

Analysis of the Development Strategy of Micro, Small and Medium Enterprises (MSMEs) in Kolaka District, Southeast Sulawesi, Indonesia

Fitri Kumalasari¹; Muslimin H. Kara²; Amiruddin K.²; Irwan Misbach²

¹ Lecturer at Sembilanbelas November University Kolaka, Indonesia

² Lecturer at Alauddin State Islamic University Makassar, Indonesia

http://dx.doi.org/10.18415/ijmmu.v9i3.3509

Abstract

This study aims to determine the development strategy of micro, small and medium enterprises in Kolaka district. This research is descriptive research that describes narratively about the condition of micro, small and medium enterprises in Kolaka district. Data collection was obtained through observation, interviews and data documentation and triangulation. The data analysis techniques carried out include descriptive analysis guided by the steps of qualitative research analysis such as data reduction, data presentation, and drawing conclusions as well as SWOT analysis. The results show that the development strategy of micro, small and medium enterprises that is suitable to be applied in Kolaka district is a strategy that supports an aggressive growth policy (growth-oriented strategy).

Keywords: Strategy; MSMEs; And SWOT Analysis

Introduction

Micro, small and medium enterprises (MSMEs) are forms of business that are managed by a person or group of people with a certain amount of capital and establish a business with the aim of making a profit with the ability to develop flexible business processes (Sofiyah, 2004). MSMEs have never been separated from the government's attention, so that their growth has increased because these MSMEs can survive the global crisis. In addition, MSMEs also play a significant role in the economy because MSMEs contribute to employment, increase the formation of Gross Domestic Product (GDP), increase the value of national exports and national investment.

MSMEs are the real pillars of the economy. Because the existence of MSMEs is one of the drivers of the economy that is felt directly by the people. MSMEs actors occupy the largest part of all people's economic activities ranging from farmers, fishermen, breeders, miners, craftsmen, traders, and service providers. In addition to making a large enough contribution to creating jobs, it also contributes to boosting the economic progress of a country, but it is also followed by various challenges that must be faced by small businesses to be able to develop their business.

In 2015, the Indonesian nation has entered the era of the ASEAN Economic Community or what we often know as AEC. The enactment of the AEC is a great opportunity for the national business world. Market access is becoming widely open, capital is getting easier, and the quantity is also getting bigger, technology transfer will also strengthen business actors, and increasingly sophisticated information technology also encourages business efficiency. Since the last few years, the Indonesian government has made many efforts to improve the competitiveness of MSMEs, one of which is related to licensing and bureaucratic obstacles. The government has established Micro and Small Business Permits through Regulation no. 98 of 2014 concerning licensing of micro and small businesses, as a form of policy breakthrough in the development of MSMEs. With this permit, it is hoped that MSMEs actors will be able to obtain certainty and protection in doing business in the designated location, assistance for business development, ease of access to financing for bank and non-bank financial institutions, and ease of empowerment from the central government, regional governments and/or other institutions.

Capital is an aspect that plays a very important role in the sustainability of an entity's business, in terms of capital management it is also important to pay attention to so that the business runs well, efficiently and maximally. So that later through good capital management it will produce good performance, with good performance it will increase the value of the company, both in terms of financial and non-financial. Lack of knowledge in capital management is often a trigger for problems that lead to the failure of MSMEs. Information regarding capital management itself, can be known through financial information or accounting information presented by the company in the financial statements. Accounting information is the most important part of all information in the company, especially those related to finance (Baridwan, 2000). Accounting information is used by users of information in making decisions.

MSMEs in their position as a form of micro-economy that moves to remote villages by taking advantage of various opportunities that exist and with workers who do not really need global level skills, this type of economy is also a pillar of the economy at the regional level. One of the efforts made as part of the strategy to encourage regional economic growth is to encourage the development of MSMEs through efforts to increase MSMEs capacity.

