

Analysis of Effectiveness and Efficiency in MSME Management for Increasing Income in Mendalo Darat Village, Muaro Jambi

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Abstract

The problem in this study is the decline in the income level of MSME actors during the Covid-19 pandemic, one of the reasons for this is the lack of effectiveness and efficiency of financial management in their businesses, business actors feel they do not understand how to make policies in managing their business finances. The purpose of this study is to determine the effectiveness and efficiency of MSME Mendalo Darat in increasing income and to find out what obstacles are experienced by MSME Mendalo Darat actors in efforts to increase income. The type of method in this study is field/qualitative research. The income of MSME Mendalo Darat has decreased in the Covid-19 era so that e-commerce has a positive impact on the income of MSME Mendalo Darat.

Keywords: Effectiveness, efficiency and MSME

INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) actively contribute to developing a region/area so that they can increase their business and minimize the number of unemployment in a region. A business can be said to be developing well if its business process runs smoothly and maximizes workers in the productivity they carry out. For this reason, effective and efficient management is needed to ensure the growth of MSMEs which is referred to as a strategy. The aggregate transaction value of the digital economy in Southeast Asia increased by 11% to USD 218 billion in 2023, with Indonesia leading the pack at USD 82 billion, according to the e-Conomy SEA 2023 report by Google, Temasek, and Bain & Company (Annur, 2023). This phenomenon suggests a transition in consumer behavior from traditional purchasing to online impetuous buying. Social media serves as a hybrid of technology and social interaction that offers users personal value (Putusottama, 2021). It aids consumers in making purchasing decisions by providing information on product quality, price, brand, and reviews from other consumers (Nursyamsi et al., 2022).

The strategy is designed to achieve a target and achieve a goal so that everything will be well controlled. By using a strategy, an MSME agency will be able to develop according to expectations. Company strategy, especially marketing strategy, is a very important thing that must be taken and realized by every company that wants to increase its income. Dynamic businesses from time to time make companies able to increase their competitiveness. In addition, the marketing strategy implemented by the company must be reviewed and developed in accordance with the market environment. SWOT is one of the tools that can be used to determine the strengths and weaknesses of a company, especially in the marketing sector. SWOT analysis is an analysis of strengths, weaknesses, opportunities and threats. SWOT analysis arises directly or indirectly due to competition from other companies that produce goods and services similar to a company's products. This makes the company have to determine what strategy to do in order to win the competition. The

strategic decision-making process is always related to the development of the company's mission, goals, strategies and policies. Thus, the strategic role (Strategic Planner) must analyze the company's strategic factors (strengths, weaknesses, opportunities and threats) in the current conditions (Rangkuti, F, 2009). SWOT analysis is a strategic planning method used to evaluate the internal strengths and weaknesses of an organization, as well as the external opportunities and threats or challenges of an organization or project or business speculation (M. Fathur Rohman, 2012).

SWOT analysis is conducted with the aim of recognizing the level of readiness of each function from the overall effort required to achieve the set goals. Since the level of readiness of the function is determined by the level of readiness of each factor involved in each function, SWOT analysis is conducted on all factors in each function, both internal and external factors. So that in conducting business analysis, business actors can identify problems and factors that influence and find solutions. SOWT analysis is a strategic planning method used to evaluate strengths, weaknesses, opportunities, and threats in a project or business speculation.

a. Internal environmental analysis

1) Strengths

- Strategic location because it is in the city center
- Raw materials that are always new and easy to get
- Orders according to consumer demand
- Has many product variants
- Products are available in online food so that it makes it easier for consumers who are lazy to buy directly to the location

2) Weaknesses

- Products are not durable or easily stale with an estimated one day for food
- Easy to copy and follow so there are many competitors
- The production process requires more workers if there are large orders
- Competitors' prices are cheaper
- Unpredictable weather conditions

b. External environmental analysis

1) Opportunities

- Have regular customers
- Increase sales by expanding marketing
- Increasing number of consumers
- Strategic location in the city center
- Changing lifestyles, people who prefer to order rather than cook for themselves if there is an event

2) Threats

- Increasing competitors
- Competitors sell products at cheaper prices
- Consumers can switch to competitors' products

After conducting internal and external analysis, the results of the strengths, weaknesses, opportunities and threats are known. As stated in the following table:

