

Determinant Factors of MSME Activities on the Implementation of the Business Model Canvas (BMC) in Realizing the Independence and Strength of MSMEs in Wajo District

Kurniana¹, Nuraeni Kadir², Abdul Rahman Kadir³, Andi Ratna Sari Dewi⁴

Abstract

This Study aimed to determine the determinants of MSMEs activities there is application Business Model Canvas (BMC) in realize the independence and resilience of MSMEs in Wajo Regency. Data collected through interview to key informants (main informants) and additional informants with refers to the list of questions that have been arranged more first. Informant major in research this is Head MSME Sector Industry Trade and Cooperative Service Regency Wajo whereas informant addition that is originating MSMEs from a number of cluster business namely those engaged in the field service health, culinary and crafts. Secondary data sources obtained through a study and analysis of various documents related to MSME development both in the District Wajo nor scale national. This type of research was qualitative research, so the data analysis technique was appropriate to be used is a qualitative analysis technique. The data analysis process used an interactive analysis model from Miles, Huberman & Saldana and followed with checking validity findings /conclusions.

Keywords: *determinant factors, business model canvas, MSMEs.*

INTRODUCTION

One of the strategies carried out by the government in supporting economic development is to empower and grow Micro, Small and Medium Enterprises (MSMEs) as a basis in accelerate people's economic development . MSMEs can overcome unemployment problems and improve people's welfare. However, this small business is still seen as a business with weak performance. This restriction (obstacle) is felt by MSME actors.

MSME development program as one of the instruments to improve people's purchasing power. This MSME development is not only is a step that must be taken by the Government and is only the responsibility of the Government. But the MSMEs themselves as internal parties who are being developed, can take steps together with the Government. In general , the problems faced by UM KM in Indonesia there are two, namely financial and non-financial problems (Adiningsih, 2004). In essence, the problems mentioned above stem from the inability of SMEs to innovate.

¹ Post Doctoral of Economics, Hasanuddin University, hj.kurniana1973@gmail.com

² Faculty of Business and Economics, Hasanuddin University

³ Faculty of Business and Economics, Hasanuddin University

⁴ Faculty of Business and Economics, Hasanuddin University

Innovation in various fields, for example product innovation capabilities, process innovation, service innovation or service areas, and this innovation must be carried out continuously (Tambunan, 2002) . Rosenbusch et al., (2010) said the factors that influence the impact of innovation on company performance are the age of the company, the type of innovation, and associated with the cultural context that is built within the MSME organization itself.

The Wajo Regency Government has made development efforts in order to empower MSMEs in the regions This through guidance, mentoring, provision of facilities, and assistance to foster the competitiveness of MSME actors. However, in general SMEs are still depend on instinct, will, experience family, motivation from Friend or family without own sufficient knowledge and art in manage business good in that aspect capital, sources power people, facilities and infrastructure, governance finance, governance production, management marketing as well as aspects management summarized quality in knowledge management.

because it is necessary approach different with apply Factor determinant MSME activities that will confronted with application Business Model Canvas as one effort concrete for government area .

Study This expected can find factor determinant good in that aspect pusher nor factor inhibitor in application Business Model Canvas (BMC) for realize independence and resilience of MSMEs in Wajo District .

RESEARCH METHOD

Regency wajo chosen as location research. This location is one of 24 regencies/cities within the province of South Sulawesi. The selection of this location was made on the grounds that in the Regency Wajo There is something unique related with existence perpetrator business in a manner specifically for SMEs.

Population interpreted as whole object that has something characteristics same basis or fulfil criteria certain For something problem research. Whereas understanding sample is a subgroup from selected population For participate in framework fulfillment objective studies (Sekaran, 2009). As for the population in study this is called as informant shared become two. With determination informants use technique purposive obtained informant main is Government Regency Wajo especially head of the District Cooperatives and SMEs Office Wow, then SMEs as informant addition. Determination sample SMEs use technique purposive sampling because please considerations and reasons certain , so MSME cluster that became sample is business field culinary, services health and crafts.

