



Analysis of Factors Affecting The Success of Business Performance in Leading Products of Micro and Small Medium Enterprises in Central Java

Fathul Aminudin Aziz*, Hastin Tri Utami
State Institute on Islamic Studies Purwokerto, Indonesia
fathulaminudinaziz@iainpurwokerto.ac.id

Abstract

This study aims to determine the internal factors and external factors that influence the success of Micro and Small Medium Enterprises's business performance of leading products in Central Java. Respondents in this study were 181 MSMEs delivered from various regencies in Central Java Province. Hypothesis testing conducted by performing multiple linear regression tests with SPSS 25 for windows. The results of the study showed that internal factors: human resources, the use of accounting information and the use of information technology had a significant positive effect on the success of business performance and external factors which are government support and the business climate also had a significant positive effect on the success of business performance. The future studies could be more specialized in the types of MSMEs such as: business food, batik or handicraft so that the research results can be compared. Further research can also add both internal or external variables such as owner knowledge, business age, business scale or competitiveness. Future studies can also use other variables as moderating or intervening variables. To date, there are no studies that examine internal factors (the ability of human resources, the use of accounting information and the use of information technology) and external factors (government support and business climate) affecting the success of business performance in leading products of micro and small medium enterprises in central java.

Keywords: *MSMEs; human resources; use of accounting information; use of information technology; government support*

A. Introduction

The development of the number of Micro, Small and Medium Enterprises (MSMEs) in Indonesia continues to a very rapid increase. In 2014 to 2016 the number of MSMEs was more than 57,900,000 units, while in 2017 the number of MSMEs was more than 59,000,000 units. This means that for 1 year there was an increase in the number of MSMEs reaching 1,100,000 units. Central Java Province is one of the provinces that has a high development of the number of MSMEs. In

2008 the number of MSMEs in Central Java was 64,294 units consisting of 20,343 MSMEs in the production / non-agriculture sector, 8305 agricultural sectors, 28,007 units of the trade sector and 7639 service sectors. Until the second quarter of 2017 the number of MSMEs in Central Java was 120,781 consisting of 41,528 MSMEs in the production/non-agricultural sector, 20,175 agriculture sectors, 44,451 units of the trade sector and 14,627 service sectors.

This very rapid development should be able to provide a very high contribution to the Indonesian economy. If this very large number is well managed so the condition of the Indonesian economy is in a promising position. Unfortunately this vast amount has not been able to be utilized so that the contribution of MSMEs to Indonesian economy is still low. Various strategies continue to be carried out by the government to maximize the role of MSMEs in supporting the Indonesian economy. The contribution of MSMEs to national GDP in 2017 is IDR 7,005,950 billion or around 62.57% of total GDP. This is considered not optimal because the contribution of MSMEs should be able to exceed that number.

The maximum value of the MSME's contribution still not in maximal term yet to the economy as shown by the facts above, it was allegedly indicated that the success of business performance MSMEs are still low. This fact is supported by the number of MSMEs that went bankrupt because they are unable to survive the competition and tend the business does not grow well because of various problems.

Researcher that examining the success of MSMEs began to emerge even though the numbers were limited. Like the research conducted by Nursalina where researchers examine the factors that influence the success of MSMEs which the results show that the interest in entrepreneurship, business networks, brands and promotions have a positive and significant effect on the success of MSMEs.

The other study was conducted by Gadiza Krisdanti and Rhodiyah where researchers conducted research on factors that influence the performance of MSMEs in the Food Processing Industry Sector in the City of Semarang. The results showed that the characteristics of SMEs, the characteristics of entrepreneurs, psychology of entrepreneurs, and Human Resources have a moderate level of relationship and have a positive effect on SME performance. If we look at previous studies as mentioned above, most of the research only focuses on the internal problems of MSMEs and does not pay enough attention to the external problems of MSMEs. In fact, those who are able to drive the success of MSME business performance are not only internal factors but also external factors that play a very large role. Previous studies also paid little attention to the MSMEs studied. If we want to know the factors that influence the success of MSME business performance, the MSMEs that we should examine are the leading MSMEs in that area. It means that MSMEs that are indeed

leading products are certainly has various advantages and has also been proven able to win the market. Thus the research results will be more relevant.

