



RESEARCH ARTICLE

The Utilization of Digital Economy in the Business Viability of Agriculture: Human Resource Innovation and Sustainable Strategies at PT Rumah Mocaf Indonesia

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Abstract

Technological advancement and easier access to information have enabled individuals to develop their creativity through various methods. Cassava, which was once merely sliced, soaked in salt, and fried, has now evolved into more innovative products such as mocaf (modified cassava flour). This study aims to analyze the business feasibility of an agricultural-based enterprise developed by PT Rumah Mocaf Indonesia using a multidimensional approach that includes market, technical, managerial, legal, and financial aspects. Furthermore, the research explores the strategic role of human resource innovation and the utilization of the digital economy in enhancing the sustainability and competitiveness of the mocaf business amid the challenges of limited agricultural land and globalization. This research employs a library research method with a qualitative descriptive approach and content analysis of various scholarly literature and relevant official documents. The findings indicate that PT Rumah Mocaf Indonesia has successfully created a resilient, export-oriented agroindustrial business model through the integration of comprehensive business feasibility and the strengthening of innovative and digitally adaptive human resource capacity. The company leverages digital platforms for marketing, distribution, online training, and supply chain management, thereby expanding market access and increasing operational efficiency. This transformation supports the development of an inclusive digital economy ecosystem within the local agricultural sector, which not only boosts farmers' incomes and generates employment but also strengthens regional economic resilience through technology. Thus, the combination of business feasibility, human resource innovation, and digital economy emerges as a key factor for the success of sustainable agroindustry development that can be replicated in other agricultural regions.

Kata Kunci:

Studi Kelayakan,
Agroindustri, Mocaf,
Inovasi SDM,
Ekonomi Digital,
Pembangunan
Berkelanjutan.

Abstrak

Kemajuan teknologi dan kemudahan akses informasi membuat banyaknya manusia dalam belajar mengembangkan kreatifitasnya melalui berbagai cara. Singkong yang sebelumnya hanya diiris, direndam garam, kemudian digoreng saat ini perusahaan telah mengembangkan produk mocaf. Penelitian ini bertujuan untuk menganalisis kelayakan bisnis berbasis hasil pertanian yang dikembangkan oleh PT Rumah Mocaf Indonesia dengan pendekatan multidimensional yang mencakup aspek pasar, teknis, manajerial, hukum, dan keuangan. Selain itu, penelitian ini juga mengeksplorasi peran strategis inovasi sumber daya manusia dan pemanfaatan ekonomi digital dalam memperkuat keberlanjutan dan daya saing bisnis mocaf di tengah tantangan keterbatasan lahan pertanian dan globalisasi. Penelitian ini menggunakan metode studi pustaka dengan pendekatan deskriptif kualitatif dan analisis isi terhadap berbagai sumber literatur ilmiah dan dokumen resmi yang relevan. Hasil penelitian menunjukkan bahwa PT Rumah Mocaf Indonesia mampu menciptakan model bisnis agroindustri yang tangguh dan berorientasi ekspor melalui integrasi antara kelayakan usaha dan penguatan kapasitas SDM yang inovatif serta adaptif terhadap perkembangan teknologi digital. Perusahaan memanfaatkan platform

digital dalam proses pemasaran, distribusi, pelatihan daring, dan pengelolaan rantai pasok, sehingga memperluas akses pasar serta meningkatkan efisiensi operasional. Transformasi ini mendukung terbentuknya ekosistem ekonomi digital inklusif di sektor pertanian lokal, yang tidak hanya meningkatkan pendapatan petani dan menciptakan lapangan kerja, tetapi juga memperkuat ketahanan ekonomi daerah berbasis teknologi. Dengan demikian, kombinasi antara kelayakan bisnis, inovasi SDM, dan ekonomi digital menjadi kunci keberhasilan pembangunan agroindustri berkelanjutan yang layak direplikasi di daerah agraris lainnya.