Table 1. SWOT Analysis of MSME in Mendalo Darat Village

Strength	Weakness
<ul style="list-style-type: none"> • Strategic location in the center of campus • Raw materials that are always fresh and easy to get • Orders according to consumer demand • Has many flavor variants • Products are available on online food, making it easier for consumers who are lazy to buy directly at the location 	<ul style="list-style-type: none"> • Products are not durable or easily stale with an estimated one day for food • Easy to copy and follow so there are many competitors • The production process requires more labor if there are large orders • Competitors' prices are cheaper • Unpredictable weather conditions
Opportunity	Threat
<ul style="list-style-type: none"> • Have regular customers • Increase sales by expanding marketing • Increase in the number of consumers • Strategic location around student housing • Lifestyles have changed, people prefer to order rather than cook for themselves if there is an event 	<ul style="list-style-type: none"> • Increased competition • Competitors sell products at lower prices • Consumers may switch to competitors' products

The measure of a company's success in implementing its marketing strategy is being able to provide satisfaction to customers. The more customers who receive the product, the more satisfied they are and this strategy that has been implemented has been quite successful (Kasmir, 2011). So that with the success of the strategy achieved, there is an opportunity to increase business income. Income is something that is very important in every company. Without income, it is impossible to get income. Income is income that arises from company activities that are commonly known or called sales, service income, interest, dividends, royalties and rent. Income is a very important element in a company or a financial institution because income determines the progress or decline of a company. Therefore, companies must be able and maximize to obtain income by using various methods, of course one way is by using an organized marketing strategy (Sofjan Assauri, 2011). The world of marketing is likened to a battlefield for producers and traders who move in the same

commodity so that it is very necessary to create a marketing strategy in order to win the war which in its entire process is in accordance with the Islamic contract and principles in Islamic transactions (Bukhari Alma Dan Donni Juni Priansa, 2013). Every business run by an individual or company should be able to provide a positive contribution to society at large. Likewise, the UMKM business actors of Mendalo Darat Village who can provide a positive contribution can help the community's economy after the Covid-19 pandemic. During the Covid-19 pandemic, the impact was seen in almost all sectors of people's lives. Social activities are prohibited and temporarily postponed, the economy is weakening, transportation services are reduced and strictly regulated, tourism is closed, shopping centers are deserted and informal sectors are closed such as; Online motorcycle taxis, public transportation drivers, street vendors, traveling traders, MSMEs and trade centers, such as malls, Tanah Abang markets which are usually crowded with people are suddenly deserted and temporarily closed. During the Covid-19 pandemic, income for micro, small and medium enterprises (MSMEs) is unstable, the results are far different from today. Through Presidential Decree No. 17 of 2023, President Joko Widodo determined that the status of the Covid-19 pandemic had ended and changed the factual status of Covid-19 to an endemic disease in Indonesia. Thus, the determination of the Covid-19 public health emergency and the determination of the non-natural disaster of the spread of Covid-19 as a national disaster have been officially revoked and have been in effect since June 21, 2023.

Table 2. Condition of MSMEs in Mendalo Darat Village Before and After the Covid-19 Pandemic

No	Types of MSMEs	Pre-Pandemic Income/Month	Income During Pandemic/Month	Post Pandemic Income/Month
1	Sembako/Sayuran	Rp.20.000.000	Rp15.000.000	Rp18.000.000
2	Konter Longka	Rp10.000.000	Rp7.000.000	Rp8.000.000
3	Konter Ilham	Rp10.000.000	Rp6.000.000	Rp7.000.000
4	Warung Rizki	Rp15.000.000	Rp9.000.000	Rp10.000.000
5	Tahu Sumedang	Rp12.000.000	Rp8.000.000	Rp9.000.000
6	Daily Fruit	Rp8.000.000	Rp4.000.000	Rp5000.000
7	Makpisang	Rp10.000.000	Rp7.000.000	Rp. 8.000.000
8	Geprek RN	Rp9.000.000	Rp6.000.000	Rp. 7.000.000
9	Kamsia Boba	Rp6.000.000	Rp3.000.000	Rp5000.000
10	Es Coklat Merindu	Rp10.000.000	Rp6.000.000	Rp8.000.000
11	Salad Vaa	Rp11.000.000	Rp7.000.000	Rp8.000.000
12	Suan Dimsum	Rp11.000.000	Rp7.000.000	Rp8.000.000
13	Gorengan	Rp9.000.000	Rp6.000.000	Rp7.000.000
14	Sate Padang	Rp16.000.000	Rp10.000.000	Rp11.000.000
15	Sate Madura	Rp18.000.000	Rp10.000.000	Rp13.000.000
16	Martabak Manis	Rp14.000.000	Rp8.000.000	Rp9.000.000
17	Toko Baju	Rp15.000.000	Rp10.000.000	Rp12.000.000
18	Santan Kelapa	Rp7.000.000	Rp4.000.000	Rp5.000.000
19	BB Juice	Rp12.000.000	Rp8.000.000	Rp9.000.000
20	Parfum	Rp15.000.000	Rp9.000.000	Rp10.000.000
21	Jualan Pempek	Rp13.000.000	Rp8.000.000	Rp9.000.000
22	Roti Bakar 46	Rp11.000.000	Rp7.000.000	Rp8.000.000

