

# Mapping of Indicators in the Development of Small and Medium Enterprises in DKI Jakarta Province

Hasbullah<sup>1</sup>, Miftah Parid<sup>1</sup>, Humiras Hardi Purba<sup>1</sup>

<sup>1</sup>Industrial Engineering Department, Mercu Buana University, Jakarta, Indonesia

## Abstract

This study aims to map the development and sub-development of small and medium industries in DKI Jakarta Province; this mapping is based on internal and external aspects of small and medium industries. The coverage of small and medium industry development indicators is grouped into four indicators: Strengths, Weaknesses, Opportunities, and Threats Using the FuzzyAHP (analytical hierarchy process) method, Indicators and Sub Indicators are structured into structured hierarchical relationships with their respective weights corresponding to their influence at each level development of small and medium industry strategy. The result of this research is the finding of indicators and sub-indicators of small and medium industry development in DKI Jakarta Province as a measurement tool that can be used to map the development of the small and medium industry as well as the feedback of management decision of small and medium industry.

**Keywords** - Small and Medium Industries, Development, Fuzzy AHP (Analytical Hierarchy Process).

## I. INTRODUCTION

The importance of the role of small industries in developing the national economy is indicated by the enactment of Law of the Republic of Indonesia number 20 of 2008 on Micro, Small and Medium Enterprises. In this Law, it is stipulated that the empowerment of Micro, Small, and Medium Enterprises needs to be implemented thoroughly, optimally, and sustainably through conducive climate development, the provision of business opportunity, support, protection, and overall development, to enhance the position, role and potential of Micro, Small and Medium Enterprises in realizing economic growth, equity and increasing people's income, job creation, and poverty alleviation. Furthermore, followed by Government Regulation No. 32 of 1998 on the development and development of small businesses. The core of this rule is the recognition and efforts to empower them. This is as revealed in the

PP a small business, an integral part of the national economy that has the position, potential, and an essential and strategic role in realizing national economic development. Small and medium scale industries in DKI Jakarta have a very strategic role, both in the distribution of business opportunities, equitable distribution of industrial sites that support development, equal distribution of employment opportunities, and aims to

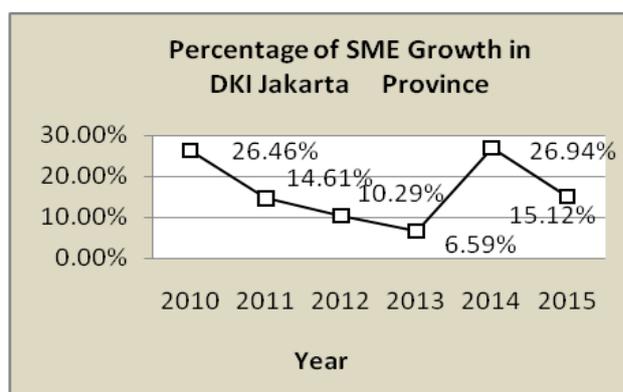
form a small, independent, developed into a massive industry.

Based on data from Jakarta Industry and Energy Agency, the results obtained from 2010 until 2015 growth of small and medium industries did not experience significant growth even tend to experience peneurunan in several years, as can be seen

No.	Area	2010	2011	2012	2013	2014	2015
1	Central Jakarta	985	89	57	38	104	119
2	West Jakarta	284	340	315	155	194	138
3	North Jakarta	146	200	92	104	682	222
4	South Jakarta	29	67	56	19	94	167
5	East Jakarta	150	184	100	81	549	265
Total		1594	880	620	397	1623	911

**Table. 1** Number of SME'Sin 2010-2015

Small and Medium Enterprises(SME'S)scattered in the Central Jakarta Administration City, West Jakarta, North Jakarta, South Jakarta, and East Jakarta is SME'S built by the Department of Industry and Energy. In its development, the industry has an adequate level of competition indicator, which is good, and for that, every company in it must-have factors that can grow the level of competition (Sirikrai& Tang, 2006). Many things support the factors that determine the success of SME'S to grow and develop, both Internal and External.