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INTRODUCTION

Business feasibility studies can help businesses to assess various matters relating to the expansion of existing businesses, or to open and develop new businesses. Business actors are principled in assessing the likelihood of how much success a business will have so as to bring benefits to economic development and community welfare. For a business actor, of course, he will start his business by determining the right type of business among the many choices of developing and successful businesses. There are criteria for determining the business, namely the products to be marketed are really needed by consumers, raw materials are easy to obtain, the selling price of the product is affordable, the market share must be clear, and the products sold are not easily duplicated (Abdullah, 2017).

Over the past five years (2020-2024), the economic structure in Banjarnegara has been dominated by 6 (six) categories of business fields, including: agriculture, forestry, fisheries, processing industry, wholesale and retail trade, repair of cars and motorcycles, construction, educational services, and mining and quarrying. Among the six business sectors, only the processing industry and education services experienced an increase in role due to the strengthening of production. Three other businesses experienced a decline due to the long dry season at the end of the year and one business was relatively stable (Kurnia, 2025). Most villages in Banjarnegara Regency work in agriculture, forestry and fisheries. Many people work in agriculture because it is supported by the existence of rivers, irrigation channels, ponds and reservoirs. The following is data for 2023 on the distribution of the working population by business field:

Table 1. Employed Population Aged 15 Years and Over by Business Field Group

Business Field	Male	Female	Male + Female
Agriculture	134.066	68.341	202.407
Services	115.927	89.676	205.603
Manufacturing	87.792	51.469	139.261

Based on the data above, the number of people working in the services sector has the highest number, namely 205,603 people. This shows that the economy in Banjarnegara Regency has begun to shift from agriculture to services (N. R. Puspita, 2024). However, to become an entrepreneur, you should not only rely on agricultural land. There needs to be ideas and innovations to process agricultural products so that they can increase economic value. So that new business fields will emerge that bring profits. The more business opportunities created, the more unemployment will be reduced.

PT Banjarnegara Agro Mandiri Sejahtera (BAMS) is one of the companies that has successfully exported various processed fruit products to various countries. PT BAMS, which is located in Pagelak Village, Madukara District, has produced around 50 types of processed food products using *vacuum frying* technology, canned packaging, plastic trays and aluminum trays (Duta, 2024). According to the Village Potential in 2024, there are 8 villages from 6 sub-districts that are able to export their business. The 6 sub-districts are Susukan, Purwareja Klampok, Madukara, Punggelan, Kalibening and Pandanarum (Mountana, 2025).

There is another company that is able to market products to foreign countries, namely PT Rumah Mocaf Indonesia. In 2022 PT Rumah Mocaf Indonesia exported 45 tons of mocaf flour worth 1 billion to Turkey. According to Riza as the Founder, Rumah Mocaf Indonesia has also exported to Oman, England, and Singapore, with an average export of around 60 tons. Given that in Banjarnegara there are 200 hectares of cassava plants and managed by around 650 cassava farmers, the two companies above and other companies that are able to innovate based on cassava raw materials are very helpful to the economy of farmers (Megandika, 2022).

With the challenges of globalization and international competition, businesses have no choice but to develop quality and effective human resources. They must be smart, competent, have skills, HR management, have the ability and willingness to learn (Ozkeser 2019). Through the process of potential that must be owned, value-added goods and services can be created so that they can bring profits. One of the factors behind human resources having innovation and creativity is the field of quality education and training. So that if the School Participation Rate is high, it will produce human resources who have broad knowledge and high skills / expertise and more easily get opportunities to work (N. R. Puspita, 2024).

Since the last few years, there has been a decline in employment in the agriculture, forestry, hunting, and fisheries business sectors. This decline is driven by the narrowing of agricultural land and the declining interest of the younger generation to work in this business sector. Based on this, this research aims to analyze business feasibility studies for business actors in Banjarnegara despite the constraints of the current problem of narrow agricultural land. In addition, the need for support from innovative and creative human resources in every business and especially in the business of PT Rumah Mocaf Indonesia.

However, amidst the challenges of transforming the agricultural sector and changing local economic patterns, there are a number of fundamental problems that need to be identified comprehensively. First, although the agricultural potential in Banjarnegara is still very large, the lack of innovation in the processing of farm products has made the competitiveness of local products less than optimal, especially in the face of global markets that demand efficiency, quality and added value. Second, the development of farming businesses such as mocaf is still constrained by the lack of integration between business feasibility studies with managerial innovation and human resource capacity building, especially in the aspect of digitizing business processes. Third, the utilization of digital technology in supporting production systems, distribution, marketing, and agricultural human resource training is still uneven and unstructured, even though the digital economy has a strategic role in expanding market reach and strengthening the efficiency of the agro-industrial value chain.