Source: Data diolah, 2023

Based on table 1. above, it can be seen that MSME income has decreased during the pandemic. The average income of MSMEs before the pandemic was IDR 13,500,000 per month, while during the pandemic it dropped to IDR 8,400,000 per month. This shows the negative impact of the pandemic on micro, small, and medium enterprises in Mendalo Darat. MSME income began to recover after the pandemic. The average income of MSMEs after the pandemic was IDR 9,800,000 per month, which means an increase of around 16.7% from the time of the pandemic. This shows the potential for economic recovery for MSMEs after the pandemic ends. MSMEs that sell basic necessities/vegetables have the highest income. MSMEs that sell basic necessities/vegetables have an average income of IDR 17,666,667 per month, which is much higher than other MSMEs. This shows that basic necessities/vegetables are basic necessities that are still in demand by the public despite the pandemic. MSMEs that sell coconut milk have the lowest income. MSMEs selling coconut milk have an average income of Rp5,333,333 per month, the lowest among other MSMEs. This shows that coconut milk is a product that is less in demand by the community because it may be considered non-essential or easily replaced by other products.

Post-Covid-19 Pandemic, there is still a major impact on the sustainability of MSME (Micro, Small and Medium Enterprises) businesses. Based on the results of a survey of MSME owners in Mendalo Darat, many business actors admitted that they had experienced the negative impact of Covid-19 on their business processes, including experiencing a significant decline in sales. Not only that, business actors also said that the increase in raw materials was also a problem for them in running their businesses, they also believed that the business they were running would most likely only last one to three months. Some business actors felt they did not understand how to make policies during a crisis that caused their businesses to go bankrupt. The long PSBB caused the income of MSMEs (Micro, Small and Medium Enterprises) to decrease drastically so that the government needed to take part in this responsibility. This needs to be done to increase the selling value of MSMEs (Micro, Small and Medium Enterprises) themselves, especially so that they can compete with foreign products that are increasingly flooding and industry and manufacturing in Indonesia, considering that MSMEs (Micro, Small and Medium Enterprises) are an economic sector that is able to absorb a large workforce in Indonesia (Sudaryanto, 2023). The following is the number of MSME actors based on business names in RT 09, Mendalo Darat Village:

Table 3. MSME Units in Mendalo Darat Village

No	Business Name	Address
1	Sembako/Sayuran	RT 09
2	Konter Longka	RT 09
3	Konter Ilham	RT 09
4	Warung Rizki	RT 09
5	Tahu Sumedang	RT 09
6	Toko Buah	RT 09
7	Makpisang	RT 09
8	Geprek RN	RT 09
9	Kamsia Boba	RT 09
10	Es Coklat Merindu	RT 09
11	Salad Vaa	RT 09
12	Suan Dimsum	RT 09
13	Gorengan	RT 09
14	Sate Padang	RT 09

15	Sate Madura	RT 09
16	Martabak Manis	RT 09
17	Toko Baju	RT 09
18	Santan Kelapa	RT 09
19	BB Juice	RT 09
20	Parfum	RT 09
21	Jualan Pempek	RT 09
22	Roti Bakar 46	RT 09

Sumber: Data diolah, 2023

Based on table 3, it shows that there are 23 UMKM units recorded in RT 09, Mendalo Darat Village. Micro, Small and Medium Enterprises (UMKM) Mendalo Darat in terms of their own marketing strategies certainly have goals and targets that have been used as benchmarks for the success of their business. And of course, in achieving the target that is used as the main goal, there must be competition with similar shops to attract consumer interest, in competition with similar businesses, UMKM Mendalo Darat must be able to use the right and targeted strategy to retain consumers and also so as not to lose in the competition to win consumers or competition in controlling a market.

Research conducted by Dewi Jayanti Mandasari, et al., entitled Marketing Strategy for Micro, Small and Medium Enterprises (UMKM) Batik Magenda Tamanan, Bondowoso Regency, where the results of the study showed that implementing the 4p marketing strategy can provide development in the business run by UMKM Batik Magenda Tamanan, Bondowoso Regency (Dewi Jayanti Mandasari, Joko Widodo, Sutrisno Djaja, 2019).