Research are needed to find out the factors that influence the success of MSME business performance, both from internal and external factors, considering that so far the research has only focused more on internal factors. Very few studies have tried to combine internal and external factors so that this research tries to overcome the lack of literature on the factors that influence the success of MSME performance from internal and external sides.

The results of this study can be used later as a reference by the government and decision makers to improve the success of MSME performance so that MSME is able to make a major contribution to the economy in Indonesia.

B. Problem Formulation

1. Do internal factors influence the success of MSME performance?
 - a. Does the ability of Human Resources have a significant positive effect on the success of MSME business performance?
 - b. Does the use of accounting information have a significant positive effect on MSME business performance?
 - c. Does the use of information technology have a significant positive effect on the success of business performance?
2. What are the external factors on the success of MSME business performance?
 - a. Does government support have a significant positive effect on the success of MSME business performance?
 - b. Does the business climate affect the success of MSME business performance?

C. Research Hypothesis

- H1 : The higher the internal factors (the ability of human resources, the use of accounting information and the use of information technology), the higher the success of MSME business performance.
- H_{1a} : The higher the ability of Human Resources, the higher the success of MSME business performance.
- H_{1b} : The higher the use of Accounting Information, the higher the success of MSME business performance.
- H_{1c} : The higher the use of Accounting Information Technology, the higher the success of MSME business performance.

- H₂ : The higher the external factors (government support, business climate,) the higher the success of MSME business performance.
- H_{2a} : The higher the government support, the higher will be the success of MSME business performance.
- H_{2b} : The higher the business climate, the higher will be the success of MSME business performance.

D. Theory Review and Previous Studies

1. The Bottom of Pyramid Theory

CK Prahalad 2005 shows that the four billion poor can become the next round of engines in global trade and prosperity, and can be a source of innovation. Serving as the part of the "Lower Pyramid" requires large companies to work closely with civil society organizations and local governments. In addition, market development in the lower Pyramid will also create millions of new entrepreneurs at the grassroots level.

This means that if we look at the one who is the part of the lower pyramid adheres to the theory by CK Prahalad are the MSME entrepreneurs where they are partly from the poor (lower middle economic class) who start everything from zero (0) point. This theory also support the facts in Indonesia that it turns out that the MSMEs who were allegedly precisely from the middle to lower level are able to become the backbone for the economy in Indonesia.

To optimize the role and contribution of MSMEs to the Indonesian economy, a maximum effort is needed from MSME actors, stakeholders, both regional and central government so that the success of MSME's business performance can be enjoyed by MSMEs so that the rise of MSME bankruptcy cases can be minimized.

2. Previous Study

Various studies on the success of business performance have been carried out but only a few that have examined the factors that influence the success of business performance of excellent MSME products. Scotss Holmes & Des Nickols (1989) found the fact that the factors influencing accounting information needs consisted of business size, management life lead business operations, education manager or business owner. Luan Ricketts Gaskill, et all (1993) with the title A Factor Analytic Study of the Perceived Causes of Small Business Failure found the fact that the causes of failure of SME / Small Business businesses in the US are divided into 4 major factors,: 1) Managerial Function and Planning are lacking good 2) Bad capital financing management 3) Competition from large companies 4) Excessive market growth and

expansion . Fuad Al Shaikh (2008) entitled Factors for Small Business Failure in Developing Countries found the fact that the causes of failure of SME businesses in Jordan were caused by: poor planning (20.5%), lack of funding (16%) , poor management (13.5%), competition from large companies (12%), lack of experience (8%) and other factors (24.5%) .

Some related studies include research conducted by Mujib (2010) with the title Analysis of Factors that Have Direct and Indirect Effects on the Performance of Small and Medium Enterprises Studies of SMEs in Kebumen Regency find that entrepreneurial values have a direct positive effect on business performance and indirect positive effect on business performance through strategy.

