

# What Is a Business? Needs, Wants, and Value Creation

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9.01.1 · Student Workbook · SMA Grade 9

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1 Workbook — 18 items, 90 marks

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## STUDENT WORKBOOK

# Workbook — 18 items, 90 marks

Every context here is new. The numbers from the textbook will not reappear.

## Business/Economics • Unit 9.01 • Lesson 9.01.1 — What Is a Business? Needs, Wants, and Value Creation

Tick, circle, classify or complete as directed. Most answers are a letter, a tick or a short phrase — you are rarely asked to write more than one line.

Every context in this workbook is new. Do not expect the textbook's examples to reappear.

### How your work is marked

- Where a question asks for a **reason**, a short phrase is enough — full sentences are not required.
- For the secondary/tertiary boundary specifically, more than one tier can be marked correct if your reasoning is sound; the classification is a teaching model, not a fixed rule.
- For multiple choice, circle the letter. For true or false, circle T or F.

**Core set — Q1, Q4, Q5, Q7, Q8, Q9 • 20 marks • about 40 minutes.** The remaining questions are a bank your teacher may set in part, or not at all.

90 marks in total, across 18 items.

| Section | Items   | Level | Focus                                     |
|---------|---------|-------|-------------------------------------------|
| A       | Q1–Q5   | L1    | Foundations                               |
| B       | Q6–Q10  | L2    | Conceptual application                    |
| C       | Q11–Q14 | L3    | Applying the framework                    |
| D       | Q15–Q17 | L4    | Multi-step application and error analysis |
| E       | Q18     | L5    | Challenge                                 |

## SECTION A — Foundations

### Q1 6 MARKS

**Bu Sari runs a laundry kiloan (pay-by-weight laundry service) in Solo.** Match each term to its description. One description is not needed.

| Term               | Description                                                                                         |
|--------------------|-----------------------------------------------------------------------------------------------------|
| (a) Need           | (i) The step where Bu Sari notices customers have too little time to wash and dry their own clothes |
| (b) Want           | (ii) The step where Bu Sari washes, dries and folds the clothes                                     |
| (c) Identify       | (iii) Something necessary for survival or adequate functioning in a particular context              |
| (d) Create         | (iv) The step where the customer pays and receives clean clothes                                    |
| (e) Exchange       | (v) A good priced in rupiah regardless of who buys it                                               |
| (f) Value creation | (vi) Something a person would like to have, beyond what that context requires                       |
|                    | (vii) Turning something less useful to a customer into something more useful to them                |

| a | b | c | d | e | f |
|---|---|---|---|---|---|
|   |   |   |   |   |   |

### Q2 6 MARKS

Circle T or F. For each statement you mark false, write the **one word or short phrase** that makes it correct.

**a.** Whether a good is a need or a want depends only on how strongly the person wants it.

ANSWER \_\_\_\_\_

**b.** A primary need is required for bare survival; a tertiary need can be urgent for a person's situation without being required for survival.

ANSWER \_\_\_\_\_

**c.** A business only creates value if it manufactures a new physical object.

ANSWER \_\_\_\_\_

**d.** An exchange in which only one side expects to gain is a stable basis for a repeat business relationship.

ANSWER \_\_\_\_\_

**Q3 5 MARKS**

Complete the passage. Two words in the bank are not needed.

*primary · secondary · tertiary · identify · create · exchange · profit · scale*

Using IBLA's identify → create → exchange framework: a business must first \_\_\_\_\_ (a) a need, want or problem a customer has. Then it must \_\_\_\_\_ (b) value that addresses it. Finally, both sides must \_\_\_\_\_ (c) something of value — money for the customer, and value received for the business. A need required for bare survival is called a \_\_\_\_\_ (d) need, while a need further from survival, but still urgent for a person's own situation, is called a \_\_\_\_\_ (e) need.

**Q4 2 MARKS**

A national concert promoter sells a ticket to a fan who says: "I need to see this show — I'll die if I miss it." Which best classifies the ticket?

- A.** A primary need, because the fan says they "need" it
- B.** A secondary need, because live music supports wellbeing
- C.** A want, because missing the concert does not prevent survival or adequate functioning
- D.** A tertiary need, because concerts are culturally important in Indonesia

**Q5 3 MARKS**

Circle the three correct statements.

