MSMEs Performance Besed on Knowledge and Business Capabilities

by Tini Kartini

MSMEs Besed on Knowledge and Business Capabilities

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Abstract. This research aims to find out how knowledge and business abilities influence the performance of shoe micro, small and medium enterprises (MSMEs) in Kebon Kembang Market, Bogor City. All shoe MSME players in the market are the objects of research. In this study, the population was 48 business people. The sampling was 48 business people where the sample was determined through census or saturated sampling. This research uses quantitative methods. Data analysis uses various statistical tests, including validity, reliability tests, multiple linear regression tests, multiple correlation analysis, and coefficient of determination (R2). The results of the research show that knowledge and business abilities have quite a big influence on the performance of shoe MSMEs in the Kebon Kembang Market. Around 63.1% of MSME performance can be explained by knowledge and business ability factors. Knowledge and business abilities have a positive and significant effect on the performance of MSMEs, both simultaneously and partially.

Keywords: Performance of MSME, Knowledge, Entrepreneurs ability.

BACKGROUND

Micro, Small and Medium Enterprises (MSMEs) as the main pillars of the national economy in Indonesia make significant contributions in various aspects. MSMEs are not only engines of economic growth, but also play an important role in reducing unemployment, improving people's living standards, and encouraging equitable development. Empowering MSMEs is a mandate from Law of the Republic of Indonesia Number 20 of 2008 concerning micro, small and medium enterprises. MSMEs are not only a solution to the problem of unemployment, but also a driving force for the national economy. With their wide reach, MSMEs are able to provide services needed by society and contribute significantly to economic growth. Data shows that the number of MSMEs in Indonesia continues to increase every year, indicating that the dynamics of this sector are increasingly developing. This can be seen in Table 1. below.

Table 1. Number of MSMEs in Indonesia 2014-2019

Year	Number of MSMEs (Unit)	Total Labor Absorption (People)	Growth (%)
2014	55.206.444	101.722.458	-

2015	56.534.492	107.657.509	2.4
2016	57.895.721	114.144.082	2.4
2017	59.262.772	123.229.386	2.3
2018	61.651.177	112.828.610	4
2019	62.928.077	116.673.416	2
	Growth Average		**2.62**

Source: Kementrian Koperasi dan Usaha Kecil Menengah, 2020.

Human resources (HR) are the most valuable assets that can maximize the performance of an organization. One important aspect of HR is knowledge. According to Robbins (2014:29), knowledge is not only limited to information, but also includes critical thinking skills and a broad understanding of a field. When human resources in a business, especially MSMEs, have limitations in terms of knowledge and skills, it will be very difficult for the business to grow and develop optimally.

In running a business, MSMEs must have knowledge in entrepreneurship. Entrepreneurial knowledge equips entrepreneurs with the skills needed to face market changes effectively and adapt quickly. According to Nurbaya and Moerdiyanto (2012:10), entrepreneurial knowledge includes the science, art and attitude of an entrepreneur in realizing innovative ideas to create new business opportunities. Not only knowledge, an entrepreneur must be equipped with practical skills to run his business. According to Riyanti (2012), the ability to continuously improve oneself and the work environment is the key to the success of an entrepreneur. In other words, an entrepreneur must be proactive in managing his team so that the business can develop sustainably. The city of Bogor is a large enough area to develop the MSME sector. This can be seen from the contribution to Gross Regional Domestic Income (GRDP) in 2019, which was 54.07% annually. One of them is the Shoe Center at Kebon Kembang Market. (Bogor City Central Statistics Agency, 2019). The number of MSMEs in the Pasar Kebon Kembang Shoe Center, Bogor City, experienced a positive increase from 2017 to 2019. Data shows an increase of 45% in 2018, followed by a further increase in 2019, as seen in Table 2 below:

Table 2. Number of MSMEs Shoes Center in Kebon Kembang Market, Bogor City

Year	Number of MSMEs (Unit)	Growth (%)
2017	33	-
2018	48	45
2019	48	-
Average		**22,5**

