

DURING THE COVID-19 PANDEMIC, SOUTH GARUT DEVELOPED A MARKETING PLAN FOR SANSEVIERIA ORNAMENTAL PLANTS

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ARTICLEINFO	ABSTRACT The research aims to formulate a marketing strategy for ornamental plant traders in Sansevieria, South Garut during the Covid-19 pandemic. The research method used is descriptive qualitative by identifying problems and analyzing them through internal and external factors. The analytical tools used are the SWOT Matrix and SWOT Quadrants. According to the results of the 'SWOT analysis' it can be determined that the business position of ornamental plant traders in Sansevieria is located in Quadrant 1 (0.52: 0.90). These results indicate that the business is in strengths and potential opportunities to be developed through an SO strategy or an aggressive strategy. The strategy formulation that can be implemented is by utilizing the location to increase market share, optimizing digital marketing through social media, marketplaces, and websites, then implementing a product bundling strategy, maintaining and improving product/service quality, cultivating Sansevieria bulan and other plant variants, and cooperate with banking services in providing capital for business development.	
<i>Keywords</i> : Marketing Strategy, SWOT Analysis, IFAS-EFAS.		
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1. INTRODUCTION

One of the horticultural commodities that are currently excellent are ornamental plants, because of their physical beauty and their ability to add to the aesthetic value of the environment. Ornamental plants of various types can be used as decorations both interior and exterior. The ornamental plant business contributes to the GDP (Gross Domestic Product) in Indonesia. Garut Regency is a place for producers and traders who have high mobility and ease of network in marketing ornamental plants. Many small, medium and large scale ornamental plant farmers and traders operate in Garut. Garut Regency has several centers of ornamental plants in the South, West, North and East parts of Garut Regency.

One of the ornamental plant centers in Garut is . Sansevieria. The location is within the scope of the 'Ragunan Zoo', right to the left of the main door, about 200 meters from the gate. Wide . Sansevieria approximately 5 ha, located on land owned by the Government of Garut, spread over 42 plots of ornamental plant displays consisting of 42 traders. Stalls by farmers and traders are rented for businesses, divided into sizes of approximately 800 - 1000 square meters. To maintain the income of the orchid traders, these stalls not only sell orchids, but also display other types of ornamental plants [1]

The existence of the 2019 corona virus which is worldwide, and entered Indonesia has had an impact on ornamental plant traders in Indonesia. Sansevieria. The Covid-19 pandemic has reduced farmer production and sales of orchid traders, including a decline in the Sansevieria ornamental plant rental business for offices. The impact of the corona caused a decrease in buyers in . Sansevieria [2]. The decline in buyers was due to reduced visitors due to the existence of PSBB (Large-Scale Social Restrictions) from the Garut government where people are required to carry out the 5M health program, including staying away from crowds and reducing mobility. However, this is a challenge for farmers/traders to survive[3].

The results of identifying the problems experienced by ornamental plant traders in . Sansevieria include: 1) Sales of orchids fluctuated, because some visitors bought other types of ornamental plants and sales only increased under certain conditions; 2) The utilization of information technology in marketing is not optimal;

3) There are certain types of ornamental plants that are not sold in a relatively long time.



The level of sales is very volatile and not as expected, apart from the impact of the Covid-19 pandemic, it also occurs due to competition from other ornamental plant businesses. This is influenced by marketing activities that are not quite right with the condition of many competitors in marketing ornamental plants.

To find out the root cause of the decline in sales of Sansevieria and other ornamental plants, it is necessary to analyze the business environment (external) and available resources (internal). Analysis of the external environment focuses on people's purchasing power, customer preferences or demands, competitors, and developments in information technology, including trends of: (1) high changes in customer preferences; (2) potential new innovations; (3) Allocation of various research & development funds; and (4) the rapid development of technology. Business resource analysis focuses on the knowledge & skills of traders gauging the strengths and weaknesses of their business. For example: product quality, marketing strategy, transaction model, and employee skills.[4]

states that a close relationship with 'stakeholders', both suppliers, agents and consumers, has great potential in business development. The availability of raw materials supported by suppliers, agents/distributors and consumers plays a role in business exchanges in increasing sales.

The capital used by micro/small scale business actors generally comes from wealth alone or family. Generally, they do not have a SIUP, so it is difficult to obtain additional capital from financial/banking service institutions. As a result, traders find it difficult to develop their business [5].

