Construction of the Performance Marketing Model of Superior Product in the One Village One Product (OVOP) Program (Studi of Sharia SMEs in Central Java)

Rauly Sijabat[1], Zuhdan Adi Fataron[2]

Universitas PGRI Semarang[1],

Universitas Islam Negeri (UIN) Semarang[2]

Corresponding Author*: raulysijabat@upgris.ac.id

ABSTRACT

Purpose: The decline in the number of MSME players and marketing performance is an indication of the effectiveness of the OVOP program towards the down streaming of marketing performance of SMEs in leading products assisted by Islamic banking in Central Java. These findings led this study to find empirically variables that could explain the problem of marketing performance by using a competitive advantage variable approach, business networking capabilities, HR competencies, financial factors, and operational factors.

Design/methodology/approach: The influence of marketing performance, competitive advantage, business networking capabilities, HR competencies, financial factors, and operational factors are visualized in the empirical model tested in this study using the Structural Equation Modeling (SEM) analysis technique approach.

Findings: The results of the tests conducted show that competitive advantage is built through the capabilities of business networks, HR competencies, financial factors and operational factors where financial factors are the main explanation. The test results also show that competitive advantage is proven to be a variable that can explain the occurrence of variations in marketing performance.

Research limitations: The predictors examined in this study are still limited to internal factors and do not involve other factors outside MSMEs.

Practical implications: Increasing business networking capabilities, HR competencies, financial factors and operational factors.

Originality/value: This research develops an empirical model to explain marketing performance in leading MSMEs

Paper type: Research paper

Keyword: Marketing Performance, MSMEs

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I. INTRODUCTION

The development of SMEs in Indonesia has been carried out by the Office of the State Minister for Cooperatives and Small and Medium Enterprises (Ministry of State Affairs). In addition to the KUKM State Ministry, other agencies such as the Ministry of Industry and Trade, Ministry of Finance, and BI also carry out SME development functions in accordance with their respective authorities. Where the Ministry of Industry and Trade carried out the function of developing Small and Medium Industries (IKM) by drafting the 2002-2004 Small and Medium Industry Development Master Plan. Likewise, the Ministry of Finance through the Decree of the Minister of Finance (Minister of Finance) No. 316 / KMK.016 / 1994 requires SOEs to set aside 1-5% of company profits for fostering small businesses and cooperatives (PUKK). Bank Indonesia as the financial authority first issued regulations regarding bank loans for SMEs, although lately there has been no specific policy on banks

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regarding credit to small businesses anymore. Likewise, many offices or agencies involved in SME "businesses" are also numerous.

In general, SMEs themselves face two main problems, namely financial problems and non-financial problems (management organizations). Problems that are included in financial problems include (Urata, 2000) (1) lack of conformity (occurrence of mismatch) between available funds that can be accessed by SMEs, (2) absence of a systematic approach in SME funding, (3) transaction costs high, which is caused by quite complex credit procedures that take up a lot of time while the amount of credit disbursed is small, (4) lack of access to formal funding sources, both due to the absence of remote banks and insufficient information available, (5) credit interest for investment and working capital is quite high, and (6) many SMEs are not yet bankable, both due to the absence of transparent financial management and lack of managerial and financial capabilities.

While included in the problem of management (non-financial) organizations include: (1) lack of knowledge of production technology and quality control caused by the lack of opportunities to keep up with technology and lack of education and training, (2) lack of marketing knowledge, due to the limited information that can be reached by SMEs regarding the market, other than because of the limited ability of SMEs to provide products / services that are in accordance with market desires, and (3) limited human resources (HR) in the lack of resources to develop HR and accounting.

In addition to these findings, the results of the preliminary survey found several other factual problems related to the capabilities of business networks, HR competencies, financial factors and operational factors. The existence of MSMEs is very much determined by its capability to build business networks to create superior marketing performance. The results of the mapping have found that the problems of the capability of business networks are related to the weakness of business networks and the limited ability of market penetration and market diversification (Winarni, 2006). SMEs that only rely on entrepreneurial spirit from their owners without being able to create creative marketing programs will find it difficult to develop because they only have a vision but are not accompanied by strategies that support it. Vice versa, the ability to create a creative marketing program will be difficult if it is not accompanied by the ability to see what challenges are actually being faced (Sawitri & Andarwati, 2014). Marketing difficulties and intense business competition (Hadiyati, 2012). Lack of access to product marketing (Fristian, 2014).