Source: Kebon Kembang Market, Bogor City, 2020

Kebon Kembang Market has an attraction for visitors to enjoy shoe commodities. Kebon Kembang Shoe Center offers a wide selection of shoes, from children to adults. In 2019, there were 48 shoe MSMEs operating in this shopping center, with various types of products on offer. The number of MSMEs at the Kebon Kembang Shoe Center is described in the following table:

Table 3. Number of MSMEs Shoe Center in Kebon Kembang Market, Bogor City in 2018

No.	Commodity	Amount (Unit)	Percent (%)
1.	Formal Shoes	9	19
2.	Casual Shoes	5	10
3.	Sport Shoes	34	71
	Total	**48**	**100**

Source: Kebon Kembang Market, Bogor City, 2020

Based on Table 3, the majority of Shoe Center MSMEs in Kebon Kembang Market focus on the production of sports shoes (71%). The remainder produces formal (19%) and casual (10%) shoes. Even though they have great potential for development, MSMEs here still face major obstacles, namely a lack of knowledge and entrepreneurial abilities. This hampers business growth and the performance of business actors. One benchmark for MSME performance is their size turnover sales obtained, the amount asset and net profit (Elis et al, 2014). Based on data and facts in the field, turnover MSMEs earned at the Kebon Kembang Market Shoe Center tended to decline in 2018-2019. This can be seen in Table 4 below.

Table 4. Total Turnover of MSME Shoes Center Owners at Kebon Kembang Market, Bogor City, 2018-2019

No.	Total MSMEs Turnover	Total MSMEs	
		2018	2019
1.	15.000.000 – 30.000.000	13	16
2.	30.000.000 – 60.000.000	15	19
3.	60.000.000 – 90.000.000	20	13
	Total	**48**	**48**

Sumber: Pasar Kebon Kembang Kota Bogor,2020.

Based on these 4, data for 2018 shows that the majority of shoe center MSMEs in Kebon Kembang Market have succeeded in achieving quite high turnover. As many as 42% of business actors are able to generate turnover above 60 million rupiah. However, in 2019 there was a decline in overall turnover. Analysis of turnover data for 2019 shows a decline in performance at the Shoe Center MSMEs in the Kebon Kembang market. There is a shift in turnover distribution from the high category (above 60 million rupiah) to the lower category (15-60 million rupiah). This indicates the challenges faced by business actors in maintaining or improving their business performance.

Entrepreneurial knowledge is the skills, expertise, behavior, characteristics and character of creative individuals who incorporate creative thinking into today's reality. (2012, Nurbaya Moerdiyanto). Not only knowledge, but also the ability of business actors is the main determinant in improving the performance of MSMEs. Based on the results of interviews with MSME actors, it was found that business actors still lacked experience, indicating an operational period of approximately 5 years in business. Ability according to Firdausa (2013), an important factor in running a business is the duration of the business. Business duration is the time a business visionary spends to maintain his business which determines his involvement in the business venture. The wider the business, the better the nature of the business and the better the creativity, innovation, skills and dexterity in running the business, as well as experience in pursuing the business field, which can influence performance and productivity. Most (63%) of the shoe businesses in Kebon Kembang Market, Bogor City are still relatively new, namely less than 5 tons. Only 25% of businesses there have been running for more than 10 years. This means that MSME business actors in this shoe center are generally still in the early stages of building their business. This is because the experience of business actors is still limited, their ability to manage a business is not yet fully mature.

