

Study on the characteristics of micro, small and medium enterprises (case study of Bu Tun grocery store)

¹lis Azmiyati, ²Yuni Prihadi Utomo

^{1,2}Economics and Business, Muhammadiyah University of Surakarta, Jl. Ahmad Yani No. 157, Pabelan, Kartasura, Surakarta, Indonesia

Article Info

Keywords:

Grocery Store,
Business Characteristics,
MSMEs,
Entrepreneurship.

ABSTRACT

One type of business popular with the community, especially the lower middle class, is the grocery store. The grocery store itself is a store that is a provider of basic daily necessities. Bu Tun grocery store is a small industry that has been in existence since 2000 and has been a provider of various types of basic needs for the community. This store is located in Kebonan Village, Karanggede District. The purpose of this research is the identification and analysis of business, economic and social aspects. The data analysis method used is descriptive qualitative analysis. From the results of data analysis, the author found that with regard to the results of analysis on the entrepreneurial aspect c, there are 3 main characters, namely the characters of persistence, perseverance and religiosity. Then from the analysis of the results on the economic aspect, which includes firstly capital for the basic food business, Bu Tun uses personal capital in setting up this business, bookkeeping, in terms of bookkeeping this shop has not yet used opening, selecting suppliers, in terms of selecting suppliers it was found that this shop has 3 criteria in selecting The first main supplier is price, delivery and quality. From the results of the analysis on social aspects, it was found that the current market conditions are increasingly calm due to the development of the modern market. and the absence of the government's role in promoting the Karanggede market.

This is an open access article
under the [CC BY-NC](https://creativecommons.org/licenses/by-nc/4.0/) license



Corresponding Author:

lis Azmiyati
Muhammadiyah University of Surakarta
Jl. Ahmad Yani No. 157, Pabelan, Kartasura, Surakarta
Indonesia
iisazmiyati55@gmail.com

INTRODUCTION

MSME is one of the most important institutions in the economy of a country (Muhammad, 2021). In Indonesia, MSME is described as small enterprises in both the traditional and modern sector. The development of MSMEs plays an important role in economic development because MSMEs are also the means to create the private sector (Agri Wiralodra, 2020). MSME is a business conducted by individuals, groups, small enterprises or households. Because of its significant contribution to economic growth the presence of MSMEs in Indonesia is highly considered (Muliadi, 2023). According to KEMENKOPUKM, the increasing growth of the MSMEs in Indonesia is quite dominated by the retail trade

sector. This is the same with the results of research conducted by (Rahmini, 2020). The study found that MSMEs in Indonesia in 2020 began to grow in the micro and small sectors, especially in household businesses, this growth was triggered by the impact of Covid-19. In recent years, business development in the retail industry, especially in the food industry, has also grown substantially. In rural areas, the retail sector, especially the grocery sector, is growing quite rapidly. This is evidenced by the many basic grocery stores that can be found in various regions. This development has been triggered by the fact that grocery stores are stores that provide various basic needs of the community, so grocery stores are synonymous with rural people. Even in crisis, according to Rachmawati (2019) basic food business is still considered a business form with good prospects.

The grocery store itself is a type of store that sells the basic necessities of everyday life. This type of store is very common in many different regions. In it, various kinds of necessities such as rice, sugar, cooking oil, etc. are for sale. The grocery store business is a favorite business for some people because it has good opportunities. In Indonesia, economic sector is based upon informal sector, which is inseparable from day-to-day activities and commercial activities (Hanifah, 2020). Businesses such as these are usually only able to reap profits that are not so big. The average daily income from this basic food business is in the range of tens of thousands to hundreds of thousands (Yetti, 2022) Also, the majority of entrepreneurs in Indonesia are dominated by the small and medium enterprise (SME) sector, especially in rural areas where many community economic activities are supported by business activities that are still dominated by micro and small enterprises (Anita, 2022). One of the long established grocery stores is Bu Tun's grocery store. it is located in the countryside, more precisely in Karanggede. this store stands in the center of the Karanggede market. The Karanggede market is the main target for business because of its strategic location. So more and more merchants set up their business in the market and consequently raise new competitors.

In the same period, however, many grocery stores have gone out of business, as small businesses continue to face challenges as they react to changing environmental factors such as the emergence of markets and standards for better product quality around the world, the need for faster delivery times and closer business partnerships (Rochmawati, 2022). In fact, small businesses have unique characteristics that differentiate them from marketing operations by large corporations (Li & Zhuang, 2021). This characteristic may be determined by the inherent characteristics and behavior of the entrepreneur or owner/manager, or it may be determined by the inherent limitations and size and stage of development of the enterprise. The limitations may include limited resources (such as finance, time, and marketing know-how), lack of specialized expertise possessed by owners or managers who tend to be generalists, and limited impact in the market (Liu & Wang, 2022)

The characteristics of a business refer to the origin of the business, the duration of the business, the size of the business, and the source of capital. All of these play an important role in the success of a business. The origin of the business refers to whether the business was started from scratch or inherited from the family (Indarto, 2020). Entrepreneurs who

start their own business are more likely to succeed than entrepreneurs who continue their parents' business. Meanwhile, entrepreneurs who start their business from scratch have more and more experience, so the longer their entrepreneurial skills are improved (Dumasari, 2013). Over time, the business will grow from a very small business and then continue to grow. As the size of the business increases, the need for capital also increases, so entrepreneurs use different sources of funding to increase the size of their business, so the greater the use of external funds, the greater the ability of the entrepreneur to develop his business and achieve business success (Sudjilah, 2021).