- A.** A want can still be purchased through a completely legitimate business.
  - B.** A good is a need only if it is inexpensive.
  - C.** Two people can face an identical good and one is meeting a need while the other is meeting a want.
  - D.** Every need is more expensive in rupiah than every want.
  - E.** Classifying a good correctly requires asking what the good is for, not how much it costs.
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## SECTION B — Conceptual application

### Q6 6 MARKS

**Bu Sari's laundry kiloan** also sells snacks and drinks to waiting customers. For each item, tick one column.

| Item                                                                                                           | Primary<br>need | Secondary<br>need | Tertiary<br>need | Want |
|----------------------------------------------------------------------------------------------------------------|-----------------|-------------------|------------------|------|
| Clean drinking water sold to a customer with none                                                              |                 |                   |                  |      |
| A scented fabric softener add-on, purely cosmetic                                                              |                 |                   |                  |      |
| Washing a school uniform needed for tomorrow's class                                                           |                 |                   |                  |      |
| A phone charger cable, sold because the customer's phone is at 2% and they expect an urgent call from a parent |                 |                   |                  |      |
| A branded tote bag sold as a souvenir                                                                          |                 |                   |                  |      |
| Ironing a job-interview shirt for an interview in one hour                                                     |                 |                   |                  |      |

### Q7 2 MARKS

Which of the following, on its own, is evidence that an activity is a business?

- A.** It has more than ten employees.
- B.** It creates value for customers and seeks to obtain value in return through exchange.
- C.** It is registered with the government.
- D.** It sells a physical product rather than a service.

**Q8** 3 MARKS

A large app-based ride-hailing service and a single motorcycle-taxi driver both transport passengers for a fee. **Which statement is correct?**

- A.** Only the app-based service is really running the identify-create-exchange framework; the driver is just working.
- B.** Both run the identify-create-exchange framework; the app-based service runs it at a larger scale.
- C.** The driver is a business, but the app-based service is not, because it does not touch a passenger directly.
- D.** Neither is a business unless it manufactures something.

**a.** Write the correct letter. **(1)**

ANSWER \_\_\_\_\_

**b.** Each wrong option makes one specific mistake. Match the two listed options to their mistake — two mistakes are not needed. **(2)**

| Option       | Mistake                                                             |
|--------------|---------------------------------------------------------------------|
| (a) Option A | (i) Assumes a business must manufacture a physical good             |
| (b) Option C | (ii) Assumes scale decides whether the framework applies            |
|              | (iii) Assumes direct physical contact with the customer is required |
|              | (iv) Assumes a business must be registered                          |
| <hr/>        |                                                                     |
| <b>a</b>     | <b>b</b>                                                            |
| <hr/>        |                                                                     |

**Q9 4 MARKS**

Read the promoter's statement, then answer.

"Some fans genuinely need this ticket — it's their one chance to see their favourite band before they move overseas. But most fans buying tickets already saw the band last year; they just want to go again."

**a.** What makes the promoter call the first fan a "need" case? Tick one. **(2)**

- ☐ They paid more for the ticket
- ☐ They have no other realistic chance to see the band
- ☐ They are a more loyal fan
- ☐ The ticket is physically different

**b.** Does the ticket itself change physically between the two cases? **(1)**

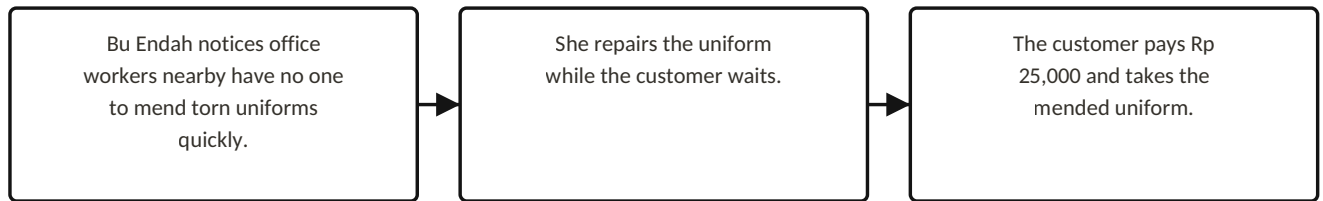
- ☐ Yes
- ☐ No

**c.** This shows that classification depends on — tick one. **(1)**

- ☐ the good itself
- ☐ the buyer's situation
- ☐ the ticket price

**Q10 8 MARKS**

The diagram below shows three real steps from **Bu Endah's tailoring stall**, out of order in terms of which framework step each one is.