Data collection techniques in this study were carried out through interviews , observation and assessment of various related documents coaching and development of MSMEs in the Wajo Regency. Data collection was carried out on conditions natural (natural settings). Data collection techniques are more on participant observation (participants observation), in-depth interviews (in depth interview), and documentation.

Research data qualitative obtained from various source, with use technique various data collection (triangulation), and carried out in a manner continuously until the data saturated. Continuous observation continuously resulted high data variation once.

This type of research is qualitative research, so the data analysis technique is appropriate to be used is a qualitative analysis technique. The data analysis process uses an interactive analysis model from Miles, Huberman & Saldana (2014). All data collected needs to be checked carefully using data triangulation techniques. Triangulation is defined as a data collection technique that combines various data collection techniques and existing data sources. The purpose of triangulation is not to find the truth about some phenomena, but rather to increase the researcher's understanding of what has been found. The purpose of qualitative research is not merely to find the truth, but rather to understand the subject of the world around him. The triangulation technique will further increase the strength of the data, when compared to one approach Moleong, (2008).

RESEARCH RESULTS

1. Data Collection Process

Data collection for determinant factors (internal as well as external) on MSMEs in the Wajo Regency done with method Focus Group Discussion (FGD) in the office Agency for Personnel and Human Resources Development (BKPSDM) Wajo Regency. Activity consists on three session main namely 1) Exposure draft Business Model Canvas (BMC), 2) Filling questionnaire stage I and 3) Filling questionnaire stage II. Questionnaire given to MSME players use google form for convenience informant in fill it through each other's cell phones that's for results answer informant can quick displayed For discussed together and tabulated For research data management.

Session First opened with activity exposure material about BMC and how results BMC formulation can implemented in corporate strategy. On session this, the Head of the District Cooperatives and UMKM Office Wajo was also present give description condition the latest and the challenges faced by UMKM Wajo. Activity furthermore form explanation mechanism charging FGD questionnaire.

In the charging process questionnaire, informant shared become ten group and accompanied by one the facilitator on duty For help informant finish charging their respective questionnaires. Filling results questionnaire Then featured in the forum for discussed with Wajo MSMEs For at a time confirm return suitability between results answers and conditions latest them.

Five answers the most from results charging questionnaire stage I was selected For made as instrument study phase II, guidelines and media used For fill in questionnaire stage II fixed The same with stage I.

The FGD was attended by 117 MSMEs representatives in the districts Wajo where 72% correspond MSMEs Wajo Regency are in the industry food and drink, 13% comes from from industry craft hands and 8% each in the industry clothing, accessories and beauty. In terms of age businesses, the majority of MSMEs Wajo Regency Still operating under five years or about 69% of the total respondents, then 5% already five years old and 26% had goes over five years. Any business Still dominated by MSMEs that have not body business or about 92% of the total correspondent.

1. Identification of the Nine Elements of the Business Model Canvas

In this section, the results of the identification of the nine elements of the business model canvas will be presented for SMEs in Wajo Regency.

a. Customers Segment :

of factors age, moment This Wajo MSME customer segments target consumer from all age . In terms of economy customers , MSME products can accessible to the public from all existing economic statuses and economic statuses medium. Wajo MSME customers moment This in a manner general originate from South Sulawesi province and followed with originating customers from the people in the district Wajo That alone and still few can reach customer in a manner national. As for the majority customer buy product from UMKM Wajo For made present or souvenirs and also for for sale back.

b. Channels :

Currently Wajo MSME actors still distribute their products using an individual reseller system, in addition to participating in bazaars or exhibitions held by the government, the rest sell themselves directly and take advantage of the existence of shops around the production area to distribute their products. The good news is that the correspondent's answers show that they are able to utilize digital platforms such as Instagram, Facebook.