Business networking itself is a form of partnership between individuals, groups or organizations in achieving certain goals. Research conducted by Lukiastuti (2012) revealed that entrepreneurial business performance can be influenced by network capability factors in managing a business. A network, which is implied as an act of making contact with other people and organizations, can also be classified as human resources (Dollinger 1999) and networking is an alternative to using internal resources. Networking is a variable that is considered important for all types of companies, especially those relating to the fact that the economic environment is becoming increasingly competitive. Networking is becoming increasingly important because it makes it easier for companies to access information, resources, markets and technology (Gulati, Nohria, & Zaheer 2000). Even though in fact, the handicraft industry SMEs that are the object of this research still do not have a business network to market their products so far so far only rely on mediators that connect craftsmen with sales agents.

In general, empirical research related to finance and banking over the past three decades has concluded that small and medium enterprises (SMEs) always complain of the narrowness of the entrance (accessibility) seeking external funds, especially sources of funds from banks. The research was not only carried out in developing countries but also in developed countries (Sunarto, 2002). Constraints that often occur in funding sources are usually in the form of classic reasons such as lack of collateral, procedures, complicated, etc. On the other hand, lending to small businesses has the potential for failure to refund to banks or other financial institutions. This is because SMEs have informationally opague characteristics (Berger and Udell 2000, in Sunarto, 2002). The issue of asymmetric information occurs between SMEs and creditors, where managers of SME owners know more and better about cash flow, creditability and business prospects than creditors. This condition makes the creditor have the perception that the business proposed for spending is at higher risk. in addition, in terms of administration and finance, SMEs rarely have consistent historical records (accounting, marketing and production) and are also not familiar with business plans, which further increases the likelihood of asymmetric information.

Research in Indonesia regarding financial problems often faced by MSMEs has been mapped. Access to small industries for low formal credit institutions (Tedjasuksmana, 2014). The classic problem faced by MSMEs is the lack of capital as a result of the low access of MSMEs to capital / financing sources, especially banks (Azazi et al., 2010). Most do not have financial reports and do not separate personal wealth from company assets (Winarni, 2006). The Winarni Study (2006) also found that the main source of business capital was personal capital and the low profit margins that MSME business activities could produce. Debt increases very sharply, debt increases unbalanced with increase in assets, net income decreases, sales decrease and gross profit, costs of selling general costs and administrative costs increase, bad debts increase, inventory turnover slows down, delays in obtaining a balance sheet regularly, bills that concentrated on certain parties (Adnan & Furywardhana, 2006). Lack of capital (Hadiyati, 2010; Fristian, 2014).

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II. METHODS

A. Population and Samples

The population in this study was the management of MSMEs in the handicraft industry guided by Islamic banking in Central Java which amounted to 114. Determination of the number of samples for Structural Equation Modeling analysis using the formula (Ferdinand, 2015) number of indicators x 5 to 10. Because in this study there were 49 indicators, then the number of samples used is 245-490.

Furthermore, Hair et al. In Ferdinand (2015) found that the size of the sample suitable for SEM was between 100-200 samples. By referring to the opinion of Hair, the number of samples used in the study is the total population (census) which amounted to 114 respondents.

B. Method of collecting data

Data collection research was conducted through structured interviews using a questionnaire. The type of questions in the questionnaire is closed questions. Scale data of respondents' answers to research questions using the Agree-Disagree Scale which produces very disagreeable answers - answers strongly agree in the range of 1 to 10 (Ferdinand, 2006).

C. Analysis Method

To test the models and relationships developed in this study an analysis technique is needed. The analysis technique used in this study is Structural Equation Modeling (SEM) which is operated through AMOS programs.

III. RESULTS AND DISCUSSION

1. Confirmatory Analysis

In confirmatory factor analysis techniques are carried out to confirm whether the observed indicators can reflect the factors analyzed. There is a basic test in confirmatory factor analysis, namely the test of the significance of the weight of the factor. Test the significance of the weighting factor to test whether an indicator can be used to confirm that the indicator can be together with other indicators to explain a latent variable. This test is done by analyzing the weight value of the factor and the value of standardized regression weight (Ferdinand, 2006).

