



The Role of Government Cash Subsidy Assistance, Entrepreneurship Orientation and Product Innovation on the Performance of MSMEs in Gelamjaya Village, Pasar Kemis, Tangerang Regency

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ABSTRACT

MSMEs, or Micro, Small and Medium-Sized Enterprises, make a major contribution to Indonesia. The MSME sector accounts for the majority of the Indonesian economy. Even several times, the economic downturn that afflicted the global MSME sector should have survived the 1998 and 2008 monetary crises, as well as the current COVID-19 pandemic. Due to this sector's resistance, the government has committed to providing stimulus in the form of subsidies through the national economic recovery program. The aim of this study is to ascertain the effect of government cash subsidies, entrepreneurial orientation, and product innovation on the output of micro, small, and medium-sized enterprises (MSMEs). The study used a quantitative approach, which included data collection directly from 100 participants from MSME actors in the village of Gelam Jaya, Tangerang Regency. The findings indicate that government cash subsidies have a partly positive, significant influence on MSME's performance; business opportunities have a partly positive, significant impact on the MSME's performance; product innovation has partly a positive and significant effect on MSME's performance; and government cash subsidies, business orientation and the situation is significant.

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1. Introduction

Possibility each area in Indonesia has distinct advantages when it comes to small and medium-sized enterprises (Suci, 2017). When the virus outbreak struck Indonesia, this sector was deemed capable of survival, and its very presence was demonstrated to be beneficial to the country's economy (Thaha, 2020). All of MSMEs' successes have flaws that must be addressed immediately in order to find the right solution (Sudaryanto & Wijayanti, 2013). The barriers to expanding business potential faced by MSME actors are complex and include a variety of indicators, one of which is interrelated, including a lack of capital both in quantity and source, a lack of managerial ability and organizational skills, and restricted marketing. Additionally, there is unfair competition and economic pressure, which results in a restricted and constrained scope of industry (Ariani & Utomo, 2017).

In the recovery of the National Economy according to the Minister of Finance Regulation No: 65 / PMK.05 / 2020 concerning the provision of interest/credit/financing subsidies for the small and medium business sector, the benefits of the small and medium business sector are felt for business actors, the government, in this case, is committed to providing stimulus to MSMEs which are the backbone of the economy in the form of subsidies to be able to survive the impact of the Covid 19 pandemic, which does not yet know when it will end (Marlinah, 2020; Kriswibowo & Utomo, 2020).

The implementation of assistance from the government in the UMKM scheme, one of which is the assistance of the president of productive micro enterprises (BPUM) in Tangerang district, according to the head of the department and cooperatives (Diskum), the enthusiasm of the community is tremendous in getting BPUM, and this reflects that there are very many UMKM actors in Tangerang district, namely 58,113 submissions (tangerangkab.go.id).

According to data from the BPS Tangerang district, applications for the issuance of business permits (SITU) and business domicile certificates (SKDU) in Gelam Jaya village, Pasar Kemis, increased during the COVID-19 pandemic.

Table 1.

Issuance of business license (SITU) and domicile of business (SKDU)

Year	Kind of letter (SITU)(SKDU)	Percentage
2019	193	38%
2020	303	62%

Source: BPS Tangerang Regency

Based on the data above shows an increase in the number of MSMEs in Gelamjaya village by 38% in 2019, increasing to 62% in 2020 based on the issuance of business permits; this is an exciting highlight that during the Covid pandemic, 19 business actors increased, new businesses emerged making business competition very strict, of course, this will create product innovation, changing market share needs, because most of the MSME businesses are individual (Supranoto, 2009). according to Knight (2000), the process of entrepreneurship requires orientation because entrepreneurial orientation determines the direction of the business that will be initiated later.

In addition to entrepreneurial orientation, another thing that is no less important is product innovation; MSME actors must create exciting and new product innovations (Dalimunthe, 2017). because the products being sold are, of course, what the community needs. In theory, McDaniel (2002) states that the uniqueness of products in continuous innovation will impact competition; this is of course, that MSME actors are ready for their products to become community needs.

Business Competition requires MSME players to have a precise strategy in competing to survive and excel. The products produced and offered by the community must be considered; entrepreneurship Orientation and product



innovation play a role in consumer attractiveness (Syukron, 2016). In theory (Tambunan, 2008), the low competitiveness of MSME actors causes this group to have difficulty improving its performance. It is examined from the idea that there are many causes of business performance, including entrepreneurial orientation. Some previous research shows that there are results that entrepreneurial orientation can improve business.