c. Customers Relationships

Wajo Regency MSME actors are included in the personal assistance category, which can mean a pattern of relationships based on human interaction, maintaining relationships with a personal approach and providing messages between being the most popular choice. Next, Responding to questions quickly, giving discounts is also done in order to create good relationships with customers. After attempt sales are then carried out by them by contacting the buyer again, although, there are still a few MSMEs who are aware of using admins both on social media and whatsapp / telgram. Nearly half of the MSME respondents also chose wholesale sales in an effort to make potential customers buy their products. Several programs are also implemented to attract buyers and maintain customer loyalty such as holiday promos, birthday promos, and member programs, although these are all choices made by the minority of these entrepreneurs.

d. Value Proposition

The value that has been promised by the UMKM actors in Wajo Regency for their products is acceptable to the market and the majority of consumers focus on providing quality products. Entrepreneurs who attend have delivery service, which is an added value for their efforts to sell their products, considering that there is no easy online delivery service available like in big cities in general. Interestingly, with the quality products provided, in terms of price, these entrepreneurs also sell their products at affordable prices. The UMKM players in Wajo Regency believe that selling products made from the best raw materials and not using preservatives can be an added value to market products better.

e. Key Partners

In this case the majority of Wajo Regency MSME partners are raw material suppliers and the surrounding community to smooth the production process. After partners for smooth process and production quality , Dropshippers are considered equally important. The packaging seller is the next key partner. Entrepreneurs also establish partners, namely shops/kiosks around the business location and employees who are the key to all resources to meet supply needs company chains.

f. Key Resources

SMEs in Wajo Regency have 4 types of key resources, namely financial, physical, intellectual, and human resources.

1) Financial resources

Business capital is the majority of the options selected in Financial resources.

2) Physical resources

Some of the physical resources considered as key are cellphones considering that most MSMEs have sold products digitally/ online. Furthermore, clean water electricity processing equipment is also included as a key resource in physical resources where these 2 criteria are vital in business activities. Furthermore, vehicles are no less important than the 76.9% figure.

3) Intellectual resources

MSMEs in Wajo Regency see business licenses as one of the key resources in the intellectual aspect.

g. Key Activities

The Wajo District MSME respondents agreed that their main activities were the production process and the purchase of raw materials. After buying raw materials, the next activity and being the second most choice is product sales. Storage of raw materials for subsequent production is also seen as their routine business activity followed by packing and packing of their respective values. Every day the MSMEs order raw materials.

h. Cost Structure

The cost structure of SMEs in Wajo Regency is the cost of raw materials, indeed from the results of data collection it can be seen that the biggest cost structure incurred by them is variable cost. Other variable costs which also include the largest expenses are still on production needs, namely production operational costs. Furthermore, the biggest fixed costs incurred are electricity and water factory costs and employee salary costs.

i. Revenue Streams

the FGD participants. Then, selling products from social media is a source of income for UMKM Wajo, this indicates that MSME actors have realized that there are opportunities for income streams if the products they sell are also marketed through social media.

MSME players are also aware of the role of chat and exhibition applications as a selling tool that can increase their income stream, selling products directly

Product sales directly by Wajo MSME actors show that sales made at exhibitions are still higher when compared to direct sales at their own shops. Respondents said that their income comes from exhibitions and others think that their source of income comes from sales in their stores.

Based on results analysis identification The Business Model Canvas described above, by complete can seen in figure 3.