In addition, Bayu Sumantri, et al (2013) also conducted a study entitled Factors Affecting Women's Business Entrepreneurial Performance: A Study in the Home Food Industry in Bogor found that business performance was influenced by personal characteristics, entrepreneurship, internal environment, and the external environment.

The next study was a study conducted by Putri Wahyuningrum, et al (2014) with the title Improving the Performance of Small and Medium Enterprises (SMEs) Craft Cluster in the City of Depok Using The House Model found the fact that the most influential factor on business performance was the Human Resources factor.

Similar research conducted by Wida and Tri Septin (2015) found the results that internal factors and external factors did not influence the success of business performance. The results of this study did not support the results of research from Munisu (2010) found that external factors had a significant influence and positive for the performance of micro and small businesses. Internal factors consisting of aspects of human resources, financial aspects, aspects of production / operational techniques, and aspects of the market and marketing have a significant and positive influence on the performance of MSMEs

E. Research Result

1. Overview of Respondents

List of Questionnaire Distribution and Respondent Characteristics

Table 1. Questionnaire Distribution List

No	Description	Amount	%
1	Questionnaire distributed:		
	Typical Food and Beverage	88	42%
	Convection	24	11%
	Animal husbandry	20	10%
	Trading business	14	7%
	Handy Craft	20	10%
	Batik	20	10%
	Etc	24	11%
	Total of Questionnaire distributed	210	100%
2	Not return:		
	Typical Food and Beverage	18	9%
	Etc	11	5%
	Questionnaire that can return	29	14%
	Questionnaire that can be processed	181	82%

Table 2. Products Produced by MSMEs

No	Description	Amount	%
1	Typical Food and Beverage	70	39%
2	Convection	24	13%
3	Farm	20	11%
4	Trading Business	14	8%
5	Handy Craft	20	11%
6	Batik	20	11%
7	Etc	13	7%
Total		181	100%

Table 3. MSME Products Based on Export and Not Export

No	Description	Amount	%
1	Export	24	13%
2	Not Export Yet	157	87%
Total		181	100%

Table 4. Characteristics of Respondents by Gender

No	Description	Amount	%
1	Male	151	83%
2	Female	30	17%
Total		181	100%

Table 5. Characteristics of Respondents by Education Level

No	Description	Amount	%
1	Elementary School	15	8%
2	Junior High School	40	22%
3	Senior High School	64	35%
4	College	30	17%
5	Etc.	32	18%
Total		181	100%

2. Validity Test

a. Validity Test

Validity test is conducted to find out the extent of the accuracy and reliability of the questionnaire used in the study. Respondents from the Pilot Test were 30 IAIN Purwokerto students. The calculated value of the product moment correlation of all item questions from the variables of human resources, the use of accounting information, business climate and government support is greater than the critical value (r table) of 0.349 at the level of trust 95%. Thus, the entire question item was declared valid and could be used as a data collection tool.

b. Reliability Test

The reliability test of the questionnaire or questions in this study using the Cronbach alpha formula. A research questionnaire is declared reliable if the calculated value (r_{tot}) is greater than 0.60. The value of the reliability coefficient (r_{tot}) for Human Resources variables, Use of Accounting Information, Business Climate and the Success of Business Performance each are greater than 0.60 so that all questions for the variable are declared reliable and can be used as a data collection tool.

3. Classical Assumption Test

a. Normality Test

This study using a research model that is multiple linear regression that examine the normality. Based on the results of normality tests using SPSS 25.0 for Windows, the value of Kolmogorov Smirnov is 1.076 with asymp.sig. (2 tailed) of $0.197 > \alpha 0.05$, so it can be concluded that all data are normally distributed.

b. Multicollinearity Test

VIF value for each variable, owner knowledge, business scale and age of business less than 10 which means there are no symptoms of multicollinearity between the independent variables so that the independent variables used as predictors in this study are independent.

c. Heteroscedasticity Test

Based on the heteroscedasticity test results obtained significance values for all variables in each equation > 0.05 , so it can be concluded that heteroscedasticity does not occur.