**Figure1.**Graph SME'S 2010-2015

Based on Figure 1, the percentage growth of SMEs in the province of DKI Jakarta does not obey good development. Fundamental issues for small and medium industry sectors in DKI Jakarta Province are often hampered by limited capital, inadequate human resources,



difficulty in obtaining raw materials, and difficulty of marketing, especially handicraft products. Therefore it is necessary for the breakthroughs of the government through the technical agency of the Department of Industry and Energy to create SME'S that continue to grow and develop.

The Government of DKI Jakarta has made various efforts in developing SME'S actors through training, promotion, revolving fund assistance, production facilities, apprenticeship, comparative study, but the coaching efforts have not fully reached and overcome the problems faced by SME'S perpetrators. Fundamental issues for small and medium industry sectors in DKI Jakarta City are often hampered by limited capital, inadequate human resources, difficulty in obtaining raw materials, and difficulty of marketing, especially handicraft products. Therefore it is necessary for the breakthroughs of the government through specialized agencies of the Department of Industry and Energy to conduct continuous and continuous guidance for SMEs to survive and develop.

Japhta et al. (2016) [1] recognizes that Indonesia, a member of the G20 since 2008, has become one of the largest economies worldwide with the promise of substantial growth potential in the coming decades. To realize this potential, the government of Indonesia has identified the role of the MSME sector as pivotal to promoting growth, creating jobs, and alleviating poverty. This is unsurprising because MSMEs account for 99% of all enterprises, employ 89% of the private sector's workforce, and contribute 57% to the country's GDP. Indeed, the growth generated through the MSMEs because of their numbers, and the jobs they have provided in recent years are the main drivers of reducing poverty and rising incomes. The government has supported MSMEs in many ways. The proliferation of microfinance through private and state-owned banks, in particular, has helped invigorate the sector. However, the economic strategy of recent years might soon bump up against inherent limits. That is because the thrust of the sector has been predominantly on microenterprises. Even though the growing number of microenterprises continue to be crucial for job creation, particularly in rural areas, their growth in productivity and contribution to GDP will likely remain limited.

**II. LITERATURE REVIEW**

**A. Small and Medium Industry**

Small and Medium industries are classified as small and medium enterprises according to Law no. 20 of 2008 [2] on Micro, Small and Medium Enterprises, the limitations of Small and Medium Enterprises are defined as follows:

a. The small industry is a stand-alone productive economic activity conducted by an individual or a business entity that is not a subsidiary or not a branch of a company owned, controlled, or becomes part of the direct or indirect of the Medium-sized Enterprises or Large Enterprises with net worth more than IDR50,000,000.00 (fifty million rupiahs) up to a maximum of

Rp500,000,000.00 (five hundred million rupiahs) excluding land and building of business premises; or having annual sales of more than IDR 300,000,000.00 (three hundred million rupiahs) up to a maximum of IDR2,500,000,000.00 (two billion five hundred million rupiahs).

b. The medium industry is a stand-alone productive economic activity conducted by an individual or a business entity that is not a subsidiary or not a branch of a company owned, controlled, or becomes a part of the direct or indirect business of Small or Large Business which has a net worth more than IDR 500,000,000.00 (five hundred million rupiahs) up to a maximum of IDR 10,000,000,000.00 (ten billion rupiahs) excluding land and building of business premises; or having annual sales proceeds of more than IDR 2,500,000,000.00 (two billion five hundred million rupiahs) up to a maximum of IDR 50,000,000,000.00 (fifty billion rupiahs).

The division or grouping of industries is seen from the agency's point of the Central Bureau of Statistics (BPS) is divided into several groups based on amount labour. Based on the grouping, the industry is divided into:

- a. Large industry, i.e. industrial companies that have manpower as many as 100 people or more.
- b. Medium industry, i.e. industrial companies that have the human resources as many as 20 to 99 people.
- c. Small industries are industrial companies that have the human resources as many as 5 to 19 people.
- d. Household industries are industrial companies that have human resources less than 5 people.

