



BUSINESS PLANNING AND STRATEGIC DEVELOPMENT OF CV MADANI KONSULTAN: A MODEL FOR MSME ADVISORY SERVICES

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ABSTRACT

This study examines the business planning and strategic development of CV Madani Konsultan as an MSME advisory firm aimed at improving credit readiness in the Priangan Timur region. The study adopts a qualitative descriptive approach using semi-structured interviews with MSMEs owners, field observations, and document analysis. Informants were selected purposively based on prior experience with bank loan applications and administrative constraints. Data were analyzed through an integrated framework combining Design Thinking, SWOT analysis, the Timmons entrepreneurial process model, and the Business Model Canvas to ensure analytical triangulation and strategic coherence. The findings indicate that CV Madani Konsultan operates in a favorable strategic position, reflected in an EFAS score of 3.73 and an IFAS score of 3.64, placing the firm in Quadrant I (aggressive strategy) of the SPACE Matrix. The results further demonstrate strong alignment between opportunity, team capability, and resources, supported by a scalable, intermediary-oriented business model.

Keywords: *business planning; design thinking; SWOT; timmons model; business model canvas.*

ABSTRAK

Penelitian ini mengkaji perencanaan bisnis dan pengembangan strategi CV Madani Konsultan sebagai lembaga pendamping UMKM yang bertujuan meningkatkan kesiapan akses kredit di wilayah Priangan Timur. Penelitian ini menggunakan pendekatan deskriptif kualitatif dengan teknik pengumpulan data melalui wawancara semi-terstruktur terhadap pelaku UMKM, observasi lapangan, serta analisis dokumen. Informan dipilih secara purposif berdasarkan pengalaman sebelumnya dalam pengajuan kredit perbankan serta kendala administratif yang dihadapi. Analisis data dilakukan dengan menggunakan kerangka terpadu yang mengombinasikan Design Thinking, analisis SWOT, Model proses kewirausahaan Timmons, dan Kanvas Model Bisnis guna memastikan triangulasi analisis dan koherensi strategi. Hasil penelitian menunjukkan bahwa CV Madani Konsultan berada pada posisi strategis yang menguntungkan, yang tercermin dari nilai EFAS sebesar 3,73 dan IFAS sebesar 3,64, sehingga menempatkan perusahaan pada Kuadran I (strategi agresif) dalam Matriks SPACE. Temuan ini juga menunjukkan adanya keselarasan yang kuat antara peluang, kapabilitas tim, dan sumber daya yang dimiliki, yang didukung oleh model bisnis yang skalabel dan berorientasi pada fungsi perantara.

Kata Kunci: perencanaan bisnis; desain berpikir; SWOT; model Timmons; kanvas model bisnis.

INTRODUCTION

Micro, small, and medium enterprises (MSMEs) hold a strategic position in Indonesia's economic development. The sector contributes 61.07 percent to national GDP, equal to Rp 8,573.89 trillion, and absorbs more than 97 percent of the national workforce (Santi, 2024). Although the contribution is substantial, MSME growth remains unstable. Data from the Central Bureau of Statistics (BPS, 2025) reveal persistent volatility in the MSME sector across national and regional levels, indicating structural fragility rather than stable and sustained growth. This pattern reflects MSMEs' vulnerability to macroeconomic pressures, rising production costs, uneven digital adoption, and continued constraints in accessing formal credit.

The financing landscape confirms the depth of this challenge. As of April 2025, lending to MSMEs grew only 2.3 percent year on year, while the micro segment experienced contraction of 2.5 percent (Fajarihza, 2025). National surveys report that 69.5 percent of MSMEs still do not access bank financing, even though 43.1 percent require capital for expansion (Link UMKM, 2025). Administrative and procedural difficulties remain significant. For example, 53 percent of KUR complaints relate to collateral issues, 37 percent concern unclear processes, and 10 percent relate to non-transparent treatment by lenders (Ombudsman RI, 2023). Many entrepreneurs are also unaware that minor delays in digital loan repayments can significantly affect their SLIK credit records, indicating a persistent literacy gap (Tjahjono, 2023).