4. Hypothesis testing

a. Hypothesis Testing H_1 and H_2

Hypothesis H_1 states human resources, the use of accounting information and the use of information technology as the internal variables that simultaneously influence the success of MSME business performance.

If $F_{\text{count}} > F_{\text{table}}$ or probability F is less than $\alpha = 0.05$ so H_0 is rejected and H_a is accepted. This means that simultaneously the independent variables have a significant effect on the dependent variables.

From F_{count} obtained from the linear regression analysis using the calculated F value of 59.22 which means greater than the F_{table} that is equal to 2.06. So that the H_1 Hypothesis is accepted, which means that internal factors consisting of human resources, the use of accounting information and the use of information technology simultaneously have a significant positive effect on the success of business performance.

From F_{count} obtained from the multiple linear regression analysis using the calculated F_{count} of 94.81 which means greater than the F_{table} that is equal to 2.06. So that the H_2 Hypothesis is accepted, which means that external factors consisting of government support and the business climate simultaneously have a significant positive effect on the success of business performance.

b. Hypothesis Testing H_{1a} , H_{1b} , H_{1c} , H_{2a} , dan H_{2b}

The H_{1a} hypothesis states that the higher the ability of Human Resources, the higher the success of MSME business performance. Through the multiple linear regression equation, the regression coefficient value of human resources is 0.098 positive or > 0 and the significance value is $0.0003 < 0.05$, this explains that human resources have a positive and significant effect on the success of SME business performance. To determine the effect of human resource variables on the success of business performance partially, the t test was used. The results of data analysis using 95% confidence level ($\alpha = 0.05$) obtained t table of 1.97. Based on multiple linear regression outputs, the tcount value of human resource variable is 3.048, greater than t table 1.97. Thus, the H_{1a} Hypothesis states that the higher the ability of Human Resources, the higher the success of the MSME business performance, so **H_{1a} will be accepted.**

The H_{1b} hypothesis states that the higher the use of Accounting Information, the higher the success of MSME business performance. Through the multiple linear regression equation the regression coefficient value obtained from the use of accounting information is 0.037 positive or > 0 and the significance value is $0.0025 < 0.05$, this explains that the use of accounting information has a positive and significant effect on the success of MSME business performance.

To determine the effect of the use of accounting information variable on the success of business performance partially, the t test was used. The results of data analysis using 95% confidence level ($\alpha = 0.05$) obtained t table of 1.97. Based on multiple linear regression outputs obtained tcount value of the use of accounting information variables of 2.225 is greater than t table 1.97. Thus, the H_{1b} Hypothesis states that the higher the use of Accounting Information, the higher the success of MSME business performance, so **H_{1b} is accepted.**

The H_{1c} hypothesis states that the higher the use of information technology, the higher the success of MSME business performance. Through the multiple linear regression equation obtained the regression coefficient value from the use of accounting information is 1.484 positive or > 0 and the significance value is $0.000 < 0.05$, this explains that the use of information technology has a positive and significant effect on the success of MSME business performance.

To determine the effect of the use of information technology variable on the success of business performance partially, the t test was used. The results of data analysis using 95% confidence level ($\alpha = 0.05$) obtained t

table of 1.97. Based on multiple linear regression outputs obtained tcount value of the use information technology variable of 7.989 is greater than t table 1.97. Thus, the H_{1c} Hypothesis states that the higher the use of information technology, the higher the successful business performance of MSME, so **H_{1c} is accepted.**

The H_{2a} hypothesis states that the higher the government support, the higher the success of MSME business performance. Through the multiple linear regression equation the regression coefficient value obtained from the use of accounting information is 1.544 positive or > 0 and the significance value is $0.000 < 0.05$, this explains that government support has a positive and significant effect on the success of MSME business performance.