In addition to business characteristics, entrepreneurial characteristics also determine business success. Entrepreneurs need certain traits to be successful as entrepreneurs. Many studies have been conducted that explain that entrepreneurial character affects business success (Firalista & Nofialdi, 2020), the authors found that entrepreneurial character has an influence on the success of MSMEs in Agam Regency. Another research finding that reinforces the conclusion that entrepreneurial character affects business success is (Amir & Priatna, 2018), they found that individual abilities, social abilities, and the realization of traits that appear in organizational culture (enterprise) the need for success, confidence, readiness to take risks and a very strong desire to do business.

Meidina & Eka (2018.) research, titled "Analysis of Entrepreneurial Characteristics and MSME Business Characteristics on the Success of MSMEs (Study on Seven Projects)," explains how entrepreneurial characteristics and business characteristics affect the success of a business. The research was conducted by using a qualitative descriptive research method. The research results show that the characteristics of the entrepreneurs in the seven projects are seen from the educational aspect. All of them are high school graduates, with a maximum of 5 years of experience and education. In terms of personal characteristics, perseverance and self-confidence were found to be the two main characteristics that contributed to the success of the seven projects. From the economic aspect, it was found that access to capital in the seven projects used personal capital. So the Seven Project had access to capital, which was said to be easy because it already had extensive connections and sufficient financial background. Then from the social aspect in the form of government support, government support plays an important role in the sustainability of the Seven Project. This is related to legality, permits, policies and infrastructure. Government support is currently considered to be quite good.

Unlike research by Jumaedi, (2020) titled "The Relationship between Entrepreneurial Characteristics and Business Success (Case Study of Small Entrepreneurs in Pekalongan)" explains how entrepreneurial characteristics related to business success in Pekalongan. This research employs a qualitative descriptive approach. The study results show that entrepreneurial characteristics (self-confidence, risk-taking and leadership) are characteristics that can determine business success in small businesses in Pekalongan. Purba & Asmarawati, (2023) in their research entitled "analysis of supplier selection in Gabe grocery stores" explains how the Gabe grocery stores select the suppliers for their business. Purba & Indah conducted research in Gabe grocery store using AHP method. The results of the study show that the Gabe grocery store has 5 criteria in the selection of

suppliers, namely the quality criteria, followed by the price criteria, the communication, the service level and finally the guarantee.

The purpose of this research is to explain and describe business characteristics which include 3 aspects, namely entrepreneurial aspect which includes entrepreneurial character, economic aspect which includes capital, profit, supplier selection and accounting, and social aspect which includes government role.

METHODS

The methodology of research is a method carried out by a researcher to collect, clarify and analyze facts that exist at the research site using measures in knowledge to find the truth. The research method carried out is as follows:

Research Type

The type of study that the author is conducting is qualitative research, which is a type of research that includes relevant descriptions of the results of research on the object of research that tries to identify and solve the problems facing the business. While solving problems in this study use descriptive methods, namely by describing the circumstances that are the focus of this research based on the data collected.

Research Scope

This research was conducted at Bu Tun's grocery store in Kebonan, Karanggede, Boyolali Regency. This research was undertaken on December 2023.

Population and Samples

The population is an area of generalization that consists of objects / subjects that have certain qualities and characteristics that are set by the researcher to study and then draw conclusions (Sugiyono, 2018). The population in this study is only 1 grocery store it is bu tun grocery store. The sample is part of the population's number and characteristics (Sugiyono, 2016). In this research, the sampling technique was carried out using non-probability sampling, where the sampling was carried out using purposive sampling, which is a technique for determining sample data with certain considerations. The reason why this technique was chosen was because the respondents who were used as research objects already had criteria that were appropriate for this research. For sampling to fulfill this research, grocery retailers have the following criteria:

- 1) Market with the largest number of grocery stores
- 2) The grocery stores under study are still small in size
- 3) Age criteria 35-50 years.

The owner of Bu Tun's grocery store was the sample in this study. The techniques of data collection in this study are as follows:

- 1) Interview

The interview was conducted with the store owner about the entrepreneurship, social, and economic characteristics of Bu Tun grocery store.

- 2) Observation

Are activities carried out to obtain data in the form of information by making observations or seeing directly at the place or location to be studied.

