

MARKET SEGMENTATION FOR SERSAN CHIPS BANANA CHIPS UMKM DINAMIS IN SABUNG VILLAGE, SUBAH SUBDISTRICT, SAMBAS

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Abstract

UMKM Dinamis is a business that processes bananas into “Sersan Banana Chips,” which are sold at several retail stores in Sambas Regency. The marketing strategy currently in place is still general in nature and is not yet based on clear market segmentation. This study aims to determine the market segmentation of Sersan Chips banana chips among dynamic MSMEs in Sabung Village, Subah District. This is a qualitative descriptive study. The sample consisted of 30 respondents selected using purposive sampling. The research location was deliberately chosen to be Amanda Sambas Store. The research focuses on demographic, psychographic, and behavioral segmentation. Data analysis utilized the Likert scale. The results of the analysis indicate that the majority of visitors to Amanda’s store are women (73.33%), aged 13–22 years, with a high school or vocational school education level, employed as students or college students, and with a monthly income of ≤ 1,500,000, and consumers of Sersan banana chips prefer products that are practical, suit their tastes, offer a variety of flavors, and are presented in attractive packaging. Consumers of banana chips also exhibit a fairly high level of loyalty to the product, tend to make repeat purchases and recommend the product to others, and their purchasing decisions are influenced by factors such as taste and the balance between price and product quality.

Keywords: Banana Chips, Market Segmentation, UMKM Dinamis.

INTRODUCTION

The banana plant is a natural resource native to Southeast Asia. In business analysis, the use of bananas generally focuses on the fruit, although other parts of the banana plant also have various uses. Bananas have the Latin name *Musa paradisiaca* L. and consist of various types, such as kepok bananas, Ambon bananas, raja bananas, kapas bananas, susu bananas, and various other varieties. In addition to being consumed directly, bananas can also be processed into a variety of food products that appeal to consumers. Banana cultivation can thus be a promising economic opportunity for banana farmers. Bananas are a fruit commodity that can be produced year-round, independent of specific seasons. This plant has a high growth rate and a relatively rapid reproductive cycle, resulting in an abundant supply of bananas across various varieties, such as Ambon bananas, kapas bananas, tanduk bananas, kepok bananas, and nangka bananas. However, to date, bananas are still primarily consumed as fresh fruit, which results in a relatively short shelf life and makes them prone to spoilage (Laras, 2015, as cited in Muhammad Karim, 2019).

Micro, Small, and Medium Enterprises (UMKM) are the most common economic activities undertaken by the Indonesian people as their primary source of income. In addition to employing approximately 90% of the national workforce, UMKM also play a crucial role in introducing local products to international markets (Suryani, 2018). UMKM Dinamis is one such UMKM located in Sabung Village, Subah Subdistrict. UMKM Dinamis, based in Sabung Village, Subah Subdistrict, is a business that utilizes bananas as the primary raw material for its processed product, Sersan Banana Chips. This business was established in 2013 and has evolved from selling raw agricultural products to producing processed goods with a higher market value. Currently, Sersan Banana Chips are available in several flavors—including original, chocolate, spicy, and sweet—and are distributed through a consignment system at various retail stores throughout Sambas Regency.

Sersan Banana Chips are a flagship product of the Dinamis UMKM in Sabung Village, Subah Subdistrict. This product is made from banana slices that are processed hygienically and feature a distinctive flavor, making them an ideal snack. Currently, Sersan Banana Chips produced by UMKM Dinamis are sold throughout the Sambas region. Specifically in Sambas Regency, this product is available at various retail stores through a consignment system, such as Amanda, Liberco, Indomaret, Cressa Mart, Galeri, and the Kartika Cooperative, making it even easier for consumers to purchase the product.

This results in a much larger volume of products consigned to Amanda Store compared to other retail stores that function solely as direct sales outlets to consumers. Therefore, differences in the volume of consigned goods across stores do not fully reflect the level of consumer demand but are also influenced by differences in the product distribution systems implemented by UMKM Dinamis.

