



## Implementation Of Business Check Up For Msmes Mapping In Indonesia

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### Abstract

*The purpose of this study is to assess the health of Mataram City's MSME enterprises. This is a descriptive quantitative study that employs radar analysis. A radar chart is a two-dimensional graph containing three or more quantitative variables shown on an axis beginning at the same position. This study employs 63 MSMEs as business review samples to examine the growth of seven characteristics of MSME enterprises, including independence, innovation, risk taking, marketing, operations, finance, and human resources. The application of radar analysis in performance evaluation or mapping of MSMEs in Mataram City leads to a positive outcome (radar 4-5). The independence component receives the greatest score, while the money aspect receives the lowest. Based on these findings, it is suggested that MSMEs enhance their financial performance. The findings of this study have consequences for the government in making policy decisions for the improvement and growth of MSMEs. Aside from that, the findings of this study have consequences for academics as a research reference for the present difficulties encountered by MSMEs and how to develop them further.*

**Keywords: Business Check Up, Radar Chart, MSMEs, Business Mapping**

### 1. INTRODUCTION

SMSEs, or small and medium-sized enterprises, are a form of enterprise that has demonstrated its ability to contribute and play a genuine role in the economic sector. The SMSE's progress from year to year is increasing, as seen by the growing number of SMSEs. It has been demonstrated that Micro, Small, and Medium Enterprises (SMSE) contribute to the Indonesian economy. In 2022, the contribution of MSME to Indonesian GDP would be around 61%, or Rs 2,000 trillion, with 97% workforce absorption. (Ministry of Finance, 2022,). According to the statistics, micro, small, and medium-sized companies (SMSE) are quite

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likely to contribute significantly to national development. Throughout the history of the Indonesian economy, SMSE has shown to be a supporter of the national economy, both during economic downturns and in the face of the COVID-19 epidemic ((Ilham, 2022).

Considering the importance of Micro, Small, and Medium Enterprises (MSMEs) to the regional economy, improving MSMEs' development is a critical necessity. A variety of variables impact the formation of micro, small, and medium businesses (SMSE). Nasution et al. (2023) contend that providing support from both internal and external sources can help micro, small, and medium businesses (SMSE) expand. Human resources strengthen the intrinsic features of micro, small, and medium businesses (SMSE). Furthermore, micro, small, and medium-sized enterprises (SMSE) marketing activities through various media promotions have the ability to encourage SMSE growth and improvement. In contrast, the promotion of micro, small, and medium businesses (SMSE) can be aided by financial assistance.

Diana et al. (2022) also said that the formation of SMSEs is influenced by both internal and external factors. The internal factor is the Entrepreneur's Competence, which influences the inventiveness of SMSEs' marketing strategies and, as a result, improves SMSE performance. Then, from an external standpoint, SMSE development is also influenced by access to money, which influences the inventiveness of SMSE marketing strategies and, as a result, improves SMSE performance. Furthermore, Ilham (2022) emphasises that the growth of MSME is strongly dependent on the entrepreneur's desire and motivation by altering the business attitude solely to cover the requirement to become entrepreneurs. Based on this, it is critical to empower micro, small, and medium-sized companies (SMSEs) in order to promote the growth of excellent business management.

In order to be able to boost the development of SMSEs, policymakers must understand the current conditions of the SMSEs and know what problems are experienced and the source of such problems. One way to investigate the condition of SMSEs is by mapping the potential business of the MSME perpetrator. This mapping is crucial in order to boost the economic growth of the region by giving priority to urbanization and demolition. Also with SMSEs as an entrepreneur must be able to carry out comprehensive analysis related to his business. Business mapping essentially outlines the existence of a firm or provides a visual representation of how the organisation operates. Mapping is accomplished by an in-depth examination of the components that impact SMSE performance. The SMSEs mapping results serve as an input for enhanced performance as well as a foundation for



policy design to strengthen SMSEs' involvement in domestic, regional, and worldwide markets.