A growing body of research highlights the importance of structured advisory support in improving the credit readiness of MSMEs. Hossain et al. (2023) demonstrate that financial literacy and guided assistance enhance creditworthiness, strengthen repayment performance, and reduce information asymmetry. Studies in the

Indonesian context reinforce the value of entrepreneurial and strategic planning tools. Recent studies in the Indonesian context consistently demonstrate the effectiveness of integrated entrepreneurial and strategic planning frameworks in enhancing MSME feasibility and competitiveness. Across diverse sectors, the Timmons Model and the Business Model Canvas emerge as central tools for aligning opportunity, resources, and strategic positioning. For instance, studies on manufacturing and consumer goods MSMEs show that the integration of the Timmons Model and BMC provides a structured basis for feasibility assessment and strategic clarity (Aditama and Kaniawati, 2025; Kaniawati et al., 2021). Complementary research further extends this approach by incorporating Design Thinking, highlighting its role in fostering innovation, operational efficiency, and user-oriented service design in sectors such as food processing and fashion (Shendy and Hendri, 2025; Saefudin and Hendri, 2025).

Beyond product-based MSMEs, integrative frameworks have also proven relevant in service and hospitality contexts. The application of SWOT, IFAS–EFAS, BMC, Design Thinking, and the Timmons Model in business feasibility studies demonstrates their effectiveness in strengthening competitiveness and financial viability even in capital-intensive service settings (Irmayanty and Hendri, 2025). At a broader strategic level, this stream of evidence aligns with findings on strategic orientations, which emphasize that the combination of entrepreneurial orientation, market orientation, and adaptive strategic behavior is critical for achieving sustainable competitive advantage in dynamic and resource-constrained MSME environments (Kaniawati et al., 2024).

Taken together, existing studies indicate a clear evolution in MSME research toward integrative, multi-framework planning models that move

beyond isolated feasibility analysis. However, this body of work has predominantly applied such frameworks to MSMEs as individual business units across sectors, with limited attention given to the business planning and strategic development of intermediary advisory firms that facilitate MSME access to formal financing and administrative compliance. This omission is critical, as advisory intermediaries play a central role in translating banking requirements into practical and actionable guidance for micro and small entrepreneurs. Addressing this gap, the present study examines CV Madani Konsultan as an intermediary advisory firm that provides financial education, assistance with legal documentation, standardized financial reporting, and credit feasibility simulations aligned with banking evaluation procedures. By focusing on the strategic design and feasibility of such an intermediary model, this study extends prior MSME research and contributes to a more comprehensive understanding of how integrative planning frameworks can support financial inclusion and MSME professionalization.

From this context, the central research question of this study is formulated as follows: how can CV Madani Konsultan develop a coherent and competitive business plan that effectively addresses MSME financing challenges and positions the firm as a credible intermediary within the advisory service landscape?

To address this research question, the study pursues the following research objectives. First, to identify and interpret the needs and key pain points of MSMEs related to access to formal financing using a Design Thinking approach. Second, to analyze the internal strengths and weaknesses of CV Madani Konsultan as well as the external opportunities and threats shaping its strategic environment through SWOT analysis. Third, to evaluate the alignment between opportunity, team

capability, and resource availability using the Timmons entrepreneurial process model. Fourth, to formulate an integrated and feasible business model for CV Madani Konsultan using the Business Model Canvas.

The purpose of this study is to develop a comprehensive strategic business plan for CV Madani Konsultan by integrating these analytical frameworks. Scientifically, the study contributes to the literature by extending the application of integrative planning models to intermediary advisory firms that support MSMEs in achieving credit readiness, an area that remains underexplored. Practically, the study offers a structured blueprint that can enhance MSME preparedness for accessing formal financing and improve the effectiveness of financial intermediation within Indonesia's entrepreneurial ecosystem.

METHOD

This study uses a qualitative descriptive approach aimed at developing a strategic and feasible business plan for CV Madani Konsultan. The qualitative approach allows an in-depth understanding of the challenges faced by MSMEs in accessing formal financing and the strategic requirements needed by an intermediary consulting firm.

Data were collected through document analysis, observations of MSME financing practices, and interviews with entrepreneurs who experienced barriers in loan applications. Informants were selected using purposive sampling based on three criteria: active business operation for at least two years, prior experience applying for formal credit, and documented administrative or financial constraints during the application process. Secondary data were obtained through document analysis of official publications from the Central Bureau of Statistics (BPS) and Bank Indonesia, MSME financing reports, regulatory guidelines related to KUR and financial inclusion, and internal business

planning documents of CV Madani Konsultan. Academic articles on MSME business planning, financial literacy, and advisory services published between 2019 and 2024 were also reviewed. These documents informed the identification of contextual challenges, supported the SWOT and Timmons Model analyses, and provided empirical grounding for the development of the Business Model Canvas.