Business actors need to develop a sales program for the planned goals. Marketing strategy can be formulated through identification of business factors using SWOT analysis in a systematic & structured manner, namely analysis of opportunities, threats, strengths and weaknesses analysis [6].

*SWOT Analysis*leads to an overall evaluation of opportunities, opportunities, strengths and weaknesses, opportunities and threats is also a way of analyzing the business situation both externally and internally in a business organization [7].

From the description of the phenomenon above, a problem formulation regarding SWOT analysis is carried out based on external and internal factors faced by ornamental plant traders in . Sansevieria to determine: what is the right marketing strategy for ornamental plant traders inSansevieria

The scope of the research includes identification of resource conditions (internal environment) and external environment in conditions where the corona outbreak is occurring, with a SWOT Analysis. Furthermore, formulating appropriate marketing strategy planning alternatives to boost sales of ornamental plants[8].

The marketing strategy is an integrated and unified whole plan in terms of marketing while providing guidance on the activities to be carried out so that the objectives of the marketing program can be achieved [9]. The marketing strategy is the elaboration of planning about the company's expectations of getting impact from various activity marketing on product demand or product variations for certain segments (TijpRuslan et al., 2008). Marketing strategy is an implicit and explicit statement about how a product line or brand, its goals are achieved. Marketing Strategy is an integral part of Business Strategy which covers all management functions in business/company organizations (TjipRuslan, 2015). Grab it (2016), argue that the formulation of the marketing strategy is prepared based on the overall results of the identification of external business environmental factors and internal business environmental factors that have been successfully analyzed, and classifies the three main elements in formulating a marketing strategy to achieve the stated objectives.

The three main elements are as follows:

- 1. Competitive Strategy, which consists of the following elements:
 - a. Segmenting, namely grouping buyers or customers based on various characteristics, preferences, and requests for specific products.
 - b. Targeting, namely selecting one or several groups or segments to be targeted in marketing.
- 2. Marketing Strategy, which consists of the following elements:

weaknesses owned by the company, so as to reduce the risk of failure and get the right marketing strategy formulation.

- a. Differentiation/uniqueness (Differentiattion), which is a method of developing a marketing strategy by taking into account the various aspects of the company. This strategy that is different from competitors or novelty will be the advantage and differentiation of a company.
- b. Marketing Mix, which is a marketing element which includes 7P (Product, Price, Place, Promotion, Process, People, and Physical Evidence) which functions to determine the company's position.
- 3. Marketing Value, which consists of the following elements:



- a. Brand (brand), is a value that is owned and integrated with the business organization
- b. Service, namely value in the quality of services provided to customers, both customers and consumers.
- c. Process (process), is the value of the principles of business organization in which each employee is willing to take part and feel a sense of belonging, which is manifested in an effort to bring consumer satisfaction, whether done directly or through other media

A strategy is said to be effective when it can optimize strengths and maximize opportunities, as well as minimize weaknesses and threats. Several alternative strategies will be obtained through a SWOT analysis, then elaborated into several program references through the strategy architecture as the final stage. To compile the strategic factors of a business organization, tools are used in the form of a SWOT Matrix and a SWOT Quadrant[10].

Matrix analysis of external strategic factors has a major influence on the success of the marketing strategy, so it needs to be considered more specifically based on the various dimensions that accompany it. Meanwhile, matrix analysis of internal strategic factors is used to analyze the condition of companies or business organizations, including material resources, human resources, equipment/technology, capital, marketing, and methods or managerial [11].

The SWOT matrix is used to provide a detailed description of the external opportunities and threats that affect a company by considering the strengths and choices of strategy formulation that can be generated from the SWOT matrix, summarized in the following table:

Table 1 SWOT Matrix

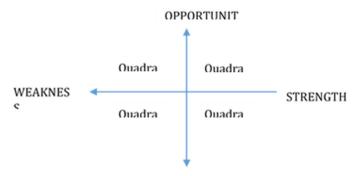
INTERNAL	Strengths (S) Internal strength factors.	Weaknesses(W) Internal weakness factors
EXTERNAL		
Opportunities (0)	SO Strategy Using strengths to	WO Strategy Improve
External opportunity	take advantage of opportunities	weaknesses by taking
factors		advantage of opportunities
Treatunies (T) External	Strategy ST Utilizing strengths	WT Strategy Fix weaknesses
threat factors	to overcome threats	and avoid threats
	Source: Rangkuti, 2009 [12]	

