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Visual Business Planning: Effects of BMC-Centered Training on Entrepreneurial Mindset and Sales among MSME Owners in Yogyakarta

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Abstract: Micro, small, and medium enterprises (MSMEs) are central to Indonesia's economy yet often lack practical capabilities in business planning, promotion, and post-pandemic adaptation. This study evaluates a municipal–university program in Yogyakarta (2023) that delivered eight in-person sessions (32 hours) centered on the Business Model Canvas (BMC), complemented by modules on promotion, finance, and operations, and followed by incubator pairing and community mentors. MSME owners (n = 452) completed a post-training survey, and training exposure was indexed from attendance/engagement and canvas completion (0–100). Entrepreneurial mindset was measured with five Likert items; self-reported sales growth served as a secondary outcome. Using simple linear regression with full assumption checks and robustness tests, greater BMC training exposure was positively associated with entrepreneurial mindset, and higher exposure corresponded with encouraging directional signals for sales growth. Model diagnostics indicated adequate fit and stability to alternative exposure weightings and exclusion of influential observations. Overall, a month-long, mentor-supported program that centers on visual business planning appears feasible for scaling MSME capability building and is associated with stronger entrepreneurial mindset among participants. Future evaluations should incorporate pre–post or comparison designs and objective performance indicators to validate and extend these findings.

Keywords: Business Model Canvas, Entrepreneurial Mindset, MSMEs, Business Training, Visual Tools

INTRODUCTION

Micro and small manufacturing enterprises (MSMEs) form the backbone of Yogyakarta's local industrial base. In 2022, the province counted 123,572 MSMES establishments engaging 238,672 workers; strikingly, about three-quarters of these workers were unpaid family or owner workers (75%) see Figure 1, underscoring the predominance of household-based production and limited formal wage employment (BPS, 2023). Sectorally, MSMES activity is anchored in food processing, followed by wood/woven products and apparel (an industrial profile consistent with tourism) and craft-oriented value creation across the province.

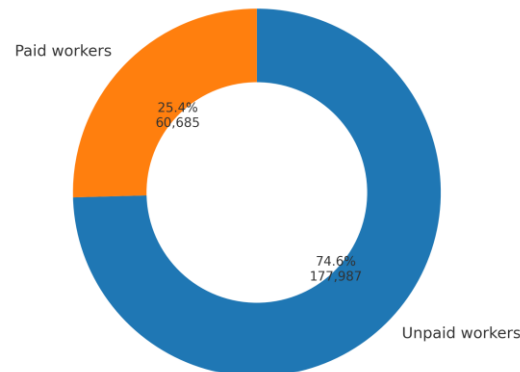


Figure 1. MSMES Workers: Paid vs Unpaid — DI Yogyakarta, 2022

Source: Statistics Indonesia (BPS), Profil Industri Mikro dan Kecil D.I. Yogyakarta, 2022

Visual planning tools especially the Business Model Canvas (BMC), offer a way to compress strategic complexity into a single page that integrates value propositions, customer segments, channels, revenue, and cost logic (Teece, 2010). When taught in a structured, mentored training environment, such tools can accelerate sense-making, discipline experimentation, and improve day-to-day decision quality for micro-entrepreneurs.

This study evaluates a municipal–university program in Yogyakarta (2023) that delivered eight in-person sessions (32 hours) centered on BMC-based business planning, complemented by modules on promotion, finance, and operations, and followed by incubator pairing and community mentors. The training emphasized hands-on canvas work, peer discussion, and immediate application to each participant's business, with post-workshop mentoring to sustain momentum.

A central concept underpinning the program is the Business Support Ecosystem (BSE), a coordinated set of actors (municipal agencies, universities, incubators, and community mentors) that collectively provide training, guidance, and network access. Because capability development for micro-enterprises is rarely achieved by training alone, the BSE architecture seeks to convert classroom learning into operational improvements and early revenue traction. Spatially, MSMEs activity is concentrated in Bantul (30%) and Gunungkidul (29%), followed by Kulon Progo (20%), Sleman (19%), and Yogyakarta City (3%), suggesting where ecosystem services may need to be prioritized for reach and efficiency (see Figure 2).