SMEs in Malaysia can be categorized into three categories which are micro, small and medium. These categories will depend on the number of full-time employees or sales turnover that the companies have. The SMEs are divided into two sectors: manufacturing and services and other sectors. Table 1 shows the categories of SME in Malaysia. In the manufacturing sector, SMEs are defined as companies having full-time employees of less than 200 workforce or sales turnover of less than RM50 million. Whereas, in the services and other sectors, SMEs are defined as a company that employed less than 75 full-time workers or sales turnover of less than RM20 million. Depending on the number of full-time employees or sales turnover, the SMEs will be categorized as either Micro SMEs, Small SMEs or Medium SMEs. For instance, a manufacturing company that has a sales turnover of between RM300 000 to RM15 million or several employees between 5 to 75 employees will be categorized as a small SME [3].

**Table. 2 Definition of SMEs in Turkey**

Scale	Number of Employees	Annual Turnover (TL)	Balance Sheet (TL)
Micro	<10	≤ 1 Million	≤ 1 Million
Small	<50	≤ 5 Million	≤ 5 Million
Medium	<250	≤ 25 Million	≤ 25 Million

Sources: KOSGEB, Republic Of Turkey Small and Medium Enterprises Development Organization (2012). Enhancing the Competitiveness of SMEs In Turkey Country Report, KOSGEB, p.3

In Turkey are the enterprises whose number of employees are less than 250, and annual turnover or annual balance sheet does not exceed 25 million Turkish Liras are determined as SMEs (KOSGEB 2012). Turkish Statistical Institute (2013), presented the SMEs in Turkey as following [4]

**B. Key Performance Indicator**

Key Performance Indicator (KPI) or also called Key Success Indicator (KSI) is a measuring instrument for the enhancement of the kuantatif performance of an activity that became the critical factor of success of an organization (Cranfield School of Management 2007). KPI's help organizations to define and measure the progress of the objectives of the organization after the mission, stakeholders and its objectives are identified and analyzed.

Every organization has different KPI' depends on the culture and strategy of the organization. For example, a KPI is the school graduates its students on average, our customer service department is based on the percentage of customer calls in the first minute, and for a social organization based on the number of clients assisted per period 1 year.

Key Performance Indicators are used regularly to measure the activity challenging to profit from the development of such assessed leadership, service, and satisfaction. KPIs can be used as performance management and improvement tools focused on the achievement of the objectives of the organization. KPI's monitoring allows management to identify and correct weaknesses. KPI's are typically used for long term review, which means understanding the KPI's and how KPI's are measured do not change very often, only the goal of the KPI' changes in line with the objectives of the organization [5].

**C. SWOT Analysis**

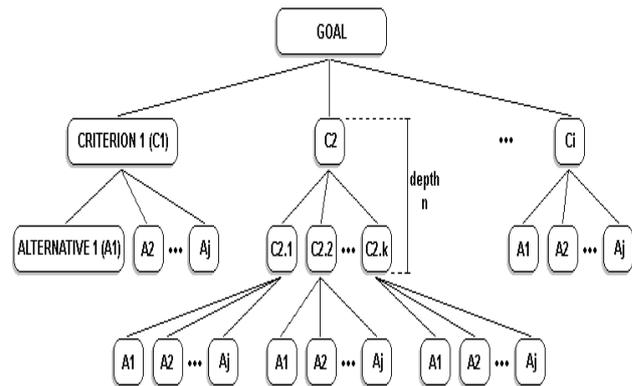
Strengths, Weaknesses, Opportunities and Threats (or so-called SWOT analysis) are analyses that can reveal essential factors in a given situation, company and industry. Nevertheless, the SWOT analysis can not determine which factors are most important among the factors that have been identified [6].