## 2. LITERATURE REVIEW

### 2.1 Motivation Theory

Motivation is the primary urge that drives a person to act in a way that corresponds to the impulse within him (Uno, 2023). Motivation is also stated by Robbins & Judge (2017) as one of the main factors that are involved in establishing an individual's intensity of direction and perseverance in the attempt to a goal. The motivation theory created by Herzberg et al. (1959) argues that there are two basic components that are the source of an individual's motivation in carrying out his or her activity. The first component is motivational factors or intrinsic factors, which are motives or impulses that come from inside each individual to satisfy. The second aspect is hygiene factors or external factors, which are forces or impulses that originate from outside a person, often from their organization or business unit (Alex Acquah et al., 2021; Herzberg, 1987). This study employs motivational aspects that, in reaching MSME success, would be prompted by the entrepreneur to the fulfilment they want.

### 2.2 Micro, Small and Medium Enterprises (SMSE)

Micro, small and medium-sized enterprises (MSME) are entities without significant public accountability and meet the definition and criteria of MSME in the legislation in force in Indonesia (Wardiningsih, 2022). According to the Republic of Indonesia Act No. 20 of 2008 on Micro, Small and Medium Enterprises, it is stated that each micro, small and medium enterprise has its own criteria and definitions. The criteria are set out in UU No. 20 of 2008, which is:

- 1) Micro enterprise is a productive enterprise belonging to an individual and/or an individual enterprise entity that meets the criteria:
  - a. Has a net asset of up to Rp. 50,000,000.00 (fifty million rupiah) excluding land and buildings at the place of enterprise; or
  - b. Has an annual turnover of more than Rp. 300,000,000.00 (three million rupiah).
- 2) Small businesses are productive economic businesses that stand alone, which are carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or are part, either directly or indirectly, of Medium or Large Businesses that meet criteria:



- a. Have a net worth of more than IDR 50,000,000.00 (fifty million rupiah) up to a maximum of IDR 500,000,000.00 (five hundred million rupiah) excluding land and buildings for business premises; or
  - b. Have annual sales results of more than IDR 300,000,000.00 (three hundred million rupiah) up to a maximum of IDR 2,500,000,000.00 (two billion five hundred million rupiah).
- 3) Medium Enterprises are productive economic enterprises that stand alone, carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or are part, either directly or indirectly, of Small Businesses or Large Businesses with the following criteria:
- a. Have a net worth of more than IDR 500,000,000.00 (five hundred million rupiah) up to a maximum of IDR 10,000,000,000.00 (ten billion rupiah) excluding land and buildings for business premises; or as regulated in this Law;
  - b. Has annual sales results of more than IDR 2,500,000,000.00 (two billion five hundred million rupiah) up to a maximum of IDR 50,000,000,000.00 (fifty billion rupiah).

### 3. RESEARCH METHOD

This research is descriptive research with a quantitative approach. This paper is a quantitative descriptive study using radar analysis. The purpose of the analysis using the radar method is to provide a comprehensive picture of the MSME's position and possible development. The advantage of a Spider or Radar Chart is that it makes it easier to read the results from the data that has been analyzed.

Surveys/questionnaires and document review are used to obtain data in this study. The questionnaire was used to assess the operating circumstances of MSMEs in Mataram, West Nusa Tenggara. The points in the questionnaire are specific elements to see a firm's business condition based on the aspects of independence, innovation, courage to take risks, proactive opportunity taking, marketing, operations, finance, and human resources.

### 4. RESULT

The study analyzes the health conditions of MSMEs in Mataram City. The primary data used in this study were obtained by directly distributing 63 questionnaires to entrepreneurs in Mataram City. The results shown in Table 1 indicate that most businesses (46.03%) have just been in business for a year or three. respondents with four to ten years of experience operating a business (31.74%). On the other hand, 22.22% of businesses have been in



operation for more than ten years. Because of this, the majority of the organisations who replied were well-established businesses with the ability to implement management accounting concepts and develop systems specifically tailored to meet their unique business requirements.