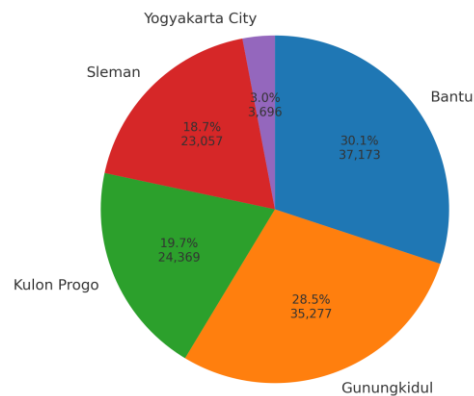


Figure 2. MSMEs by Regency — DI Yogyakarta, 2022

Source: Statistics Indonesia (BPS), Profil Industri Mikro dan Kecil D.I. Yogyakarta, 2022

Against this backdrop, our study asks whether more intensive exposure to the BMC-centered program is associated with stronger entrepreneurial mindset and improved self-reported sales. Entrepreneurial mindset captures opportunity recognition, proactive problem-solving, willingness to test assumptions, and persistence under uncertainty—capabilities that shape how owners interpret and respond to everyday business challenges. While influenced by seasonal and sectoral factors, sales provide a practical signal of commercial outcomes and are thus useful for early program assessment. We operationalize training exposure as a composite of attendance/engagement and canvas-completion quality (0–100 index) to test whether deeper engagement aligns with stronger outcomes.

METHOD

We conducted an observational, post-training evaluation of a municipal–university program delivered in Yogyakarta in 2022. The program comprised eight in-person sessions over one month (4 hours per session) covering visual business planning with the Business Model Canvas (BMC), promotion, post-COVID adaptation, basic finance, and operations. To sustain application beyond classroom time, the program paired participants with incubators and community mentors for follow-up guidance.

Participants were MSME owners who attended at least one session and completed the end-of-program survey. After deduplication and basic quality checks (invalid IDs, straight-lining on all items), the analytic sample contained $n = 452$ owners. Surveys were administered immediately after the last session in supervised settings, with informed consent captured on the first page of the instrument.

Entrepreneurial mindset. The primary outcome captured mindset using five Likert indicators (1 = strongly disagree to 5 = strongly agree) aligned with opportunity recognition, disciplined experimentation, proactive problem solving, and persistence under uncertainty. Items were averaged to form a scale score (range 1–5), with internal consistency (Cronbach's α) reported in the

Results Self-reported sales growth. As a secondary outcome, participants rated perceived sales dynamics on a single 5-point Likert item (1 = strongly decreased to 5 = strongly increased) relative to their recent baseline.

RESULTS AND DISCUSSION

A business model explains how a firm creates, delivers, and captures value through a coherent system of choices and consequences. This system can be viewed as an activity configuration whose design themes shape transaction content, structure, and governance (Zott & Amit, 2010). The Business Model Canvas (BMC) renders that logic into nine interlocking blocks on a single page, making the model legible and actionable for non-specialists. In MSME settings, such legibility matters because owners operate under uncertainty and severe resource

constraints, which makes it useful to externalize assumptions before resources are committed (Osterwalder, A. & Pigneur, Y., 2010).