The analysis followed four integrated stages. The first stage applied Design Thinking to identify user needs, pain points, and expectations toward financial advisory services. Insights from this stage were used to define problems and shape the initial service concepts of CV Madani. The second stage involved SWOT analysis to assess internal strengths and weaknesses as well as external opportunities and threats. This assessment supported the identification of strategic priorities for the firm. The third stage used the Timmons entrepreneurial process model to evaluate the alignment between opportunity, team capability, and resource availability. This stage ensured that the proposed business plan was realistic and supported by adequate organizational readiness. The final stage employed the Business Model Canvas to structure CV Madani's value creation, delivery, and revenue mechanisms. The nine components of the BMC were formulated based on the findings from the previous stages, resulting in an integrated business model that reflects both market needs and organizational capacity.

RESULT AND DISCUSSION

Application of the Design Thinking Framework in Developing CV Madani's Services

The Design Thinking approach was applied to ensure that the services developed by CV Madani Konsultan were grounded in a real understanding of MSME needs in Priangan Timur. Using the Stanford model, the team began by empathizing with MSME owners through interviews, observations, and shadowing to identify pain points such as difficulties in bookkeeping, interpreting SLIK records, and meeting banking requirements. These insights were then used to define core problems, including the need for simple administrative support, improved financial literacy, and clearer guidance on business feasibility. The ideation stage generated various service concepts, such as digital advisory tools, integrated service packages, and simplified credit simulations. Prototypes in the form of training modules, financial templates, workflow visuals, and CRM mock-ups were developed and tested with selected MSMEs, which allowed the team to refine language, documentation processes, and service features based on direct user feedback. This iterative process strengthened the relevance of the proposed solutions and ensured that each refinement was validated by actual user needs. The overall sequence of these stages shows how CV Madani progressively transformed user insights into operational solutions that support MSME credit readiness. A visual summary of the five Design Thinking stages and their outputs is presented in Figure 1 to illustrate how each step contributes to the development of a more accessible and effective advisory service model.

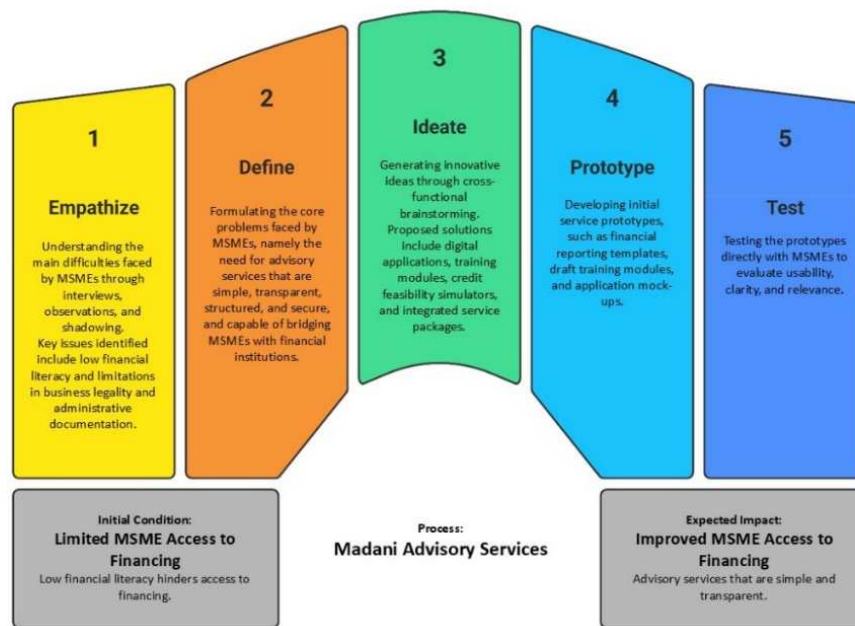


Figure 1. Design Thinking of CV Madani Konsultan

SWOT Analysis

The SWOT analysis was conducted to understand the strategic position of CV Madani Konsultan by examining both internal and external factors that influence its business development. This analytical framework provides insight into the organization's strengths and weaknesses, as well as the opportunities and threats present in its external environment. Through this assessment, CV Madani can determine how well it is positioned to respond to the challenges faced by MSMEs and how effectively it can leverage emerging opportunities in the financial advisory sector. The analysis also serves as the foundation for formulating strategies that support sustainable growth, competitive differentiation, and the development of credit-readiness services tailored to MSME needs.