Business Model Canvas		Design For: SMEs WAJO DISTRICT	Design by: District MSME Research Team Wajo	Dates: 07 Dec 2023	Versions: Version Beginning
key partners <ul style="list-style-type: none"> Supplier material raw Reseller/ Dropshipper Employee Shop around location business Seller Packaging 	key Activities <ul style="list-style-type: none"> Production Process Sale product Booking material raw Purchase material raw Packaging & Packing 	Value Propositions <ul style="list-style-type: none"> Quality product From the terabit material selling price affordable Can ordered between No use material preservative 	Customer Relations <ul style="list-style-type: none"> Giving discount Service message between Respond question with fast Call Back Buyer 	Customer Segments <p>A. Age</p> <ul style="list-style-type: none"> Teenager Mature All age <p>B. Economic Status</p> <ul style="list-style-type: none"> Intermediate On <p>C. Lifestyle</p> <ul style="list-style-type: none"> Successer Sustainer functional <p>D. Geography</p> <ul style="list-style-type: none"> Province Regency Local <p>E. Consumption</p> <ul style="list-style-type: none"> By by 	
			key Resources <ul style="list-style-type: none"> Mobile venture capital Equipment processing Permission business Electricity 		
cost Structure <ul style="list-style-type: none"> Cost material raw Cost material supporters Cost design packaging Cost operational production Cost wages employee 		Revenue Streams <ul style="list-style-type: none"> Own capital Sale product from social media Sale products at exhibitions Sale product from chat application 			

Figure 3: Business Model Canvas Initial Version For Regency MSMEs Wajo

2. SWOT Analysis

This analysis used For identify internal and external conditions of MSMEs in aspects strength, weakness), opportunity, and threat to all element in business model canvas. Based on SWOT Analysis results in study This so found factors aspect drive strengths and opportunities, and factors aspect barrier weaknesses and threats with details as following :

- a. Factor impeller, on the aspect strength :
 - 1) Products are sold for all segments ;
 - 2) The price is the same for all segments ;
 - 3) Promotions are tailored to each segment ;
 - 4) Relationship with customers is good ;
 - 5) Customers easily interact with staff ;
 - 6) Promotions favored by customers ;
 - 7) Staff respond quickly to customer inquiries/complaints ;
 - 8) Already have loyal customers ;
 - 9) The product sales network has reached the provincial area ;
 - 10) Products have been sold digitally ;
 - 11) The shop's social media accounts are well managed ;

- 12) Various product variants ;
 - 13) On time and very good at serving ;
 - 14) Good product packaging ;
 - 15) Raw or auxiliary materials are easy to obtain ;
 - 16) Relationship with suppliers is good ;
 - 17) Good employee work ability ;
 - 18) Good relations with key partners (government, banks, etc.) ;
 - 19) Have a fixed supplier of raw materials ;
 - 20) Have a business license ;
 - 21) The brand is well known in the community ;
 - 22) Have a variety of adequate physical assets ;
 - 23) Easy production process ;
 - 24) Can distinguish between fixed and variable costs ;
 - 25) Have a budget for unexpected expenses ;
 - 26) Lower costs when production volume is more ;
 - 27) Good business payment methods ;
 - 28) Offline and online earnings are equally good ; and
 - 29) Income has covered expenses .
- b. Factor impeller , on the aspect opportunity :
- 1) The selected segment has unique habits according to the product ;
 - 2) The selected segment has high purchasing power ;
 - 3) Loyal customers often make repeat purchases ;
 - 4) Loyal customers help recommend products to others ;
 - 5) The government often invites them to participate in exhibitions ;
 - 6) Transportation is getting smoother ;
 - 7) Many delivery service companies in Wajo ;
 - 8) The market is looking for quality products ;
 - 9) Competitors do not have the same product ;
 - 10) Products are still rare in the market ;
 - 11) Many government programs support MSMEs ;
 - 12) Many training programs and business assistance ;
 - 13) Financial management applications are increasingly easy to obtain ;
 - 14) The market is looking for a lower price ; and
 - 15) Marketplace provides more income opportunities .
- c. Factor inhibitor , in aspect weakness :
- 1) The unavailability of specific products divided per segment ;