Based on this reality, it is necessary to conduct a study that not only assesses conventional business feasibility, but also places HR innovation and utilization of the digital economy as key variables in encouraging the sustainability and competitiveness of locally-based agricultural businesses.

Research related to business feasibility studies based on agricultural products, especially mocaf, has been carried out with various approaches. Saifurrahman et al. (2023) examined production layout design in the mocaf industry using the *Systematic Layout Planning* (SLP) approach which focused on space

efficiency and the effectiveness of the production process. This study emphasizes the importance of technical planning in supporting the sustainability of cassava product-based businesses, but does not discuss aspects of human resources and innovation in business development (Saifurrahman, Riyadi, et al., 2023). Meanwhile, Widodo (2023) conducted a mocaf-based independent village development study in Banjarnegara. This research focuses on strengthening village institutions through a populist economic approach, but has not reviewed in depth the dynamics of business feasibility in terms of market and human resource management (S. Widodo, 2023).

Another study by Ruriani et al. (2013) identified the potential of mocaf as a substitute for wheat flour in East Java, with a SWOT analysis showing that the prospects for this industry are quite promising. However, the focus of the research was still limited to aspects of market potential without elaborating on business innovation and production sustainability (Ruriani et al., 2013). Wibowo et al. (2023) highlighted risk management in the mocaf industry in Jember with the Supply Chain Operations Reference (SCOR), *Failure Mode and Effects Analysis* (FMEA), and *Analytic Hierarchy Process* (AHP) approaches. This study offers risk mitigation strategies from the supply chain side, but has not discussed the contribution of HR innovation in driving efficiency and productivity. Finally, a study by Dewi, Oesman, & Wisnubrata (n.d.) conducted a feasibility analysis of the mocaf business in Wonogiri covering technical, market, financial, and organizational aspects. Although it presents a fairly complete feasibility study, this study has not highlighted how the role of HR and innovation supports business competitiveness and sustainability in the context of global competition (S. Wibowo et al., 2023).

Based on these five studies, an important research gap can be identified, namely that there are not many studies that integrate agricultural business feasibility studies (especially mocaf) with the approach of human resource innovation and the digital economy simultaneously. There are still minimal studies that systematically explain how digitalization and strengthening innovative human resources can be the main pillars in creating sustainability and competitiveness of agro-industrial businesses, especially in local contexts such as Banjarnegara, which has great potential in the cassava agricultural sector.

Therefore, this research presents a novelty in the form of integration between the analysis of business feasibility based on agricultural products with the strengthening of HR innovation strategies and the utilization of the digital economy. This study specifically focuses on PT Rumah Mocaf Indonesia as a representation of a local agro-industry model that is export-oriented and sustainable. This approach is expected to provide conceptual and practical contributions in the development of modern farming businesses that are resilient, inclusive, and adaptive to digital market dynamics and technology-based socio-economic changes.

Overall, this research aims to analyze the feasibility of agricultural business based on mocaf products with a multidimensional approach, including market, technical, managerial, legal, and financial aspects. In addition, this study explores in depth the strategic role of human resource innovation and the utilization of the digital economy in supporting business sustainability and increasing global competitiveness. Through this study, it is hoped that a comprehensive picture can be obtained of how the combination of business feasibility, innovative human resource capacity, and digital transformation can form a resilient, export-oriented agro-industry business model, and make a real contribution to improving farmers' welfare and regional economic development.

METHODS

This research uses a descriptive qualitative approach with a *library research* method that aims to analyze the feasibility of the agricultural products business and the role of human resource innovation in the development of PT Rumah Mocaf Indonesia (Moleong, 2019). Literature study is a method carried out by collecting information and data from various relevant written sources, such as scientific journal

articles, research reports, academic books, and official documents, to obtain a theoretical and contextual understanding of the object of study. According to Zed (2008), literature study is an activity that utilizes literature as the main source in collecting data with the aim of finding theoretical foundations, mapping issues, and strengthening scientific arguments in research (Zed, 2008). This approach was chosen because it provides flexibility in exploring information from various sources that have been academically validated, so that it can present an in-depth and systematic analysis of the problems studied.