The marketing strategies currently in place remain general in nature and are not yet based on targeted market segmentation. Products are marketed broadly without identifying specific target consumers, whether based on age, income level, lifestyle, or purchasing behavior. This situation has the potential to make marketing strategies less effective because they are not grounded in a deep understanding of who the primary consumers of Sersan Banana Chips actually are. In marketing activities, understanding consumer characteristics is crucial for implementing more effective strategies. Rahman (2023) explains that market segmentation is the process of dividing a heterogeneous market into groups of consumers with similar characteristics, enabling companies to identify a more precise target market. Market segmentation is generally based on geographic, demographic, psychographic, and consumer behavior aspects (Nadja & Halimah, 2021). This study aims to determine the market segmentation for Sersan Banana Chips produced by the UMKM Dinamis in Sabung Village, Subah Subdistrict.

Research Method

This study employs a qualitative descriptive approach. The research was conducted at Amanda Store in Sambas from January 2026 to May 2026. The research location was selected through purposive sampling based on specific considerations. According to 2025 data from UMKM Dinamis, Amanda store had the highest number of consignments and the highest turnover of Sersan Banana Chips compared to other retail stores in the Sambas region. The population in this study consists of all consumers who have ever purchased Sersan Banana Chips—a product produced by UMKM Dinamis and marketed through a consignment system at retail stores in Sambas Regency. The researcher selected a sample of 30 consumers as respondents using purposive sampling, in which respondents were chosen based on the criterion of having previously purchased or consumed Sersan Banana Chips.

The data analysis method used in this study was the Likert scale as a measurement tool. The Likert scale was used to determine consumers' attitudes, opinions, and perceptions toward Sersan Banana Chips, a product manufactured by UMKM Dinamis in Sabung Village, Subah Subdistrict. Data were collected through a questionnaire containing statements regarding consumer market segmentation, covering demographic, psychographic, and behavioral aspects. Each statement was measured using a 4-point Likert scale-point Likert scale: Strongly Agree (SA) with a score of 4, Agree (A) with a score of 3, Somewhat Disagree (SD) with a score of 2, and Disagree (D) with a score of 1.

RESULT AND DISCUSSION

Demographic Segmentation

Demographic segmentation is the grouping of consumers based on demographic characteristics such as gender and age. This segmentation is important for identifying the consumer group that most frequently purchases Sersan Banana Chips.

1. Gender

To determine market segmentation by gender, respondents were grouped into males and females. This grouping aimed to identify which consumers were more likely to purchase Sersan Banana Chips at Amanda Store. The majority of Sersan Banana Chips consumers are female, totaling 22 people or 73.33%, while male consumers number 8 people or 26.66%. This indicates that Sersan Banana Chips are more popular among female consumers than male consumers.

2. Age

To determine market segmentation by age, respondents were grouped into several age categories. This age grouping aims to identify the age group that most frequently purchases Sersan Banana Chips at Amanda's Store. The majority of consumers were in the 13–22 age group, totaling 20 people or 66.66%. Next was the 23–32 age group with 6 people or 20%, followed by the 33–42 age group with 3 people or

10%, and the 53–62 age group with 1 person or 3.33%. This indicates that Sersan Banana Chips are more popular among teenagers and young adults.

Psychographic Segmentation

Psychographic segmentation relates to consumers' lifestyles, interests, habits, and perceptions of a product.

Table 1: Indicators of Agricultural Products Suitable for Consumption

No	Response	Score	Count	Score×Count
1	Strongly Disagree	1	-	-
2	Disagree	2	-	-
3	Agree	3	14	42
4	Strongly Agree	4	16	64
Total			30	106
Maximum Score				120
Index %				88,33

Source: Primary data 2026

The results of the Likert scale analysis yielded a total score of 106 out of a maximum of 120, resulting in an index value of 88.33%. This value falls into the “strongly agree” category, indicating that consumers consider Sersan Banana Chips to be suitable for consumption. This suggests that all respondents have a positive assessment of the product's quality and consider it safe and suitable for consumption.

Table 2 Indicators of Taste Preference

No	Response	Score	Count	Score×Count
1	Strongly Disagree	1	-	-
2	Disagree	2	-	-
3	Agree	3	15	45
4	Strongly Agree	4	15	60
Total			30	105
Maximum Score				120
Index %				87,5

Source: Primary data 2026

The calculations yielded a total score of 105 out of a maximum of 120, with an index value of 87.5%. This value falls into the “strongly agree” category, indicating that the product aligns with consumer preferences. This suggests that the product's flavor is well-received by consumers.