- 2) Segment division is too broad ;
 - 3) Loyal customers are still lacking/non-existent ;
 - 4) Staff are still slow to respond to customer inquiries/complaints ;
 - 5) Loyal customers are still lacking/non-existent ;
 - 6) The product has not yet entered the minimarket network ;
 - 7) Have not used e- commerce management applications for online stores ;
 - 8) Customers outside the city still find it difficult to get the products being sold ;
 - 9) Accessibility product is still minimal ;
 - 10) unknown brand ;
 - 11) Do not have financiers/investors ;
 - 12) The location is far from the provincial capital ;
 - 13) Sales location that is not strategic ;
 - 14) Don't have SOP yet ;
 - 15) Limited business capital (cash) ;
 - 16) Inadequate business facilities ;
 - 17) The brand is not well known in the community ;
 - 18) The production process is still conventional/ traditional ;
 - 19) Unable to estimate fixed costs ;
 - 20) Do not have an unexpected expense budget ;
 - 21) Not knowing variable costs ;
 - 22) Income has not covered capital ; and
 - 23) Got tricked by the current payment method .
- d. Factor inhibitor , in aspect threat :
- 1) Lots of competition for products made in selected segments ;
 - 2) People's purchasing power decreased due to the crisis ;
 - 3) Competitors make promo programs more attractive ;
 - 4) Many competitors have their own stores ;
 - 5) The internet network is still unstable ;
 - 6) Marketplace policies that are not profitable for stores ;
 - 7) There are newcomers in the industry ;
 - 8) There are substitute products ;
 - 9) Competitors that are more mature in terms of capital and products ;
 - 10) The Covid-19 pandemic is not completely over ;
 - 11) The rapid development of technology ;
 - 12) Electricity and water costs are always rising ;
 - 13) High raw materials ; and
 - 14) The market is always looking for a lower price .

SWOT Analysis Results in study This more served in a manner complete in Appendix II.

3. The Four Actions Framework

In identifying crisis management, each element in BMC is broken into four columns. First , column create or create, how is the opportunity to create a new value . The next column, eliminate or eliminate which means the existing weaknesses will be eliminated, then the column raises or increases, the strength that is already owned is maintained. The last column, reduce or reduce as existing threats must be reduced. Identification results crisis management with framework Work four action This more can see in Appendix III.

CONCLUSIONS AND RECOMMENDATIONS

1. Conclusion

Business model canvas is the inner model overcoming crisis management to create self-sufficiency and resilience in the MSME group obtained from the SWOT analysis of each BMC element and evaluated using a four-action framework .

a. Customers Segment

In design transformation element this, the same product For segment certain good reduced in business For focus get attention from one or two segment just. of factors age , fine Wajo MSME customer segments target consumer from For circles teenagers and adults. In terms of economy customers, MSME products can must still can keep in range price sell existing product at the time this. District MSME focus Wajo in a manner general is For get more trust from customers who are geography originate from province sulawesi south. The focus is on customer buy product from UMKM Wajo For made present or souvenirs.

b. Channels

Wajo MSME actors should eliminate staff who are slow and unfriendly to customers, to create loyal customers, because it is very important to create good communication with loyal customers, special promo packages for loyal customers also need to be created.

c. Customers Relationships

On the customer element Relationships things that are maintained and improved are promos, prices and special discounts specifically for exhibition activities, expanding product range, and digital marketing activities . Furthermore, because the internet is still unstable in Wajo district, preferably indirect activities marketing on the internet is better reduced.

d. Value Proposition

For values the new preposition, the SMEs of Wajo Regency are advised to create new products that are costumizable or by request high quality product . Furthermore, it is also necessary to create cost reductions and then expand product range. Because the average MSME has 2 or more products for sale, it is best if the products that are not selling can be written off. Meanwhile, things that need to be maintained and improved are product variants that are accepted by the market, accuracy in serving and product packaging that attracts customers.

e. Key Partners

In this element what needs to be created is a good relationship with the government that oversees MSMEs and involves employees to take part in training from professional institutions outside company . Then, entrepreneurs should eliminate business locations, be it distributors, shops or production locations to streamline sales and reach consumers. Furthermore, things that need to be improved are good relations with suppliers and employee performance. Then, what needs to be reduced is the uncertain amount of raw materials for production.

f. Key Resources

In key Resources , the thing that needs to be eliminated for SMEs in Wajo Regency is unclear expenditure, then, the effort is to increase brand strength : by continuing to carry out promotions.