The data analysis process was conducted using the *content* analysis method, which aims to identify the main themes, patterns of relationships, and meanings that emerge from the literature reviewed. This technique allowed the researcher to classify the data into a framework of business feasibility aspects such as market, technical, managerial, financial, and sustainability aspects, as well as integrating human resource aspects within the innovation framework. The analysis was conducted inductively, where the researcher compiled generalizations based on consistent findings in the literature (Sugiyono, 2019). By using this approach, the research not only presents theoretical mapping but also fills the *gap* of previous research that tends to separate business feasibility studies from HR innovation in the agro-industrial sector. Through this literature study, it is hoped that theoretical contributions will be obtained in the development of agricultural business models based on innovation and empowerment of local resources.

RESULTS AND DISCUSSION

1. Farm Products Business Feasibility Study

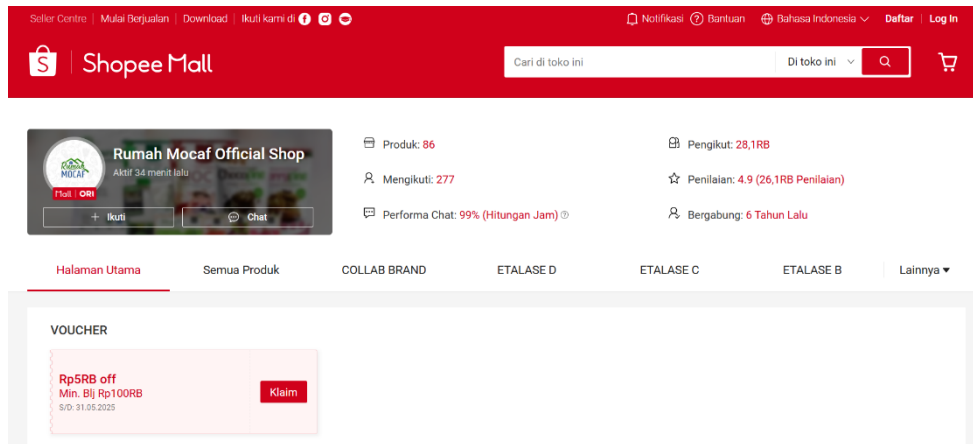
A business idea is a business activity plan offered to entrepreneurs and financiers to be implemented. A good business idea is a business idea that departs from studies (research) or the technical term "Business Feasibility Study" (*Feasibilitu Study*) on several substances concerning aspects of business activities. There are eight aspects that must be examined and analyzed to ensure that the business is feasible to run. The eight aspects are marketing aspects, technical aspects of production, economic and financial aspects, return on investment aspects, organizational and management aspects, environmental aspects and formal legal aspects (Abdullah, 2017).

PT Rumah Mocaf Indonesia was established in 2014, located on Jl. Mayjend Panjaitan No.1, Kuta Banjarnegara, Kec. Banjarnegara, Kab. Banjarnegara. The history of the company was when farmers complained that the price of cassava had decreased by Rp 200 per kilogram. Furthermore, Riza Azyumarridha Azra as the founder of the company is determined to help *cassava* farmers to innovate to make *cassava* agricultural products into Mocaf (*Modified Cassava Flour*) in order to increase the selling value (Marta, 2021). The business feasibility study at PT Rumah Mocaf Indonesia shows that this business unit has very promising prospects, both in terms of market potential, availability of raw materials, and sustainable development strategies. The company's main product is *Modified Cassava Flour (Mocaf)*, which has a high added value compared to conventional cassava preparations. Based on data from the Ministry of Agriculture and local reports from Banjarnegara, around 200 hectares of cassava land have been developed by more than 600 local farmers, creating a stable raw material supply chain and supporting sustainable production (Megandika, 2022).