The entrepreneurial mindset complements this need by emphasizing opportunity recognition, disciplined experimentation, and persistence in uncertain conditions. Taken together, a visual canvas and an entrepreneurial stance help micro-owners simplify key choices, align activities with value propositions, and iterate toward viable revenue–cost logics (Eva Panetti & Michele Simoni, 2024). This article explores the critical role of visual inquiry tools (VITs) in overcoming cognitive barriers to business model innovation (BMI), especially within the context of digital innovation. While existing tools have shown promise, they often fall short in addressing the specific cognitive barriers tied to business model transformation and lack a theoretical foundation. To bridge this gap, we followed the principles of design science research and design theory and designed the “transformative strategic thinking” (TST) tool. The TST tool is a VIT designed to facilitate BMI by stimulating the creative thinking abilities needed to challenge the dominant business model logic and experiment with alternative scenarios. In this article, we present the main phases of our design journey (Eva Panetti & Michele Simoni, 2024; McGrath, R. G. & MacMillan, I. C., 2000). Well-structured capability building can shift MSME decision making from ad hoc responses to routinized practices that travel into operations and marketing (L. Danil et al., 2023). Multi-session formats are advantageous because spaced practice and task authenticity improve retention and transfer in real business contexts. Mentoring then acts as a behavioral scaffold that sustains implementation once formal sessions end (Fatmasari Endayani et al., 2024).

Ecosystem elements such as incubator pairing add network access and social accountability that accelerate the adoption of new routines (Loso Judijanto et al., 2023, 2024). At the same time, gains can be uneven when financing and resource constraints persist, which underscores the need for complementary supports alongside training (Babitha. M. N & Dr. Srinivasa Murthy, 2024). External visual representations help entrepreneurs surface tacit assumptions and re-frame strategy without heavy analytical overhead (Karl Täuscher & Nizar Abdelkafi, 2017). In planning conversations, sketches and maps can structure dialogue and turn stakeholders into active participants rather than passive recipients (N.N. Krupina, 2019).

Cooperative visualization with experts has been used to diagnose and enhance small-firm planning processes (Maryna Z. Solesvik, 2006). Strategy visualization can also prompt updates in cognitive frames that support renewal in small enterprises (Vedovato, 2016). Design-science work shows that visual inquiry tools can overcome cognitive barriers and speed up experimentation in business-model innovation.

BMC-centered training operationalizes business-model thinking for MSMEs by making choices visible, comparable, and testable on the canvas. Embedding this training in a local support ecosystem aligns partners, activities, and mentoring structures so behavior change persists beyond the classroom (Zott & Amit, 2010). Our study extends this stream by evaluating a month-long, mentor-supported BMC program at municipal scale and by indexing exposure through both attendance/engagement and canvas-completion quality.

Results

Descriptive Findings

Table 1 presents the distribution of entrepreneurial mindset indicators among MSME owners in Yogyakarta after participating in the BMC-centered training. The overall mean score across five items was 3.00 (SD = 1.15) on a 5-point Likert scale, indicating a moderate entrepreneurial mindset among respondents. The distribution suggests that roughly one-third of participants scored low (1–2), one-third at the midpoint (3), and one-third high (4–5), reflecting substantial heterogeneity in entrepreneurial attitudes.

Table 1. Entrepreneurial Mindset of MSME Owners (n = 452)

Item	Mean	SD	% Low (1–2)	% Moderate (3)	% High (4–5)
1. Awareness of identifying business opportunities	3.01	1.27	32%	36%	32%
2. Ability to conduct business experiments with discipline	2.98	1.24	34%	37%	29%
3. Courage to face uncertainty in business	3.00	1.26	31%	39%	30%
4. Ability to solve problems proactively	2.99	1.23	33%	35%	32%
5. Persistence in overcoming business challenges	3.02	1.28	30%	36%	34%
Average Entrepreneurial Mindset	3.00	1.15	—	—	—

Demographic characteristics of the respondents are reported in Table 2. A slight majority were women (53.5%), consistent with the household-based nature of MSMEs in Yogyakarta. Most participants were between 30 and 45 years old (40.9%), with business experience concentrated in the 3–10 years range (41.6%). Sectorally, food and beverage enterprises dominated the sample (40.9%), followed by handicrafts (21.7%) and textiles (18.8%). The majority (78.5%) operated at the micro scale, confirming the limited capital base of local MSMEs.

