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BerseriSeri.id - Impact-Driven Commerce as Business Model Innovation for Improving Market Access of Entrepreneurs with Disabilities

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Abstract—Entrepreneurs with disabilities in Indonesia are frequently able to produce goods of adequate quality but struggle to sell them, because support programs stop at production and their products cannot compete on price and volume in mainstream marketplaces. This study reframes market access as a business model problem rather than a production problem and asks how social value can be turned into a market advantage. Using the five stages of design thinking (empathize, define, ideate, prototype, and test), the research combined direct observation and in-depth interviews across two disability communities and 2 inclusive-business sites in the Jakarta and Tangerang regions. The result is BerseriSeri.id, an impact-driven commerce platform built on crowd buying, crowdfunding, and a “one product, one impact” mechanism, and operated through three business models: outright purchase and resale, a fee-based platform channel, and joint ownership with partner entrepreneurs. Market testing showed early viability: on an initial investment on a prototype of about IDR 4.41 million the venture reached break-even within roughly six months, individual product margins ranged up to 50 percent, and a three-year projection estimates cumulative revenue of about IDR 285.8 million. The study concludes that when social impact is made transparent and measurable, it functions as a genuine and hard-to-imitate market advantage.

Keywords: Business Model Innovation; Design Thinking; Disability Entrepreneurship; Social Commerce; Market Access.



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A. Introduction

Not everyone is born without impairment. Globally, an estimated 15–16 percent of the world's population lives with some form of disability—physical, sensory, cognitive, or developmental (The Lancet Public Health, 2024). In Indonesia, persons with disabilities represent roughly 8.5 percent of the population; the Long The 2020 Population Census recorded about 22.5 million people, and more recent reviews citing 2023 data place the figure near 22.97 million (Badan Pusat Statistik, 2022; Rachmawati, 2025). For many, entrepreneurship is not merely a career option but one of the few realistic pathways to income and economic independence, as formal employment opportunities remain limited.

Entrepreneurs with disabilities still face three persistent barriers: limited access to sustainable funding, restricted access to markets, and low public trust in the quality of their products because of their disability (Csillag, Gyori, & Svastics, 2019). Evidence from Indonesia similarly indicates that support for self-employment among persons with disabilities remains fragmented and rarely extends beyond training into market development (Ahdanisa, 2019).

At the policy level, Presidential Regulation No. 2 of 2022 concerning the Development of National Entrepreneurship explicitly promotes inclusive and sustainable entrepreneurship (Republik Indonesia, 2022). In practice, however, implementation remains inconsistent: assistance provided by the Ministry of Social Affairs and the Ministry of Micro, Small, and Medium Enterprises frequently stops at the production stage and does not effectively help products made by persons with disabilities reach and succeed in the market (Palupiningrum, Winoto, Achسانی, & Sunito, 2025).

Market access is therefore the critical bottleneck. Large digital marketplaces emphasize price competition and product volume, conditions under which small disability-led enterprises struggle to compete. The social value embedded in their products is rarely communicated to consumers, leaving their strongest source of differentiation invisible. Addressing this gap

requires not simply another sales channel but an innovation in the business model itself—one that converts social value into a legitimate market advantage.

This study aims to (1) identify the barriers that limit market access for entrepreneurs with disabilities in Indonesia, (2) design a business model innovation that addresses these barriers using the design thinking approach, and (3) validate the resulting model and prototype through the market testing of a digital social commerce platform

B. Literature Review

Entrepreneurship among Persons with Disabilities

Entrepreneurship has long been recognized as an important vehicle for the economic inclusion of persons with disabilities. Self-employment offers flexibility, autonomy, and the ability to design work around individual capabilities, allowing entrepreneurs to choose when and how they work and to focus on activities they do well (Maritz & Laferriere, 2016; Norstedt & Germundsson, 2021).

Nevertheless, entrepreneurs with disabilities systematically face greater obstacles than their non-disabled counterparts, including restricted access to start-up capital, weaker business networks, and discrimination from customers and institutions (Renko, Parker Harris, & Caldwell, 2016). Qualitative evidence classifies these barriers into personal, economic, and social dimensions and notes that entrepreneurial ecosystems generally lack support programmes dedicated to this group (Csillag et al., 2019).