The position of a business can be described through the SWOT analysis diagram above by first carrying out the stages by determining the following:

- 1) External Strategic Factors Analysis Summary (EFAS) and Internal Strategic Factors Analysis Summary (IFAS) through the weighting of EFAS factors and IFAS factors that have been identified, for a value of 1.0 means it is very important to a value of 0.0 which means means unimportant based on its effect on strategy.
- 2) Assign ratings to EFAS factors and IFAS factors with a value of 4 (outstanding) which means major to a value of 1 (poor) which means not major (minor) referring to the influence of these factors on business conditions. If the opportunities and dominant strengths are given a rating of 4, if the opportunities and strengths are small then the rating is 1, if the threats and weaknesses are greater, they are given a rating of 4, and the threats and weaknesses are smaller, the rating is 1.
- 3) The score derived from the weight multiplied by the rating of each EFAS and IFAS factor, then the sum of the scores on each strategic factor. Opportunity scores versus threat scores and strength scores versus weakness scores. The difference in numbers from the result of the subtraction is made from the subtraction that is made asdetermining position in the SWOT quadrant.



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THREAT

Figure 1. SWOT Quadrant

Conducted research on the Analysis of Marketing Strategy for Ornamental Plants (Case: I-Yon Orchid, Sansevieria, South Garut[13]. The research uses internal environment analysis, external environment analysis, and SWOT analysis. The results of the research on the SWOT matrix obtained five alternative marketing strategies that can be implemented by I-Yon Orchid, namely (1) Maintaining and improving product and service quality, (2) Increasing company promotional activities, (3) Increasing network in marketing, (4) Facilitating product development, (5) Recruitment of salespeople who are competent in marketing.

Based on the SWOT analysis, the results of the research on Marketing Strategy for Ornamental Plants During the Covid 19 Pandemic in the Waterfall Village, Medan Marelan District, Medan City, it is recommended that the right strategy for the Aura Garden Forever business be Strength-Oportunities [14]

[15] In a research on Ornamental Plant Marketing Strategies for Citra Bunga Garden on Jalan Imam Bonjol, Seneubok Village, Johan Pahlawan District, West Aceh Regency based on SWOT analysis, concluded that the right marketing strategy in the Citra Bunga Garden business, namely the SO strategy supports policies and growth that aggressive (growth oriented strategy) by increasing consumer-favorite flowers, opening new branches or outlets elsewhere, producing flowers that are more unique and more varied than competitors, and always maintaining flower quality and caring for flowers every day. day.

[16] Analyzed the marketing strategy for ornamental plants in Bojong Hamlet, Giyanti Village, Candimulyo District, Magelang Regency. This study uses only one stage in the formulation of the strategy. The formulation of the strategy is identified through a SWOT analysis. Based on the SWOT analysis, this study produced eight alternative strategies, namely using regional fame to promote products, using technology for services, adding 'share market', developing sales channels, retaining customers, increasing promotions, increasing the quality of ornamental plants, and paying attention to service quality. customer.

The results of the SWOT analysis on PT Monfori's Canvas Business Model Improvement, the strength of the customer segment is the value proposition and for the distribution channel is the quality of engagement with customers and their products. The weakness for the customer segment is not yet optimizing domestic marketing. The opportunity is to exploit the plantation crop market; threat: potential customers experience burnout. Multiple goals and development of each part of the business model canvas has the goal of increasing the value proposition offering potential [17]

The equation in this study is to discuss marketing strategies and the methods used to formulate appropriate marketing strategies for business actors. The difference is in the selection of research locations, the period or time of implementation, and the locus or research object. These differences can result in alternative strategies that are different depending on the conditions, time or location of the business actors[18].

The framework of thinking in the formulation of marketing strategy is by analyzing the external and internal environment of the business organization which is used as the basis for the input stage of strategy formulation. The results of the identification of the business situation during the Covid-19 pandemic and the resources owned by ornamental plant traders were then analyzed and studied based on opportunities and threats as well as strengths and weaknesses, to produce alternative SO strategies (strengths). -opportunities), ST strategy (strengths-threats), WO strategy (weaknesses-opportunities), and WT strategy (weaknesses-threats).