g. Key Activities

On the key element activities that need to be eliminated are conventional production processes to reduce production time so that it is more effective and efficient in order to overcome crises in terms of production management.

h. Cost Structure

In this element, the new value that the company receives is using a financial management application/ software, then what needs to be done is unclear expenditure. Meanwhile, what must be maintained and increased is the budget for unexpected costs and continue to increase production. Finally, what needs to be reduced is the excessive use of electricity in order to reduce costs.

i. Revenue Streams

The income stream currently owned by UMKM players in Wajo Regency only comes from product sales. It is better if the income stream can be developed into several sources, such as holding courses or classes on making food or drinks specifically for food and beverage business actors. Next to reduce risk fraud, it is better if the company implements a DP system (down payment) 50% for large purchases and also eliminates the COD payment system (cash on delivery) for purchases in large quantities.

Read more Business Model Canvas New based on results study This can seen in Figure 4.

Business Model Canvas		Design For: SMEs WAJO DISTRICT	Design by: District MSME Research Team Wajo	Dates: 07 Dec 2023	Versions: Version New
key partners <ul style="list-style-type: none"> • Supplier material raw • Reseller/ Dropshipper • Employee • Shop around location business • Seller Packaging 	key Activities <ul style="list-style-type: none"> • Production Process • Sale product • Booking material raw • Purchase material raw • Packaging & Packing 	Value Propositions <ul style="list-style-type: none"> • Quality product _ • From the terabit material • selling price affordable • Can ordered between • No use material preservative 	Customer Relations <ul style="list-style-type: none"> • Giving discount • Service message between • Respond question with fast • Call Back Buyer 	Customer Segments <ul style="list-style-type: none"> A. Age <ul style="list-style-type: none"> • Teenager • Mature B. Economic Status <ul style="list-style-type: none"> • Intermediate • On C. Lifestyle <ul style="list-style-type: none"> • Successer • Sustainer • functional D. Geography <ul style="list-style-type: none"> • Province • Regency • Local 	
	key Resources <ul style="list-style-type: none"> • Mobile • venture capital • Equipment processing • Permission business 		Channels <ul style="list-style-type: none"> A. Conventional Market <ul style="list-style-type: none"> • bazaar • reseller • Direct Selling B. Digital Market 		

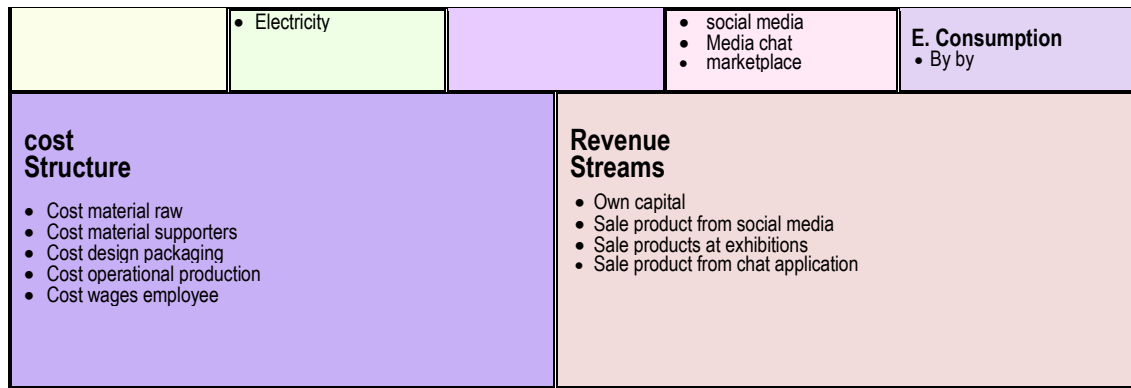


Figure 3: Business Model Canvas Version New For Regency MSMEs Wajo

2. Suggestions For Study Next

This research can developed with study more in from aspect cultural and psychological, for identify candidate perpetrator MSME activities. Research results this too can become material recommendation to the stakeholders interest for set policy To use eradicate action crime in system economy.