Recent reviews further argue that the barriers are structural and multilevel, so interventions aimed only at individual capabilities are unlikely to succeed without attention to the wider context (Klangboonkrong & Baines, 2022). Programs that focus only on production skills, without addressing market linkages, rarely produce sustainable ventures.

Business Model and Social Business

A business model describes the rationale of how an organization creates, delivers, and captures value (Osterwalder & Pigneur, 2010). Business model innovation occurs when a firm reconfigures these elements to create value in a

novel way, and it is increasingly regarded as a source of competitive advantage that is harder to imitate than product innovation (Teece, 2010). In the social domain, Yunus, Moingeon, and Lehmann-Ortega (2010) propose the social business model, in which the value proposition and value constellation are deliberately designed to produce social profit alongside economic sustainability.

This study builds on that perspective by treating social impact not as a by-product of commerce but as the core of the value proposition. Research on consumer behavior supports this design choice: in social commerce settings, trust in the platform and its community is a key determinant of purchase intention (Liu, Bao, & Zheng, 2019); studies of cause-related marketing show that consumers' participation in and identification with a social cause positively influence attitudes and purchase intentions (Homssi, Ali, & Hashoush, 2023; Shetty, Chaudhuri, & Shetty, 2021); and evidence from donation-based crowdfunding indicates that the design of the funding mechanism itself shapes the success of prosocial campaigns (Zhao & Sun, 2020).

Design Thinking

Design thinking is a human-centered approach to innovation that integrates the needs of people, the possibilities of technology, and the requirements for business success (Brown, 2008). It is commonly operationalized in five stages—empathize, define, ideate, prototype, and test—and has been shown to improve innovation outcomes by reducing cognitive biases and grounding decisions in user evidence (Liedtka, 2015; Micheli et al., 2019). Its emphasis on empathy makes it particularly suitable for designing solutions with, rather than merely for, marginalized groups such as entrepreneurs with disabilities.

B. Methods

This research focused on the in-depth exploration of real activities in the field, structured around the five stages of design thinking. To obtain authentic data, two primary methods of data collection were used: direct observation of the work dynamics of persons with disabilities in real social environments, and interviews exploring the perspectives and expectations of

organization administrators and participating entrepreneurs with disabilities.

The empathize and define stages engaged two disability communities in the Jakarta and The Tangerang region focuses on empowerment and the fulfilment of disability rights. Rumah Bina Kreatif Indonesia (RBKI) trains people with disabilities in handicraft, art, and creative product skills to generate economic value, and the Difapreneur community develops the disability entrepreneurship landscape through training in business strategy, production management, and financial literacy.

To observe inclusion policies and practices in action, additional observations were directed at two sectors: formal government programs at Ministry of Social Affairs events, such as social-rehabilitation assistance and exhibitions of works by persons with disabilities, to gauge how macro-level regulation reaches local communities; and inclusive cafes employing persons with disabilities, such as Sunyi Coffee, to analyze inclusive business models, social interactions, and day-to-day operational challenges in a real professional environment.

In the define stage, field notes were synthesized into problem statements describing the root causes limiting market access. The ideate stage generated alternative business model concepts, which were mapped using the Business Model Canvas. The prototype stage produced a minimum viable platform, BerseriSeri.id, together with an initial product portfolio curated from partner communities. Finally, the test stage validated the model through real market transactions, using indicators such as sales, product margins, break-even point, financial-feasibility ratios, and customer responses across online and offline channels.

C. Result and Discussion

The findings are presented following the stages of the design thinking process, from the identification of user problems to the validation of the business model in the market.

Empathize and Define: Understanding the Problem

Observations and interviews revealed consistent patterns across the communities. Entrepreneurs with disabilities were generally able to produce goods of adequate quality—handicrafts, paintings, and food products—but struggled to sell them beyond their immediate circles. Three root problems were defined.