THEORETICAL STUDY
MSME PERFORMANCE

The definition of MSME performance proposed by Soetjipto (2016), is the extent to which the work results achieved by MSMEs are in accordance with the targets and objectives that have been set. Good performance reflects the success of MSMEs in achieving the desired targets. MSME performance indicators According to Soetjipto (2016), states that to measure MSME performance, they can use *Balanced Scorecard*, which is a set of measures of future financial performance with a proportion of future execution drivers. The objectives and measures examined in the implementation of the organization are 4 perspectives which are divided into indicators as follows:

1. Financial Perspective
2. Customer Perspective
3. Internal Business Perspective
4. Learning and Growth Perspective

BUSINESS KNOWLEDGE

The definition of entrepreneurial knowledge is a person's understanding of entrepreneurs with different positive, imaginative and creative characters in forming business opportunities

that benefit themselves and their buyers. Entrepreneurial knowledge indicators refer to Suryana's (2010) opinion as follows:

1. Knowledge of the business to be entered or started and the existing business environment.
2. Knowledge of roles and responsibilities.
3. Knowledge about personality and personal abilities
4. Knowledge of business management and organization.

BUSINESS CAPABILITY

The definition of business ability, according to Dharmawati (2016), states that business ability is a complex concept, involving a combination of physical, mental and psychological abilities, and is influenced by the individual's perception of his or her ability to run a business. The indicators used in this research adapt Dharmawati's (2016) theory, indicators of entrepreneurial ability include:

1. Conceptual ability
2. Creativity
3. Leadership in managing a business
4. Working Time

RESEARCH METHODS

This research uses quantitative methods with descriptive and verification approaches to analyze data. Quantitative methods are used to research certain populations or samples with research instruments, collect data, analyze it statistically, and test predetermined hypotheses (Sugiyono, 2018).

The population in the research was 48 MSME actors at the Shoe Center at Kebon Kembang Market, Bogor City. The sampling technique used was a saturated sample so that the entire population was sampled, namely 48 business actors.

The variables in this research are grouped into two: independent variables (business knowledge and business abilities) and dependent variables (business performance). To measure these variables, a 5-likert scale was used*point* which allows respondents to choose the level of agreement with the statement from strongly disagree to strongly agree.

Data collection methods in this research include collecting primary data through direct observation, in-depth interviews, and distributing questionnaires to respondents. Apart from that, secondary data was also obtained from company archives and relevant literature. All data collected was then analyzed using multiple linear regression analysis with the help of SPSS 25.00.
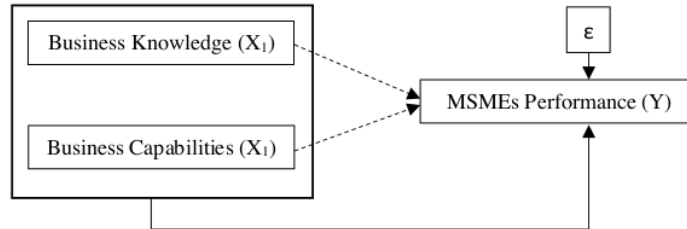

Figure 1. Framework of Thinking

Information:

------→   : Partial

——→   : Simultaneouly

ε : Variable outside the research

RESULT AND DISCUSSION

Research Result

1. **Characteristics of Business Actors**

Table 5. Characteristics of Business Actors

No	Characteristics	Category	Amount (People)	Percent (%)
1	Gender	Male	33	69
2	Age	20-29 Year	18	38
3	Education	JHS/MTS	24	50
4	Length of Business	1-3 Year	21	43
5	Income	3-4 Million	22	46

Source: Primary Data Processed, 2020

Based on Table 5, it shows that this research dominates male business actors, who are generally considered to be better prepared to face business risks and have family

responsibilities. The majority are of productive age (20-29 years) with fresh ideas. Even though the average level of education is only junior high school graduates, business entrepreneurs have succeeded in starting micro businesses with a monthly income of around IDR 3-4 million. The relatively short length of business (1-3) years shows the dynamics of the business continuing to develop.

2. **Validity, Reliability and Classic Assumption Test Results**

   Instrument testing was carried out in this research with validity and reliability tests. The validity test was carried out on 24 consisting of two statements on each variable. The criterion used in the validity test is if r is obtainedcount ≥ 0.3 then the data is valid or suitable for hypothesis testing, whereas if rcount < 0.3 then the data is invalid (Sugiyono, 2018). In this research, the results of all rcount greater than 0.3, which means all statements are declared valid and suitable for use. A reliability test on an instrument can be declared reliable if the value Cronbcah Alpha (α) > 0.6. In this research value Cronbcah Alpha (α) each variable has a value greater than 0.6, so this research data is declared reliable. The classical assumption test in this research uses the normality test, multicollinearity test, and heteroscedasticity test. The results of the three tests show that the data is normally distributed, free from multicollinearity and heteroscedasticity.