References

- Abdulsyani, 2007. Schematic Sociology, Theory, and Applied, Jakarta: Earth Script.
- Achmad E, Masrun, Hilyana S, 2011, Poverty Alleviation Through Fostering Entrepreneurial Mental
- Attitudes in Coastal Communities, Kebun Talu Labuhan Tereng Village, Lembar District, West Lombok
- Adiningsih, S. 2004. Regulations in the Revitalization of Small and Medium Enterprises in Indonesia
- Afandi, Pandi. 2018. Pekanbaru: Zanafa Publishing.
- Ahmadi, Abu, 2004. Sociology of Education, Jakarta: PT. Creative Design. Bacal Robert, 1999, Performance Management, New York, Mc: Graw. Hill.
- Barbara Gray, 1989. Collaborating: Finding common ground for multi-party problems. San Francisco, CA: Jossey-Bass.
- Barton, Laurence. 1993. Crisis in Organization. Managing and Communication in heat of Chaos, Ohio: South Western Publishing Co.
- Bastian, Indra. 2007. Accounting for Foundations and Public Institutions. Yogyakarta: Erlangga Publisher.
- Bateman, Thomas S. and Scott A. Snell. 2008. Leadership and Collaboration Management in a Competitive World. Seventh Edition. Jakarta: Salemba Empat.
- Bismala, Lila & Handayani, Susi, 2014. MSME Management Model Based on SWOT Analysis, Proceedings of the PB3I ITM National Seminar.
- Black, Sam. 1993. The Essentials of Public Relations, London: Kogan Page Limited. Blake, RR and JS Mouton. 1985. Don't Let Group Norm Stifle Creativity,
- Chesbrough, PH 2008. Open Innovation And Open Business Models: A New Approach To Industrial Innovation. Presentation To Speaker Series. You Tube October 27, 2010; 4.36AM.
- Chris Manning, Tadjuddin Noer Effendi, Editor, 2010, Urbanization, Unemployment and the Informal Sector in the City, At the 2010 National Symposium: Towards a Dynamic and Creative Purworejo Indonesian Torch Foundation, Jakarta.
- Clay, W. and DWO Hammer. 1978. Dallas. Business Publications.