Marketing strategy has an important role in the success of a business, so the marketing field plays a big role in realizing its business. PT Rumah Mocaf Indonesia's market segmentation by selling online and offline for the general public. Production results are also competitive, which means that products from PT Rumah Mocaf can meet the needs and expectations of consumers. The products produced are *Healthy Cookies Mocaf*, *Mocaf Flour*, *Healthy Noodle Mocaf*, *Liquid Cassava Sugar*, *Master Bread* and *Seasoned Flour*. From the market aspect, PT Rumah Mocaf Indonesia has successfully exported to various countries such as Turkey, England, Oman, and Singapore, with export volumes reaching 60 tons per shipment. This achievement shows the competitiveness of mocaf products in the global market is quite

high. Export success also indicates that the company is able to meet international quality standards and regulations in cassava-based food products (Parasutha & Sudiarta, 2023).

PT Rumah Mocaf Indonesia can also be found in modern markets, namely Shopee Mall and Tokopedia, here's how it looks:



Shopee Mall Online Sales Account View

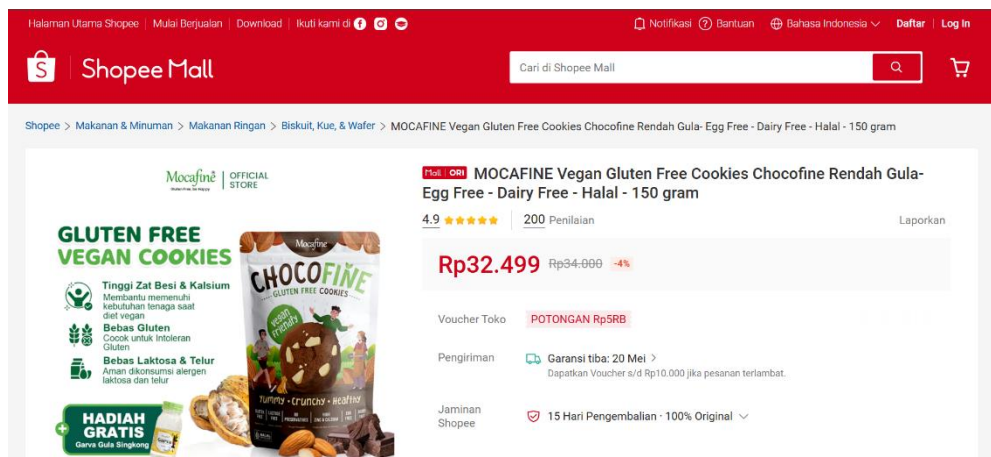


Figure 2: Display of one of the products

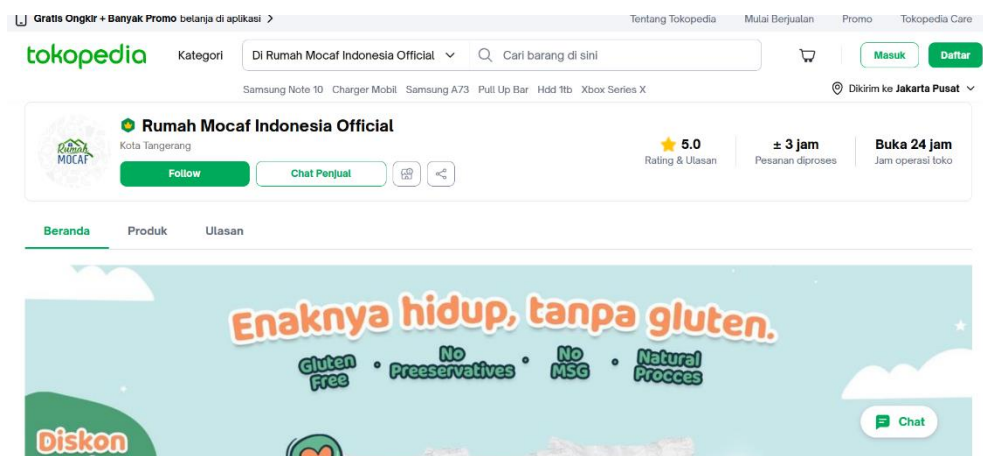


Figure 3. Tokopedia Online Sales Account View



Figure 4: Display of one of the products

The study of technical aspects includes an analysis of the company's readiness to run its business by assessing the accuracy of site selection, production area, layout and readiness of machinery and equipment to be used (Purwana, 2016). PT Rumah Mocaf Indonesia already uses semi-modern production machines that are quite supportive for the maximum drying process. The chips drying process is very beneficial for the company to continue producing despite the uncertain climate or weather. Technically, mocaf processing is carried out with a zero waste approach, where production waste is not disposed of but reprocessed into other derivative products, such as organic fertilizer and biomass energy raw materials. This approach supports the circular economy principle that is currently in the spotlight in the development of sustainable industries (A. Widodo, 2023). Within the technical framework, PT Rumah Mocaf has also adopted production technologies such as standardized fermentation and controlled drying that improve efficiency and product quality.

In terms of law and licensing, PT Rumah Mocaf already has business legality, distribution permits, as well as halal and export certification, which further strengthens the feasibility from the regulatory aspect. This is in line with the standards put forward by Abdullah (2017) that good business feasibility must pay attention to legal compliance, clarity of licensing, and market potential (Abdullah, 2017).

PT Rumah Mocaf Indonesia pays close attention to every stage from the initial production to the packaging stage so as to produce quality products and maintain their quality. The company strives to provide the best starting from the selection of raw materials, procurement of labor, maintenance of facilities and infrastructure, supervision of production to the packaging process. Based on the above this agricultural product business kelayan can be said to be able to develop economic potential in Banjarnegara. It is proven that until now it is still producing and marketing products abroad.