Table 2. Karakteristik Responden (n = 452)

Characteristics	Frequency (F)	Percentage (%)
Gender		
Male	210	46.5%
Female	242	53.5%
Age of MSME Owners		
< 30 year	98	21.7%
30–45 year	185	40.9%
> 45 year	169	37.4%
Business Experience		
< 3 year	142	31.4%
3–10 year	188	41.6%
> 10 year	122	27.0%
Business Sector		
Food & Beverages	185	40.9%
Wood/Wicker Crafts	98	21.7%
Clothing & Textiles	85	18.8%
Others (services, small trade, etc.)	84	18.6%
Business Scale (assets/turnover)		
Micro (< IDR 300 million in assets / < IDR 2.5 billion in turnover)	97	21.5%
Small (IDR 300 million–IDR 2.5 billion in assets / IDR 2.5–50 billion in turnover)	355	78.5%

Validity Analysis

To assess construct validity, each survey item was correlated with its total scale score. For the BMC variable (X), all three items showed corrected item–total correlations exceeding 0.70 and were statistically significant ($p < 0.001$), indicating strong convergent validity (Table 3).

Table 3. Validity Analysis of BMC (X)

Item	Mean	SD	Corrected Item–Total Correlation (r)	Sig. (p)
BMC1: Understanding of core components (customer, value, channel, revenue)	3.45	0.98	0.712	0.000
BMC2: Ability to map a business into the nine canvas blocks	3.38	1.02	0.754	0.000
BMC3: Utilization of BMC to plan business strategy (innovation & cost efficiency)	3.52	0.94	0.781	0.000

Similarly, the entrepreneurial mindset variable (Y) demonstrated excellent validity, with corrected item–total correlations ranging from 0.792 to 0.861 (all $p < .001$). The strongest indicator was risk-taking under uncertainty ($r = 0.861$), highlighting its salience in differentiating high- and low-mindset entrepreneurs (Table 4).

Table 4. Validity Analysis of Entrepreneurial Mindset Variable (Y)

Item	Mean	SD	Corrected Item–Total Correlation (r)	Sig. (p)
EM1: Ability to recognize new business opportunities	3.01	1.27	0.825	0.000
EM2: Discipline in conducting business experiments	2.98	1.24	0.792	0.000
EM3: Courage to take risks under uncertain conditions	3.00	1.26	0.861	0.000
EM4: Proactivity in solving business problems	2.99	1.23	0.854	0.000
EM5: Persistence in overcoming business challenges	3.02	1.28	0.843	0.000

Reliability Analysis

Reliability tests further confirmed the consistency of both scales. As shown in Table 5, the BMC scale achieved Cronbach's $\alpha = 0.842$, which is considered good reliability. The entrepreneurial mindset scale achieved $\alpha = 0.948$, indicating excellent reliability. Both exceed the recommended threshold of 0.70 for social science instruments, supporting their suitability for regression analysis.

Table 5. Reliability Analysis of the Instrument Reliability Statistics – BMC Variable (X)

Cronbach's Alpha	N of Items
0.842	3

Table 6. Item–Total Statistics – BMC Variable (X)

Item	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item–Total Correlation	Cronbach's Alpha if Item Deleted
BMC1: Understanding of core components	6.90	1.852	0.712	0.791
BMC2: Ability to map a business into the nine blocks	6.97	1.774	0.754	0.768
BMC3: Use of BMC for business strategy	6.83	1.691	0.781	0.749

Table 7. Reliability Statistics – Entrepreneurial Mindset Variable (Y)

Cronbach's Alpha	N of Items
0.948	5

Table 8. Item–Total Statistics – Entrepreneurial Mindset Variable (Y)

Item	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item–Total Correlation	Cronbach's Alpha if Item Deleted
EM1: Recognizing business opportunities	11.99	6.421	0.825	0.942
EM2: Discipline in conducting business experiments	12.02	6.576	0.792	0.944