3. **Hypothesis Testing**

   a. **Multiple Correlation Analysis**

   Tabel 6 Multiple Correlation Analysis Coefficients

   Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	14.474	3.864		3.746	.001
	Knowledge	1.004	.200	.576	5.007	.000
	Ability	.209	.081	.296	2.574	.013

   a. Dependent Variable: Kinerja Usaha UMKM

   Source: Primary Data Processed With SPSS, 2020

   Based on Table 6 of the results of the multiple linear regression analysis, the regression equation with the estimation model is obtained as follows:

   $$Y = 14,474 + 1,004X1 + 0,209X2 + \varepsilon$$

   The interpretation of the results of the equation is as follows:

1) The constant value obtained is 14.474, which means that at the time of knowledge (X_1), ability (X_2) remains, then MSME Business Performance (Y) is positive

2) Knowledge regression coefficient (X_1) has a positive value of 1.004. This means that knowledge has a positive effect on MSME business performance. This shows that MSME performance tends to increase along with increasing business knowledge.

3) Ability regression coefficient (X_2) has a positive value of 0.209. This means that ability has a positive effect on MSME business performance. This shows that the higher the business capability, the better the expected performance of MSMEs.

b. **Analysis of Correlation Coefficient and Coefficient of Determination (R^2)**

Table 7. Correlation Coefficient and Coefficient of Determination

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.794[a]	.631	.615	3.579

a. Predictors: (Constant), Kemampuan, Pengetahun

Source: Primary Data Processed With SPSS, 2020

Based on Table 7, the correlation value of 0.794 shows a very strong and positive relationship between knowledge and business capabilities and MSME performance. Meanwhile, the R value Square amounting to 0.631 or 63.1% indicates that 63.1 variations in MSME performance can be explained by variations in knowledge and business capabilities. The remainder is influenced by other variables outside this research model. Such as technology, sources of funds, government policies and the role of other institutions related to MSMEs (Soetjipto 2016).

c. **Uji F (Simultaneous)**

Table 8. F Test Result

ANOVA[b]

	Model	Sum of Squares	df	Mean Square	F	Sig.
	Regression	985.584	2	492.792	38.477	.000[a]
1	Residual	576.333	45	12.807		
	Total	1561.917	47			

a. Predictors: (Constant), Ability, Knowledge

b. Dependent Variable: MSME Performance

Source: Primary Data Processed With SPSS, 2020

Based on Table 4. f test results (simultaneously), it is found that Fcount greater than Ftable with a significance level of $\alpha = 0.05$ (38.477> 3.20) with a significance value of 0.000 < 0.05. This means that there is a significant influence of knowledge (X_1) and business capabilities (X_2) together (simultaneously) on MSME business performance.

d. t-Test (Partial)

Table 9. t-Test Result

Coefficients[a]

Model	t	Sig.
(Constant)	3,476	,001
Knowledge	5,007	,000
Ability	2,574	,013

a. Dependent Variable: Kinerja UMKM

Source: Primary Data Processed With SPSS, 2020

Based on Table 9, the results of the t-test (partially) can be concluded that:

1) Business knowledge (X_1) has a significance value of 0.000 <0.05 with a t valuecount 5,007 > 1,679. This means that there is a significant partial influence of knowledge on MSME business performance.

2) Business capability (X_2) has a significance value of 0.013 <0.05 with a t valuecount 2,574 > 1,679. This means that there is a significant partial influence of business capability on MSME business performance.