- Cleland, DL and WR King. 1968. *System Analysis and Project Management*. New York: McGraw-Hill.
- Connick, Sarah, and Judith Innes. 2003. Outcomes of collaborative water policy making: Applying complexity thinking to evaluation. *Journal of Environmental Planning and Management*
- Daft, Richard L., 2008, *Era Baru Management*, Jakarta: Salemba Empat.
- Daft, Richard L. 2003. *Management*. 6th Edition. Houghton Mifflin Harcourt. Boston. Translated by E. Tanujaya and S. Tiolina. 2007. Jakarta: Management. Issue 6. Salemba Empat.
- David, FR 2002. *Strategic Management*. Prentice Hall. New Jersey. Translated by K. Sansu. 2004. *Strategic Management*. Issue 9, Jakarta: Index.
- Edward M Marshall, 1995. *Transforming The Way We Work: The Power of the Collaborative Work Place*, AMACOM.
- Emerson, Kirk, Tina Nabatchi, Stephen Balogh, 2012. "An Integrative Framework for Collaborative Governance". *Journal of Public Administration Research and Theory*, 22(1).
- Emily R. Lai, 2011. *Collaborations: A Literature Review*, Pearson.
- Ermaya Suradinata, 1998. *Government Management and Regional Autonomy*, Bandung: Ramadan. Amacom.
- Hardjana, Andre A. "Communication Management in Crisis", *ISKI Journal*, Vol. II (October 1998)
- Jacobs, D., Kotze, P., Merwe, A., & Gerber, A. 2011. "Enterprises Architecture for Jufri A, et al 2015, SME Entrepreneurial Development in the Context of Strengthening the Community Economy in the Coastal Area of Sekotong Tengah Village, Lombok Regency West Justin G. Longenecker. 2000. *Small Business Management*. Southwestern: College Publishing.
- Kotler, P. 1997. *Marketing Management*. 9th Edition. New Jersey: A Simon and Schuster Company.
- Kotler, Philip 1997. *Marketing Management*. Jakarta: PT Prehallindo. Mathison, S. 1988. *Why Triangulate? Educational Research*.
- Mintzberg, H. 1973. *The Nature of Managerial Work*, New York: Harper and Row.
- Mitroff, Ian I&Gus Anagnos, 2001. *Managing Crises Before They Happen*, New York: Amacom. Noorsyamsa
- Djumara, 2008. *Negotiation, Collaboration and Networking*. Jakarta: Institution State Administration-RI.
- Son, IGN. 1998. *Public Relations Management*, Yogyakarta: Publishing Atma Jaya University, Yogyakarta.
- Putri, Liza Diniarizky, 2014, *Crisis, Threat or Opportunity?*, *Communication Journal*, Volume 3, Number 1, Sept- Dec 2014, 25-38, Faculty of Social and Political Sciences, University of Serang Raya.
- Porter, ME 1980. *Competitive Strategy*, New York: The Free press.
- Rahman, Abd, 2017. *Fundamentals of Management*, Malang: Intelligence Media.
- Randall S Schuller, Susan E. Jackson, 1997, *21st Century HRM*, Jakarta: Erlangga.
- Rangkuti, Freddy, 2004, *SWOT Analysis of Business Case Dissecting Techniques*, Jakarta: PT. Gramedia General Library.
- Robbins, SP and MK Coulter. 1996. *Management*. 5th Edition. Prentice Hall College div. New Jersey. Translation. 2002. *Management*. Edition 5. Jakarta: Gramedia.
- Robbin SP, Colter Marry, 1999, *Management*, Jakarta: Prehallindo.
- Stiglitz, JE, & Stiglitz, JE 2000. *Economics of the public sector*.
- Stoltz, PG 1997. *Adversity quotient: Turning Obstacles Into Opportunities*. John Wiley & Sons.

- Stoner, JAF, RE Freeman and DR Gilbert. 1994. Management . 6th _ Edition . Pearsons. London. Translation. 2005. Management. Edition 6. Jakarta : Index.
- Stoner, LJ, & Wankel , C. 1996. Management (translation) , Jakarta : Intermedia .
- Stubbart, “ Improving The Quality of Crisis Thinking ” Columbia Journal of Word Business , Vol 22, 1987
- Strauss, A., & Corbin , J. 1967. Discovery of G rounded theory . _
- Sudarmo, 2011. Public Administration Issues in a Governance Perspective, Surakarta, SMART Media, MAP UNS.
- Acceleration National Team Countermeasures Poverty , 2021. Mapping the Micro , Small, and Medium Enterprises (MSMEs) Empowerment Program , ISBN-978-602-275-216-5, Secretariat of the Vice President of the Republic of Indonesia .
- Tiro, MA, & Arief, M. 2011. Sampling Techniques. Makassar: Andira Publisher .
- Tjiptono, F., & Chandra, G. 2012. Service Management Improves Excellent Service . Jakarta: Andy .
- Toffler, A. 1971. Future Shock .(Bantam edition) . New York : Bantam Books .
- White, John & Laura Mazur .“Crisis Management” ISKI Journal, Vol II (October 1998)
- Wijayanti, Irene Diana Sari. 2008. Management. Jogjakarta: Partners of Scholar Press .
- Wiludjeng , S. 2007. Introduction to Management . Edition 1. Yogyakarta : Graha of Science.
- Yuwono, Sony, et al. 2007. Practical Instructions for Preparation of Balanced Scorecard , Towards a Strategy Focused Organization . Jakarta: Gramedia Pustaka Utama.
- Zaltman, G., Duncan , R., & Holbek , J. 1973. Innovations and organizations . John Wiley & Sons.