Table 1 Regression Weight Value in Analysis of Confirmatory Factors in Research Variables

			Std Estimate	Estimate	S.E.	C.R.	P
X1	<---	Business networking capabilities	,885	1,000			
X2	<---	Business networking capabilities	,803	,992	,090	11,056	***
X3	<---	Business networking capabilities	,836	1,189	,099	12,002	***
X4	<---	Business networking capabilities	,776	,919	,088	10,458	***
X5	<---	Business networking capabilities	,803	,859	,078	11,057	***
X6	<---	Business networking capabilities	,788	,789	,074	10,646	***
X7	<---	Business networking capabilities	,841	,850	,069	12,335	***
X8	<---	Business networking capabilities	,354	,465	,122	3,812	***
X9	<---	HR competency	,761	1,000			

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			Std Estimate	Estimate	S.E.	C.R.	P
X10	<---	HR competency	,044	,056	,127	,442	,659
X11	<---	HR competency	-,033	-,043	,130	-,329	,742
X12	<---	HR competency	,036	,049	,135	,364	,716
X13	<---	HR competency	,065	,085	,130	,655	,513
X14	<---	HR competency	,749	,829	,101	8,186	***
X15	<---	HR competency	,452	,451	,095	4,730	***
X16	<---	HR competency	,474	,510	,102	4,985	***
X17	<---	HR competency	,379	,433	,110	3,947	***
X18	<---	HR competency	,201	,320	,156	2,052	,040
X19	<---	HR competency	,460	,478	,099	4,821	***
X20	<---	HR competency	,780	,872	,102	8,547	***
X21	<---	HR competency	,693	,746	,099	7,497	***
X22	<---	HR competency	,677	,782	,108	7,253	***
X23	<---	HR competency	,764	,657	,079	8,329	***
X24	<---	HR competency	,740	,725	,091	7,962	***
X25	<---	HR competency	,782	,745	,088	8,429	***
X26	<---	Financial factors	,762	1,000			
X27	<---	Financial factors	,463	,703	,144	4,869	***
X28	<---	Financial factors	,439	,531	,115	4,603	***
X29	<---	Financial factors	,331	,349	,102	3,428	***
X30	<---	Financial factors	,422	,459	,104	4,409	***

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			Std Estimate	Estimate	S.E.	C.R.	P
X31	<---	Financial factors	,770	1,088	,127	8,554	***
X32	<---	Financial factors	,868	1,021	,104	9,826	***
X33	<---	Financial factors	,882	,962	,096	10,045	***
X34	<---	Financial factors	,868	,952	,097	9,851	***
X39	<---	Operational factors	,821	17,459	20,023	,872	,383
X38	<---	Operational factors	,838	16,130	18,516	,871	,384
X37	<---	Operational factors	,827	15,372	17,649	,871	,384
X36	<---	Operational factors	,000	-,004	1,176	-,004	,997
X35	<---	Operational factors	,085	1,000			
X40	<---	Operational factors	,861	15,761	18,092	,871	,384
X41	<---	Operational factors	,841	16,876	19,348	,872	,383
X42	<---	Competitive advantages	,885	1,000			
X43	<---	Competitive advantages	,868	1,025	,085	12,042	***
X44	<---	Competitive advantages	,847	,945	,081	11,620	***
X45	<---	Competitive advantages	,755	,746	,076	9,796	***
X46	<---	Marketing performance	,765	1,000			
X47	<---	Marketing performance	,868	1,162	,120	9,658	***
X48	<---	Marketing performance	,848	1,175	,126	9,328	***
X49	<---	Marketing performance	,843	1,122	,122	9,188	***

Source: Processed primary data, 2022

From the results of confirmatory factor analysis on business networking capability variables it is known that indicative X8 about network capabilities with small companies / other MSMEs produces standardized estimates that do not meet the criteria so that the X8 indicator is issued as a measure of business network capabilities.

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From the results of confirmatory factor analysis on HR competency variables it is known that indicators X10, X11, X12, X13, X15, X16, X17, X18, X19 produce standardized estimates that do not meet the criteria so that the indicators are issued as a measure of HR competency variables.