The uniqueness of this research is that the SWOT analysis was carried out during the Covid-19 During The Covid-19 Pandemic, South Garut Developed A Marketing Plan For Sansevieria Ornamental Plants, **Frans Sudirjo**, et. al



pandemic. Then an analysis of the use of IT in selling Sansevieria plants carried out by traders focuses on the use of marketplaces, social media, and websites.

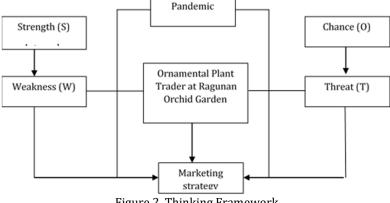


Figure 2. Thinking Framework

2. METHODS

The research uses a qualitative descriptive method, namely by taking data and facts in the field, also based on the results of the researcher's natural observations. Problem solving is interpreted according to the objects in the field, and a general description is given in the discussion of research results.

The use of data in this study includes primary data in the form of the results of direct interviews with 5 ornamental plant traders in . Sansevieria and 2 UPT officers. Sansevieria Center for Promotion and Certification of Agricultural Products (PPSHP) DKPKP Garut, namely Mr. Ruslan and Mr. Ujang. Secondary data was obtained from various references such as journals, books, internet, articles, and other information related to ornamental plant research.

The SWOT analysis stages carried out are:

- The data collection stage comes from informants and other references. 1)
- 2) The stage of determining S, W, O, and T by grouping strengths and weaknesses(*Weaknessses*), opportunity(Opportunities), and threats (Threats).
- The strategy formulation stage is through an analysis of External Strategic Factors Analysis (EFAS) 3) and an analysis of External Strategic Factors (Internal Strategic Factors Analysis Summary/IFAS).
- 4) The decision-making stage in producing several alternative appropriate marketing strategies.

3. **RESULTS AND DISCUSSION**

3.1. **Strengths and Weaknesses Factors**

From the analysis of the internal environment can be identified the strengths and weaknesses in the marketing of ornamental plants in . Sansevieria, namely as follows:

Strength

Factors that can become the strength of ornamental plant traders in . Sansevieria is as follows:

1. business locationstrategic

Sansevieria is located on the side of the Kebagusan Raya road and is in one of the promotion and marketing centers for ornamental plants in the Garut area, making it easier for consumers to reach that location.

2. Very competitive prices

The very competitive price of ornamental plants can become a company strength so that it can compete with similar traders to win market share.

- 3. Has a complete product variant Includes varieties of Sansevieria Phalaenopsis, Vanda, Dendrobium, Oncidium and Cattleya. Other types of ornamental plants include wijaya kusuma, sambang dara, bromeliad, kadaka Holland, cowboy cactus, and other ornamental plants.
- 4. Ouality product

Traders sell quality ornamental plant products to maintain customer loyalty so they keep buying at their stalls.



- 5. Some of the plants are self-cultivated. Some traders who own land, such as in Depok or Bogor, are used for cultivation. Even the business location is also used for the cultivation of ornamental plants, such as cuttings, grafts, grafting, budding and others.
- 6. Venture capitalindependent Businesses selling ornamental plants generally use their own capital and relatively few involve banking services.

Weakness

Factors that can become weaknesses based on an analysis of the internal environment of traders are as follows:

- 1. SansevieriaMonth supply is hampered The product that visitors or customers are most interested in is Sansevieriabulan, and the stock is very limited.
- 2. Less skilled sales force

The lack of skilled and experienced salespeople is an obstacle to being able to compete so that it becomes a weakness.

- 3. Promotional activities are not optimal Promotional activities carried out by traders are still considered not optimal. Promotional activities focus more on ornamental plant rental service products and do not routinely update various types of ornamental plants to be sold.
- 4. Certain ornamental plants are less interested Customers mostly buy types of ornamental plantsSansevieria Bulan, while other types are less desirable.
- 5. Locationrental business

The location of the business is still owned by the Garut provincial government. The lease is made for several years and can move to another place.

3.2. Opportunity and Threat Factors

The external environment analysis is grouped into factors of opportunities and threats that occurred during the Covid-19 pandemic.

Opportunity

Factors that become business opportunities for ornamental plant traders based on an analysis of the external environment include:

1. The market potential is increasing

Changes in the lifestyle of modern society that are increasingly paying attention to the beauty, coolness and beauty of the surrounding environment. The construction of multi-storey buildings, offices, housing can increase the demand for ornamental plants, both in selling ornamental plant products, manufacturing services, and renting ornamental plants for offices.