The external factor assessment identifies conditions outside the organization that significantly shape the strategic direction of CV Madani Konsultan. As shown in the External Factors Analysis Summary (EFAS), the overall external environment appears highly favorable, reflected in a total score of 3.73. The opportunity factors contribute

a cumulative score of 2.76 with a total weight of 0.66, indicating that positive external conditions exert strong influence on the company's strategic position. Key opportunities include government support for KUR programs and financial inclusion policies with a score of 0.40, the growing MSME sector in West Java and Priangan Timur with a score of 0.45, and potential collaboration with banks, BPRs, and fintech firms scoring 0.32. These opportunities provide CV Madani with substantial space to expand its function as a financial advisory and MSME readiness partner. Additional opportunities arise from digital technology advancement, increasing awareness of financial reporting and legal compliance, and regional digitalization initiatives that strengthen the ecosystem for MSME empowerment.

The threat factors record a total score of 0.97 with a cumulative weight of 0.34. Although lower than opportunities, these threats still require strategic attention. The most prominent threat is intensifying competition from PLUT, fintech platforms, and independent consultants, which holds the highest threat score of 0.30. Other challenges include the growing availability of automated digital financial applications,

regulatory changes in OJK and banking sectors, fluctuating economic conditions, low financial literacy among micro enterprises, and limited digital infrastructure in rural areas. These factors may restrict service expansion and require adaptive strategies to maintain competitiveness. Despite these threats, the total EFAS score indicates that CV Madani is operating in a generally favorable external environment and possesses strong adaptive capacity to respond to dynamic policy, technology, and industry developments. Strengthening partnerships with financial institutions and enhancing digital capabilities will be essential for maximizing growth potential and mitigating external risks.

For a clearer illustration of the external strategic factors and their respective weights and scores, the detailed EFAS results can be seen in Table 1. The internal factor analysis evaluates the strengths and weaknesses that influence the operational effectiveness and strategic direction of CV Madani Konsultan. The results of the Internal Factors Analysis Summary (IFAS) show a total score of 3.64, which indicates a strong internal position. This means that the company's strengths significantly outweigh its weaknesses and provide a solid foundation for leveraging external opportunities and sustaining competitive advantage in MSME financial advisory services.

Table 1. EFAS Matrix

External Strategic Factors	Weight	Rating	Score
Opportunities			
Government support for KUR programs and financial inclusion	0,08	5	0,4
Growth of the MSME sector in West Java and Priangan Timur	0,09	5	0,45
Potential collaboration with banks, rural banks (BPR), and fintech firms	0,08	4	0,32
Development of digital technology and fintech	0,08	4	0,32
Increasing awareness of business legality and financial reporting	0,08	4	0,32
Policy support for financial inclusion from OJK and Bank Indonesia	0,08	4	0,32
Opportunities for Islamic financing	0,07	4	0,28
Collaboration with educational institutions & entrepreneurship training centers	0,05	3	0,15
Regional MSME digitalization programs	0,05	4	0,2
Total Opportunity Score	0,66		2,76
Threats			
Competition from PLUT, fintech, and independent consultants	0,06	5	0,3
Substitution from automated digital financial applications	0,04	3	0,12
Regulatory changes from OJK or banking policies	0,04	3	0,12
Economic fluctuations and household purchasing power	0,04	2	0,08
Low financial literacy among micro enterprises	0,03	2	0,06
Limited digital infrastructure in rural areas	0,03	2	0,06
Online loans without formal advisory support	0,03	3	0,09
Dependence on government subsidies	0,03	2	0,06
Risk of digital data breaches	0,04	2	0,08
Total Threat Score	0,34		0,97
TOTAL	1		3,73

Source: processed by the author, 2025

The strength factors contribute a total score of 2.87 with a cumulative weight of 0.66. The strongest elements include expertise in financial analysis and credit feasibility assessment, which forms the

core competency of the firm. Broad partnerships with financial institutions and local government agencies, as well as strong legal standing and professional credibility, further reinforce the company's

strategic position. Additional strengths include a flexible organizational structure, strong institutional values, solid regulatory knowledge, collaborative work culture, and adaptability to digital service transformation.