From the results of confirmatory factor analysis on financial factor variables, it is known that X27-X30 indicator produces a standardized estimate value that does not meet the criteria so that the indicators are issued as a measure of financial factor variables.

From the results of confirmatory factor analysis on operational factor variables it is known that X35 and X36 indicators produce standardized estimate values that do not meet the criteria so that the indicators are issued as a measure of operational factor variables.

From the results of the confirmatory factor revision analysis on the competitive advantage variable it is known that the X42-X45 indicator produces a standardized regression weight value as well as a probability value that meets the criteria so that it can be concluded that the X42-X45 indicator is an appropriate measure to measure the variable competitive advantage.

From the results of the confirmatory factor revision analysis on the marketing performance variable, it is known that X46-X49 indicator produces a standardized regression weight value and a probability value that meets the criteria so that it can be concluded that the X46-X49 indicator is the right measurement tool for measuring marketing performance variables.

2. Reliability Evaluation and Variance Extract

Reliability testing shows the extent to which a measuring instrument can provide results that are relatively the same if it is measured again on the same object. Minimum reliability values and dimensions / indicators forming latent variables that can be received are 0.70. While the Variance Extract measurement shows the amount of variance from the indicator extracted by the latent construct / variable developed. The value of Variance Extract that can be received is a minimum of 0.50. The results of the Reliability and Variance Extract calculations can be seen in Table 2.

Table 2 Reliability dan Variance Extract

Variabel		Std.Load	Std.Load2	1-Std.Load2	Reliability	Variance
Business Network capability	X1	0,891	0,794	0,206	0,934	0,670
	X2	0,793	0,629	0,371		
	X3	0,834	0,696	0,304		
	X4	0,779	0,607	0,393		
	X5	0,797	0,635	0,365		
	X6	0,779	0,607	0,393		
	X7	0,850	0,723	0,278		
		5,723	4,690	2,310		
HR Competency	X9	0,730	0,533	0,467	0,910	0,558
	X14	0,751	0,564	0,436		
	X20	0,781	0,610	0,390		

	X21	0,713	0,508	0,492		
	X22	0,706	0,498	0,502		
	X23	0,757	0,573	0,427		
	X24	0,737	0,543	0,457		
	X25	0,795	0,632	0,368		
		5,970	4,462	3,538		
Financial Factors	X26	0,767	0,588	0,412	0,919	0,696
	X31	0,767	0,588	0,412		
	X32	0,869	0,755	0,245		
	X33	0,877	0,769	0,231		
	X34	0,883	0,780	0,220		
		4,163	3,481	1,519		
Operational Factors	X37	0,830	0,689	0,311	0,922	0,702
	X38	0,844	0,712	0,288		
	X39	0,828	0,686	0,314		
	X40	0,857	0,734	0,266		
	X41	0,830	0,689	0,311		
		4,189	3,510	1,490		
Competitive Advantages	X42	0,866	0,750	0,250	0,906	0,706
	X43	0,865	0,748	0,252		
	X44	0,857	0,734	0,266		
	X45	0,769	0,591	0,409		
		3,357	2,824	1,176		

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Marketing Performance	X46	0,769	0,591	0,409	0,900	0,692
	X47	0,865	0,748	0,252		
	X48	0,846	0,716	0,284		
	X49	0,845	0,714	0,286		
		3,325	2,769	1,231		

Source: Processed primary data, 2022

Based on the results of calculations shown in Table 2, it is known that all latent variables can meet the reliability criteria and Variance Extract. So that it can be concluded that the indicators observed can reflect the factors analyzed and together can reflect the existence of a unidimensionality.