Economic development and growth are highly dependent on government efforts and community participation in economic development. MSMEs development is directed to become competitive economic actors through strengthening entrepreneurship and increasing production. One of the causes of failure in achieving economic growth and economic development of a country is the lack of entrepreneurship at the individual, organizational and community levels. Entrepreneurship plays a very important role in economic development. To improve economic development, entrepreneurship must be embedded in a person who will set up a business, both micro, small, and medium enterprises. This is because the central and local governments are not able to provide full employment opportunities to recruit job seekers. There are several factors behind someone to become an entrepreneur, such as family environment, education, work history and age. Many people state that the educational level of entrepreneurs is rather low compared to the average population.

Considerable attention from local governments on the development and empowerment of micro, small and medium enterprises. The government's policy in developing MSMEs in the long term aims to increase the potential and active participation of MSMEs in the national development process, especially in the context of realizing equitable development through increasing income at the regional level, expanding employment opportunities and reducing unemployment.

The development of micro, small and medium enterprises which has been carried out by the local government of Kolaka Regency has also become one of the drivers of the regional economy, one of the efforts made as part of the strategy to encourage economic growth in the region is to encourage the development of MSMEs through efforts to increase the capacity of MSMEs in Kolaka. MSMEs in Kolaka Regency also play a significant role in the economy because MSMEs increase the formation of the Gross

Regional Domestic Product (GRDP) of Kolaka Regency (table 1) and contribute to an increase in labor absorption, as in table 2.

Table 1
Kolaka Regency Gross Regional Domestic Product Growth Rate (Billion Rupiah)
2016 2020

No.	Years	GRDP
1.	2016	18.374,43
2.	2017	21.337,13
3.	2018	23.656,63
4	2019	25.891,41
5.	2020	25.550,95

Source: BPS Kolaka Regency, 2020

Table 2

Development of the Number of MSMEs and Manpower in Kolaka Regency in 2016-2017

No.	No	Description	Year		
	190.		2016	2017	
	1.	Number of MSMEs	22.191	22.865	
	2.	Number of MSMEs Workers	52.203	53.684	

Source: BPS Kolaka Regency, 2020

Based on the data above, it shows that the development of MSMEs has increased quite well during 2016-2017. In 2016 the number of MSMEs was 22,191 units, increasing to 22,865 units in 2017, as well as from the workforce aspect, there was an increase of 1,481 workers in 2017 compared to 2016. The increase in Micro, Small and Medium Enterprises (MSMEs) in Kolaka Regency every year has increased the number of MSME actors and MSME workers. The development of MSMEs in Kolaka Regency which has increased in terms of the capacity of Micro, Small and Medium Enterprises (MSMEs) certainly cannot be separated from the efforts of the government which has contributed and even has a great responsibility in empowering the community.

Methodology

The type of research used in this research is field research (field research) with qualitative methods. According to Creswell (2015), qualitative research is the collection of data in a natural environment that is sensitive to the community and the place of research, reports include various opinions from participants, researcher reflexivity, descriptions and interpretations of research, as well as their contributions to the literature and calls for change. Thus, this study seeks to describe narratively about the strategy for developing MSMEs in Kolaka Regency.

The approach used in this research is descriptive analysis approach. Descriptive analysis approach is to describe situations or events precisely and accurately, not to look for relationships or cause and effect (Yusuf, 2017). This is to provide an overview of the MSME development planning in Kolaka Regency. The data in this study are primary and secondary data, primary data obtained through surveys and in-depth interviews with MSME actors, while secondary data was obtained from the Kolaka Regency Cooperatives and MSMEs Office and BPS data. Informants in this study were determined purposively (deliberately / with consideration), that research informants do not need to represent the population (Putra and Lisnawati, 2013). So, the consideration of determining the informant (sample) is not based on the aspect of population representation in the sample, but rather on the ability of the informant (sample) to provide as complete and as good information as possible to the author.

Data collection methods in this research are observation, interviews, documentation, and triangulation (Kaelan, 2012). The data analysis technique in this study uses a descriptive analytical method, which is an effort to describe the condition of the object in a certain way and level of accuracy, to produce useful scientific information (Bawani, 2016), with 3 forms of activity in data analysis, namely data reduction, data display and conclusion drawing/ferification. (Sugiyono, 2013). In addition, a SWOT analysis (Strength, Weakness, Opportunity, Threat) is also used in this research with the aim of knowing the right strategy in developing optimal MSMEs in Kolaka Regency in accordance with the objectives of this study.