Table 3 Indicators of Practical and Portable Snacks

No	Response	Score	Count	Score×Count
1	Strongly Disagree	1	-	-
2	Disagree	2	-	-
3	Agree	3	21	63
4	Strongly Agree	4	9	36

Total	30	99
Maximum Score		120
Index %		82,5

Source: Primary data 2026

The calculation yielded a total score of 99 out of a maximum of 120, resulting in an index value of 82.5%. This score falls into the “strongly agree” category, indicating that the product is practical and easy to carry. This suggests that the product is suitable for consumption while traveling as well as for everyday snacking.

Table 4: Consumption Habits Indicators

No	Response	Score	Count	Score×Count
1	Strongly Disagree	1	-	-
2	Disagree	2	-	-
3	Agree	3	21	63
4	Strongly Agree	4	9	36
Total			30	99
Maximum Score				120
Index %				82,5

Source: Primary data 2026

The calculations yielded a total score of 99 out of a maximum of 120, with an index value of 82.5%. This value falls into the “strongly agree” category, indicating that the product has become part of consumers’ consumption habits. This suggests that the product is consumed quite frequently by the respondents.

Table 5: Indicators of Interest in Purchasing Due to Flavor Variety

No	Response	Score	Count	Score×Count
1	Strongly Disagree	1	-	-
2	Disagree	2	-	-
3	Agree	3	16	48
4	Strongly Agree	4	14	56
Total			30	104
Maximum Score				120
Index %				86,67

Source: Primary data 2026

The calculation yielded a total score of 104 out of a maximum score of 120, resulting in an index value of 86.67%. This value falls into the “strongly agree” category, indicating that the variety of product flavors is an attractive feature for consumers. This suggests that flavor innovation is a key draw for consumers.

Table 6: Attractive Packaging Indicator

No	Response	Score	Count	Score×Count
1	Strongly Disagree	1	-	-
2	Disagree	2	1	2

3	Agree	3	14	42
4	Strongly Agree	4	15	60
Total			30	104
Maximum Score				120
Index %				86,67

Source: Primary data 2026

The calculation yielded a total score of 104 out of a maximum of 120, with an index value of 86.67%. This value falls into the “strongly agree” category, indicating that consumers find the product packaging attractive. This suggests that the packaging’s appearance creates a positive impression and increases consumer interest in purchasing.

Behavioral segmentation

Behavioral segmentation relates to consumers’ actions in purchasing, using, and evaluating a product.

Table 7 of Indicators for Frequent Purchases of the Chocolate Flavor Variant

No	Response	Score	Count	Score×Count
1	Strongly Disagree	1	1	1
2	Disagree	2	4	8
3	Agree	3	13	39
4	Strongly Agree	4	12	48
Total			30	96
Maximum Score				120
Index %				80

Source: Primary data 2026

The calculation yielded a total score of 96 out of a maximum score of 120, resulting in an index value of 80%. This value falls into the “strongly agree” category, indicating that the chocolate flavor variant is quite popular among consumers. This suggests that the chocolate flavor variant is one of the variants that is quite popular with consumers.

Table 8: Indicator of Intention to Repurchase in the Future

No	Response	Score	Count	Score×Count
1	Strongly Disagree	1	-	-
2	Disagree	2	1	2
3	Agree	3	21	63
4	Strongly Agree	4	8	32
Total			30	97
Maximum Score				120
Index %				80,83

Source: Primary data 2026

Based on Table 8, the calculation yielded a total score of 97 out of a maximum of 120, with an index value of 80.83%. This value falls into the “strongly agree” category,

indicating that consumers have a desire to repurchase the product. This demonstrates consumer loyalty toward the product.

Table 9: Indicator for Purchasing More Than Two Packages Within One Month

No	Response	Score	Count	Score×Count
1	Strongly Disagree	1	-	-
2	Disagree	2	5	10
3	Agree	3	14	42
4	Strongly Agree	4	11	44
Total			30	96
Maximum Score				120
Index %				80,00

Source: Primary data 2026

Based on Table 9, the calculation yielded a total score of 96 out of a maximum of 120, resulting in an index value of 80%. This value falls into the “strongly agree” category, indicating that consumers tend to purchase the product in quantities exceeding two packages. This indicates a fairly high level of product consumption.

Table 10: Indicator for willingness to recommend to family, etc.