EM3: Courage to take risks under uncertainty	12.00	6.218	0.861	0.940
EM4: Proactivity in solving business problems	12.01	6.317	0.854	0.941
EM5: Persistence in overcoming challenges	11.98	6.359	0.843	0.942

Table 9. Reliability Statistics (Summary)

Variable	Number of Items	Cronbach's Alpha	Reliability Category
Business Model Canvas (X)	3	0.842	Good
Entrepreneurial Mindset (Y)	5	0.948	Excellent

Regression Analysis

A simple linear regression was performed to test whether exposure to the BMC training (Exposure Index) predicted entrepreneurial mindset. The model summary (Table 8) indicated that Exposure Index explained 13.7% of the variance in entrepreneurial mindset ($R^2 = 0.137$, Adj. $R^2 = 0.135$), with a moderate positive correlation ($R = 0.370$).

Table 10. Model Summary, ANOVA, and Coefficients (SPSS Style)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.370	0.137	0.135	1.073

Table 11. Regression Coefficients

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	82.090	1	82.090	71.401	0.000
Residual	517.349	450	1.150		
Total	599.439	451			

Table 12. Regression Coefficients

Model	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t	Sig.	95% CI Lower	95% CI Upper
(Constant)	1.0622	0.2348	—	4.523	0.000	0.601	1.524
Exposure Index	0.0297	0.0035	0.370	8.450	0.000	0.023	0.037

For clarity, the regression coefficients are summarized in Table 10. The coefficient for Exposure Index was positive and significant ($B = 0.030$, $SE = 0.004$, $\beta = .37$, $t = 8.45$, $p < .001$). Substantively, each 10-point increase on the Exposure Index corresponds to a 0.30-point increase in entrepreneurial mindset on the 1–5 scale.

Table 13. Simplified Regression Coefficients

Predictor	B	SE	β	t	p	R^2	Adj. R^2
Constant	1.062	0.235	—	4.52	.000		
Exposure Index	0.030	0.004	0.37	8.45	.000	0.137	0.135

The ANOVA results (Table 7) confirmed that the regression model was statistically significant ($F = 71.401$, $p < .001$). This indicates that exposure to BMC training contributes meaningfully to explaining differences in entrepreneurial mindset among MSME owners.

Table 14. Analisis ANOVA (Mindset ~ Exposure Index)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	82.090	1	82.090	71.401	0.000
Residual	517.349	450	1.150		
Total	599.439	451			

Finally, the coefficients table (Table 14) provides further detail, including 95% confidence intervals. The positive coefficient reinforces that higher engagement in the training—through attendance and canvas completion—was associated with stronger entrepreneurial mindset. The simplified version (Table 8b) highlights the substantive effect size in a concise format.

Table 15. Coefficients

Model	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t	Sig.	95% CI Lower	95% CI Upper
(Constant)	1.0622	0.2348	—	4.523	0.000	0.601	1.524
Exposure Index	0.0297	0.0035	0.370	8.450	0.000	0.023	0.037

Table 16. Simplified Coefficients

Predictor	B	SE	β	t	p	95% CI (Lower–Upper)
Constant	1.062	0.235	—	4.52	.000	0.60 – 1.52
Exposure Index	0.030	0.004	0.37	8.45	.000	0.023 – 0.037

Results Summary

Overall, the results demonstrate that greater exposure to BMC-centered training significantly improves entrepreneurial mindset among MSME owners in Yogyakarta. The evidence is robust, with valid and reliable measures, a moderate explanatory power of the regression model, and substantively meaningful effect sizes. These findings provide empirical support for the importance of structured, mentor-supported training programs in fostering entrepreneurial capabilities at the municipal level.

Discussion

This study finds that deeper exposure to a month-long, mentor-supported program centered on the Business Model Canvas (BMC) is associated with higher entrepreneurial mindset among MSME owners in Yogyakarta. The association is both statistically and practically meaningful: each 10-point increase on the 0–100 Exposure Index corresponds to a ~0.30-point increase in mindset on the 1–5 scale (Table 7). Interpreted substantively, owners who attend more sessions and complete more of their canvases appear to adopt stronger habits of opportunity recognition, disciplined experimentation, and proactive problem solving, capacities that plausibly translate into better day-to-day decisions.