Result and Discussion

The development of a company or Micro, Small and Medium Enterprises (MSMEs) is certainly highly expected for Micro, Small and Medium Enterprises (MSMEs) as well as for local governments, because the role of Micro, Small and Medium Enterprises (MSMEs) in the regional economy is very important. The position of Micro, Small and Medium Enterprises (MSMEs) as major players in economic activities in various sectors including: as the largest provider of employment, important players in the development of local economic activities and community empowerment, creators of new markets and sources of innovation, as well as their contribution to maintaining the balance of payments through export activities (LPPI-BI, 2005).

The development of Micro, Small and Medium Enterprises (MSMEs) is not only limited to development planning efforts carried out by business actors but must have a strategy that can assist in the development of Micro, Small and Medium Enterprises (MSMEs), the ability of human resources (HR) is needed in determining the strategy to be used. The strategy used in developing Micro, Small and Medium Enterprises (MSMEs) for the government focuses on capacity building in various regions. be competitive through strengthening entrepreneurship and increasing productivity supported by efforts to increase adaptation to market needs, utilizing innovation results and applying technology, it will absorb a lot of the workforce needed by itself and will reduce the number of unemployed.

Strength, Weakness, Opportunity and Threat (SWOT) analysis is a tool to analyze the optimal strategy in an effort to determine the MSME development strategy in Kolaka Regency, through four strategies, namely Strength-Opportunity (SO), Weakness-Opportunity (WO), Strength-Threat (ST) and Weakness-Threat (WT).

To find out the internal factors in the development of MSMEs in Kolaka Regency include aspects: production raw materials, types, quality and price of products, ease of starting a business, quality of Human Resources, coaching, use of technology, and marketing networks. All these aspects are summarized in internal factors in the form of strengths and weaknesses. Table 3 shows a matrix of strengths and weaknesses of the Kolaka Regency MSMEs.

No.	Internal Key Factor
	Strength
1	Very diverse product types
2	Ease of starting a business with unlimited capital (no minimum limit)
3	Not affected by foreign currency fluctuations because they still use domestic raw materials
4	Easy availability of raw materials
5	Prices are relatively affordable for all people
	Weakness
1	Low commitment, ability, and quality of coaching
2	Uncompetitive product quality
2	

Table 3 MSMEs Internal Matrix in Kolaka Regency

3	Low quality of human resources such as lack of marketing knowledge, accounting
	knowledge, low productivity so that competitiveness is low
4	The use of information technology (such as the internet) is still limited, so that market reach
	is limited, and business efficiency is low
5	The network to market the product is minimal
	Source: Data regults 2020

Source: Data results, 2020

The External Matrix of MSMEs in Kolaka Regency is used to determine external factors in the development of MSMEs in Kolaka Regency including economic cooperation, market potential, the role of government, the number of workforce, information and communication technology, e-commerce development, business competition, large business penetration, consumer trust. All these aspects are summarized in external factors in the form of opportunities and threats of MSMEs in Kolaka Regency. Table 4 shows the External matrix of MSMEs in Kolaka Regency.

No.	External Key Factors
	Opportunity
1	Increasingly rapid economic cooperation between countries, especially in the context of
	ASEAN
2	The potential of the domestic market that continues to grow, along with the development of the
	population
3	Increased awareness, commitment and partisanship of the government, the business world, and
	the community on the importance of MSMEs in the economy
4	Availability of human resources in the workforce in large numbers that are still being used
	productively
5	The development of information and communication technology that greatly supports the
	dynamics of business activities, and supports the ability to access markets quickly
	Threat
1	Technological developments, especially e-commerce which has entered small industries
2	MSMEs business competition is getting tighter with many new innovations that are supported
	by technology
3	Business expansion and modern market presence
4	Weaknesses in regulation and law enforcement are increasingly pressing MSMEs by large
	businesses that are aggressively entering business areas that are appropriate for MSMEs.
5	The low-quality commitment of MSME actors causes low consumer confidence in the quality
	and reliability of MSMEs
	Source: Data results, 2020

Table 4 MSMEs External Matrix In Kolaka Regency

The form of combining the internal and external factors of SMEs in Kolaka Regency are: Strength-Opportunity (SO), Weakness-Opportunity (WO), Strength-Threat (ST) and Weakness-Threat (WT), which are described in the form of a SWOT analysis matrix (SWOT Analysis Matrix). The strategy in the SWOT analysis matrix in more detail is presented in Table 5 below.