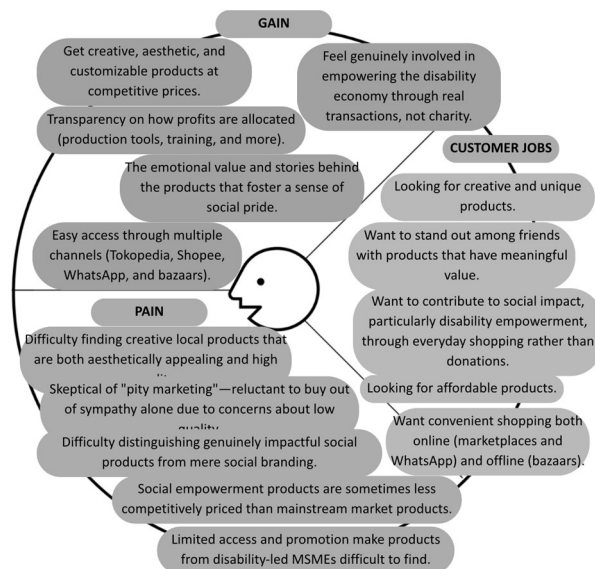


Figure 1. Customer Profile

First, funding for business continuity was scarce; assistance programs typically ended after training, leaving no working capital for market expansion. Second, access to mainstream marketplaces was limited because the products could not compete on price and volume. Third, public trust was low: consumers often perceived products made by people with disabilities as objects of charity rather than items worth purchasing on their own merits.

A Customer Profile mapping of the target consumers sharpened from the demand side: buyers—mainly students and young adults—sought creative, aesthetic, and affordable products with genuine social value and wanted to contribute to disability empowerment through ordinary purchases rather than donations, yet they were skeptical of "pity marketing," doubted product quality, and questioned whether such social products delivered measurable impact rather than mere social branding. The design challenge was therefore framed as: how might we

connect the works of disability communities to a wider market in a way that builds trust and generates sustainable income?

Ideate and Prototype: The BerseriSeri.id Impact-Driven Commerce Model

The ideation stage concluded that a conventional online store would reproduce the very price competition the entrepreneurs could not win. The team instead designed an impact-driven commerce model, prototyped as the BerseriSeri.id platform, with three interlocking mechanisms. Crowd buying frames every purchase as participation in a campaign with a measurable social goal. Crowdfunding allows visitors to donate directly through the website to finance the needs of entrepreneurs with disabilities. The "one product, one impact" principle ensures that every transaction contributes to a continuing mentoring program for partner communities.

More than an online store, BerseriSeri.id is the digital home of the movement: every product page tells the story of the maker behind it and reports the impact generated by each campaign, so that buying becomes an act of participation rather than charity. The mentoring process also gave rise to three business models through which BerseriSeri.id works with its partners. In the first, BerseriSeri.id buys products outright and resells them at a higher price, so partners receive immediate, certain income while BerseriSeri.id bears the market risk. In the second, the platform serves as a fee-based channel through which entrepreneurs with disabilities offer their own products and services at a higher operating margin.

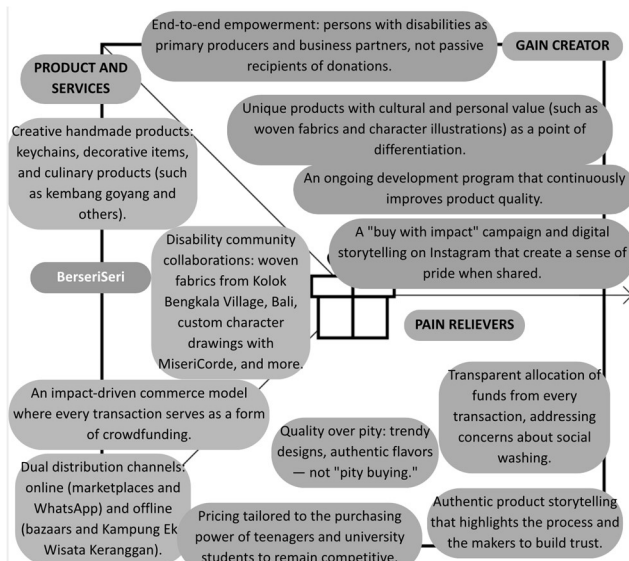


Figure 2. Value Map

In the third, BerseriSeri.id runs a venture jointly with partner entrepreneurs who also hold shares, so that risks and profits are shared as co-owners—currently realized through a partnership with its popcorn supplier.