Step: \_\_\_\_\_

Step: \_\_\_\_\_

Step: \_\_\_\_\_

**a. Write *identify*, *create* or *exchange* on the line under each box. (3)**

**b. In the "create" box, what became more useful? Tick one. (2)**

- ☐ The customer's money
- ☐ The torn uniform
- ☐ Bu Endah's sewing machine

**c. The customer needs the uniform for work tomorrow and owns no other. Classify it. (2)**

- ☐ Primary need
- ☐ Secondary need
- ☐ Tertiary need
- ☐ Want

**d. Give a short phrase for your reason in (c). (1)**

ANSWER \_\_\_\_\_

\_\_\_\_\_

## SECTION C — Applying the framework

### Q11 6 MARKS

**Bu Sari's laundry kiloan**, Solo. Four customers arrive on the same morning. Rank them **1 to 4**, where 1 is the *strongest* case for the laundry service being a genuine need, and 4 is the weakest.

| Customer                                                                                       | Rank (1-4) |
|------------------------------------------------------------------------------------------------|------------|
| (a) A nurse whose only clean uniform was ruined and who starts a hospital shift in three hours |            |
| (b) A student who wants his favourite shirt fresh for a party this weekend                     |            |
| (c) A market trader with no washing machine and a stall to run all day                         |            |
| (d) A visitor who simply dislikes doing laundry by hand                                        |            |

**e.** Give a short phrase saying what makes your number 1 the strongest case. **(2)**

ANSWER \_\_\_\_\_

**Q12** 6 MARKS

**A home-based catering cook** in Bandung prepares meals for office workers, ordered and delivered through a **GoFood-style delivery driver**.

**a.** Which framework step does the **cook** mainly perform? Tick one. **(1)**

- ☐ Identify
- ☐ Create
- ☐ Exchange

**b.** Which step does the **driver** mainly help complete? Tick one. **(1)**

- ☐ Identify
- ☐ Create
- ☐ Exchange

**c.** A classmate says: "The driver isn't running a business — he's just delivering food someone else made." Which response is best? Circle one. **(2)**

- A.** The classmate is right; only the cook creates value.
- B.** The classmate is wrong; the driver performs all three steps alone.
- C.** The classmate is partly right — the driver did not identify or create — but delivery is still a genuine part of completing the exchange.
- D.** The classmate is wrong; delivery is the same thing as creating value.

**d.** Tick the feature the cook and the driver share. **(2)**

- ☐ Both perform all three steps of the framework alone
- ☐ Both are part of one identify-create-exchange framework, each performing only part of it

**Q13** 6 MARKS

**Pak Yusuf's batik workshop**, Pekalongan. He notices tourists want an authentic, wearable souvenir rather than a printed imitation. His workshop hand-stamps wax patterns onto cotton cloth, then dyes it. A tourist buys a finished batik shirt for Rp 250,000.

Complete the table. **A short phrase per cell is enough — do not write sentences. (2 marks per row)**

| Step     | What happens in the batik workshop |
|----------|------------------------------------|
| Identify |                                    |
| Create   |                                    |
| Exchange |                                    |

**Q14** 3 MARKS

A stranger says: "A business is just a place that sells things." Circle the **three** things this definition leaves out.

- A.** That a business must first identify a real customer need, want or problem
- B.** That value must be created, not just passed on unchanged
- C.** That a business must employ at least one other person
- D.** That both sides must expect to gain from the exchange
- E.** That a business must own the building it operates from

## SECTION D — Multi-step application and error analysis

### Q15 5 MARKS

A student writes the following about their family's warung.

"Everything we sell at the warung is a need, because customers are buying it from a shop, not for fun. Bottled water is a need. Instant noodles are a need. Even the lottery scratch cards by the till are a need, because people keep coming back for them."