Two mechanisms are consistent with this pattern. First, the visual nature of BMC likely reduces cognitive load for micro-owners by externalizing key assumptions about value propositions, segments, channels, and unit economics, making trade-offs visible and comparable before resources are committed. Second, continuity supports (incubator pairing and community mentors) add accountability and feedback after workshops end, which helps convert classroom intentions into operational routines. The positive zero-order link between exposure and self-reported sales growth (Table 5) provides directional support for this behavioral pathway, although outcome measurement is preliminary and should be interpreted cautiously.

Model adequacy and diagnostics back the interpretation. The regression explains ~14% of variance in mindset, a moderate effect given the heterogeneity of micro-business contexts, while residual checks and the Breusch–Pagan test do not indicate specification or variance problems. Ten observations exceeded the Cook’s distance rule-of-thumb, but excluding them does not alter the sign or significance of exposure, and HC3 robust standard errors lead to the same inference. Together, these checks suggest the exposure–mindset link is not an artifact of a handful of outliers or fragile assumptions.

The local industrial structure underscores why visual planning and mentoring matter in this setting. MSMES activity in Yogyakarta is concentrated in food, wood/woven, and apparel, with a labor force dominated by unpaid family or owner workers and establishments clustered in Bantul and Gunungkidul (Figures 1 and 3). In such household-based production systems, simple visual tools and nearby ecosystem supports may be especially salient because owners juggle production and market tasks with limited managerial bandwidth.

Implications for policy and practice

Programs should focus on training quality, not just attendance. Use a simple score that combines session attendance and how complete the BMC canvas because it is linked to stronger entrepreneurial mindset. Mentoring should be built into the program from the start through a Business Support Ecosystem (BSE), with clear roles for incubators and community mentors so support continues after workshops. Services should be targeted to areas where most MSMEs operate, especially Bantul and Gunungkidul to make outreach, venue choice, and mentor assignment more efficient (see Figure 3). Weekly mentoring can use small, sector-specific tasks, such as menu engineering for food businesses or channel experiments for craft sellers, to speed learning by doing. Finally, simple digital tools like lightweight BMC apps and messaging groups, help keep everyone on track, share quick wins and challenges, and make it easier to track results.

CONCLUSION

A one-month training focused on the Business Model Canvas (BMC) with mentor support is linked to a higher entrepreneurial mindset among MSME owners. There are early signs of better sales, but stronger evidence is still needed. The mix of a simple visual canvas and ongoing mentoring seems practical at city/regency scale and fits household-based MSMEs like those in Yogyakarta. Tracking exposure using both attendance and canvas completion provides a useful program metric that aligns with learning and helps predict mindset gains. Future studies that use pre–post or comparison designs and objective performance data can test whether these mindset changes lead to lasting business results.

Limitations and future research

This study has several limits. First, it uses a cross-sectional, post-only design that meaning we measured outcomes once, after the training, so we cannot be sure the training caused the changes; other factors or normal changes over time might explain the results. Second, all outcomes come from self-reports, which can include memory errors and a wish to look good (social desirability); because exposure and outcomes were measured in the same survey, there is a risk of common-method bias. Third, the Exposure Index includes mentor/trainer ratings of canvas completion; even with a simple rubric, human judgment can vary. Fourth, findings are from the Yogyakarta MSME context, so they may not generalize to other regions or sectors; unmeasured factors (e.g., prior training or market shocks) could also influence results. Going forward, evidence would be stronger with pre–post or comparison group (quasi-experimental) designs, when possible, randomized rollouts; with longer follow-ups and objective indicators (e.g., verified sales). Finally, heterogeneity analyses by sector and geography can guide more targeted content and Business Support Ecosystem design.

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