- 2. Utilization of Digital Marketing The development of communication technology such as the internet through online shops, social media (WhatsApp, Facebook, Instagram, etc.), Marketplaces (Shopee, Tokopedia, Bukalapak, etc.), and Websites that make it easier for traders to carry out promotional activities and can save costs.
- 3. Have loyal customers Customers wholoyalists come from the city of Garut and outside the city consisting of housewives and distributors/agents/reseller who can help increase sales.
- 4. A new hobby impacted by the Covid-19 pandemic.

The existence of Corona causes more people to stay at home, so they use their time to plant or maintain ornamental plants.

Unique product function

The aesthetic function of the unique ornamental plants also serves to clean the natural air due to pollution. Ornamental plants can also be used to absorb computer radiation and can give off a refreshing scent to the surroundings. Some of the above functions are developed and only owned by ornamental plant commodities.

5. Provision of tools/supporting materials

Providing tools and supporting materials in the cultivation of ornamental plants is one of the opportunities in the ornamental plant business during the Covid 19 pandemic, because variations



such as pots, husk gravel etc. add to the aesthetic value that makes plants beautiful to look at[19].

Threat

Factors that pose a threat to ornamental plant traders in . Sansevieria based on external environmental analysis include:

1. Fluctuating sales trends

The ornamental plant business has an erratic trend that can result in a decrease in sales. If ornamental plants are maintaining product/service quality and optimizing the use of IT in marketing.

- 2. High competition Competition with similar traders can be an obstacle and requires the application of the right marketing strategy to influence consumer perceptions in making decisions to buy products.
- 3. Potential newcomers The emergence of new ornamental plant traders will be a threat because it can increase the intensity of competition. New entrants can seize existing customers or reduce market share.
- 4. Nearby business locations The location of the stalls of ornamental plant traders in . Sansevieria are very close together because they are in one complex.
- 5. Easy to copy business strategy Anyone can run this business, because the process of managing their business is relatively easy.

3.3. Strategy Formulation.

The SWOT matrix is used to determine the results of the analysis, having previously classified various external and internal factors. The SWOT matrix can provide a scientific picture of the external opportunities and threats faced by a business organization according to its weaknesses and strengths. The four strategic choices generated in the SWOT matrix can be seen in the following table:

	Table 2. SWOT Matrix	
FACTOR	Strength/ Strength (S)	Weakness/ Weaknesses (W)
INTERNAL	1. Strategic business location	1. The supply of moon Sansevieria is hampered
	2. Very competitive prices	2. Less skilled sales force
	3. Has a complete product variant	 Promotional activities are not optimal
	4. Quality product	4. Certain ornamental plants
FACTOR	5. Some plants are	are less interested
EXTERNAL	cultivated alone	5. Rental business location
	6. Independent venture capital	
Opportunities/Opportunities(0)	SO strategy	WO strategy
1. The market potential is	Maintain, remind the quality	Increasing promotional
increasing	of products/services and	activities using the internet (IT)
2. Utilization of Digital	optimize the use of IT in	in collaboration with suppliers
Marketing	marketing	and utilizing bundling sales.
3. Have loyal customers		
4. A new hobby due to the		
Covid-19 pandemic		
5. Unique product function		
6. Provision of		
tools/supporting materials		
Threat/ Threats (T)	ST Strategy	WT Strategy
1. Fluctuating sales trend	Doing moon orchid	Recruiting reliable and skilled
2. High competition	cultivation alone or in	marketing personnel in digital
3. Potential newcomers	collaboration with farmers in	marketing.
4. Nearby business locations	developing variants for	
5. Easy to imitate business	differentiation	
strategy		



3.4. Decision-making

Determination of the quadrant of the ornamental plant trader business position in . Sansevieria, carried out by determining external factors (EFAS) and internal factors (IFAS) through weighting, rating and scores. The next step is to calculate the difference between opportunities minus threats and calculate the difference between strengths minus weaknesses.