**a. Circle the faulty assumption in the student's reasoning. (1)**

- A.** That bottled water is a need
- B.** That buying something from a shop makes it a need
- C.** That the warung sells lottery scratch cards
- D.** That customers return regularly

**b. Classify the lottery scratch cards correctly. (1)**

- ☐ Primary need
- ☐ Secondary need
- ☐ Tertiary need
- ☐ Want

**c. Which question would have stopped this mistake? Circle one. (2)**

- A.** How much does the item cost?
- B.** How often do customers buy it?
- C.** What is the item for, and would life be inadequate without it?
- D.** Is the item sold in a registered shop?

**d. Give a short phrase saying why "people keep coming back for them" is not evidence of a need. (1)**

ANSWER \_\_\_\_\_

**Q16** 6 MARKS

**Bu Rina runs a private tutoring (*bimbel*) business** in Surabaya, one room, one whiteboard, evening sessions. A national online tutoring service launches in the same city, offering live video sessions with hundreds of tutors.

**a.** Do the two businesses identify the same underlying problem?

Tick one. **(1)**

- ☐ Yes — both address students needing support beyond school
- ☐ No — they address completely unrelated problems

**b.** A parent says: "The big online service isn't really teaching anyone — it's just an app." Circle the best response. **(2)**

- A.** Correct — software cannot create value.
- B.** Incorrect — live tutors are teaching; only the medium changed, not whether value is created.
- C.** Correct — only in-person teaching counts as value creation.
- D.** Incorrect — the app replaces teaching entirely.

**c.** Bu Rina takes eight students a term; the online service takes thousands. Does this change which one counts as a business? Tick one. **(1)**

- ☐ Yes — scale decides
- ☐ No — both fit the framework; only scale differs

**d.** Give a short phrase for your reason in (c). **(2)**

ANSWER \_\_\_\_\_

**Q17** 3 MARKS

An advertisement for branded sneakers says: "In today's world, you *need* the latest pair to keep up. Don't get left behind." **Which statement is correct?**

- A.** The sneakers are a primary need, because the advertisement uses the word "need".
- B.** The sneakers are a want being marketed as though survival or adequate functioning depended on them.
- C.** Whether the sneakers are a need depends on how much the advertisement's target audience wants them.
- D.** The claim cannot be evaluated without knowing the price of the sneakers.

**a.** Write the correct letter. **(1)**

ANSWER \_\_\_\_\_

**b.** Circle the best ground for scepticism. **(2)**

- A.** Sneakers are always expensive.
  - B.** Functioning footwear from a previous season still supports ordinary functioning, so "keeping up" is a status concern, not a survival one.
  - C.** Advertisements are always false.
  - D.** Only the buyer can decide what a need is, so the claim cannot be judged.
- \_\_\_\_\_

## SECTION E — Challenge

**Q18** 10 MARKS

**A coffee farmers' cooperative** in a highland district of Sumatra. Farmers currently sell raw, unroasted coffee cherries to a middleman who visits once a week and offers a low, fixed price because farmers have no other buyer nearby. Cooperative members are considering building a small roasting facility so they can sell roasted coffee directly to city cafés instead.

**a.** Which customer problem would the roasting facility newly solve? Circle one. **(2)**

- A.** Farmers have no transport to the city.
- B.** Cafés need ready-to-brew roasted coffee, which raw cherries do not provide.
- C.** The middleman visits only once a week.
- D.** Cafés cannot afford raw cherries.

**b.** In the identify-create-exchange framework, roasting the cherries is which step? Tick one. **(2)**

- ☐ Identify
- ☐ Create
- ☐ Exchange

**c.** Why would a café pay more for roasted coffee than the middleman pays for cherries? Circle one. **(2)**

- A.** Roasted coffee weighs more.
- B.** Cafés have more money than middlemen.
- C.** Roasting makes the coffee more useful to the buyer — ready to brew and sell directly.
- D.** Roasting is harder work, so it must cost more.

**d.** The cooperative has one machine and enough labour to either roast for cafés **or** keep selling raw cherries that week, not both.

Tick what it gives up by roasting. **(2)**

- ☐ Nothing — roasting is simply better
- ☐ That week's guaranteed middleman sale and payment

**e.** Give a short phrase for one reason the cooperative might not switch over completely this week. **(2)**

ANSWER \_\_\_\_\_