SWOT analysis is a well-known historical technique whereby managers can create a quick overview of the company's strategic situation. This analysis is based on the assumption that an effective strategy is derived from good conformity between the company's internal resources (strengths and weaknesses) with its external situation (opportunities and threats) [7].

**D. Analytic Hierarchy Process (AHP)**

Any decision-making operation which has multiple quantifiable criteria can be carried out with AHP if it is possible to locate these criteria in a hierarchy. This definition seems that AHP covers almost all decision-making processes [8].

**Figure 2.AHP Hierarchy Tree**



Source: Decision Making with the Analytic Hierarchy Process.Int. J. Services Sciences (2008)

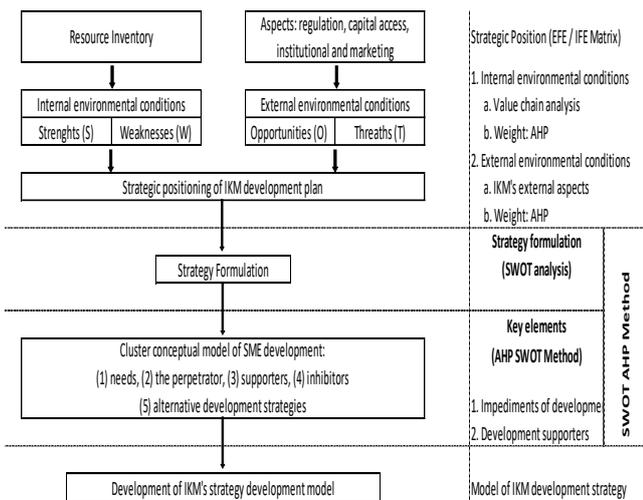
In AHP, decision making is decomposed into four steps, (i) Problem is defined, and all information domains that will be used for decision making is determined. Definition of the problem is used to determine the goal of the entire process, and information domains are used as criteria. (ii) A hierarchy tree is created by locating a goal to the topmost level (Figure 2). Criteria take place in the following level(s), and each criterion can have sub-criteria as much as required. In last level alternatives takes place. In figure 1, there are j alternatives, and one of these alternatives will be selected as a goal, as a result of the entire process [9].

Analytical Hierarchy Process is a method in which a complex, disintegration to smaller sections then put in a hierarchy structure.Saatiin1994 express that AHP help to disintegrate the unstructured program to hierarchy logical decision. Lee et al. identify the requirement of management for designing services system by using Kamo's model and AHP [10]. Momeni in research to describe bank services in Iran combine the method s of clustering. Analytical Hierarchy Process and Kano and the result of this research show that combinations of these three methods create empowerment technical statues, by which an organization can obtain competitive advantages through market segmentation identifying valuable customers and satisfied them (Momeni, 2006).

In comprehensive research in 2008 by Ozgen and his team, they obtain the most critical needs of library users through the integration of AHP and QFD matrix. Result of this research unfolds the marketing strategies for a library in a state university that is a nonprofit organization and help the library to find its competitive location [11] One of the techniques for solving MCDM problems is analytic hierarchy process (AHP). Analytical Hierarchy Process is a personal tool with which to analyze, based on a crisp 9-point scale, the qualitative criteria needed to generate alternative priorities and preferences. AHP enables decision-makers to construct complex problems in a simple hierarchical form and to evaluate a large number of quantitative and qualitative factors systematically despite the presence of multiple conflicting criteria [12].