In Business Model terms, the customer segments are young consumers aged 16–24 who are beginning to make independent purchasing decisions and middle- to upper-income adults aged 25–40, particularly women with high social awareness. The value proposition positions each product not merely as a good but as a transparent social movement in which the customer directly participates.

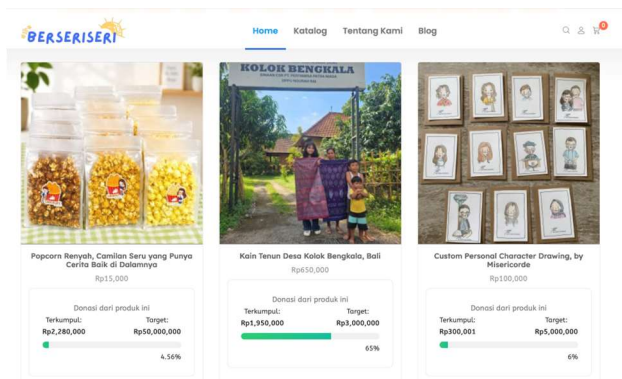


Figure 3. BerseriSeri.id Website

Revenue streams follow the three business models: a 25–30% margin on products bought outright and resold, allocated to operations and

mentoring; platform fees on partner transactions; and, together with direct donations, returns from jointly owned ventures. Key partners include RBKI Tangerang as a production hub, the Difapreneur community, and the advocacy communities Sahabat Difabel Tangerang, and Gerkatin, alongside the Ministry of Social Affairs and the Ministry of MSMEs. The product portfolio consists of original works by partner communities, including custom character drawings, key chains made from recycled newspaper and shrink paper, nature paintings, woven cloth from the Kolok Bengkala deaf village in Bali, and traditional snacks such as kembang goyang and popcorn.

Test: Market Validation and Financial Feasibility

The prototype was tested through actual sales via the website, Instagram, WhatsApp, and offline bazaars and pop-up booths. On a modest initial investment of about IDR 4.41 million—covering website and domain development, initial production and packaging materials, and basic training equipment—the venture reached its break-even point within roughly six months of operation, corresponding to a payback period of under half a year. Product economics were healthy: digital character-drawing services and recycled-paper and shrink-paper key chains each carried gross margins of about 45–50 percent, while higher-material-cost items such as woven cloth and nature paintings contributed thinner margins of 10–30 percent, giving a weighted average gross margin of roughly 36 percent. Because operating costs remained relatively stable, each increase in revenue translated directly into profit.

A three-year financial projection (June 2026–May 2029) that incorporates seasonal demand—the Eid, year-end, and school-holiday periods—and a conservative 20 percent annual volume growth estimates cumulative revenue of about IDR 285.8 million and cumulative net profit of about IDR 44.5 million, with first-year revenue near IDR 67.3 million. Over the same horizon, the feasibility indicators are favorable: an internal rate of return well above the assumed 12 percent cost of capital, a positive net present value of roughly IDR 30.5 million, a return on investment of about ten times the initial capital, and a margin

of safety consistently above 70 percent. These figures indicate early financial viability, but they remain projections rather than realized long-term outcomes and should be read accordingly. In the short term, the venture pursues a “Buy with Impact” campaign that links every product to a measurable outcome, uses emotional storytelling about the makers, applies niche digital marketing, and adopts a premium-purpose positioning that deliberately avoids price wars in order to build empathy and customer loyalty. In the long term, the strategies include collaboration with corporate social responsibility programs and government initiatives to scale, standardization of operating procedures, and diversification of supply from a wider range of disability communities.

Discussion

The findings support the proposition that market access for entrepreneurs with disabilities is a business model problem rather than a production problem. Consistent with Teece (2010), the venture’s advantage lies in a configuration—impact-driven commerce—that competitors cannot easily copy, rather than in the products themselves. The model also confirms the logic of the social business model (Yunus et al., 2010), placing social impact at the centre of the value proposition; the entrepreneurs’ perceived weakness was converted into the venture’s strongest differentiator, and transparency of impact replaced pity with trust.

