (2022). Analisis kinerja produksi, harga pokok penjualan dan strategi operasional agroindustri (Studi kasus agroindustri keripik pisang Panda Alami di Kabupaten Pesawaran). *Jurnal Ilmu Ilmu Agribisnis: Journal of Agribusiness Science, 10*(1), 35–43. https://doi.org/10.23960/jiia.v10i1.5647

Cahyana, Y. (2019). Introduksi produk olahan berbasis pisang pada unit usaha pengolahan pangan di Desa Cileunyi Kulon Kabupaten Bandung. *Dharmakarya: Jurnal Aplikasi Ipteks untuk Masyarakat, 8*(3), 194–199. https://doi.org/10.24198/dharmakarya.v8i3.19807

Djarudju. (2011). Analisis break even point (BEP) usaha pemasaran kacang mente di Provinsi Sulawesi Tenggara. *Jurnal Agriplus*.

Fahmi, I., Syahiruddin, & Hadi, Y. L. (2010). *Studi kelayakan bisnis: Teori dan aplikasi*. CV Alfabeta.

Hardi, E. A. (2020). Etika produksi Islami: Maslahah dan maksimalisasi keuntungan. *El-Jizya: Jurnal Ekonomi Islam, 8*(1), 98–119.

Indah, D. R., & Sari, P. (2019). Penerapan model linear programming untuk mengoptimalkan jumlah produksi dalam memperoleh keuntungan maksimal (Studi kasus pada usaha Angga Perabot). *Jurnal Manajemen Inovasi, 10*(2), 98–115.

Maghfiroh, R. U. (2021). Strategi peningkatan volume penjualan UMKM keripik pisang Definas di era pandemi Covid-19. *Al-Muraqabah: Journal of Management and Sharia Business, 2*(1), 38–52. https://doi.org/10.30762/almuraqabah.v2i1.190

Nirwana, D. C., Muhammadiah, M., & Hasanuddin, M. (2017). Peran pemerintah dalam pembinaan usaha kecil menengah di Kabupaten Enrekang. *Kolaborasi: Jurnal Administrasi Publik, 3*(1), 1–14. https://doi.org/10.26618/kjap.v3i1.890

Nur, A., Fauzia, L., & Khadijah, S. (2013). Analisis nilai tambah pengolahan kedelai menjadi susu kedelai pada skala industri rumah tangga di Kota Medan. *Journal of Agriculture and Agribusiness Socioeconomics, 2*(11), 15152.

Nurdin, H. S. (2010). Analisis penerimaan bersih usaha tanaman pada petani nenas di Desa Palaran Samarinda. *Jurnal Eksis, 6*(1), 1–10.

Nuryanti, Y., Rusman Yus, & Sudrajat. (2017). Analisis biaya pendapatan dan R/C agroindustri keripik pisang. *Jurnal Ilmiah Mahasiswa Agroinfo Galuh, 4*(3), 396–401. https://doi.org/10.25157/jimag.v3i2.225

Oktavianasari, R. R., AM, B. J., Safrita, R., & ZP, Z. A. (2021). Pendampingan proses produksi, penerapan GMP (Good Manufacturing Practices) serta pendugaan masa simpan keripik pisang Agung UMKM Japa Desa Gadingkulon. *Budimas: Jurnal Pengabdian Masyarakat, 4*(1), 10–20. https://doi.org/10.29040/budimas.v4i1.3851

Prabawati, S., Suyanti, & Setyabudi, D. A. (2018). *Teknologi pasca panen dan teknik pengolahan buah pisang*. Badan Penelitian dan Pengembangan Pertanian.

Sudaryono. (2015). *Pengantar bisnis: Teori dan contoh kasus*. CV Offset.

Sumartan, S., & Wahyuddin, N. R. (2023). Peranan bisnis makanan dan minuman berbasis home industry dalam meningkatkan kesejahteraan keluarga pelaku UMKM di kawasan kuliner Monumen Ganggawa Kabupaten Sidenreng Rappang. *Trending: Jurnal Manajemen dan Ekonomi, 1*(4), 15–32. https://doi.org/10.30640/trending.v1i4.1434

Wahyudin, N., T. I., & Kurnia, R. (2023). Analisis kelayakan finansial agroindustri keripik pisang (Studi kasus pada agroindustri keripik pisang Karya Ayu di Desa Pusakanagara Kecamatan Baregbeg Kabupaten Ciamis). *Jurnal Ilmiah Mahasiswa Agroinfo Galuh, 10*(1), 315–326. https://doi.org/10.25157/jimag.v10i1.8920

Zaini, A., Palupi, N., Pujowati, P., & Emmawati, A. (2019). *Nilai tambah dan daya saing produk unggulan di Kutai Barat*. Deepublish.