**III. METHODOLOGY**

The resilience of SME'S sector in running a business is a must-have characterizable to maintain its business position. Resilient organizations have an essential role as factors needed to change the threat become an opportunity to grow, develop and improve adaptability business environment [13].SME sector development is competitive through resilience approach by utilizing the source local power can be done through formulation strategy concerning SME'S strategic position. In this study, critical elements of the Strengths variable, Weaknesses, Opportunities and Threats (SWOT)determined using the method Interpretative Structural Modeling (ISM). ISM is one of those modelling techniques developed for strategic policy planners, this method is used to organize a structure unclear, and complex systems become models more definitive [14]. ISM is strategic planning techniques that can be compiled system condition comprehensively. Basic inside ISM decision making is an assessment group (group learning process) where model structural is produced to construct the subject the complex of a system, through that pattern carefully designed using graphics as well as sentences. ISM is a technique for modelling the system structure based on the nature of contextual relationships between elements.



**Figure 3. The research framework of conceptualizing the conceptual model of SME'S development**

This research uses qualitative and quantitative analysis. Qualitative research was conducted with an in-depth interview and multiple sources of evidence, namely interview, archive study and direct observation to get the internal and external factors of SME'S in DKI Jakarta Province. Interviews are used as the primary data source. The stakeholders who are the respondents for obtaining the research data are the Jakarta Industry and Energy Agency (Dinas Perindustrian dan Energi DKI Jakarta). This research activity begins by analyzing the potential and problems of each cluster SMEs DKI Jakarta Province, to identify which factors are more potentially and appropriately to be developed, then formulated its development strategy with a qualitative and quantitative

approach based on the integration of methods, namely Diamond cluster model, AHP and SWOT Analysis. The diamond cluster model is used to identify the factors that become the competitive advantage of the SME Cluster of DKI Jakarta. Qualitative research uses integration between a SWOT analysis and IE (Internal and External) analysis through questionnaire processing using AHP. SWOT analysis is used to formulate Jakarta SME cluster development strategy based on local uniqueness. The stages of this strategy are to identify and inventory the latest strengths and weaknesses of each industry centre using the functional management approach, value chain and core competency. Second, to detect the macro and micro business environment that has a significant influence on the performance of each industry centre. In this analysis using the concept of five forces compete for (five force competitive) of Porter. Third, Formulate various options strategies that may be implemented in each industry centre. The strategy takes into account the various possibilities of the province of the power variables S, weakness (W), probability (O) and threat (T) as generated from the first-stage analysis. ISP is used to obtain the priority weight of each element in the Internal and External.

**IV. RESULT AND DISCUSSION**

**A. SME'S External Environment**

Many factors affect the achievements of small industries, such as the influence of internal and external factors). This success depends on the ability to manage these two factors through the analysis of environmental factors as well as the establishment and execution of business strategies. External factors include macro and microenvironments consisting of demographics, politics, technology, economics, socio-culture, suppliers, consumers, competitors, distributors, government institutions, labour and creditors [17].

**B. Demographics**

Based on the results of data processing in the field on the consideration of SME'S entrepreneurs to the demographic environment, it turns out the change in the amount of income is considered the most considered. Because they assume by increasing the amount of income from the community, it will affect the purchasing power of the community will the SME'S products.

**C. Economics**

Based on the results of data processing in the field, that consideration of SME entrepreneurs to Economic condition, it turns out that trade conditions considered most considered. This is because SME'S entrepreneurs think that the better economic conditions and the level of public consumption encourage the creation of better trade conditions, namely the number of people's purchasing power of a product. Besides, a conducive market situation also contributed to increased optimism for SME entrepreneurs to increase their business.

**D. Political**

Based on the results of data processing in the field, the consideration of SME entrepreneurs to the

political environment, it turns out pricing policy imposed by the government considered highly considered. One form of price policy imposed by the government is the increase in fuel prices, electricity tariff increases, and prices of staple goods such as gold thread, and cloth. Rising prices will cause increased production costs, thus affecting the profitability of SME entrepreneurs.

#### **E. Socio-cultural**

Based on the results of data processing in the field, the consideration of SME entrepreneurs to the socio-cultural environment, it turns out the belief/beliefs of society and changes in community behaviour is considered very large considered. This is because the products produced by SME'S is a product that is a style or consumer style.