Discussion

The Influence of Knowledge and Business Abilities on MSME Business Performance

Based on the results of the data analysis carried out, business knowledge and abilities have a positive and significant effect on MSME business performance. This shows that increasing knowledge and business capabilities results in increasing MSME business

performance. Increasing knowledge and business capabilities results in increased MSME business performance, especially in terms of production efficiency, product innovation and market development. This shows that investment in developing human resources for MSME players is a strategic step to increase the competitiveness of MSMEs at the Kebon Kembang Market Shoe Center, Bogor City in the global market. The findings of this research are in line with the results of Viviani's research et al., (2020) Harini & Yuningsih, (2024) Both studies agree that business knowledge and abilities are key factors that contribute significantly to the success/performance of MSMEs.

The Influence of Knowledge on MSME Business Performance

Based on the results of the data analysis carried out, business knowledge has a positive and significant effect on MSME business performance. The level of education of an entrepreneur has a strong relationship with the success of his business. The higher the education, the better the performance of the MSMEs managed. Even though most of the MSME business actors at the Pasar Kebon Kembang Shoe Center have limited educational backgrounds, the government's outreach program has helped increase the knowledge of business actors. This shows that efforts to improve the quality of MSME human resources through education and training are very important. The findings of this research are consistent with previous studies conducted by Utami et al., (2024), Nurlatifah et al., (2023), Setiadi & Sudjatno, (2021) who concluded that entrepreneurial knowledge makes a positive and significant contribution to improving the performance of MSMEs.

The Influence of Business Capabilities on MSME Business Performance

Based on the results of the data analysis carried out, business capability has a positive and significant effect. The performance of MSME businesses is greatly influenced by the business capabilities of their owners. This ability is a characteristic inherent in an entrepreneur and plays an important role in determining how effectively business actors run their business. The better a person's business capabilities, the better the performance of the MSMEs they manage. The results of this research strengthen research Wastuti's et al., (2021), Mufidah (2019), Ramadoni & Silaningsih, (2017) which states that business capability has a significant influence on the performance of MSMEs. These studies show that good management skills are a key factor in achieving optimal MSME performance.

CONCLUSIONS AND RECOMMENDATIONS
Conclusion

Based on the results of the research and hypothesis testing that has been carried out, the following conclusions can be drawn:

1. The condition of entrepreneurial knowledge is ranked high, entrepreneurial ability is ranked high, and the performance of MSMEs is ranked good. Knowledge and entrepreneurial ability simultaneously have a positive and significant effect on the performance of MSMEs at the Shoe Center at Kebon Kembang Market, Bogor City.

2. The performance of Shoe MSMEs in the Kebon Kembang Market, Bogor City is partially and significantly influenced by entrepreneurial knowledge and skills.

Suggestion

Based on the research results and conclusions obtained, there are several things that need to be considered. The author makes the following suggestions:

1. Based on research results which show that:

   a. The average condition of knowledge is in the sufficient category, this condition is only sufficiently developed and competitive in running its business. The highest indicator is knowledge about one's abilities and personality, the lowest indicator is knowledge about roles and responsibilities.

   b. The average ability condition is in the sufficient category. The highest indicator of ability is conceptual ability, the lowest indicator is length of business.

   c. The average performance condition is in the high category. The highest indicator of performance is a financial perspective, the lowest indicator is a learning and growth perspective.

   Therefore, MSME players pay more attention to knowledge and abilities so that they develop more rapidly and are able to compete well, so that they are more profitable. It is hoped that MSME players can take part in training and coaching activities.

2. Facing growing industrial competition in the future, the performance capabilities of shoe MSMEs in Kebon Kembang Market need to be improved so that they can make a contribution to the city of Bogor.

3. There is a need for the government to have the authority to direct the performance capabilities of MSMEs, by providing special training for beginners so that as new entrepreneurs they have the skills and knowledge that can be used to compete with entrepreneurs who have been around for a long time so that this will have an impact on the performance of shoe MSMEs even further. .

4. It is hoped that future research can add other factors beyond the research that has been carried out, such as mentality, education, skills, leadership, income, salary, health, social security, work environment, facilities, technology and opportunities for success.

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