Weakness factors record a total score of 0.77 with a cumulative weight of 0.34. Key weaknesses include limited human resource capacity and high dependence on the principal leader for strategic decisions. The absence of a formal knowledge management system, limited digital promotion, constrained operational capital for digital expansion, and shortages of IT and marketing specialists also pose

challenges. Other issues, such as the lack of a performance reward system and weak delegation mechanisms, highlight areas that require organizational improvement.

Overall, the strong IFAS score demonstrates that CV Madani has robust internal capabilities to support its strategic growth and service development. Enhancing human resource capacity, expanding digital tools, and strengthening internal governance will be important next steps in sustaining competitiveness. For a clearer breakdown of each internal factor, its assigned weight, rating, and resulting score, the detailed findings can be seen in Table 2.

Table 2. IFAS Matrix

Internal Strategic Factors	Weight	Rating	Score
Strengths			
Expertise in financial analysis and credit feasibility	0,1	5	0,5
Wide partnership network with financial institutions and government	0,09	5	0,45
Flexible organizational structure and fast response capability	0,08	4	0,32
Strong legality and professional credibility	0,09	5	0,45
Core values of M.A.D.A.N.I strengthen reputation	0,07	4	0,28
High regulatory knowledge (OJK, BI, MSME policies)	0,08	4	0,32
Collaborative and empathetic work culture	0,05	3	0,15
Social reputation in local business communities	0,05	4	0,2
Adaptability to digital service transformation	0,05	4	0,2
Total Strength Score	0,66		2,87
Weaknesses			
Limited human resource capacity	0,05	3	0,15
Dependence on the main leader	0,05	2	0,1
Absence of a formal knowledge management system	0,04	2	0,08
Limited digital promotion	0,04	2	0,08
Limited operational capital for digital expansion	0,04	3	0,12
Lack of IT and marketing specialists	0,04	2	0,08
Dependence on key experts	0,03	2	0,06
No formal performance reward system	0,03	2	0,06
Weaknesses in delegation management	0,02	2	0,04
Total Weakness Score	0,34		0,77
TOTAL	1		3,64

Source: processed by the author, 2025

The combined results of the IFAS and EFAS analyses show that CV Madani Konsultan holds a strong strategic position, with an internal score of 3.64 and an external score of 3.73. When these values

are plotted on the SPACE Matrix, the coordinates (0.64, 0.73) place CV Madani in Quadrant I (Figure 2), which represents an aggressive strategy position.



Figure 2. SWOT Analysis Diagram

This indicates that the company's internal strengths, such as its competency in financial and credit analysis, strong professional credibility, and extensive partnership network, are well aligned with external opportunities that include government policy support, the growth of the MSME sector, and accelerating digital transformation. Therefore, the recommended strategic direction should be proactive and expansion oriented. Based on the SWOT mapping, three main strategies are proposed.

First, expanding partnerships with banks and financial institutions to strengthen Madani's role as an intermediary between MSMEs and financing providers. Second, developing digital-based advisory programs to enhance MSME financial literacy and improve the efficiency of service delivery. Third, creating online consulting services supported by application-based platforms, which would allow Madani to reach a broader range of clients beyond the Priangan Timur region and reinforce its positioning as a modern and digitally adaptive consulting firm. Together, these three strategies reflect the implementation of an aggressive growth approach that aligns with the company's position in the SPACE Matrix and supports the evolving needs of MSMEs in the digital era.

Entrepreneurial Process Analysis Using the Timmons Model

The Timmons Model is used to evaluate the entrepreneurial readiness of CV Madani Konsultan by examining the alignment between opportunity, team, and resources. The opportunity space for Madani is substantial, driven by the high demand among MSMEs for assistance in administrative compliance, financial reporting, legal documentation, and credit preparation. External conditions such as government support for KUR, financial inclusion initiatives by OJK and Bank Indonesia, and the rapid digitalization of MSMEs further strengthen this opportunity. Many MSMEs still struggle to meet banking standards, creating a wide market gap that Madani is well positioned to address.