Data Analysis

Data analysis is the process of systematically compiling data from interviews, field notes, and documents to draw conclusions so they can be understood and communicated to others . In the process of data analysis, the researcher uses qualitative descriptive analysis, that is, according to the facts on the ground, the researcher describes and clearly describes the entrepreneurial, economic, and social characteristics of Bu Tun food store in Karanggede market. The analysis is based on data from observations and interviews that are believed to be valid, rather than using numbers.

Next, the data from the observations and interviews are summarized by selecting the main points and focusing on the important ones. The data is then presented in a way that makes it easier to plan further work. The next step is to analyze the data and draw conclusions.

RESULTS AND DISCUSSION

This research describes the findings in three main aspects, including the general profile of the company, the economic aspect, the entrepreneurial aspect and the social aspect of the Bu Tun's grocery store. In this study, only one company was used as a research object through in-depth interviews.

General Profile of the Business

Bu Tun Grocery Shop is a business that provides all basic food needs. This business has been in existence since the year 2000 until now, this business has been in existence for 2 decades, so it can be said that the owner has a lot of experience. The results of the research are in line with the research (Silviana, 2021) with the title "Factors affecting the income of Micro, Small and Middle Enterprises in the city of Banda Aceh from an Islamic economy perspective". The research shows that the longer MSMEs operate, the more experience they gain, and the length of time in business has an impact on business income.

Location Theory is defined as a theoretical explanation that is related to the spatial arrangement of economic activities. This is always linked to the geographical allocation of limited resources, which in turn will influence and affect the location of various activities, both economic and social (Handayani, 2018). Right business location will be an engine for future business development (Andika, 2021). The Bu Tun Grocery Store is located in Karanggede Market, Karanggede Ward, Boyolali Regency, specifically inside the market. Karanggede Market itself is the biggest and most complete market in Karanggede, in fact, most of those buying in this market are coming from outside Karanggede. In addition to the market, there is also a hospital and a large number of shops in Karanggede. So this market's location is very strategic. With the location conditions that are considered to be favorable, the income that is received is also more. The research results are in accordance with the research (Aji & Listyaningrum, 2021) That the location of a business has an impact on income because the planning of a business requires a strategic location and easy access for buyers so that buyers will come easily. The results of this research are supported by Geotge H. Bort's neoclassical theory. This theory explains that the economic growth of a region will be determined to a large extent by the ability of the region to increase its

production activities. The results of this research are also consistent with the findings of oleh (Jayanti et al., 2023) and (I Komang Adi Wirawan et al., 2015) that business location affects MSME income.

Entrepreneurial aspects of Bu Tun's grocery store

One of the determinants of the success of a business is the characteristics of the entrepreneur himself or herself (Indarto, 2020). According to Asikhia & Naidoo (2020), entrepreneurial characteristics play an important role in ensuring that MSMEs succeed. In the meantime, according to Bustan (2020), entrepreneurship characteristics refer to demographic characteristics, individual characteristics, personal characteristics, entrepreneurship orientation and entrepreneurship willingness. In detail, entrepreneurial character refers to a character that focuses on the long term, such as having a lot of ideas, being self-confident, not giving up easily, being independent, daring to take risks, and having a high sensitivity to the environment.

The demographic characteristics refer to age and gender. The MSMEs who were respondents for this research were 57 years old, which is still classified as productive age, and it is proven that at this productive age, Mrs. Tun, as the owner of the basic food stall, has a high fighting spirit to continue to improve her business performance. This finding is consistent with the research (Amadea, 2020) that at productive age, a person has a high chance of becoming a successful entrepreneur because they are easy to learn and adapt to changes in the environment. Then, as for the gender of the respondents in this study, they are female. The results show that women have the ability to become entrepreneurs. This finding is consistent with research (Mutmainah, 2020) that in MSME sector, women's role in Bantul contributes most to its implementation, namely in trade, culinary, fashion and creative industries.

Business success is also determined by the personality traits of the entrepreneur. The success of a business is influenced by personality traits such as an entrepreneur's self-confidence and perseverance. Successful entrepreneurs are usually people who have personality traits such as courage, hard work, and good communication skills (Indarto, 2020). As stated by (Dewi, 2018), entrepreneurial orientation and readiness to become an entrepreneur, which are also inherent as elements of entrepreneurial traits, also determine entrepreneurs in achieving business success. From the research findings, it was found that Mrs. Tun had the character of perseverance, persistence and religiosity in establishing and managing her business. According to (Sukmadi, 2016), someone who tries persistently will definitely get results. The determination of the persistent character of Mrs. Tun as the owner is reflected in the attitude of Mrs. Tun in the face of the competitors who continue to appear around her business. According to Mrs. Tun, there are more than 20 vendors selling basic groceries in the area where she operates, and they offer varying prices. The large number of competitors means that Mrs. Tun has to be adept at attracting customers. Other than that, there is an interesting thing that Ms. Tun is not concerned about the many competitors that are coming up, the reason is because of Ms. Tun's belief in God that every sustenance must have its measure, thus Ms. Tun is not overly concerned about it. According to Fauzan F, (2014), although the definition of religiousness varies and is seen by some as

lacking, religiousness is often linked to religious perceptions in terms of knowledge, faith, values, and emotional attachments like belonging to a particular house of worship, reading (scriptures), and prayer, resulting in a set of actions and meanings that are often attributed to religious individuals.