Internal Factor	Strength – S	Weakness – W
	1.Very diverse product types	1. Low commitment, ability, and
	2.Ease of starting a business	quality of coaching
	with unlimited capital (no	2. Uncompetitive product quality
	minimum limit)	3. Low quality of human resources
	3.Not affected by foreign	such as lack of marketing
	currency fluctuations because	knowledge, accounting
	they still use domestic raw	knowledge, low productivity so
	materials	that competitiveness is low
	4.Easy availability of raw	4. The use of information
	materials 5.Prices are relatively affordable	technology (such as the internet) is still limited, so that market
	for all people	reach is limited, and business
	for an people	efficiency is low
		5. The network to market the
		product is minimal
External Factor		product is initiati
Opportunity – O	Strategy – SO	Strategy – WO
1. Increasingly rapid economic	1.Strive to introduce diverse	1. There is a need for regeneration
cooperation between	products domestically and	as an effort to increase the
countries, especially in the	abroad (ASEAN).	commitment, capability and
context of ASEAN	2.Take advantage of the ease of	quality of development carried
2. The potential of the	opening a business to fulfill	out by the community and local
domestic market that	the potential of the domestic	government components in
continues to grow, along	market that continues to grow,	order to welcome the
with the development of the	along with the development of	increasingly rapid economic
population 3.Increased awareness,	the population.	cooperation between countries
3. Increased awareness, commitment and	3.Optimizing the use of domestic raw materials as an	(ASEAN). 2. There needs to be training to
partisanship of the	effort to increase awareness,	encourage product quality
government, the business	commitment and partisanship	improvement driven by local
world, and the community	of the government, business	governments to respond to
on the importance of	world and society on the	market potential opportunities
MSMEs in the economy	importance of MSMEs in the	that continue to grow.
4. Availability of human	economy.	3. There is a need for government
resources in the workforce	4.Optimizing the ease of	and community support to
in large numbers that are	obtaining raw materials	improve the quality of human
still being used productively	combined with the availability	resources in MSMEs.
5.The development of	of large numbers of workforce	4. Increase the knowledge of
information and	human resources who are still	MSME human resources in
communication technology	being used productively to	using the internet to increase
that greatly supports the	support the development of	market reach and business
dynamics of business	MSMEs.	efficiency.
activities, and supports the	5.Optimizing prices that are	5. Information and communication
ability to access markets	relatively affordable for all	technology can be used to build
quickly	people by taking advantage of	a marketing network for MSME
	the development of	products.
	information and communication technology	
1	communication technology	l l