2. Literature Review

2.1. Government Subsidy Assistance

The problems faced in the distribution of social assistance usually include budgets in different ministries, data on aid recipients that are not integrated is a problem, the assistance policy for MSMEs affected by Covid 19 in Tangerang district has a form of assistance, one of which is the Micro Business Presidential Assistance (BPUM), according to the regulation Minister of Finance No: 81 / PMK.05 / 2012 assistance is provided for the purposes of social rehabilitation, social safety, social empowerment, social security, poverty alleviation, and disaster management.

Article 1 notes that the provision of social assistance, in the form of money/good by the government, to persons, families or communities not continuous and selective, according to Pemendagri No: 39 of 2012.

Formations related to Assistance for Micro Businesses (BPUM) based on the Regulation of the Minister of Cooperatives and SMEs No.6 of 2020 and the Circular of the Ministry of Cooperatives and SMEs No 267 / SM / VIII / 2020 are as follows:

- a. BPUM is given to micro-business actors to run businesses during the crisis caused by the Covid-19 pandemic in the framework of the PEN program
- b. BPUM is given once in the form of money in the amount of Rp. 2,400,000.00 (two million four hundred thousand rupiahs) for micro-business actors who meet specific criteria
- c. BPUM funds are channelled directly to the account of the BPUM recipient
- d. BPUM is given to micro-business actors who are not currently receiving credit or financing from banks
- e. Requirements for micro-business actors who receive BPUM:
 - 1) Indonesian Citizen (Indonesian citizen)
 - 2) have a NIK (Identity Number)
 - 3) owns a micro-business, as evidenced by a letter of proposal from the candidate for BPUM recipients from the BPUM proposer and its attachments, which constitute an integral part.
 - 4) not ASN, TNI, Police, BUMN or BUMD employees
 - 5) no credit or funding from banks or KUR at this time;
 - 6) A business certificate may be attached to micro business actors who have a separate KTP and business home (SKU).
- f. If the quota for the proposal of micro business actors has been fulfilled in the amount of 12,000,000 (twelve million) micro-business actors, then the data collection will be closed immediately.
- g. BPUM proposer includes:
 - 1) Provincial / district/city Department of Cooperatives and UKM
 - 2) a cooperative that has been legalized
 - 3) ministries/agencies
 - 4) banking and finance companies registered with the OJK
 - 5) government credit program channelling institutions (BUMN / BLU).
- h. Stages of distribution, namely:
 - 1) Proposing potential recipients
 - 2) data cleaning and data validation of potential recipients (conducted by the Ministry of Cooperatives and SMEs)
 - 3) designation of recipients
 - 4) disbursement of BPUM funds
 - 5) disbursement reports

2.2 Entrepreneurial Orientation

Miller's research (1983) states that market innovation in terms of entrepreneurial orientation is an orientation to be first, has an attitude of taking risks and is more proactive in changes that occur in the market; entrepreneurial orientation is related to looking for opportunities, courage in taking risks and decisions to act. Organizational leaders (Knight, 2000).

If MSMEs have an excellent entrepreneurial orientation, they will undoubtedly dare to take all risks, and of course, not only stick to past strategies (Lumpkin & Dess, 1996). During the Covid pandemic, the role of entrepreneurship orientation is essential for the sustainability of a business. Lumpkin & Dess (2001) stated that companies that want to increase their success must be entrepreneurial oriented.

Entrepreneurial orientation is a company assessment system that is the direction of business and strategy; the entrepreneurial orientation in five dimensions (Lumpkin & Dess, 1996) is, in particular:

- a. Innovativity. Innovation is the propensity to engage in innovation and experimentation through study and innovative methods through the implementation of new goods or services and technological leadership.
- b. Risk Task is decisive by investigating the unknown, taking large sums or allocating substantial resources to companies in volatile environments.
- c. Proactivity seeks possibilities, a potential perspective that first plays into the market and acts in advance of future demand, through introduction of new goods or new services.
- d. Competitiveness is a strength of the effort of the organization to exceed its rivals and is financed by hostile behaviors or reactions or violent reactions to competitor behavior.
- e. Autonomy means autonomous work, decision-making and action to promote and complete the business idea.

2.3 Product Innovation

Suryana (2003) defines innovation as the capacity to use imagination to solve problems and seize opportunities to better one's life. Current product offerings by companies are varied; of course, there are advantages to each product as



needed. As consumers, they will be more selective in the products they are interested in. then entrepreneurs will compete to innovate the products produced so that consumers are interested in their products. Product innovation is carried out to retain consumers as regular customers (Hadiyati, 2011). It can be concluded that innovation is necessary because every day, that is not the same; there are times when changes require us to follow these changes. Likewise, with product innovation, a product must have an innovation made by an entrepreneur because consumer tastes for a product will always change according to the times. Product innovation is carried out to maintain the continuity of a company in line with increasingly fierce competition (Sunarto, 2020).