2. Innovation and Creativity of PT Rumah Mocaf Indonesia

The development of the times and the ease of information, makes many humans develop their creativity in various ways. For example, nowadays there are increasingly varied processed food products, especially cassava raw materials. Cassava which was previously only sliced, soaked in salt, then fried, now companies have developed mocaf products . Mocaf is a type of flour made from cassava and modified by fermentation, so that the aroma of cassava is lost (Ruriani et al., 2013). For this innovation, PT Rumah Mocaf Indonesia, one of the IKM (Small and Medium Industry) players, won the second prize for the 2020 Indonesia Food Innovation (IFI) award in the *modern intermediate* category (Mocaf, 2020).

Innovation is one of the things that must be owned by every business actor. Innovation in business planning and development can help companies to develop unique products and services, enlarge

the market so that they can adapt to the times. The main factor influencing innovation management is *new knowledge* (Adam & et al, 2024). The innovations made by PT Rumah Mocaf are as follows:

- a. Product Development, namely by making other mocaf preparations
- b. *Integrated Farming* is making cassava peel waste into animal feed
- c. Livestock manure is used as fertilizer
- d. Mocaf House Restaurant where all food menus are made from mocaf
- e. Promotes gluten free products because it is good for health

PT Rumah Mocaf Indonesia has human resources who always innovate to invite local farmers to take advantage of sustainable business opportunities. The way Rumah Mocaf implements sustainable business is by utilizing the mocaf production waste itself. Waste from the production process of farm products is processed and used for other things, so this business is considered *zero waste*. In addition, farmers also become breeders on the grounds that waiting for the harvest period, requires a long time of about 10 months of cassava harvest. Many farmers assisted by PT Rumah Mocaf Indonesia become goat, cow and chicken breeders.

Efforts to improve the quality of human resources are carried out through collaboration with educational institutions, vocational training, and technology transfer. Through various technical and managerial training programs, farmers are invited to understand aspects of mocaf production, quality standards, and digital marketing. The high level of community participation in the production process shows the effectiveness of this empowerment model, which does not only rely on cheap labor, but truly empowers them as part of the production value system (A. Puspita, 2024).

In the innovation perspective, PT Rumah Mocaf's human resources not only focus on technical processes, but are also active in the creation of new value through product diversification such as mocaf cookies, mocaf noodles, and other mocaf-based snacks. This product innovation shows that the company is able to follow market trends, increase selling points, and expand consumer segmentation (Saifurrahman, Kusuma, et al., 2023). This model demonstrates the integration of technological literacy, creativity, and market understanding as a form of HR-based innovation.