To determine the effect of government support variable on the success of MSME business performance partially, the t test was used. The results of data analysis using a 95% confidence level ($\alpha = 0.05$) obtained t table of 1.97. Based on multiple linear regression outputs obtained tcount value of the use information technology variable of 9.479 greater than t table 1.97. Thus, the H_{2a} Hypothesis states that the higher the government support, the higher the business performance of MSME, so **H_{2a} will be accepted.**

The H_{2b} hypothesis states that the higher the healthy business climate, the higher the success of MSME business performance. Through the multiple linear regression equation, the regression coefficient value obtained from the use of accounting information is 0.058 positive or > 0 and the significance value is $0.046 < 0.05$, this explains that a healthy business climate has a positive and significant effect on the success of MSME business performance.

To determine partially the effect of business climate variables on the success of business performance, the t test was used. The results of data analysis using 95% confidence level ($\alpha = 0.05$) obtained t table of 1.97. Based on multiple linear regression output obtained tcount value of the use of information technology variable of 2.008 is greater than t table 1.97. Therefore, then the H_{2b} Hypothesis states that the higher the healthy business climate, the higher the success of the MSME business performance, so the **H_{2b} will be accepted.**

F. Discussion

Test results show that the variable of human resources has a positive and significant effect on the success of MSME business performance of leading products in Central Java Province. This shows that when the competence of human resources is high, the success of MSME business performance of leading products in Central

Java Province also increases and vice versa. The average score of respondents' answers is on a scale of 3 so that it was concluded that the average respondent answered neutral which means that the human resources used were at a moderate level which then had an effect on the stable success of business performance compared to the previous period.

Therefore, due to the good human resources, the success of the UMKM business performance of leading products in Central Java Province is quite good. The result of this study is in line with the research of Munizu (2010) where Human Resources competencies have a positive influence on business performance .

In addition, the result of this study is also in line with Simamora (2001) in the book *Manajemen Sumber Daya Manusia* (Human Resource Management) where the higher a person's ability to solve problems in an organization will give the better thing and the ability to see business opportunities will also be higher. The result of this study are not in line with research conducted by Ardiana (2010) and Nuary (2016) where the knowledge of Human Resources does not affect the success of business performance. Ardiana's research results (2010) contradicted this research due to several things, that are different research locations, different types of MSMEs and different research years so that the differences resulted in different characteristics of respondents' profiles which causing in different research results.

The test results show that the use of accounting information variable has a positive and significant effect on the success of MSME business performance of leading product in Central Java Province. This shows that when the use of accounting information is high, the success of MSME business performance of leading product in Central Java Province also increases and vice versa. The average score of respondents' answers is on a scale of 3 so it can be concluded that the average respondent answers enough, which means the use of accounting information used is at a sufficient level which then affects the stable success of moderate business performance.

Thus, due to the use of sufficient accounting information, the success of the MSME business performance of leading product in Central Java Province is at a moderate level. The result of this study are also in accordance with Obrien (2005) that effective information will be useful for the management of a business entity to make changes to business development strategies . The use of an information system is expected to provide competitive and comparative advantages for companies. In addition, the results of this study also reinforce the writings of Belkaoui (2003) which states that for management, accounting information has an important role in terms of protecting company assets, preparing the future plans, measuring corporate earnings and monitoring company activities.

Further, Hery (2013) states that accounting information aims to determine whether or not the company is able to pay off the obligations / debts in a timely manner to creditors (bankers, suppliers), so they need accounting information about the amount of cash available in the company at the time of the due date of the loan / debt of the company.

The test result show that the use of information technology variable has a positive and significant effect on the success of MSME business performance of leading products in Central Java Province. This shows that when the use of accounting information is high, the success of MSME business performance of leading product in Central Java Province also increases and vice versa. The average score of respondents' answer is on scale of 0.67 so that it can be concluded that the average respondent has not fully used and utilized the information technology. Because it has not fully used accounting information so that it affects a successful business performance that is still at a moderate or stable level or not yet maximized.