Table 3. EFAS Matrix			
External Strategy Factors	Weight	Ratings	Score
OPPORTUNITY			
1. The market potential is increasing	0.18	4	0.72
2. Utilization of Digital Marketing	0.13	4	0.52
3. Have loyal customers	0.09	4	0.36
4. A new hobby due to the Covid-19 pandemic	0.05	3	0.15
5. Unique product function	0.07	3	0.21
6. Provision of tools/supporting materials	0.07	2	0.14
Amount			2,10
THREAT			
1. Fluctuating sales trend	0.11	4	0.44
2. High competition	0.10	3	0.30
3. Potential newcomers	0.06	3	0.18
4. Nearby business locations	0.06	2	0.12
5. Easy to imitate business strategy	0.08	2	0.16
Amount			1.20
TOTAL WEIGHT	1.00		

The result of reducing the score of opportunities and threats = 2.10 the position is in opportunities (Opportunities)

Table 4. IFAS Matrix			
External Strategy Factors	Weight	Ratings	Score
STRENGTH			
1. Strategic business location	0.16	4	0.64
2. Very competitive prices	0.10	4	0.40
3. Has a complete product variant	0.08	3	0.24
4. Quality product	0.15	4	0.60
5. Some plants are cultivated alone	0.05	3	0.15
6. Own business capital	0.04	2	0.08
Amount			2,11
WEAKNESS			
1. The supply of moon Sansevieria is hampered	0.12	4	0.48
2. Less skilled sales force	0.11	4	0.44
3. Promotional activities are not optimal	0.10	4	0.40
4. Certain ornamental plants are less interested	0.06	3	0.18
5. Rental business location	0.03	3	0.09
Amount			1.59
TOTAL WEIGHT	1.00		

T-1-1-4	TEAC	Materia	
Table 4.	IFAS	Matrix	

The result of reducing the strengths and weaknesses scores = 2.11 - 1.59 = 0.52. The results show positive, then the position is in strength (Strength). After calculating the difference in the score of strengths and weaknesses, the next step is to determine the quadrant of the business position of ornamental plant traders in Sansevieria by making a meeting point from the results of EFAS and IFAS[20].



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Figure 3. Position of Ornamental Plant Traders

Based on Figure 3 above, it is stated that the business position of ornamental plant traders in . Sansevieria in the SWOT quadrant is located in quadrant 1 (0.52: 0.90), meaning that it is in a very favorable situation. Based on the SWOT strategy analysis, the ornamental plant business has opportunities and strengths (SO) so that it will be able to implement an Aggressive Strategy, even during the Covid-19 pandemic. The alternative marketing strategies that can be applied by ornamental plant traders in . Sansevieria to increase sales in SO strategic positions, can be seen in table 5.

Table 5. SWOT Formulation Matrix Diagram			
FACTOR	Strength/ Strength (S)	Weakness/ Weaknesses (W)	
INTERNAL	1. Strategic business location	1. The supply of moon	
	2. Very competitive prices	Sansevieria is hampered	
	3. Has a complete product variant	2. Less skilled sales force	
	4. Quality product	3. Promotional activities	
	5. Some plants are cultivated alone	are not optimal	
	6. Independent venture capital	4. Certain ornamental	
FACTOR		plants are less	
EXTERNAL		interested	
		5. Rental business location	
Opportunities/Opportunities(0)	SO strategy	WO strategy	
1. The market potential is	S101 Utilizing location to increase		
increasing	market share		
2. Utilization of Digital	S2O2 Optimizing digital marketing		
Marketing	through social media,		
3. Have loyal customers	marketplaces and websites		
4. A new hobby due to the	S304 Implement a bundling strategy		
Covid-19 pandemic	so that other plants are sold		
5. Unique product function	S406 Maintain and improve		
6. Provision of	product/service quality		
tools/supporting materials	S503 Self-cultivation of Sansevieria		
	Bulan and other plant variants		
	S605 Collaborate with banks in capital		
	for business development		
Threat/ Threats (T)	ST Strategy	WT Strategy	
1. Fluctuating sales trend			
2. High competition			
3. Potential newcomers			
Nearby business locations			
5. Easy to imitate business			

strategy

CONCLUSION 4.

Based on the SWOT analysis on the EFAS-IFAS matrix, the business position of ornamental plant traders is in quadrant 1 (0.52:0.90), it can be concluded that the ornamental plant business in .



Sansevieria has opportunities and strengths (SO) so that it can implement an Aggressive Strategy with strategy formulation 1) Utilizing location to increase market share; 2) Optimizing marketing through social media, marketplaces and websites 3) Implementing a product bundling strategy so that other ornamental plants can be sold; 4) Maintain and improve product/service quality; 5) Self-cultivation of Sansevieriabulan and other ornamental plant variants; 6) Collaborating with banks in capital for business development.

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