One concrete form of the implementation of *sustainable business* principles carried out by PT Rumah Mocaf Indonesia is the management of waste from mocaf production that is environmentally sound and economically valuable. Waste generated from the production process, such as cassava peels and leaves, is not just thrown away, but is reused through a fermentation process into silage. Silage is a green animal feed preserved by ensilage technique, which is anaerobic fermentation that allows feed to be stored for a long period of time without losing important nutrients. This process is carried out by storing the forage waste in special plastic bags that are airtight, thus creating an optimal environment for the growth of fermentative microorganisms (Kilan, 2024).

This innovation of processing waste into silage has two strategic impacts. First, it supports the principle of circular economy in agro-industry by reducing organic waste while creating useful by-products for farmers. Second, it provides added economic value to local farmers who also depend on livestock activities for their livelihood. Thus, the integration between the agricultural and livestock sectors through the utilization of production waste creates an efficient, low-emission, and environmentally friendly business system. In addition, PT Rumah Mocaf Indonesia is also committed to energy efficiency in its production process by implementing water and electricity saving measures, which not only reduce operational costs but also strengthen the company's commitment to environmental sustainability (Kilan, 2024).

3. Integration of Business Feasibility and Human Resource Innovation in an Agrarian Local Context

The success of PT Rumah Mocaf Indonesia in developing an agriculture-based business with an innovative and sustainable approach reflects a strong integration between business feasibility and human resource empowerment. The company not only relies on the availability of local raw materials in the form of cassava, but also actively develops a business model that covers various aspects of business feasibility including market analysis, technical feasibility, financial management, and business legality aspects. This holistic approach shows that business sustainability in the agro-industrial sector cannot be separated from the managerial and innovative capabilities of the human resources involved.

In the local context of Banjarnegara, which is known as an agricultural region, Rumah Mocaf is able to maximize agricultural potential by encouraging the transformation of the primary sector into an industrial sector that has high added value. This transformation is carried out through the process of industrializing agricultural products, in this case mocaf flour, which previously only had low economic value when sold as raw materials. Through appropriate technology-based processing, Rumah Mocaf has successfully penetrated the export market, including to countries such as Turkey, Oman, the UK, and Singapore. This achievement not only has an impact on increasing the income of local farmers, but also creates a double effect in the form of expanding employment, empowering farming communities, and strengthening local economic identity based on cultural wisdom and local resources.

On the other hand, the integration of HR development strategies is a central element in the success of Rumah Mocaf's business model. The company invests in community education and training, especially for the younger generation, to understand the production process, waste management, packaging, and global marketing. These efforts shape a business ecosystem that is adaptive to global market changes, while maintaining its community-based socio-economic roots. By mainstreaming HR innovation, Rumah Mocaf not only creates a skilled and knowledgeable workforce, but also builds a collaborative and growth-oriented work culture.

This kind of business model also addresses the structural challenges faced by many agrarian regions in Indonesia, namely limited agricultural land and a shift in community orientation from the agricultural sector to the service sector (N. R. Puspita, 2024). Mocaf House shows that land limitation is not a major obstacle if innovative approaches are applied to create high-value products from farm produce. With this approach, agriculture is no longer positioned as a lagging sector, but rather as a key driver of the regional economy through locally-based industrialization.

Strategically, the success of Rumah Mocaf can be used as a best practice model for the development of agriculture-based small and medium enterprises (SMEs) in other regions with similar geographical and social conditions. Local governments, in this case, play an important role in encouraging replication of the model through policies that support agro-industry business incubation. These policies can take the form of facilitating human resource innovation training, providing access to capital, strengthening production infrastructure, and developing distribution networks and export market access.

Furthermore, PT Rumah Mocaf Indonesia's approach is in line with the goals in the Sustainable Development Goals (SDGs) agenda, particularly goal 8 on "Decent Work and Economic Growth" and goal 12 on "Responsible Consumption and Production". This business model not only contributes to poverty alleviation and unemployment reduction through rural job creation, but also promotes the principles of sustainable production, resource efficiency, and environmentally friendly waste management. Thus, the integration of business viability and HR innovation in the local context as practiced by Rumah Mocaf creates an inclusive, equitable and sustainable approach to economic development.