3. Full Model Analysis
In testing the full model two stages of testing were carried out, namely the suitability of the model and the test of significance of causality through the regression coefficient test (Ferdinand, 2006). The results of the tests at both stages are described below.
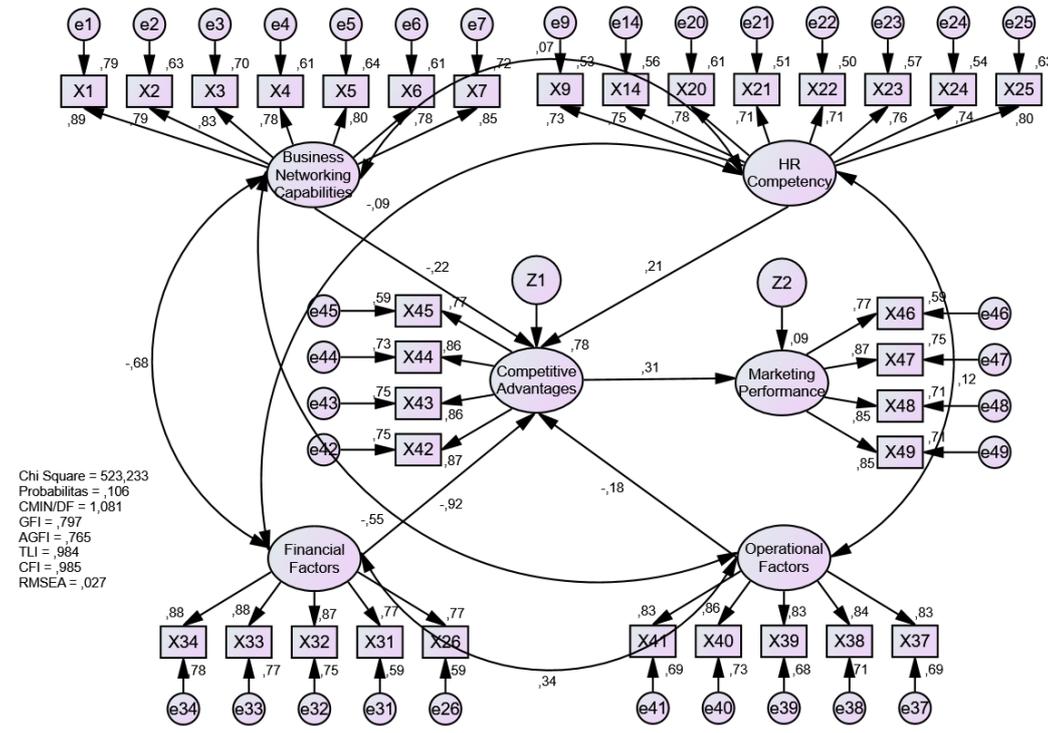
Source: Processed primary data, 2022

Figure 1 Research Model Testing

The first stage of testing is intended to see the suitability of the model. The results of the suitability testing models developed in this study are presented in Table 5 below.

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Table 3 Feasibility Testing of Research Models

Goodness of Fit Indeks	Cut off Value	Hasil	Evaluasi Model
Chi-Square (df = 484)	≤ 536,287	523,233	Good
Probability	≥ 0,05	0,106	Good
CMIN/DF	≤ 2,00	1,081	Good
GFI	0,90 ≤ GFI < 1,00	0,797	Marginal
AGFI	0,90 ≤ AGFI < 1,00	0,765	Marginal
TLI	0,95 ≤ TLI < 1,00	0,984	Good
CFI	0,95 ≤ CFI < 1,00	0,985	Good
RMSEA	≤ 0,08	0,027	Good

Source: Processed primary data, 2022

Based on the results presented in Table 3, it can be seen that the value of Chi Square = 523,233 with probability = 0.106 and index values including CMIN / DF, TLI, CFI, and RMSEA included in the good category while the GFI and AGFI indexes are included in the marginal category. it was concluded that there was no difference between the sample covariance matrix and the estimated population covariance matrix or in other words the model was fit.

4. Causality Test

After evaluating the assumptions that must be fulfilled in using analysis with SEM, then the hypothesis will be tested. Testing the four hypotheses put forward in this study was carried out by analyzing the value of Critical Ratio (CR).