In analyzing the literature on religiosity, there is a consistent argument that religiosity is about believing in God and needing to belong to certain religious beliefs, while religious practice is about worship and rituals such as daily prayer, attending weekly services, and reading holy books (Y. Amir, 2021). From the results of the interviews that were conducted with Mrs. Tun as the owner of the business, she has a high level of religiosity. This attitude is reflected in Mrs. Tun's activities during trade. Mrs. Tun said that she never missed the Dhuha prayers while she was doing business, and Mrs. Tun also said that when the shop was quiet, Mrs. Tun would fill her free time with Dhikr. After further investigation, the reason Mrs. Tun did this was that according to Mrs. Tun, religious people have a fairly good risk taking, such as Muslim owners who refrain from borrowing because it is against religious teachings. If the owner is proactive and dares to take risks, business performance will increase. Religious people can use this dimension in developing a business. This behavior will produce certain things. The research results are in line with the research results (Rochmawati, 2022) that if someone with a good level of religiosity will always try to carry out business activities with more emphasis on ethics, morality, and care more about the environment. Thus, superior performance will be easily achieved when a business is run on the basis of religiosity. The research results are also consistent with the research results (Sefnedi & Yadewani, 2022) that the higher the level of religiosity of SMEs in Padang city, the higher the level of performance of SMEs. On the other hand, if the lower the level of religiosity possessed by SMEs in Padang City, the lower the level of SME performance that will be produced.

Economic aspects of Bu Tun's grocery store

According to (Aji & Listyaningrum, 2021) business capital is business resources that are obtained before or while the business is still in progress in the form of personal assets or loans from other parties to be used by business actors for the maintenance and development of the business. According to (Kussoy, 2021), business capital plays an important role in ensuring that the operational activities can be carried out well. As the age of the MSMEs increases, the process of determining the adequacy of the amount of business capital required to achieve the success of the business will be increasingly improved. From the results of the interviews with basic food stall owners, it was found that the capital used for the establishment of this business is from personal capital. The initial capital is around IDR 40,000,000. This amount includes the building, where IDR 35,000,000 is used for the building as initial expenditure. According to (Cumming, 2023) defines own capital as capital whose source of income is from the company itself, which is invested and for investment needs. There is a certain amount of capital that is required for the operational purposes. Research on the use of own capital has also been discussed by (Riawan & Kusnawan, 2018) that one of the advantages of the use of own capital is that it is far from the risk of loss because there are no credit and interest costs that are the

responsibility of the company, it is not dependent on other parties and there is no need for return of capital.

Basically, the aim of companies in the increase of their production is the increase of their profit (Khoirunisa, 2022).. According to Novri & Loah (2015), profit is a result in the form of money or other material results obtained by using wealth or human services through doing business. The results of the interview showed that the profit obtained by Mrs. Tun from selling basic necessities was ranging from IDR 150,000 to IDR 200,000. On market days and big holidays, Mrs. Tun's profit is around IDR 300,000 to IDR 500,000. This profit is relatively small because the scale of Bu Tun's food stall business is a small business. Therefore, Mrs. Tun admitted that the small profit she got made it difficult for her business to develop. This study is strengthened by the research results conducted (Novri, 2015) that when the profit obtained in a business decreases, it disrupts the internal conditions of the business.

In a successful business, there must be a systematic accounting system (Deri, 2022). Accounting is the process of recording financial transactions, which is included in bookkeeping. The systematic recording of financial reports has the advantage of knowing the financial position of MSMEs in the accounting period, which is obtained from the collection of evidence of transactions, so that it can provide financial information on the business results (Wardiningsih, 2020). From the results of the research, Mrs. Tun admitted that she has not used any bookkeeping, but it is not uncommon for simple record keeping to be carried out. The record kept by Mrs. Tun is only related to the purchase of goods. Mrs. Tun admitted that this simple record was not part of the bookkeeping. Mrs. Tun explained that if bookkeeping was carried out in her business, which was done through systematic recording, it would definitely make it easier to manage the profits and make it easier to make decisions for her grocery store. The results of the research are supported by the research conducted (Muttaqien et al., 2022) that good record keeping makes it easier for entrepreneurs to describe the conditions of a business that has been carried out so far and becomes a reference for the owner to make further decisions.