The food and beverage industry accounted for 74.6% of the MSME activity sector among the enterprises that answered most frequently, followed by the fashion industry (11.11%) and other sectors (14.29%).

#### 4.1 Characteristics of Respondents

The data used in this study was gathered by a questionnaire survey. The number of MSME data is based on many categories of businesses, such as food, beverages, and clothes. The characteristics of respondents observed in this study were based on many criteria (Table 1).

**Table1. Respondent’s Characteristics**

Characteristics	Number (n)	Percentage (%)
Gender		
Male	38	60.32
Female	25	39.68
Age (Years)		
≤30	20	31.75
31-40	18	28.57
>40	25	39.68
Highest Level of Education		
Less Than High School	6	9.53
High School	28	44.44
Undergraduate	26	41.27
Master	3	4.76
Years of Business Operation		
< 3	29	46.03
3 - 5	7	11.11
5 - 10	13	20.63
> 10	14	22.22

Sector		
Food and Beverages	47	74.60
Fashion	7	11.11
Others	9	14.29

Table 1 shows that MSME actors have more male characteristics with a percentage of 60.32 percent compared to women with a percentage of 39.68 percent. The characteristics of MSME actors aged 40 years and over who carry out business activities are more dominant. Apart from that, more MSME players come from high school and bachelor's degrees with a percentage of 44.44 percent and 41.27 percent.

#### 4.2 Validity and Reliability Test

Validity test is employed to assess the accuracy of a measurement obtained through an instrument that has been constructed for this purpose. According to Sugiyono 2013), The validity test assesses the questionnaire, which serves as the measurement instrument employed in this study to evaluate the subject of investigation. The Cronbach's alpha is employed to assess the validity of the test. The present study includes a sample of 63 respondents, for whom validity tests were conducted.

**Table 2 Validity and Reliability Test**

Variable	Score	Conclusion
X1	0.567	Valid
X2	0.605	Valid
X3	0.484	Valid
X4	0.661	Valid
X5	0.631	Valid
X6	0.729	Valid
X7	0.780	Valid
Cronbach's Alpha	0.864	Reliabel

Table 1 shows that the whole question with a total of 28 on seven different variables each has a ritung value above the table so that it can be concluded that all the questions in this study can be said to be valid.



Reliability test is used to see the consistency of query questions when measurements performed with queries are repeatedly performed. The reliable test can also conclude whether in the questionnaire there is a similarity of data at different times. (Ghozali, 2018). Reliability test is said to be valid when cronbach's alpha value is greater than 0.3223 and cannot be said unreliable if cronbach's alfa value is less than 0.3223. This test is important so that there is no inconsistency between the questions on the questionnaire. Based on the reliability test results shown in Table 1 that Cronbach's Alpha Based On Standardized Items value is 0.864 or above 0.3223 so the whole question above is said to be reliable.

#### 4.2 Business Check Up For MSMEs Mapping

Radar analysis is a type of study that, depending on the indicators examined, can offer medium- and long-term insight into the situations of MSMEs. The goal of analysis with the radar approach is to present a thorough picture of MSMEs' current state and future development opportunities. The advantage of the Spider or Radar Chart is that it facilitates the reading of the data analysis results.

MSME mapping was carried out based on seven aspects, namely: independence, innovation, courage to take risks, marketing, operations, finance and human resources. Furthermore, there are 7 aspects revealed in each of the four indicators as a reference for preparing the instrument. Answers to questions with a score of 1-5 are 1 = Strongly Disagree, 2 = Disagree, 3 = Neither Disagree, 4 = Agree, and 5 = Strongly agree.