This mechanism is consistent with evidence that trust drives purchase intention in social commerce (Liu et al., 2019) and that consumer participation in a cause strengthens purchase intentions in cause-related marketing (Homssi et al., 2023; Shetty et al., 2021). Finally, the process illustrates the value of design thinking for young entrepreneurs (Brown, 2008; Liedtka, 2015): empathy-based fieldwork prevented the team from defaulting to a generic online store and redirected the solution toward the trust deficit that observation had revealed as the real barrier to market access.

Business Model Innovation

Beyond the design thinking process, the innovation at the heart of BerseriSeri.id can be read through the framework of The Invincible

Company (Osterwalder, Pigneur, Smith, & Etienne, 2020), which argues that the strongest organizations compete on superior business models rather than on products or technology alone. In the business model, BerseriSeri.id enacts a shift away from a pure product logic toward a value-proposition-and-movement logic: instead of selling handicrafts as commodities, it sells participation in a transparent social movement.

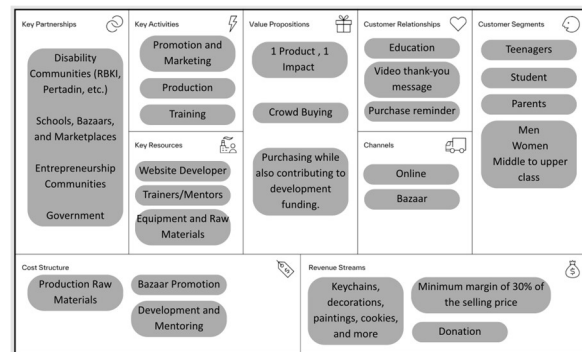


Figure 4. Business Model BerseriSeri.id

Crowd buying and the “one product, one impact” rule operate as a gravity-creator pattern that deepens engagement and raises switching reluctance through emotional and communal ties, while the premium-purpose positioning acts as a margin-oriented pattern that protects margins by avoiding price wars.

The Business Model frames durable success as the disciplined management of a portfolio of business models that balances the exploitation of proven models with the exploration of new ones. BerseriSeri’s three coexisting models—outright purchase and resale, a fee-based platform channel, and joint ownership with partner entrepreneurs—form precisely such a portfolio, spreading risk while the venture is still discovering which configuration scales best. At its current stage the venture sits mainly in the exploration domain, testing and validating its model under high uncertainty before committing to full-scale exploitation. This transition from exploration to exploitation is a recognized challenge for small enterprises, and business model innovation itself can serve as the mechanism that bridges the two (Karmeni, Uhlaner, & Lucianetti, 2022).

D. Conclusion and Recommendation

This study set out to design and validate a business model innovation to improve market access for entrepreneurs with disabilities. Using the five stages of design thinking, the research produced BerseriSeri.id, an impact-driven commerce platform that combines crowd buying, crowdfunding, and a “one product, one impact” mechanism, and that engages its partners through three business models: outright purchase and resale, a fee-based platform channel, and joint ownership with entrepreneurs with disabilities. Market testing demonstrated early viability: break-even was reached within roughly six months on an initial investment of about IDR 4.41 million, individual product margins ranged up to 50 percent, and a three-year projection points to cumulative revenue of about IDR 285.8 million with favorable feasibility indicators. The study concludes that when social value is made transparent and measurable, it functions as a genuine market advantage that improves access to consumers who would otherwise be unreachable through conventional marketplaces.

This study has limitations. It reports a single case at an early stage of operation, with a short validation window and a small partner base, so the financial results should be read as indications of feasibility rather than proof of long-term sustainability. Future research is recommended to test the model longitudinally, across a larger number of disability communities and regions, and to examine consumer behavior toward impact-driven commerce more rigorously. For practitioners and policymakers, the model offers a replicable template for connecting disability entrepreneurship programs to real markets, complementing production training with market-facing business model innovation.

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