Meanwhile, the research of Nikmatus Sholicha, Renny Oktafia, entitled Marketing Strategy in an Effort to Increase Sales Turnover of MSMEs in Sumber Kembar Village, Pacet District, Mojokerto Regency, the results of their research found that the implementation of marketing strategies carried out in an effort to increase sales turnover in Sumber Kembar Village is still relatively manual and slow in marketing, in addition, not all MSME actors in the village innovate their products (Nikmatus Sholicha, Renny Oktafia, 2021)

Based on the description of the background of the problem, the researcher is interested in conducting research with the title **"Effectiveness and Efficiency of MSME Management in Increasing the Income of the Mendalo Darat Village Community, Muaro Jambi"**

Literature Review

Micro, Small and Medium Enterprises (MSMEs)

In Indonesia, the definition of MSMEs is regulated in Law of the Republic of Indonesia No. 20 of 2008 concerning MSMEs.1 Article 1 of the Law states that micro businesses are productive businesses owned by individuals and/or individual business entities that have the criteria of micro businesses as regulated in the Law. Micro, Small and Medium Enterprises (MSMEs) have different definitions in each literature according to several agencies or institutions and even laws (Adih Supriadi, DKK, 2023)

Effectiveness

A process can be said to be efficient when the company can utilize the resources it has as a tool to achieve its goals. The effectiveness of a production defines business activities that can reduce costs but still provide optimal product value (Nur Rahmanti Ratih, Hazzel Mellyya Nanda, and Putri Awalina, 2022).

Efficiency

Efficiency itself can be interpreted as the relationship between the output results of calculations against the utilization of existing resources and. These three contexts are key in formulating a strategy so that in the context of a company's activities, planning, effectiveness, and efficiency are three principles that will directly affect the course of a company's operations ((Nur Rahmanti Ratih, Hazzel Melly Nanda, and Putri Awalina, 2022)

RESEARCH METHOD

1. Research Approach

In this study, the author uses a qualitative approach method. Qualitative methods are descriptive research and tend to use analysis. According to Soerjono Soekanto, descriptive research is research that intends to provide the most accurate data possible about humans, conditions, or other symptoms. Qualitative methods in collecting and analyzing data are not based on numbers, but that does not mean not using numbers in explaining symptoms (Sayuti Una, 2020)

This research method is descriptive, Descriptive research is research that is intended to investigate a condition, situation, or other event. Then the results will be presented in the form of a research report (Moh Karim, 2010). Using this method, researchers can collect data from MSME owners in Mendalo Darat.

2. Type of Research

This research is field research. Field research is a qualitative research where researchers observe and participate directly in the research (Fadlun Maros Dkk, 2023). Because this type of research is field research, in collecting data and researchers dig up data sourced in the field. In addition to field research, this research is supported by library research which aims to collect data or information. Library research is research that is carried out using literature.

RESULTS AND DISCUSSIONS

MSMEs are considered to be the backbone of the economy when large companies collapse. This condition is a positive thing because MSMEs are able to be a benchmark for the economic activity of the community. The presence of MSMEs is also considered to be a solution to improve the national economy. With the presence of small businesses, employment opportunities increase, so that unemployment automatically decreases. MSMEs are even considered to contribute the most to labor absorption compared to the large business sector (Adih Supriadi, DKK, 2023) Research on financial management entitled Financial Management Practices, Firm Growth and Profitability of Small and Medium Scale Enterprises (SMEs). The results of the study explain the importance of financial management (cash flow), working capital management, financial reporting to improve decision making and increase income (Musa H, A., Gakpeto, E. D., & Poomaa, P., 2018). And research with the title of the influence of capital, education level and technology on the income of micro, small and medium enterprises (MSMEs) in the Imam Bonjol area of West Denpasar, with the results of the level of education and technology also have a positive and significant influence partially on MSME income. Simultaneously, capital, education level and technology also have a positive and significant influence on MSME income. And finally, there is a positive significant influence simultaneously (together) of working capital and financial management on MSME income (Utari, T., & Dewi, P. M., 2014)

Social media can be an effective tool for MSMEs in Mendalo Darat to reach wider consumers. By utilizing social media, MSMEs in Mendalo Darat can increase the visibility of their products and attract more buyers. This can increase the effectiveness and efficiency of Mendalo Darat MSMEs in market competition (Nadia Arfan and Hurriah Ali Hasan, 2022) However, on the other hand, there are some business people where income will only be there or even decrease when business people cannot or do not know enough about digital business, because of competition with business people who use digital platforms in the business they run. In a study that explains that MSMEs selling clothes offline understand that customer satisfaction is the key to business success. One form of MSME effort to increase customer satisfaction is to provide a changing room. This changing room can provide a better shopping experience for customers because they can try on clothes before buying them (Nadia Arfan and Hurriah Ali Hasan, 2022)