In today's competitive industrial environment, companies need to be able to produce high quality products at competitive prices. Quality products are products that can be a source of consumer satisfaction. Several factors, such as the smoothness of the production process, the improvement of product quality, the specifications of raw materials, and so on, can influence quality products. The process of producing is also greatly influenced by the quality of raw materials as one of the inputs used to produce (Taufik, 2019). Here, this is related to the process of selection of suppliers for the procurement of raw materials and support materials in the production process. According to Proboningrum (2021), it's necessary to improve the coordination with suppliers by improving the cooperation agreements. This will reduce the cost of orders. According to Nurfahrizal (2023), the criteria used to select suppliers are based on Quality, Cost, Delivery, Errors, and Responsiveness. From the results of the research conducted in the basic food stall of Bu Tun, it was found that in the selection of suppliers for her stall, Bu Tun selected the suppliers according to 3 main characteristics, firstly, price, quality and delivery. However, from the third

characteristic, Bu Tun admits that the delivery is the most important characteristic. This is because sometimes the supplier must send the raw material to another place or company. Therefore, there will automatically be a delay in the delivery of goods. As a result of this condition, Mrs. Tun has the feeling that delivery is important in the selection of suppliers. This is because most of the suppliers in the Karanggede market do not come from the Karanggede area or from Boyolali Regency, but from outside the district, such as Semarang, Salatiga, and Simo. This also causes future orders to take longer to deliver.

Social aspects of the Bu Tun grocery store

As Indonesia continues to develop economically, more and more markets are developing. According to the classification, currently markets can be divided into two, modern markets and traditional markets. However, the development of the modern markets in Indonesia is increasing at a faster rate than the development of the traditional markets. The rapid development of modern markets is perceived by many parties as affecting the existence of traditional markets and similar economic actors around it (Dewi, 2018). In AC Neilson's research, it is stated: "The modern market has grown by 31.4%. At the same time, the growth rate of the traditional market is a decrease of 8%. If there is a continuation of this trend, it is possible that the traditional market will be extinct. From the results of the interview, it was found that the condition of the Karanggede market has been deteriorating over the time in terms of the buyers and the facilities. According to Ms. Tun, a merchant in the area, the decline in buyers was due to the existence of a modern marketplace next to the traditional one. A new shopping environment is provided by the presence of modern markets next to traditional markets. Stylishly designed, safe, secure and comfortable shopping area. With all the facilities that are in place, it is very likely that the traditional markets will be in the process of displacement. The research results are reinforced by the research results of (Nurlinda, 2022) that the number of shoppers in the Pangkep market will be drastically reduced due to the presence of a modern market in the Pangkep market.

In addition to the emergence of modern markets around traditional markets, facilities are also a determinant of the number of buyers. The conditions of most of the traditional markets in Indonesia are dirty and uncomfortable, which makes the buyers less interested in the traditional markets. The facilities provided are also inadequate. The Karanggede market is the only traditional market in the Karanggede area that is still active today. For several villages such as Dewa Karangjati, Sranten, Wonosegoro, etc., this market is the center of trade. In reality, although this market is a trading center, the facilities are far from adequate. From the results of the interview with Mrs. Tun, according to Ms. Tun, this market has many facilities, starting from parking, market cleaning, restrooms and prayer room. As a result, with the passage of time, the facilities are in a state of disrepair and are unused. It was found that the local government has no role in developing market facilities, according to the research results. Mrs. Tun said that there has been no revitalization of Karanggede market by the local government from 2018 to date. This is what makes many shoppers prefer to go to modern markets to shop. In Karanggede market, the central government's

programs are not implemented at all. So the development of Karanggede Traditional Market will be very difficult.

CONCLUSION

Based on the results of the research and analysis conducted, a conclusion can be drawn. The results of the analysis from the entrepreneurial aspect explain that the owner of this business is a 57-year-old woman with 3 entrepreneurial characters that are the driving force for entrepreneurship, namely the character of persistence, perseverance and religiosity. Her persistent character is reflected in the way Mrs. Tun, the owner of a grocery store, responds to the many competitors who are always on the rise. Her diligent attitude is reflected in how Mrs. Tun faces failure in her business. And her religious character is reflected in how Mrs. Tun connects with her God in her business process. Then, the results of the analysis of economic aspects explain that the business capital used in this business comes from her own capital. In carrying out bookkeeping for the basic food stall, Mrs. Tun has not used bookkeeping systematically. And in terms of the selection of suppliers, Bu Tun has her own characteristics in the determination of suppliers, namely the price, the quality and the delivery. The results of the final analysis, namely from the social aspect, explain that the role of the local government in the empowerment of the Karanggede traditional market to improve the welfare of the community, especially the traders there, is not going well.