According to research by Lukas & Ferrell (2000), there are several indicators of product innovation, namely:

- a. Product line expansion, products that are familiar to the company but new to the market.
- b. Artificial / Imitation Products are considered new by a business but are familiar with the market.
- c. New Products, products that are considered unique by both the company and the market.

Innovation is the deliberate introduction and implementation, in order to support roles, teams or organisations, of new ideas, processes, products or procedures (West, 2000). Innovation is a non-linear process consisting of two parts: creativity and execution of innovation. Imagination reigns supreme at the beginning of the process and will continue until progress is achieved. Entrepreneurship innovation is classified into two categories that generate revenue for a company in distinct ways: product innovation and process innovation (McDaniel, 2002).

As a series of interdependent procedures, Kotler (2007) explains product innovation. Nasution (2005) describes innovation in products as the introduction to the market of a new product or service. Product innovation is classification of new products on the market, new lines of products are created, existing product lines are enlarged, existing products are improved and overhauled, existing products are redefined and cost savings are reduced.

2.4 Performance of MSMEs

Performance refers to personal success in achieving business goals, namely from four perspectives: finance, customers, processes, and learning and growth (Zudia & Nasir, 2010). Anthony & Ramesh (1992) argue that in measuring performance, it is better to use the Balanced Scorecard, which is one of the tools to measure the performance of a business and measure overall performance, both financial and non-financial, by using 4 (four) perspectives, namely: Customer-centricity, internal business-centricity, economic-centricity (financial), and growth-centricity and learning-centricity. The authors conclude, based on expert opinion, that business performance is a measure of corporate achievement or achievement from a variety of factors over a specified time span that can be used to inform decision-making or to boost performance when it is less than optimal.

The business process of the company demonstrates the importance of an enterprise's success that is calculated with financial and non-financial details. Financial performance can be assessed by measuring numbers in the financial statements, while non-financial performance can be in customer satisfaction and product quality. To achieve superior relative performance, the organization must complete the expected targets with greater efficiency and effectiveness to match its competitors (Wu & Chen, 2014).

The success of business is a capability of an organization to adapt to changes in its business environment. Numerous methods have been used in scientific studies on company efficiency. Company performance can be broadly divided into two categories: financial and non-financial performance. Financial business performance typically includes growth and profitability indicators, as well as non-financial business performance indicators such as employee growth rates, social responsibility, organizational learning capabilities, and growth potential (Neely, 2002).

2.5 Hypothesis

The hypothesis is a temporary answer to the question of research formulation, which is indicated in the form of a sentence of question. It is referred to as temporary as the replies provided rely only on the hypothesis relevant and not on empirical evidence collected by collecting data. Therefore, the hypothesis may be expressed rather than as a realistic reaction in the formulation of the research problem (Sugiyono, 2016). The following hypothesis can be made for this study based on the above background:

H1 = Government subsidies have a beneficial impact on the efficiency of small and medium-sized enterprises.

H2 = Entrepreneurial orientation has a positive effect on the success of micro, small, and medium-sized enterprises.

H3 = Product Innovation Has a Beneficial Effect on the Performance of Micro, Small, and Medium-Sized Enterprises

H4 = Government Subsidies, Entrepreneurship, and Product Innovation All Impact the Performance of MSMEs Simultaneously.

3. Result and Discussion

3.1 Overview of the research object

MSMEs in Gelam Jaya Pasar Kemis village, Tangerang Regency, has been around since 1990. In the early days of the establishment of MSME players in Gelam Jaya village, they sold their wares on overhangs until now, they have managed to have their kiosks.

3.2 Validity test

To assess the validity of the test instrument in this analysis, the corrected item-total correlation; the validity test revealed that the results for all statements of the variables in this study were greater than 0.2, implying that all statements in the questionnaire were accurate. Thus, this analysis will make use of all statement items in the research questionnaire.

3.3 Reliability Test

The table below illustrates the reliability of the findings:

Table 1.
Reliability Test



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No	Variables	r alpha table value	r alpha count value	Information
1	Government subsidies	0.6	0.764	Reliable
2	Entrepreneurial Orientation	0.6	0.748	Reliable
3	Product Innovation	0.6	0.788	Reliable
4	MSME performance	0.6	0.824	Reliable

Sources are processed from primary data.