 Table 5

 SWOT Matrix Development Strategy of MSMEs in Kolaka Regency

	which greatly supports the	
	dynamics of business	
	activities, and also supports	
	the ability to access markets	
	quickly.	
Threat – T	Strategy – ST	Strategy – WT
1.Technological	1.The need for an integrated	1. There is a need for human
developments, especially e-	integration system for the	resource development that can
commerce which has entered	diversity of local products in	encourage increased ability to
small industries	each business center so that it	use e-commerce technology.
2.MSMEs business	does not just create a separate	2. Strive to minimize the quality of
competition is getting tighter	blog or web.	products that are less
with many new innovations	2.Optimizing the ease of starting	competitive to survive in the
that are supported by	a business to minimize threats	increasingly fierce MSMEs
technology	from MSMEs business	business competition.
3.Business expansion and	competitors which are getting	3. Efforts are needed to minimize
modern market presence	tighter with the emergence of	the quality of human resources
4. Weaknesses in regulation	new innovations supported by	such as lack of marketing
and law enforcement are	technology.	knowledge, accounting
increasingly pressing	3.Optimizing the use of	knowledge, low productivity so
MSMEs by large businesses	domestic raw materials as an	that competitiveness is low to
that are aggressively	effort to balance business	balance business expansion and
entering business areas that	expansion and the existence of	the existence of modern
are appropriate for MSMEs.	modern markets.	markets.
5.The low-quality	4. Take advantage of the ease of	4. It is necessary to increase the
commitment of MSMEs	obtaining raw materials to	capacity of human resources in
actors causes low consumer	minimize the effects of the	the field of information
confidence in the quality and	pressure of large businesses on	technology in terms of
reliability of MSMEs.	MSMEs.	marketing and accounting so
-	5. Prices are relatively affordable	that MSMEs are not pressured
	for all while maintaining the	by large companies
	quality of MSME products to	5. It is necessary to develop human
	minimize low consumer	resources that can encourage
	confidence in the quality and	increased consumer confidence.
	reliability of MSMEs.	
L	2	1

Based on the four groups of strategies described in the SWOT Matrix table above, it can be summarized the strategies that can be applied in efforts to develop Micro, Small and Medium Enterprises (MSMEs) in Kolaka Regency, as follows:

a. Strategy of Strength - Opportunity (SO):

Taking advantage of the ease of opening a business from a variety of products by optimizing the use of easily obtained raw materials and utilizing human resources to fulfill the growing potential of the domestic market, along with increasing awareness, commitment and partisanship of the government, the business world and the public on the meaning of the importance of MSMEs in the economy.

b. Strategy of Weakness-Opportunity (WO):

Increase government and community support in conducting various types of training and counseling needed so that there is an increase in the capacity of Human Resources (entrepreneurs and workers) in terms of maximizing knowledge of the use of information and communication technology to

expand marketing networks for better product quality and quantity in order to welcome the rapid development of economic cooperation between countries (ASEAN).

c. Strategy of Strength-Threat (ST) :

The need for an integrated and integrated system for the diversity of local products in every business center from MSME business competition which is increasingly stringent with the emergence of new innovations supported by technology. This is an effort to balance business expansion and the existence of modern markets as well as to minimize the effects of the pressure of large businesses on MSMEs and low consumer confidence in the quality and reliability of MSMEs.

d. Strategy of Weakness-Threat (WT) :

There is a need for human resource development that can encourage increased ability to use ecommerce technology. In addition, efforts to minimize the quality of products that are less competitive to survive in the increasingly fierce competition in the MSME business and minimize the low quality of human resources such as lack of knowledge and information technology regarding marketing and accounting. as well as low productivity so that competitiveness is low to balance business expansion and the existence of modern markets and be able to encourage increased consumer confidence.

To determine the right strategy that will be used in efforts to develop micro, small and medium enterprises in Kolaka Regency, it is done by calculating the IFE matrix score from internal factors, namely strengths and weaknesses, then calculating the EFE matrix score from external factors, namely opportunities and threats. For details, see table 6 to table 9.

No.	Internal Factors (Strength)	Quality	Rate	Score
1.	Very diverse product types	0,20	3,30	0,67
2.	Ease of starting a business with unlimited capital (no minimum limit)	0,20	3,20	0,65
3.	Not affected by foreign currency fluctuations because they still use domestic raw materials	0,20	3,25	0,65
4.	Easy availability of raw materials	0,20	3,15	0,62
5.	Prices are relatively affordable for all people	0,20	3,55	0,69
	Jumlah	1,00		3,29

Table 6 IFE Matrix (Strenght) of MSMEs in Kolaka Regency

Source: Data results, 2021

No.	Internal Factors (Weaknees)	Quality	Rate	Score
1.	Low commitment, ability, and quality of coaching	0,21	1,95	0,41
2.	Uncompetitive product quality	0,20	1,75	0,35
3.	Low quality of human resources such as lack of			
	marketing knowledge, accounting knowledge, low	0,20	1,80	0,36
	productivity so that competitiveness is low			
4.	The use of information technology (such as the			
	internet) is still limited, so that market reach is limited,	0,20	2,00	0,40
	and business efficiency is low			
5.	The network to market the product is minimal	0,19	2,30	0,44
	Jumlah	1,00		1,96