REFERENCE

- Agri Wiralodra, J., Alfebry, K., Juswadi, J., Mahmud, Y., Studi Agribisnis, P., & Pertanian, F. (2020). *STRATEGI PENGEMBANGAN USAHA EMPING TIKE PADA INDUSTRI RUMAH TANGGA* (Vol. 12, Issue 1).
- Amadea, P. T., & Riana, I. G. (2020). PENGARUH MOTIVASI BERWIRAUSAHA, PENGENDALIAN DIRI, DAN LINGKUNGAN KELUARGA TERHADAP NIAT BERWIRAUSAHA. *E-Jurnal Manajemen Universitas Udayana*, 9(4), 1594. <https://doi.org/10.24843/ejmunud.2020.v09.i04.p18>
- Amir, R. M., Burhanuddin, B., & Priatna, W. B. (2018). The Effect of Individual, Environmental and Entrepreneurial Behavior Factors on Business Performance of Cassava SMEs Agroindustry in Padang City. *Indonesian Journal of Business and Entrepreneurship*. <https://doi.org/10.17358/ijbe.4.1.1>
- Amir, Y. (2021). Pengembangan Skala Religiusitas untuk Subyek Muslim. *Indonesian Journal for The Psychology of Religion*, 1(1). <https://doi.org/10.24854/ijpr403>
- Andri Waskita Aji, & Sela Putri Listyaningrum. (2021). PENGARUH MODAL USAHA, LOKASI USAHA, DAN TEKNOLOGI INFORMASI TERHADAP PENDAPATAN UMKM DI KABUPATEN BANTUL. *JIAI (Jurnal Ilmiah Akuntansi Indonesia)*, Vol. 6.
- Anita, S. Y. (2022). Analisis Strategi Bersaing Usaha Mikro Kecil dan Menengah (UMKM) di Masa Pandemi Covid-19 Dalam Perspektif Etika Bisnis Islam (Studi Pada Pelaku UMKM Keripik Pisang di Jl. ZA. Pagar Alam). *Jurnal Ilmiah Ekonomi Islam*, 8(1), 352. <https://doi.org/10.29040/jiei.v8i1.3912>

- Asikhia, O., & Naidoo, V. (2020). "Assessment of the moderating effects of Nigerian market environment on the relationship between management success determinants and SMEs" performance." *Problems and Perspectives in Management*, 18(4), 388–401. [https://doi.org/10.21511/ppm.18\(4\).2020.31](https://doi.org/10.21511/ppm.18(4).2020.31)
- Bustan, J. (n.d.). *PENGARUH KARAKTERISTIK WIRAUSAHA, ORIENTASI PEMBELAJARAN DAN ORIENTASI KEWIRAUSAHAAN TERHADAP KEBERHASILAN USAHA (Studi Pada Usaha Kecil Pengolahan Pangan Di Kota Palembang)*.
- Cumming, D., Kumar, S., Lim, W. M., & Pandey, N. (2023). Mapping the venture capital and private equity research: a bibliometric review and future research agenda. *Small Business Economics*, 61(1). <https://doi.org/10.1007/s11187-022-00684-9>
- Deri, R. R., Nur, S., Fatman, Y., & Amelia, E. (2022). Pelatihan Manajemen Usaha Untuk Meningkatkan Pengelolaan Usaha Mikro Kecil Menengah. *JURNAL PENGABDIAN KEPADA MASYARAKAT*, 12(1). <https://doi.org/10.30999/jpkm.v12i1.2032>
- Dewi, D. S. (2018). Dampak Keberadaan Pasar Modern terhadap Pendapatan para Pedagang Pasar Tradisional (Studi Kasus di Desa Tanggul Angin Kecamatan Punggur). In *IAIN Metro*.
- Dewi, R. S. (n.d.). *PENGARUH FAKTOR MODAL PSIKOLOGIS, KARAKTERISTIK ENTREPRENEUR, INOVASI, MANAJEMEN SUMBER DAYA MANUSIA, DAN KARAKTERISTIK UKM TERHADAP PERKEMBANGAN USAHA PEDAGANG DI PASAR TRADISIONAL (Studi kasus pada Pedagang Sembako dan Snack di Pasar Peterongan)*.
- Dumasari. (2013). Karakteristik Sosial Ekonomi Petani Miskin dalam Pengelolaan Usaha Mikro "Tourism Souvenir Goods." In *Terakreditasi' SK Mendikbud* (Vol. 29, Issue 2). Desember.
- Fauzan F. (2014). Hubungan Religiusitas dan Kewirausahaan: sebuah Kajian Empiris dalam Perspektif Islam. *Jurnal Ekonomi Modernisasi*, 10(2).
- Finalista, N., Nofialdi, & Azriani, Z. (2020). Impact of Entrepreneurial Characteristics and Access to Credit on Business Performance of Small Business (Case: Brown Sugar Processing in Agam District). *Indonesian Journal of Agricultural Research*, 3(1), 56–64. <https://doi.org/10.32734/injar.v3i1.4289>
- Handayani, R., Runtuwene, R. F., Sambul, S. A. P., Ilmu, J., Program, A., & Bisnis, S. A. (2018). Pengaruh Penguasaan Teknologi Informasi Terhadap Kinerja Karyawan Pada PT. Telkom Indonesia Cabang Manado. In *Jurnal Administrasi Bisnis* (Vol. 6, Issue 2).
- Hanifah, S., Susanti, P., Putri, *, & Wijayati, A. (2020). PERKEMBANGAN INDUSTRI JENANG MUBAROK FOOD. *Journal of Indonesian History*, 9(2). <http://journal.unnes.ac.id/sju/index.php/jih>
- Heri Jumaedi. (n.d.). *HUBUNGAN KARAKTERISTIK WIRAUSAHA TERHADAP KEBERHASILAN USAHA (Studi Kasus pada Pengusaha Kecil di Pekalongan)*.
- I Komang Adi Wirawan, Ketut Sudibia, & Ida Bagus Putu Purbadharmaja. (2015). PENGARUH BANTUAN DANA BERGULIR, MODAL KERJA, LOKASI PEMASARAN DAN KUALITAS PRODUK TERHADAP PENDAPATAN PELAKU UMKM SEKTOR