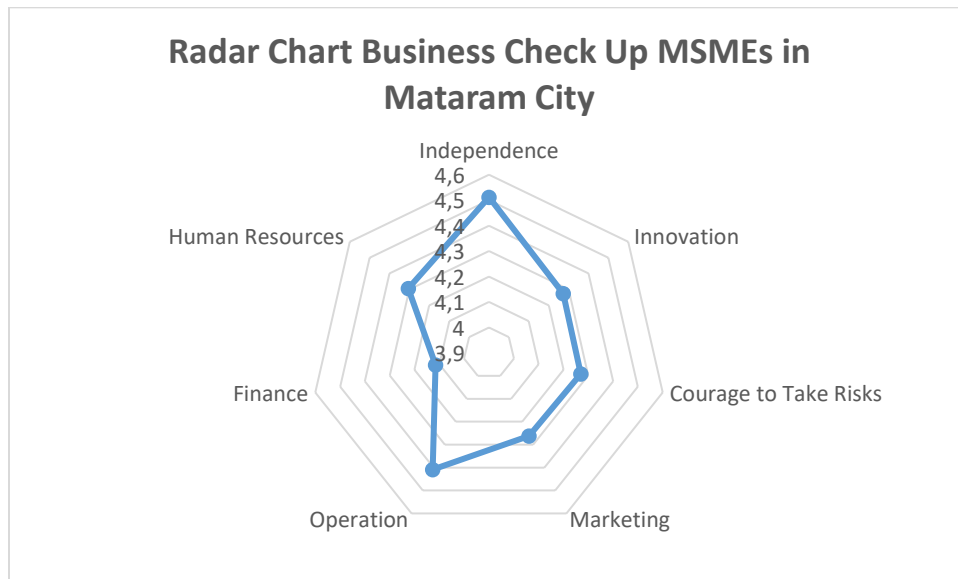


Figure 1: Radar Chart Business Check Up MSMEs in Mataram City

Source: Data processing

According to the results of the radar chart on seven elements of MSMEs, independence has the greatest condition with a score of 4.51. The operational element received a score of 4.41, and the human resources aspect received a score of 4.3. Meanwhile, in terms of innovation, willingness to take risks and marketing have the same value, namely 4.27. It is clear that the financial element has the worst condition of all, with a rating of 4.12. This demonstrates that the financial position of MSMEs in Mataram City remains poor, with MSMEs failing to improve their financial management.

#### 4.2.1 Independence

According Sunijati & Devinawaty (2020), an entrepreneur's personal independence is their capacity to believe in their own abilities to create new employment without depending on others, from coming up with ideas to setting and attaining goals to feeling satisfied.



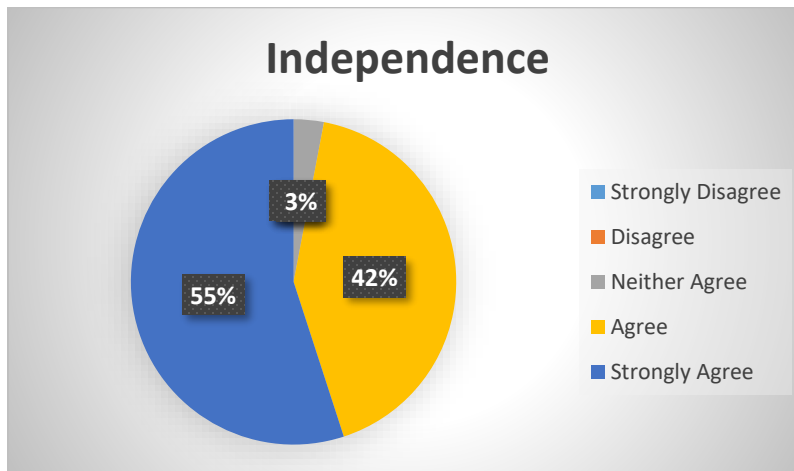


Figure 2: Independence

Source: Data processing

Figure 2 shows the findings of a survey on the amount of independence held by MSME players. According to Figure 2, 97% of MSME actors have a high level of independence, whilst 3% have a poor level of independence. This demonstrates that MSME actors in Mataram have self-confidence in their capabilities and are capable of running their enterprises.