Table 7 IFE Matriks (Weaknees) of MSMEs in Kolaka Regency

Sumber : Hasil Pengolahan Data, 2021

No.	External Factors (Opportunity)	Quality	Rate	Score
1.	Increasingly rapid economic cooperation between countries, especially in the context of ASEAN	0,20	3,10	0,62
2.	The potential of the domestic market that continues to grow, along with the development of the population	0,20	2,90	0,59
3.	Increased awareness, commitment and partisanship of the government, the business world, and the community on the importance of MSMEs in the economy	0,20	3,00	0,60
4.	Availability of human resources in the workforce in large numbers that are still being used productively	0,20	3,15	0,63
5.	The development of information and communication technology that greatly supports the dynamics of business activities, and supports the ability to access markets quickly	0,20	3,05	0,61
	Jumlah	1,00		3,04

Table 8 EEE Matuilas (Ou of MSMEs in Koleke Begenou

Source: Data results, 2021

	Table 9	
EFE MATRIKS	TREATH) of MSMEs in Kolaka Regency	

No.	External Factors (Treath)	Quality	Rate	Score
1.	Technological developments, especially e-commerce which has entered small industries	0,19	1,90	0,36
2.	MSMEs business competition is getting tighter with many new innovations that are supported by technology	0,23	1,75	0,39
3.	Business expansion and modern market presence	0,20	1,95	0,39
4.	Weaknesses in regulation and law enforcement are increasingly pressing MSMEs by large businesses that are aggressively entering business areas that are appropriate for MSMEs.	0,20	1,95	0,39
5.	The low-quality commitment of MSMEs actors causes low consumer confidence in the quality and reliability of MSMEs	0,19	1,90	0,36
Jumlah				1,89

Source: Data results, 2021

In Table 6 to Table 7 above, the internal strength factors have a score of 3.29 while the internal weakness factors have a score of 1.96, this means that Micro, Small and Medium Enterprises in Kolaka Regency have higher internal strength factors than with internal factors of weakness in determining its competitive strategy. Furthermore, in table 8 to table 9 above, the external factors of opportunity have a score of 3.04 and external factors of threat have a score of 1.89, this means that in an effort to determine the competitive strategy of Micro, Small and Medium Enterprises, Kolaka Regency has opportunity is quite large compared to the threat. the following are the results of the recapitulation of the factors above in table 10.

	Table 10	
Recapitulation of I	FE and EFE Scores of MSMEs	s in Kolaka Regency
Internal Score	External Score	Strategy Choice
S > W(+)	$\mathbf{O} > \mathbf{T}(+)$	Growth
3,29 > 1,96 (+)	3,04 > 1,89 (+)	
S > W(+)	O < T (-)	Diversification
S < W (-)	O > T (+)	Turn-arround
S < W (-)	O < T (-)	Defensive
Source: Data Results, 2021		

Table 10

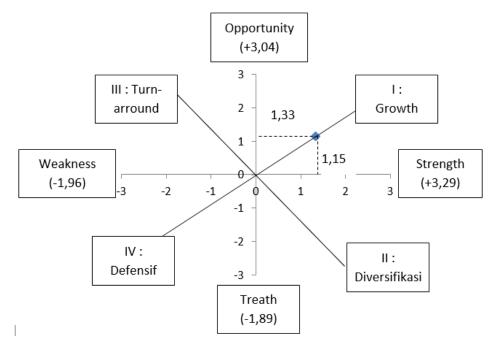
Analysis of the Development Strategy of Micro, Small and Medium Enterprises (MSMEs) in Kolaka District, Southeast Sulawesi, Indonesia

From the results of the arrangement of internal and external factors above, it produces a series of scores as follows:

- Strength (S) = 3.29.
- Weaknesses (W) = 1.96,
- Opportunity (O) = 3.04, and
- Threats (T) = 1.89.