No	Response	Score	Count	Score×Count
1	Strongly Disagree	1	-	-
2	Disagree	2	1	2
3	Agree	3	16	48
4	Strongly Agree	4	13	52
Total			30	102
Maximum Score				120
Index %				85,00

Source: Primary data 2026

Based on Table 11, the calculation yielded a total score of 102 out of a maximum of 120, with an index value of 85%. This score falls into the “strongly agree” category, indicating that consumers are willing to recommend the product to others. This indicates a high level of consumer satisfaction.

Table 12: Indicators of purchasing based on taste

No	Response	Score	Count	Score×Count
1	Strongly Disagree	1	-	-
2	Disagree	2	-	-
3	Agree	3	13	39
4	Strongly Agree	4	17	68
Total			30	107
Maximum Score				120
Index %				89,17

Source: Primary data 2026

The calculation yielded a total score of 107 out of a maximum score of 120, resulting in an index value of 89.17%. This value falls into the “strongly agree” category, indicating that the product’s taste is the primary factor favored by consumers. This indicates that taste is the main reason consumers purchase the product.

Table 13: Price-Quality Ratio Indicator

No	Response	Score	Count	Score×Count
1	Strongly Disagree	1	-	-
2	Disagree	2	-	-
3	Agree	3	11	33
4	Strongly Agree	4	19	76
Total			30	109
Maximum Score				120
Index %				90,83

Source: Primary data 2026

Based on Table 13, the calculations yielded a total score of 109 out of a maximum of 120, with an index value of 90.83%. This value falls into the “strongly agree” category, indicating that the product’s price is considered commensurate with its quality. This suggests that consumers feel the price offered is proportional to the product’s quality.

Table 14: Indicator for use as a souvenir or gift

No	Response	Score	Count	Score×Count
1	Strongly Disagree	1	-	-
2	Disagree	2	-	-
3	Agree	3	17	51
4	Strongly Agree	4	13	52
Total			30	103
Maximum Score				120
Index %				85,83

Source: Primary data 2026

Based on Table 14, the calculations yielded a total score of 103 out of a maximum of 120, resulting in an index value of 85.83%. This value falls into the “strongly agree” category, indicating that the products are suitable as souvenirs. This suggests the products offer added value as regional specialty foods.

Table 15: Family Consumption Indicator

No	Response	Score	Count	Score×Count
1	Strongly Disagree	1	4	4

2	Disagree	2	3	6
3	Agree	3	12	36
4	Strongly Agree	4	11	44
Total			30	90
Maximum Score				120
Index %				75,00

Source: Primary data 2026

The calculations yielded a total score of 90 out of a maximum of 120, with an index value of 75%. This value falls into the “agree” category, indicating that the product is consumed with family fairly often.

Analysis

Based on the research findings, the demographic segmentation of Sersan Banana Chips consumers shows that this product is more popular among young women. This indicates that banana chips tend to be the top choice for consumers who lead active lifestyles and need convenient snacks.

The psychographic segmentation in this study shows that consumers prefer products that are convenient, suit their tastes, come in a variety of flavors, and are presented in attractive packaging. This reflects that consumers tend to have modern lifestyles that prioritize convenience and practicality when consuming snacks. Convenience is a key factor in determining consumer choices regarding snack products.

Behavioral segmentation in this study indicates that consumers exhibit a fairly high level of loyalty toward the product, as evidenced by their tendency to repurchase and recommend the product to others. In addition, consumers’ purchasing decisions are also influenced by taste and the balance between price and product quality. This study also found that the majority of consumers purchase the product for personal consumption rather than for resale. This indicates that Sersan Banana Chips function primarily as a product for direct consumption rather than for commercial purposes.

Conclusion

Based on the results of the study on the market segmentation of Sersan Banana Chips UMKM Dinamis in Sabung Village, Subah Subdistrict, it can be concluded that the consumers of this product are predominantly women, aged 13–22. From a psychographic perspective, consumers tend to prefer products that are convenient, suit their tastes, offer a variety of flavors, and come in attractive packaging. Meanwhile, in terms of behavior, consumers demonstrate a fairly high level of loyalty, as evidenced by their tendency to make repeat purchases and recommend the product to others. Additionally, purchasing decisions are influenced by taste and the balance between price and product quality, and the majority of consumers buy Sersan Banana Chips for personal consumption rather than for resale.

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