#### 4.2.2 Innovation

Product innovation is a strategy used by businesses to launch new products and outperform competitors in the business market. Product innovation is a critical success element for business actors because it allows them to offer a greater range of novel goods to satisfy customers and ensures corporate stability, which allows them to adapt to changing market conditions (Nadita et al., 2022). Product innovation is a crucial component of a business and an essential part of managing a company as it may provide a company a competitive edge in the marketplace (Dwisakti et al., 2023).

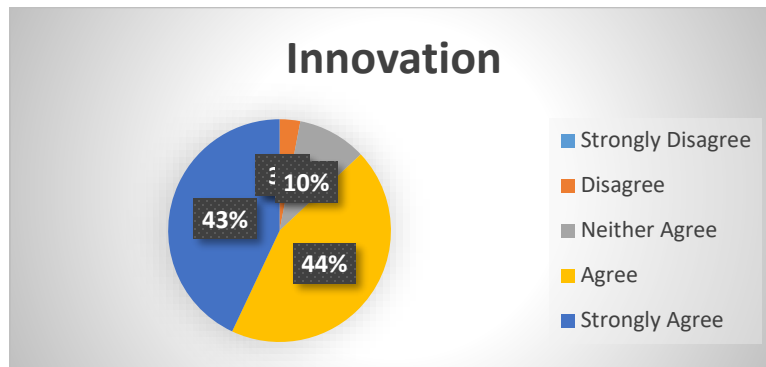


Figure 3: Innovation

Source: Data processing

Figure 3 represents the findings of a survey on the amount of innovation held by MSME participants. According to Figure 3, 87% of MSME players have high levels of innovation, whereas 13% of MSME actors have low levels of innovation. This demonstrates that MSME actors in Mataram have demonstrated significant levels of innovation in the things they create.

#### 4.2.3 Courage to Take Risks

The bravery to accept risks, which is the value of entrepreneurship, is risk taking that is full of realistic calculations (Suryana & Bayu, 2014). Courage in accepting risks is determined by the attraction of each choice, the willingness to incur losses, and the prospect of wanting to succeed. According to Suryana & Bayu, 2014) and (Victoria, 2023), the success of a business may be influenced by the decisions an entrepreneur takes, which are mostly affected by their capacity to have the guts to take business risks for their own firm.

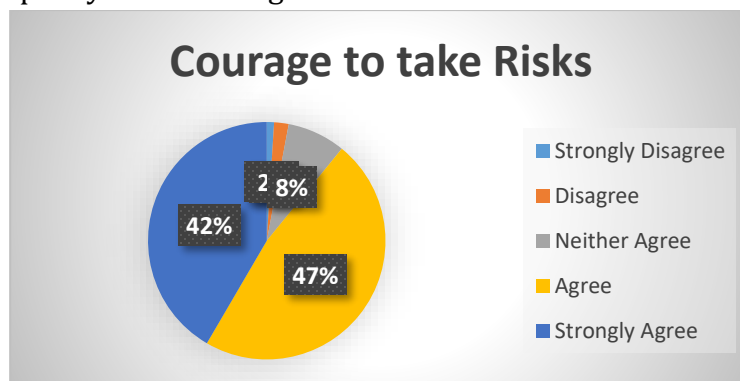


Figure 4: Courage to Take Risks

Source: Data processing

Figure 4 indicates MSME actors' willingness to take risks. According to Figure 4, 87% of MSMEs are prepared to take chances in order to grow their firm. However, 13% of MSMEs lack the confidence to take risks in their company initiatives.

#### 4.2.4 Marketing

One of the most crucial aspects of a business, particularly one that sells products and services, is marketing. The supplying and selling of items is the common definition of marketing activities, but a closer examination reveals that marketing actually refers to actions that assess and analyse the requirements and preferences of consumers (Ilahi et al., 2023).