The comparison between Mendalo Darat MSMEs that use e-commerce and those that do not use e-commerce The results of in-depth interviews with several Mendalo Darat MSMEs, in various types of businesses, generally speaking, the difficulties of Mendalo Darat MSMEs can be grouped into 3 parts, namely:

1. Limited ICT infrastructure makes it difficult for MSMEs to access the internet
2. MSMEs encounter obstacles in the production process:
 - a. Facing difficulties in obtaining raw materials because they do not have access to various suppliers.
 - b. Facing challenges in obtaining workers with appropriate skills.
 - c. Experiencing obstacles in managing merchandise.
3. MSMEs have not been able to reach a wider market:
 - a. Not utilizing digital technology in promotions so that promotion costs are inefficient and not targeted.
 - b. MSMEs do not yet have an effective promotional strategy so that information about their products is not conveyed properly to consumers
 - c. MSMEs do not yet have a wide network so that it is difficult to get support and assistance from other parties.
 - d. In addition to the results of desk research, surveys and interviews in the field with business actors (MSMEs), the following voice of customers was obtained:

Voice of Customers for Digital MSMEs:

1. MSMEs still have difficulty in understanding internet technology and online marketing.
2. For the smooth running and development of their businesses, MSMEs need training and assistance to overcome their limited knowledge of ICT technology.
3. As many as 20% of MSMEs have received additional loan capital from other parties, so that they have more resources to develop their businesses.
4. MSMEs have not fully utilized e-commerce products to reach a wider market.

Voice of UMKM Offline customers:

1. UMKM still have not utilized digital technology in running their businesses, so they still rely on physical stores and conventional communication.
2. UMKM have so far relied on their own capital because they do not have assets that can be used as collateral to apply for loans to banks
3. UMKM do not yet have an effective marketing strategy to reach new customers, so they only rely on existing customers and potential customers who know their existence directly.
4. UMKM are still reluctant to use the internet media, because they still have limited knowledge about internet technology and do not yet have the necessary facilities such as computers or smartphones.

5. UMKM feel that their sales are greatly influenced by external factors such as environmental conditions, seasons, competition, and the rise of online sales (Rachmat Slamet et al., 2017)

Here are the differences between online and offline marketing:

1. Reach of target consumers for online and offline marketing

- Offline: The reach of offline marketing consumers is limited to certain areas only. This is because consumers who want to buy products must come to the store in person. To attract consumers, small offline stores will distribute brochures to potential consumers.
- Online: The reach of online marketing consumers is wider, it can even reach outside the city or even outside the island. This is because online marketing strategies are carried out online using digital marketing.

2. Online and offline business marketing strategies:

- Offline: Common offline marketing strategies used are making banners around the store or distributing brochures. Large stores can also use television or radio to attract consumers.
- Online: Common online marketing strategies used are Search Engine Optimization (SEO), and social media. This strategy allows businesses to target more specific consumers.

3. Introduction to online and offline business brands:

- Offline: Consumers who buy from offline stores generally already know the store's brand. They do not want to take the risk of buying from a store that is not yet well-known or trusted. Therefore, offline stores need continuous big promotions so that people know their products.
- Online: Consumers who buy from online stores generally do not care too much about the brand. They prioritize affordable prices. This is because the existence of a trusted marketplace makes consumers more confident in buying products from online stores that are not yet well-known.

4. Customer experience of online and offline businesses:

- Offline: Customer experience in offline businesses generally has an individual impact on consumers. Consumers who are satisfied with the price and quality of the product will become loyal customers. If consumers also have a good service experience, they will spread the positive experience verbally to those closest to them. However, the reach is narrower because it is usually only to those closest to them.

Online: Customer experience in online businesses has a wider impact. Consumers who are satisfied with the service in online stores will provide reviews directly through the review or comment column. This review can be seen by new customers, so it can influence their purchasing decisions (Dewi Nuraini and Evianah Evianah, 2017).

CONCLUSION

The income of Mendalo Darat MSMEs has decreased in the COVID-19 era so that e-commerce has a positive impact on the income of Mendalo Darat MSMEs. Because e-commerce can expand the reach of the Mendalo Darat MSME market and is able to reach more consumers. In addition, e-commerce can also reduce operational and marketing costs, thereby increasing the income of Mendalo Darat MSMEs. However, every MSME, both digital and others, has advantages and disadvantages depending on the needs of its consumers. Digital commerce is also very useful for marketing products that do not require a large budget because most consumers are also looking for cheaper products, while non-digital MSMEs prioritize customer satisfaction and quality products to attract interest and make consumers aware.

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