Tabel 4 Hypothesis Testing

			Std. Estimate	Estimate	S.E.	C.R.	P
Competitive Advantages	←	HR Competency	0,211	,267	,085	3,122	,002
Competitive Advantages	←	Business Networking Capabilities	0,222	,206	,098	2,093	,036
Competitive Advantages	←	Operational Factors	0,176	,172	,078	2,211	,027
Competitive Advantages	←	Financial Factors	0,918	,928	,124	7,455	***
Marketing Performance	←	Competitive Advantages	0,306	,249	,084	2,951	,003

Source: Processed primary data, 2022

1. Testing the Effect of Business Network Capability on Competitive Advantages

The estimation parameter for testing the effect of business networking capabilities on competitive advantage shows a CR value of 2.093 with a probability of 0.036. Because the value of CR (2,093)> 2,00 and the probability value (0,036) <0,05, it can be concluded that the variable capability of business networking proved to have a significant positive effect on competitive advantage. This finding shows that if MSMEs have good business networking capabilities, this will increase the capability of the MSME's competitive advantage.

2. Testing the Effect of HR Competence on Competitive Advantages

The estimation parameter for testing the influence of HR competencies on competitive advantage shows a CR value of 3.122 with a probability of 0.002. Because the value of CR (3.122)> 2.00 and the probability value (0.002) <0.05, it can be concluded that the HR competency variable proved to have a significant positive effect on competitive advantage. This finding shows that if the HR competencies possessed by MSMEs are getting better, this will increase the capability of the MSME's competitive advantage.

3. Testing the Effect of Financial Factors on Competitive Advantages

The estimation parameter for testing the influence of financial factors on competitive advantage shows a CR value of 7.455 with a probability of 0.000. Because the value of CR (7.455)> 2.00 and the probability value (0,000) <0.05, it can be concluded that financial factor variables proved to have a significant positive effect on competitive advantage. This finding shows that if the financial factors owned by MSMEs are getting better, this will increase the capability of the MSME's competitive advantage.

4. Testing the Effect of Operational Factors on Competitive Advantages

The estimation parameter for testing the influence of operational factors on competitive advantage shows a CR value of 2.211 with a probability of 0.027. Because the value of CR (2,211)> 2,00 and the probability value (0,027) <0,05, it can be concluded that the operational factor variables proved to have a significant positive effect on competitive advantage. This finding shows that if the operational factors possessed by MSMEs are getting better, this will increase the capability of the MSME's competitive advantage.

5. Testing the Effect of Competitive Advantages on Marketing Performance

The estimation parameter for testing the effect of competitive advantage on marketing performance shows a CR value of 2.951 with a probability of 0.003. Because the value of CR (2.951)> 2.00 and the probability value (0.003) <0.05, it can be concluded that the variable competitive advantage proved to have a significant positive effect on marketing performance. This finding shows that if MSMEs have an increasingly competitive advantage, this will improve the marketing performance of these MSMEs.

IV. CONCLUSION

Marketing performance ranging from turnover that is not growing, the number of customers is not growing, profits are not increasing and sales are still classic problems faced by MSMEs. This condition is caused by the limited competitive advantage capabilities possessed by MSMEs which are triggered by limited capabilities such as business networking capabilities, HR competency capabilities, financial factor capabilities and operational factors. In this study, the influence of these factors has been proven.

Therefore, the proposed managerial implications will focus on these four variables, namely:

1. Managerial implications for business networking capabilities
   Business networking capability is related to the ability of MSME managers to establish relationships or business relationships. To strengthen this network, MSME managers need to expand friendships, open all business possibilities, open opportunities for all suppliers, establish strong relationships with regulators, in this case the government and the private sector, open relationships with financial institutions and open and establish relationships with bigger companies.

2. Managerial implications for HR competency
   Low HR competency is often associated with MSME problems. To reduce problems related to MSME human resources, both managers and the government are actively seeking and providing knowledge about business management, strengthening knowledge about cooperation, decision making, leadership and knowledge about managing change.

3. Managerial implications for financial factors
   No less important is the financial factor. This financial factor is always a problem often faced by MSMEs. To overcome these financial problems, MSME managers need to equip themselves with knowledge about business financial management and risk management, while government and private institutions provide assistance in the form of soft loans, grants and providing knowledge, training and skills regarding business financial management.

4. Managerial implications of operational factors

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Operational factors are often associated with low technology utilization by MSMEs. This low utilization could be due to MSMEs' low access to high technology, both in terms of financial capability and technological mastery. This can be achieved by establishing relationships with educational institutions to produce appropriate technology for MSMEs that is environmentally friendly, skills friendly and of course also financially friendly.

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