To obtain the coordinates of the SWOT diagram (X, Y), where the value of X is the difference between the scores of strengths and weaknesses, while the value of Y is the difference between the scores of opportunities and threats, so that the value of X = 1.33 while the value of Y = 1.15 is obtained. To determine a more specific strategy than the value included in the strategy choice diagram, because the coordinates point value (1.33, 1.15) is in quadrant I, so it can be concluded that the existing score leads to a growth strategy. Based on the score which indicates that the strengths (S) are greater than the opportunities (O), the results are shown in the following diagram :

SWOT IFE/EFE Analysis Diagram For MSMEs In Kolaka District



In the diagram above shows quadrant 1, this shows that the strategy used is in a very profitable situation, because it has opportunities and strengths so that it can take advantage of existing opportunities. The strategy that must be applied in this condition is to support an aggressive growth policy (Growth). This shows that Micro, Small and Medium Enterprises (MSMEs) in Kolaka Regency have strengths that can be utilized to seize existing opportunities. In that position is a very favorable situation. The strategy that must be applied in this condition is to support an aggressive growth policy (Growth oriented strategy). The growth strategy is designed to achieve growth, both in sales, assets, profits, or a combination of the three. This can be by lowering prices, developing new products, increasing product or service quality, or increasing access to a wider market. The effort that can be done is to minimize costs so as to increase profits.

Conclusion

The development strategy based on the results of the discussion using SWOT analysis shows that Micro, Small and Medium Enterprises (MSMEs) in Kolaka Regency have strengths that can be utilized to seize existing opportunities. In that position is a very favorable situation. The strategy that must be applied in this condition is to support an aggressive growth policy. Based on this, the strategy that can be applied in efforts to develop Micro, Small and Medium Enterprises (MSMEs) in Kolaka district is the Strength – Opportunity (SO) strategy: utilizing the ease of opening a business from a variety of products by optimizing the use of raw materials that are easily obtained and to utilize their human resources to fulfill the potential of the domestic market that continues to grow, along with increasing awareness, commitment and alignment of the government, business world and society on the importance of MSMEs in the economy. This growth strategy is designed to achieve growth, both in sales, assets, profits, or a combination of the three. This can be by lowering prices, developing new products, increasing product or service quality, or increasing access to a wider market.

Refrences

Baridwan, Z. 2000. Sistem Informasi Akuntansi, Yogyakarta: BPFE.

- Bawani, Imam. 2016. Metodologi Penelitian Pendidikan Islam, Sidoarjo: Khazanah Ilmu
- Creswell, LiJohn W. 2015. Qualitative Inquiry & Research Design: Choosing Among Five Aproaches, terj. Ahmad Lintang Lazuardi, Penelitian Kualitatif dan Desain Riset: Memilih di antara Lima Pendekatan, Yogyakarta: Pustaka Pelajar
- Kaelan. 2012. Metode Penelitian Kualitatif Interdisipliner: Bidang Sosial, Budaya, Filsafat, Seni, Agama, dan Humaniora, Yogyakarta: Paradigma
- LPPI-BI, 2015. Profil Bisnis Usaha Mikro Kecil dan Menengah Kerja sama LPPI-BI, Jakarta LPPI: Bank Indonesia.
- Putra, Nusa dan Lisnawati, Santi. 2013. Penelitian Kualitatif Pendidikan Agama Islam, Bandung: PT Remaja Rosdakarya
- Sofiyah, N,. 2014. Persepsi Pengusaha UMKM Keramik atas Informasi Akuntansi Keuangan berbasis ETAP. Jurnal JIBEKA. Vol. 8, No1.
- Sugiyono. 2013. Metode Penelitian Kuantitatif, Kualitatif dan R&D, Bandung: Alfabeta
- Yusuf, A. Muhammad. 2017. Metode Penelitian: Kuantitatif, Kualitatif, dan Penelitian Gabungan, Jakarta: Kencana.

Copyrights

Copyright for this article is retained by the author(s), with first publication rights granted to the journal.

This is an open-access article distributed under the terms and conditions of the Creative Commons Attribution license (http://creativecommons.org/licenses/by/4.0/).