

Management Strategy and Decision Making Using *Lean Model Canvas* at Kasih Sentosa Savings and Loan Cooperative in Solo

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ABSTRACT

This study aims to formulate business strategies and support managerial decision-making at Koperasi Simpan Pinjam Kasih Sentosa in Solo using the Lean Model Canvas approach. The research employs a descriptive qualitative method through in-depth interviews, direct observation, and document analysis. The Lean Canvas framework is used to map key elements of the cooperative's business model, including customer segments, main problems, solutions, value propositions, communication channels, revenue streams, cost structure, performance metrics, and competitive advantages. The findings indicate that the cooperative has a strong business foundation, particularly in serving underserved market segments such as MSME actors, housewives, students, and informal workers. Key issues faced by the cooperative include delays in fund disbursement, low administrative literacy among members, and limited digital infrastructure. To address these challenges, the cooperative offers solutions such as quick loan programs, educational savings, digital reminders, face-to-face consulting services, and plans for digital system development. Its unique strength lies in emotional bonds with members, a familial atmosphere, high trust, and long-term loyalty. The proposed strategies include gradual digitalization of services, financial literacy improvement, income diversification, enhanced accuracy in fund disbursement and financial reporting, and maintaining its people-centered approach as a core value. Thus, the Lean Model Canvas proves effective in formulating adaptive business strategies that respond to both internal and external challenges, helping the cooperative transform into a modern financial institution while preserving its social and relational values.

Keywords: Lean Model Canvas, business strategy, decision-making, cooperative, Kasih Sentosa Savings and Loan Cooperative