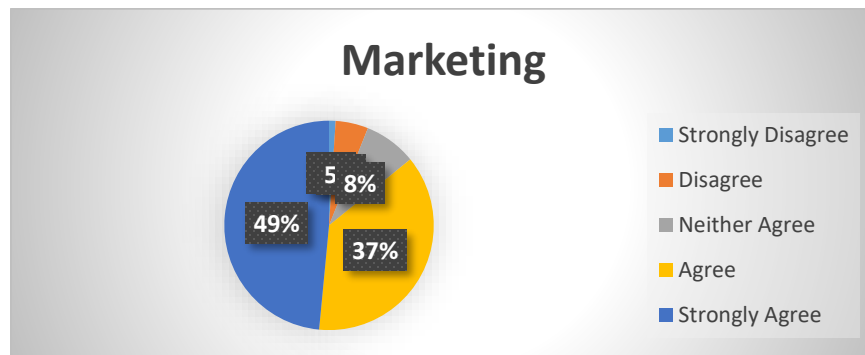


Figure 5: Marketing

Source: Data processing

Figure 5 illustrates the findings of a marketing survey done by MSME participants. According to Figure 5, 86% of MSMEs have employed multiple marketing media, both online and offline, and have effective marketing planning. However, 13% of MSME companies have not maximised their use of different marketing mediums.

#### 4.2.5 Operation

The operational component is the most significant since it is connected to the operation of the firm. If operational factors are interrupted, business operations may be hampered.

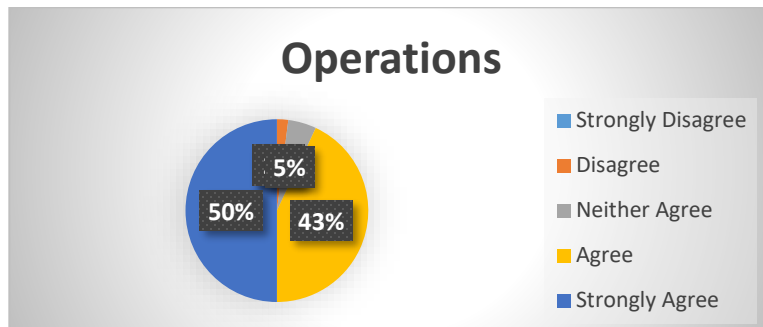


Figure 6: Operations

Source: Data processing

Figure 6 depicts how successfully Mataram City's MSME activities are managed. According to Figure 6, 93% of MSMEs have strong operational management by doing quality control on goods, selecting suppliers based on needed credentials, and completing business evaluations on a regular basis. However, 7% of MSMEs do not have effective operational management.

#### 4.2.6 Finance

Financial management is a crucial component of company that is sometimes ignored, either due to a lack of understanding among business owners or to the demands of day-to-day business operations (Karim et al., 2022). According to Brigham & Daves, (2019), financial management is the process of regulating financial operations in an organisation, specifically planning, analysing, and managing financial activities in order to achieve effective and efficient financial management.

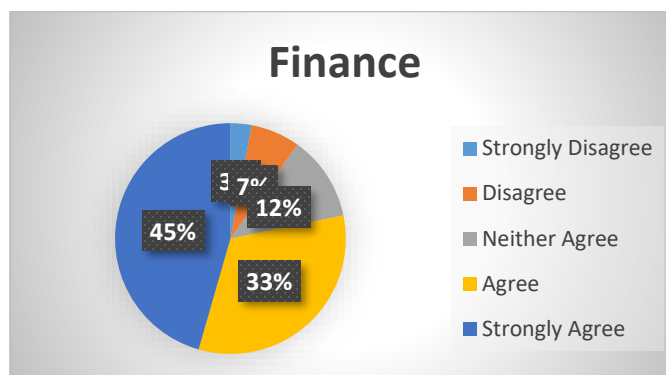


Figure 7: Finance

Source: Data processing

Figure 7 shows the findings of a study of MSMEs on financial management. According to Figure 7, 78% of MSMEs practise good financial management concepts. Meanwhile, 22% of MSMEs continue to violate financial management rules.