The team component reflects a cohesive organizational structure supported by strong human capital. Madani's core team possesses expertise in credit feasibility analysis, MSME financial reporting, regulatory understanding, and digital service design. Its professional and collaborative work culture, shaped by the M.A.D.A.N.I values, supports consistent service quality. Ongoing training and digital competency development ensure the team's ability to handle increasing service demands and partnership activities.

In terms of resources, Madani combines financial capital with knowledge assets, professional credibility, partner networks, and developing digital infrastructure. The company's strengths, as identified in the IFAS analysis, include technical capability, strong institutional legitimacy, and adaptability to digital transformation. Technology tools such as CRM systems and digital forms enhance operational efficiency while enabling scalable service delivery.

The interaction among opportunity, team, and resources demonstrates a strong entrepreneurial fit. The team's expertise enables Madani to capture market opportunities arising from low MSME financial literacy and the need for structured credit-readiness support. At the same time, available resources allow the firm to respond effectively to increasing demand and expand its reach. The balanced alignment of these three elements indicates that CV Madani Konsultan is well positioned for growth and capable of implementing strategies that strengthen its role in the MSME advisory ecosystem.

Business Model Canvas (BMC)

Figure 3 presents the Business Model Canvas (BMC) of CV Madani Konsultan, illustrating how the firm structures its value creation, service delivery, and revenue generation mechanisms within the MSME advisory ecosystem. The BMC analysis reveals that CV Madani's business model is strongly anchored in an intermediary role, bridging MSMEs with formal financial institutions through structured, human-centered, and digitally supported advisory services.

From the perspective of value propositions, CV Madani differentiates itself by offering clear and easy-to-understand credit feasibility assistance based on banking standards, combined with one-stop services covering business administration, financial reporting, legal documentation, and credit preparation. This integrated approach addresses a key

gap identified in earlier analyses, namely MSMEs' limited capacity to translate business potential into bankable proposals. The inclusion of credit feasibility simulations and digital dashboards further enhances transparency and supports informed decision-making by MSME clients.

The customer segments and customer relationships blocks indicate a focused yet scalable market orientation. CV Madani primarily targets micro, small, and medium enterprises in Priangan Timur, particularly new entrepreneurs and MSMEs preparing for bank financing. Relationship management is characterized by personalized one-on-one consulting, post-assistance monitoring, and community-based engagement through the "Madani Partner Club," reinforcing trust and long-term client retention. This relational strategy aligns with the firm's human-centered design principles derived from the Design Thinking analysis.

In terms of key activities and resources, the BMC highlights the centrality of professional human capital, regulatory knowledge, and partnership networks. Consulting, training, monitoring, and partnership development form the operational core, supported by digital infrastructure such as CRM systems and online communication platforms. These resources enable CV Madani to scale its services efficiently while maintaining service quality. The strong emphasis on partnerships with banks, BPRs, government agencies, and technology providers reflects the firm's strategic positioning within a collaborative MSME support ecosystem.

The cost structure and revenue streams demonstrate a service-based financial model that balances operational sustainability with accessibility for MSMEs. Revenues are primarily generated from consulting and training packages, complemented by partnership-based projects with financial institutions and

government agencies. Meanwhile, costs are dominated by human resources, digital infrastructure, and operational expenses, indicating that service quality and professional expertise are the main drivers of value creation. Overall, the BMC analysis confirms that CV Madani

Konsultan operates with a coherent and feasible business model that integrates strategic planning frameworks into a practical advisory solution, strengthening MSME credit readiness and supporting financial inclusion objectives.