- INDUSTRI DI KOTA DENPASAR. *E-Jurnal Ekonomi Dan Bisnis Universitas Udayana, Vol. 4.01*, 01–21.
- Indarto, & Djoko Santoso. (2020). KARAKTERISTIK WIRAUUSAHA, KARAKTERISTIK USAHA DAN LINGKUNGAN USAHA PENENTU KESUKSESAN USAHA MIKRO KECIL DAN MENENGAH. *Jurnal Riset Ekonomi Dan Bisnis*, 54–69.
- Jayanti, A., Nur Kholida, D., & Ekonomi Bisnis dan Humaniora, F. (2023). *Pengaruh Modal Usaha Dan Lokasi Terhadap Pendapatan Dengan Lama Usaha Sebagai Variabel Intervening Pada Pasar Warmon Kabupaten Sorong* (Vol. 1, Issue 1). <https://unimuda.e-journal.id/manajemen>
- Khoirunisa'a, A., Kadarwati, N., & Gunawan, D. S. (2022). Analisis Faktor-Faktor Yang Mempengaruhi Keuntungan Usaha Mikro Studi Kasus Nasabah Pkp Karya Harapan Pemalang. *ISOQUANT: Jurnal Ekonomi, Manajemen Dan Akuntansi*, 6(1). <https://doi.org/10.24269/iso.v6i1.1026>
- Kussoy, R. I., Walewangko, E. N., & Londa, A. T. (2021). Analisis Faktor Modal Usaha, Lama Usaha, dan Pendidikan yang Mempengaruhi Pendapatan Pedagang di Pasar Serasi di Kotamobagu. *Jurnal Berkala Ilmiah Efisiensi*, 21(2).
- Li, X., Yang, J., Liu, H., & Zhuang, X. (2021). Entrepreneurial orientation and green management in an emerging economy: The moderating effects of social legitimacy and ownership type. *Journal of Cleaner Production*, 316. <https://doi.org/10.1016/j.jclepro.2021.128293>
- Liu, Y., & Wang, M. (2022). Entrepreneurial orientation, new product development and firm performance: the moderating role of legitimacy in Chinese high-tech SMEs. *European Journal of Innovation Management*, 25(1). <https://doi.org/10.1108/EJIM-05-2020-0204>
- Meidina, C., & Eka Fitria, S. S. (n.d.). *ANALISIS KARAKTERISTIK WIRAUUSAHAWAN DAN KARAKTERISTIK BISNIS UMKM TERHADAP KESUKSESAN UMKM (STUDI PADA SEVEN PROJECT) ANALYSIS OF ENTREPRENEURS CHARACTERISTICS AND SME CHARACTERISTICS OF SMES SUCCESS (STUDY ON SEVEN PROJECT)*.
- Muhammad, A. (2021). STRATEGI PEDAGANG MENGHADAPI PERSAINGAN (STUDI KASUS WARUNG SEMBAKO PAK RAHMAD DI DEPOK). *JEMASI: Jurnal Ekonomi Manajemen Dan Akuntansi*, 17(1).
- Muliadi Sekolah Tinggi Agama Budha Nalanda, D., Pulo Gebang Permai No, J., Gebang, P., Cakung, K., Jakarta Timur, K., & Khusus Ibukota Jakarta, D. (2023). Manajemen Pengelolaan dan Pengembangan Usaha pada UMKM di Kabupaten Bogor (Studi Kasus pada Usaha Makanan Fast Food). *Journal on Education*, 05(04), 10976–10988.
- Mutmainah, N. F. (2020). *PERAN PEREMPUAN DALAM PENGEMBANGAN EKONOMI MELALUI KEGIATAN UMKM DI KABUPATEN BANTUL: Vol. VI*.
- Muttaqien, F., Cahyaningati, R., Rizki, V. L., & Abrori, I. (2022). *Pembukuan Sederhana Bagi UMKM*.
- Novri, N., Laoh, S. O. E., & Pangemanan, L. R. J. (2015). *ANALISIS TINGKAT KEUNTUNGAN USAHA RUMAH TANGGA KUE LUMPIA DI KELURAHAN BUMI NYIUR KECAMATAN WANEA* (Vol. 11).