4. Economic Digitalization and Business Transformation of PT Rumah Mocaf Indonesia

In the era of technological disruption and accelerating digital transformation, micro, small and medium enterprises (MSMEs) in the agro-industrial sector are required not only to rely on conventional models, but also to integrate digital technology in their entire business value chain (Abdullah, 2017). PT Rumah Mocaf Indonesia is one concrete example of how digitalization can expand market reach, improve operational efficiency, and build connectivity between producers and consumers directly without geographical barriers. This digital transformation does not only act as a tool, but becomes a strategic foundation in strengthening competitiveness and business sustainability, especially in the innovation-based agricultural sector.

One concrete form of utilization of the digital economy by PT Rumah Mocaf Indonesia is the use of digital platforms for product promotion and marketing (Adam & dkk, 2024). The company actively utilizes social media such as Instagram, YouTube, and Facebook as a means of educating consumers as well as branding mocaf products to the global market. In addition, the utilization of both national (such as Tokopedia and Shopee) and international (such as Alibaba or other export marketplaces) *e-commerce* has enabled Rumah Mocaf to reach consumers from various countries, while shortening the distribution chain that previously relied heavily on intermediaries (Ministry of Cooperatives and SMEs, 2023).

On the production and supply chain management side, digitalization is also applied in the management information system and raw material tracking through the partner farmer database (A. Wibowo et al., 2023). This system allows Rumah Mocaf to monitor the quality, quantity and sustainability of cassava supply from hundreds of farmers spread across Banjarnegara and its surroundings. Thus, the connection between actors in the agricultural ecosystem; farmers, processors, marketers, and end consumers, can be maintained in one digitally integrated system.

In addition, training and empowerment of human resources is also carried out digitally, through webinars, online modules, and remote assistance to farmer partners and mocaf-based food processing MSMEs. This transformation expands access to knowledge and skills, especially for rural communities who previously had limited access to information and face-to-face training. This strategy is very relevant to the development of the digital economy in Indonesia which shows a positive trend in accelerating digital literacy, especially among local businesses (Mountana, 2025).

In the context of local economic development, the digitalization implemented by Rumah Mocaf supports the creation of an inclusive digital economy ecosystem, where farmers and small businesses are able to increase their income through wider and more efficient market access. The integration between digital technology and local agro-industry also creates a *multiplier effect* on the growth of related sectors, such as logistics, packaging, digital finance (*digital payment*), and online-based training (Ozkaser, 2015). This strengthens Banjarnegara's position as a region adaptive to the knowledge- and technology-based economy, while dismissing the notion that digital transformation is only relevant in urban areas.

Thus, PT Rumah Mocaf Indonesia's utilization of the digital economy not only directly supports business operations, but also reflects the new direction of *smart*, collaborative and sustainable agricultural economic development. This is in line with Indonesia's vision towards a national digital economy as stated in *Digital Indonesia Vision 2045*, which emphasizes the importance of synergy between technology, local entrepreneurship, and digital-based community empowerment.

CONCLUSION

Based on the results of the review of the business feasibility study of PT Rumah Mocaf Indonesia and the role of human resource innovation, it can be concluded that the integration of business feasibility dimensions covering market, technical, managerial, legal and financial aspects with the strengthening of innovative human resource capacity is the main foundation for the success of this business model. PT

Rumah Mocaf Indonesia has succeeded in proving that agricultural product-based businesses such as mocaf can develop sustainably and be highly competitive, even penetrating the export market, if supported by a holistic and adaptive business strategy to global challenges.

HR innovation is proven to play a strategic role in creating added value, both through the efficiency of production processes, processing waste into useful products, digitizing marketing and training, as well as in strengthening partnership networks with local farmers. In the context of limited agricultural land and shifting labor orientation in agrarian areas such as Banjarnegara, Rumah Mocaf's business approach shows that agriculture does not have to be abandoned, but can be revitalized through product industrialization and strengthening the local entrepreneurial ecosystem.

Thus, the combination of comprehensive business feasibility and sustainable HR innovation has created an agro-industrial model that is not only economically resilient, but also inclusive and contributes directly to improving the welfare of local communities. This model is relevant for replication in other regions with similar resource potential, in order to realize a sustainable, adaptive and future-oriented agricultural economy.

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