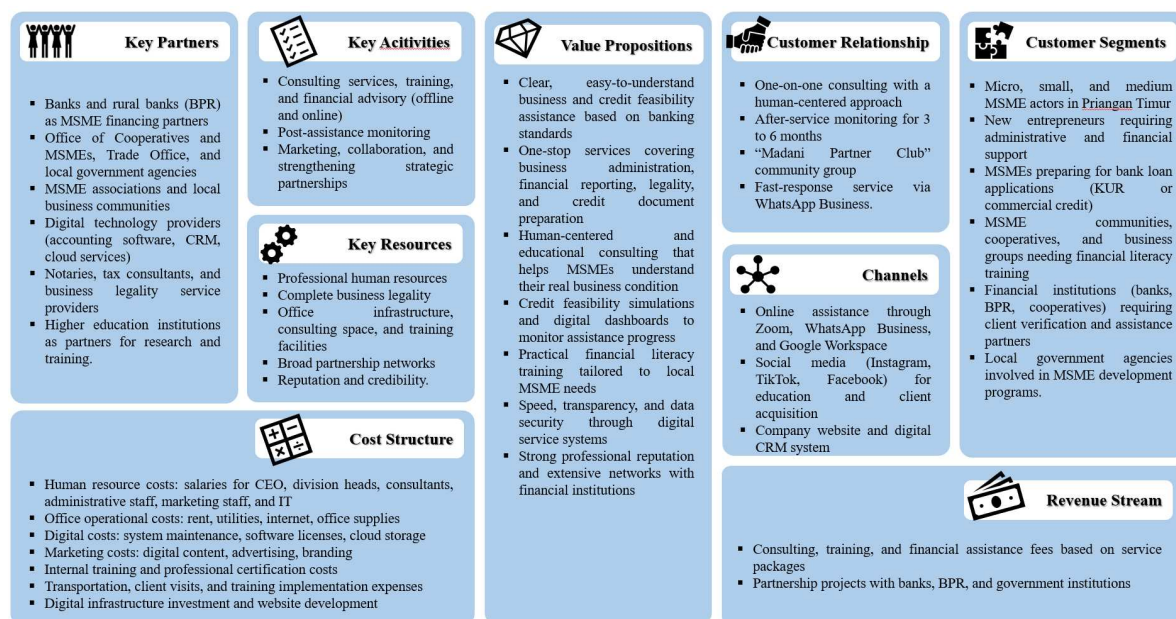


Figure 3. BMC CV Madani Konsultan

CONCLUSION

This study demonstrates that the application of integrated strategic planning frameworks provides a coherent and feasible basis for developing CV Madani Konsultan as an intermediary advisory firm supporting MSME credit readiness. The results from the Design Thinking analysis show that service development was grounded in empirically identified MSME pain points, including low financial literacy, administrative constraints, and limited understanding of banking requirements. These findings were evidenced by interview insights and iterative prototype testing, which informed the refinement of service features such as simplified financial templates, credit feasibility simulations, and digital advisory workflows.

The SWOT analysis further confirms that CV Madani Konsultan operates in a

favorable strategic position. The EFAS score of 3.73 indicates strong external opportunities, particularly from government financial inclusion policies, MSME sector growth, and digital transformation initiatives. At the same time, the IFAS score of 3.64 reflects robust internal capabilities, including technical expertise in financial and credit analysis, strong professional credibility, and extensive partnership networks. When combined in the SPACE Matrix, these indicators place CV Madani in Quadrant I, supporting the adoption of an aggressive growth strategy centered on partnership expansion, digital service development, and scalable advisory delivery. These strategic claims are directly supported by the weighted scores and strategic mappings presented in Tables 1 and 2 and Figure 2.

The Timmons Model analysis further strengthens these conclusions by

demonstrating alignment between opportunity, team, and resources. The identified market demand for structured MSME advisory services is matched by team competencies and supported by organizational resources, including digital infrastructure and institutional legitimacy. This alignment is operationalized through the Business Model Canvas, which shows how CV Madani integrates value propositions, customer relationships, key activities, and revenue streams into a coherent intermediary business model that bridges MSMEs with formal financial institutions. The BMC analysis in Figure 3 provides concrete evidence of how strategic intent is translated into operational and financial mechanisms.

Despite these contributions, this study has several limitations that should be acknowledged. First, the research adopts a qualitative and descriptive approach, which limits the generalizability of findings beyond the studied context. Second, the empirical focus is restricted to the Priangan Timur region, where MSME characteristics, institutional support, and financial ecosystems may differ from other regions in Indonesia. Third, the analysis relies on interviews, observations, and document reviews, which may involve subjective interpretation despite efforts to ensure triangulation and analytical rigor. Future research could address these limitations by employing mixed-method approaches, expanding the geographical scope, and incorporating quantitative performance indicators to assess the long-term impact of advisory interventions on MSME financing outcomes.

Overall, this study contributes to the literature by extending the application of integrative planning frameworks to intermediary advisory firms rather than MSMEs alone. Practically, it provides evidence-based insights into how structured advisory services can enhance MSME credit readiness and support broader financial inclusion objectives

within regional entrepreneurial ecosystems.

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