- Nurfahrizal, D., & Suseno. (2023). Pemilihan Supplier Dengan Metode AHP dan TOPSIS Pada PT XYZ. *JURNAL ILMIAH TEKNIK MESIN, ELEKTRO DAN KOMPUTER*, Vol. 3(1).
- Nurlinda, Marhawati, Supatminingsih, T., Rahmatullah, & Rijal, S. (2022). Dampak Keberadaan Pasar Modern Terhadap Pendapatan Pedagang Pasar Tradisional (Studi Kasus Pedagang Pasar Sentral Pangkep Kabupaten Pangkajene Kepulauan). *Journal of Economic Education and Entrepreneurship Studies (JE3S)*, 3(2).
- Proboningrum, S., & Acihmah Sidauruk. (2021). SISTEM PENDUKUNG KEPUTUSAN PEMILIHAN SUPPLIER KAIN DENGAN METODE MOORA. *JSil (Jurnal Sistem Informasi)*, 8(1). <https://doi.org/10.30656/jsii.v8i1.3073>
- Purba, R., & Indah Asmarawati, C. (2023). ANALISIS PEMILIHAN SUPPLIER BERAS DI TOKO SEMBAKO GABE. *JURNAL COMASIE*.
- Rachmawati, D. W., Gunawan, H., Laras, A., & Sari, N. (n.d.). *ANALISIS LAPORAN KEUANGAN USAHA WARUNG SEMBAKO "ZAINUDDIN."*
- Rahmini, Y., Sekolah, S., Ilmu, T., & Balikpapan, E. (n.d.). *PERKEMBANGAN UMKM (USAHA MIKRO KECIL DAN MENENGAH) DI INDONESIA*.
- Riawan, R., & Kusnawan, W. (2018). Pengaruh Modal Sendiri dan Kredit Usaha Rakyat (KUR) Terhadap Pendapatan Usaha (Studi Pada UMKM di Desa Platihan Kidul Kec. Siman). *Jurnal Akuntansi Dan Pajak*, 19(1). <https://doi.org/10.29040/jap.v19i1.158>
- Rochmawati, T. (2022). Peran Budaya Organisasi dan Religiusitas terhadap Kinerja Usaha Kecil dan Menengah di Kota Pekanbaru. *Journals of Indonesian Multidisciplinary Research*, 1(1). <https://doi.org/10.61291/joinmr.v1i1.4>
- Sefnedi, S., & Yadewani, D. (2022). Pengaruh Orientasi Kewirausahaan dan Religiusitas terhadap Kinerja Usaha Kecil dan Menengah. *Jurnal Pustaka Manajemen (Pusat Akses Kajian Manajemen)*, 2(1). <https://doi.org/10.55382/jurnalpustakamanajemen.v2i1.149>
- Silviana, F., & Adnan, M. (n.d.). *FAKTOR-FAKTOR YANG MEMPENGARUHI PENDAPATAN USAHA MIKRO KECIL MENENGAH DI KOTA BANDA ACEH DALAM PERSPEKTIF EKONOMI ISLAM*.
- Sudjilah, & Eny Rachmawati. (2021). Empowerment of Micro, Small, Medium Enterprise (MSME) Using SWOT Analysis. *European Journal of Business and Management*, Vol. 13. <https://doi.org/10.7176/ejbm/13-8-07>
- Sugiyono. (2016). Sugiyono, Metode Penelitian. *Uji Validitas*.
- Sugiyono. (2018). Sugiyono Metode Penelitian Kuantitatif Kualitatif. *Metode Penelitian Kuantitatif Kualitatif*.
- Taufik, R., Sumantri, Y., Farela, C., & Tantrika, M. (2019). Penerapan Pemilihan Supplier Bahan Baku Ready Mix Berdasarkan Integrasi Metode AHP Dan TOPSIS (Studi Kasus Pada PT Merak Jaya Beton, Malang). *Jurnal Rekayasa Dan Manajemen Sistem Industri*, 2(5).
- Wardiningsih, R., Wahyuningsih, B. Y., & Sugianto, R. (2020). PELATIHAN PEMBUKUAN SEDERHANA BAGI PELAKU USAHA KECIL (MIKRO) DI DUSUN BORE DESA KOPANG REMBIGA KECAMATAN KOPANG LOMBOK TENGAH. In *PENSA: Jurnal Pendidikan dan Ilmu Sosial* (Vol. 2, Issue 2). <https://ejournal.stitpn.ac.id/index.php/pensa>