Thus because the use of information technology that has not all used it, the success of the MSME business performance of leading products in Central Java Province is only at a moderate level. The result of this study is also consistent with research conducted by Putu Diah (2018) where the use of information technology has an effect on employee performance and employee performance has an effect on the success of company performance . The result of this study contradict with the research of Reno (2010) where the use of information technology does not have a positive influence on the success of business performance .

The test result show that the government support variable has a positive and significant effect on the success of MSME business performance of leading products in Central Java Province. This shows that when the use of accounting information is high, the success of MSME business performance of leading products in Central Java Province also increases and vice versa. The average score of respondents' answers is on a scale of 0.77 so it can be concluded that the average respondent has not fully felt the support of the government. Because it has not yet fully felt the support of the government so that it affects a successful business performance that is still at a moderate or stable level or has not been maximized.

Thus, because the support from the government has not yet been fully felt by MSMEs the success of MSME business performance of leading products in Central Java Province is only at a moderate level. The result of this study is also in accordance with the research conducted by this study contrary to the research of Reno (2010) where government support has a positive influence on the success of business performance. The results of this study contradict with the research conducted by Nuary Ayu Pramaishella (2016) where government support has no effect on the success of MSME business performance .

The test result show that the business climate variable has a positive and significant effect on the success of MSME business performance of leading products in Central Java Province. This shows that when a healthy business climate is high, the success of MSME business performance of leading products in Central Java Province also increases and vice versa. The average score of respondents' answers is on a scale of 3 so it can be concluded that the average respondent's business climate is moderate, means that it is neither too good nor too bad.

Because it has not yet fully felt a good business climate so that it affects a successful business performance that is still at a moderate or stable level or has not been maximized. Therefore, due to the healthy business climate that has not been fully felt by MSMEs, the success of MSME's business performance of leading products in Central Java Province is only at a moderate level. The results of this study are also this study contrary to the research of Reno (2010) where the business climate has a positive effect on the success of business performance. The result of this study is contradict with the research conducted byWahyuni (2018) where the not good business climate is affecting the development of creative batik industry business that is not good too.

G. Conclusion and Suggestion

1. Conclusion

- a. Internal factors (human resources, the use of accounting information, and the use of information technology) have a significant positive effect on the success business performance of MSME's leading product in Central Java Province.
- b. External factors (government support and the business climate) have a significant positive effect on the success of business performance of MSME's leading products in Central Java Province
- c. Human resources have a significant positive effect on the success of business performance of MSME's leading products in Central Java.
- d. The use of accounting information has a significant positive effect on the successful business performance of MSME's leading products in Central Java.
- e. The use of information technology has a significant positive effect on the successful business performance of MSME's leading products in Central Java.
- f. Government support has a significant positive effect on the successful business performance of MSME's leading products in Central Java.
- g. The business climate has a significant positive effect on the success of business performance of MSME's leading products in Central Java.

2. Limitations and Suggestions

- a. This study takes a sample of MSME's leading products in Central Java, so that similar research in the future is expected to focus on one type of business. For example a typical food business, or batik and so on. So the result of the study can be compared with this study.
- b. The independent variables used only pay attention to the company's internal factors such as human resources, the use of accounting information and the use of information technology and also external factors only on government support and the business climate. Thus, further research is expected to explore on more internal and external factors that influence the success of business performance such as company age, owner education, business scale and also the company's competitiveness.
- c. The Future research can include the situational factors that are used as moderating or intervening variables. Other situational factors that may weaken or strengthen the success of business performance such as the use of accounting information or training that is followed.