#### 4.2.7 Human resources

Human resources are critical since one of the factors of corporate success is the availability of human resources. According to the findings of Ahmad & Ahmad (2021); Razak & Amin (2020); and (Arini et al., 2023), HR skills have a meaningful influence on performance. MSMEs' performance in 2023 may improve due to the competencies of their management and human resources.

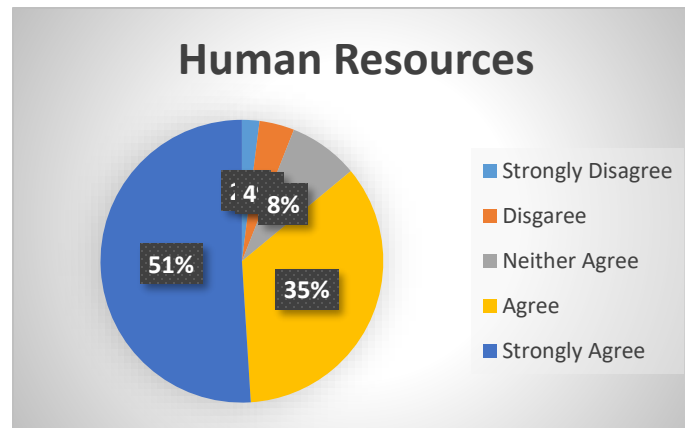


Figure 8: Human Resorces

Source: Data processing

Figure 8 depicts the findings of a survey of human resources possessed by Mataram City MSMEs. According to Figure 8, 86% of MSMEs recognise the state of their human resources and want to increase the capabilities of the human resources they have. However, 14% of MSMEs seem to be unaware of the state of their human resources and have not yet improved their human resource expertise.

## 5. DISCUSSION

According to the study results, the majority of MSMEs already have reasonably effective management of all elements of company. Only 78% have implemented the concepts of optimal financial management in company, such as separating personal and corporate funds, doing financial accounting or recording, creating financial reports, and performing



financial assessments. Adhiningrat et al. (2023) says that the financial side is critical, hence all MSMEs must enhance their financial management. One explanation for this poor financial management is a lack of human resource expertise in firm financial management. so that improving financial management can be accomplished by increasing the competency of human resources related to finance, such as learning bookkeeping and increasing entrepreneurs' knowledge in making financial reports, so that their motivation in working to maximise income increases (Arniati et al. 2021).

Good financial management contributes to increased business success ((Hartina et al., 2023; Wahyudiati & Isroah, 2018). Financial management professionalism will assist business actors with business management beginning with budgeting, planning to preserve business finances, and fundamental financial understanding to reach business financial goals. To create strong results in company, competent financial management is required (Suindari & Juniariani, 2020). As a result, the better the financial situation, the better the performance of MSMEs.

## 6. CONCLUSION

This research aims to find out the health condition of MSME business in Mataram City. This research is quantitative descriptive research using radar analysis. Radar Chart is a graphical method to display multivariable data in the form of two-dimensional graphs of three or more quantitative variables represented on an axis starting at the same point. The research uses seven aspects, namely: independence, innovation, courage to take risks, marketing, operational, financial, and human resources. Based on these seven aspects, it is concluded that:

- 1) The aspect of independence is the strongest aspect and owned by MSME in the City of Mataram. This is because MSME usually starts its business with a small and limited number of employees so that they have a strong self-reliance to develop their business.
- 2) The financial aspect is the weakest aspect of the MSME in the City of Mataram. This is because the common problem in MSME is that financial management is still very low where minimum financial recording, financial planning, financial evaluation, and still mixing personal finance and business.





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