AlphaCronbach's alpha coefficient is one tool for determining reliability. If the Cronbach Alpha value of an instrument is 0.6, it is considered accurate. Government subsidy efficiency is 0.764; entrepreneurial focus is 0.748; and product creativity is 0.788. These values mean that the research instrument is accurate, as they are superior to 0.6.

3.4 Classic assumption test

a. Normality Test

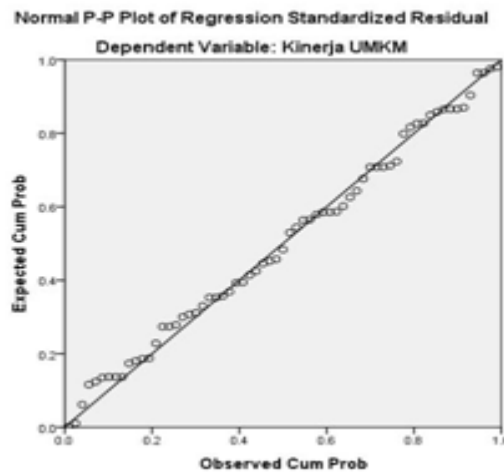


Fig 1 Normality Test Results

If you look at the above image, it is obvious that the data spreads along the diagonal line and tracks its direction. Facts show that the need for trade fulfills the norm.

b. Multicollinearity Test

Table 2
Multicollinearity Test
Coefficient

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
Government subsidies	.623	1.578
Entrepreneurial Orientation	.574	1.681
Product Innovation	.635	1.567

a. Dependent Variable: MSME performance
Sources are processed from primary data.

In reviewing the data in Table 2 it has been apparent that the independent variables associated with corporate growth are not multi-linear or perfectly correlated. The VIF value of government incentives, entrepreneurship and product innovation less than ten, and the tolerance value greater than 0.1, are the parameters for non-multi-linearity.

c. Multiple Linear Regression Analysis

The multiple linear regression analysis is shown in Table 3 below:

Table 3
Results of Multiple Linear Regression Analysis
Coefficient

Model	Unstandardized Coefficients	
	B	Std. Error
(Constant)	.402	3.038
Government subsidies	.357	.115
Entrepreneurial Orientation	.278	.135
Product Innovation	.325	.103

a. Dependent Variable: MSME performance
Sources are processed from primary data

From these results, a multiple linear regression equation can be formed:



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$$Y = 0.402 + 0.357 X1 + 0.278 X2 + 0.325X3$$

Where:

- Y : Performance of MSMEs
- X1: Capital
- X2: Market Potential
- X3: Product Innovation

On the basis of the results of the multilinear analyzes of regression, government subsidies, enterprise orientation and product innovation are described as follows:

- 1) Constant Value = 0.402: if government subsidies (X1), Entrepreneurship Orientation (X2) and product innovation (X3) are assumed not to affect all (= 0), then the performance of MSMEs is 0.402.
- 2) Government subsidy coefficient = 0.357: if capital (X1) increases by 1 (one) unit, and entrepreneurial orientation (X2) and product innovation (X3) are constant, then the performance of MSMEs will increase by 0.357 units.
- 3) Entrepreneurial orientation coefficient = 0.278: if entrepreneurial orientation (X2) increases by 1 (one) unit, and government subsidies (X1) and product innovation (X3) are constant, then MSMEs' efficiency would improve by 0.278 units.
- 4) Product Innovation coefficient = 0.325: if product innovation (X3) increases by 1 (one) unit, and government subsidies (X1) and If entrepreneurial orientation (X2) remains constant, MSMEs' efficiency will improve by 0.325 units.

Table 4. The coefficient of determination Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.788 ^a	.621	.603	3.073

a. Predictors: Constant, Government subsidies, entrepreneurial orientation, product innovation.

b. Dependent Variable: MSME performance

The R square value is 0.621 according to table 4. This shows that subsidies, entrepreneurship and product innovation all have a 62.1% effect on the achievement of MSMEs, although 37.9% of other variables in this study were not evaluated.

d. Hypothesis testing

1) t-test (partial)

Table 5
Partial test results (t)
Coefficient

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.402	3.038		.211	.061
Subsidi Pemerintah	.357	.115	.363	3.987	.024
Orientasi Kewirausahaan	.278	.135	.227	2.534	.001
Inovasi Produk	.325	.103	.319	3.176	.004

a. Dependent Variable: MSME performance
Source: Results of SPSS Data Processing

According to the calculations above, it is understood that:

- a) The variable government subsidy has a t-count value of 3.987, which is statistically relevant at 0.000. Meanwhile, it is understood that the t table is 1.669, indicating that the t count exceeds the t table, and the variable's significant value is greater than 0.05 (0.024 0.05). This indicates that Ho has been rejected and H1 has been approved. Thus, government subsidies (X1) have a small but substantial positive impact on the performance of MSMEs (Y).
- b) The Entrepreneurial Orientation component scored 2.534, which was statistically relevant at 0.001. Meanwhile, it is understood that the t table is 1.669, indicating that the t count exceeds the t table, and the variable's significant value is less than 0.05 (0.001 0.05). This indicates that Ho has been refused and H2 has been approved. Thus, entrepreneurial orientation (X2) has a small but important positive impact on the efficiency of MSMEs (Y).
- c) The vector product invention has a t-value of 3.176, which is statistically important at 0.004. Meanwhile, it is understood that the t table is 1.669, indicating that the t count exceeds the t table, and the variable's significant value is less than 0.05 (0.004 0.05). As a result, Ho is refused, while H3 is accepted. Thus, product innovation (X3) has a small but substantial positive impact on the efficiency of MSMEs (Y).

2) f test (Simultaneous)

Table 6
Simultaneous Test Results
ANOVA

Model	Sum of Square	Df	Mean Square	f	Sig.
Regression	937.322	3	316.041	33.546	.000 ^b
Residual	573.133	56	9.322		
Total	1,510.455	59			

a. Dependent Variable: Performance of MSMEs

b. Predictors: (Constant), Product Innovation, Government Subsidies, Entrepreneurial orientation.

Source: Results of SPSS data processing



According to the above equations, the estimated F value is $33.546 > F_{table} 2.755$ or $0.000 < 0.05$, indicating that H_0 is rejected and H_4 is approved. Thus, it is shown concurrently that government subsidy (X1), entrepreneurial orientation (X2), and product innovation (X3) all have a positive and important impact on the production of MSMEs (Y).

The results of a study conducted on MSMEs in Gelam Jaya, Pasar Kemis, Tangerang, shows that the factor in the development of MSMEs in Gelam Jaya, Pasar Kemis, and Tangerang Regency has been positive and important. In the production of MSMEs, capital is necessary. MSMEs can survive and even grow their businesses better, with capital injection given by the government, to allow them to survive the pandemic COVID-19. This study is in line with research carried out by Purwanti (2012), with the results of research showing that the growth of MSME companies in Dayaan village Kalilondo in Salatiga has had a positive and important impact on business capital. Business capital is characterized as working capital that supports and supports the enterprise. The more money it is used and the easier it is to get capital, the more business growth it will increase.

The hypothesis is that entrepreneurship has a good and significant effect on the growth of MSMEs in the village of Gelam Jaya. These results suggest a key factor in determining the rate of improvement in company performance as entrepreneurs. The more enterprising a company becomes, the better it is. On the other hand, the success of a company would be affected if an entrepreneurial spirit is absent. These results corroborate McGrath's (1996) findings that market orientation can be a crucial predictor of the structuring of a company and a critical contribution to business performance.

In the mean time there is a positive and important impact on the output of MSMEs for the product innovation variable. All MSME players need product innovation because continuous innovation will give our products have a competitive advantage which is very useful in winning the increasingly fierce business competition. The creation of supporting products that have a different taste from those of competitors and supporting products that have a different shape from competitors' products makes consumers think that the business has many product choices and is worth visiting. Previous research supports Dewi's (2006) findings that product innovation has a significant and positive effect on competitive benefits. A business that does not have the ability or has a weak ability to introduce innovation can be left behind, and competitors may carry out innovation. A business that is capable of introducing innovation, the business can lead and reduce the possibility of competitors innovating earlier.

Based on the previous three theories, the government subsidy, enterprise guidelines and product innovation have a positive and significant effect on the successes of MSMEs at the same time (together).. In order to boost the results of MSME players in the Gelam Jaya village, they must be given shared attention.

4. Conclusion

The study found that the output of MSMEs was influenced by partial government subsidies, which are positive and significant. In the context of the COVID-19 pandemic, it is useful for government assistance to MSME players. This research also found the positive and statistically significant effect of entrepreneurship on the production of MSMEs. The same is true for variables relating to product innovation, which have a partly positive and important effect on PerformanceUMKM. Finally, the analysis discovered that combining these three variables had a positive and important impact on the output of MSMEs.

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