Bibliography

- Al-Shaikh, F. 1998. *Factors For Small Bussiness Failure in Developing Countries*. ACR Volume 2.
- Bayu Sumantri, dkk, *Faktor-Faktor Yang Berpengaruh terhadap Kinerja Usaha Wirausaha Wanita: Suatu Studi pada Industri Pangan Rumahan di Bogor*, Jurnal Manajemen Teknologi, 2013.
- Belkaoui, Ahmed. 2003. *Accounting Theory*, 5th edition. Singapore: Thomson Learning.
- CK Prahalad, *The Fortunes at the Bottom of The Pyramid*, 2005
- Cooperatives Department (2017).
- Gadiza Krisdanti dan Rodhiyah. 2014. "Analisis Faktor-Faktor Yang Mempengaruhi Kinerja Ukm Pada Sektor Industri Pengolahan Makanan Di Kota Semarang", Jurnal Administrasi Bisnis, Social and Political Science Faculty, Diponegoro University.
- Ghozali, Imam. 2009. *Aplikasi Analisis Multivariate Dengan Program SPSS*. 2nd Edition. Publisher Board of Diponegoro University. Semarang.
- Gaskill. 1993. A Factor Analytic Study Of The Perceived Causes Of Small Business Failure. *Jurnal of Small Management*.
- Heri. 2013. *Cara Mudah Memahami Akuntansi*. Prenada Media Group.Jakarta.
- Holmes, Scott and Des Nicholls. 1989. *Modelling The Accounting Information*

- Requirement of Small Business. *Accounting and Business Research*, Vol. 19, No. 74, pp. 143-150.
- Nuary Ayu Pramaishella, 2016. *Pengaruh Modal, Dukungan Pemerintah Dan Kompetensi Sumber Daya Manusia Terhadap Kinerja Usaha Mikro, Kecil Dan Menengah (Studi Empiris Pada Usaha Mikro, Kecil Dan Menengah Di Kecamatan Kencong Kabupaten Jember)*. Undergraduated Thesis. Muhammadiyah Jember University.
- Nursalina, 2018. "Faktor-Faktor Yang Mempengaruhi Keberhasilan Usahamikro Kecil Berbasis Ekonomi Kreatif Di Kota Makassar". Undergraduated Thesis : Makasar State University.
- Mujib, M.F., *Analisis Faktor- Faktor yang Berpengaruh Secara Langsung dan Tidak Langsung Terhadap Kinerja Usaha kecil & Menengah Studi Pada Pelaku UKM di Kabupaten Kebumen*. 2010, Diponegoro University Semarang.
- Munizu, M., 2010. *Pengaruh Faktor-Faktor Eksternal dan Internal Terhadap Kinerja Usaha Mikro dan Kecil (UMK) di Sulawesi Selatan*. Jurnal Manajemen dan Kewirausahaan, 12.
- O'brien, James A. 2005. *Introduction To Information System*. Twelf Edition Mc Graw Hill, Northern Arizona.
- Putri Wahyuningrum, dkk, *Peningkatan Kinerja Usaha Kecil dan Menengah (UKM) Kluster Kerajinan di Kota Depok Menggunakan The House Model*, Jurnal Manajemen dan Organisasi Vol V, No 2, Agustus 2014.
- Putu Diah Mirnasari, 2018. *Pengaruh Penggunaan Teknologi Informasi, Efektivitas Sistem Informasi Akuntansi, dan Sistem Pengendalian Intern Terhadap Kinerja Karyawan*. Accounting E Journal Udayana University.
- Suliyanto. 2006. *Metode Riset Bisnis*. Yogyakarta: ANDI.
- Suliyanto. 2011. *Ekonometrika Terapan: Teori dan Aplikasi dengan SPSS*. Yogyakarta: ANDI.
- Time Series Data of MSME Empowerment Central Java, *Department of Cooperatives and Small and Medium Enterprises, Central Java Province*, 2017.
- Act No. 28 2008 about *Micro, and Small Medium Enterprises*.
- Wahyuni, Era. 2018. Analisis Iklim Usaha pada Industri Batik di Kabupaten Temanggung. Jurnal Administrasi Publik Vol 2.
- Wida dan Tri Septin, *Pengaruh Faktor Internal dan Faktor Eksternal Terhadap Kinerja Usaha Industri Kecil dan Menengah di Purwokerto Utara*, Jurnal Kinerja, 2015.