#### **F. Technology**

Based on the results of data processing in the field, consideration of SME'S entrepreneurs to the technological environment. The use of machine technology such as computer machines can create a shorter production process, which formerly takes a long time to make a product, but since using a computer machine can be done faster even more, but not all manufacturing artistry can use technological machines advanced. This is because most SME entrepreneurs do not know the benefits of internet technology, and they usually market products to known seller agencies.

#### **G. Supplier**

Based on the results of data processing in the field, the consideration of SME entrepreneurs to suppliers, it turns out the quality of suppliers goods is considered the greatest. This is because the entrepreneurs pay more attention to the quality of their products, by considering the quality of materials needed, such as yarns, and fabrics supplied by the Supplier. Although the process of a product is done in the right way, the quality of the material is not right, then produce a product that is not good. This indicates that SME entrepreneurs are not too concerned about services provided by suppliers/suppliers in terms of delivery of goods, and ease in the payment system (receivables).

#### **H. Consumer**

Based on the results of data processing in the field, SME'S employers consideration to consumers, it turns out that consumer behaviour is considered the most significant consideration. By knowing consumer behaviour, like what items are commonly purchased by consumers, when they buy and where they buy it, SME entrepreneurs can make decisions in terms of making products following the wishes and find out more in terms of where they should market their products. In this case, SME entrepreneurs usually know the behaviour of consumers through goods orders, where consumers explain the criteria of goods to be made by the SME'S.

#### **I. Selling Agent**

SME entrepreneur's statement concerning the level of attention/consideration to the intermediary agent/seller. This is because, with the smooth payment of a debt from the sales agent, SME'S entrepreneurs can playback the money for the development of its business.

#### **J. Competitor**

Based on the results of data processing in the field, the consideration of SME'S entrepreneurs against competitors, due to the many competitors who play in the clothing industry that has a competitive price, it is no wonder that SME entrepreneurs in Bandung, West Java looked important against the number of competitors.

#### **K. Government institution**

Based on the results of data processing in the field, the SME'S industry's consideration to the government due to the distrust of SME entrepreneurs will promise the government in helping the development of their business. During this time, they move individually in advancing his business. Availability of Manpower, The access of an enterprise to employees is significantly influenced by four factors: Reputation of an employer as an employer, local unemployment rate, availability of human resources with required skills, and strong relations with unions. SME entrepreneurs' statement regarding their consideration of the workforce due to the difficulty of obtaining skilled and skilled workers.

#### **L. Creditor**

SME'S entrepreneurs' consideration of creditors, because most SME entrepreneurs in the case of credit lending collided with the loan lending procedures, including the making of business reports, the existence of collateral for lending, which is challenging to meet by SME entrepreneurs because the level of education is mostly high school graduates.

#### **M. Internal Environment**

The Internal Environment [16] is an organizational environment that resides within the organization and has typically direct and specific implications for the company.

#### **N. Marketing**

Based on the results of data processing in the field, internal environment on the marketing aspect, it turns out the ability to provide service/service to consumers is entirely satisfactory. This indicates that SME'S entrepreneurs have provided satisfactory service/service to their customers. The form of services provided by the SME'S, including product delivery, product improvements if there are errors/defects, and hospitality in serving customers.

#### **O. Production**

Based on the results of data processing in the field, the internal environment of production aspects, it turns out that the ability to produce by SME'S is still manual and tend to memproses based on the order.

#### **P. HR**

From the results of data processing in the field, the internal environment in the human resource aspects of SME'S, it turns out that the entrepreneurial spirit owned by SME'S entrepreneurs is considered very strong. The entrepreneurial spirit owned by SME'S owners is the principal capital to advance the business). Besides, entrepreneurial spirit is vital for the development of competitive advantage through the value it creates.

**Q. Finance**

Based on the results of data processing in the field, on the financial aspects of SME'S, it turns out the ability to manage finances quite well but in terms of acquisition of funding sources to be one barrier. Also, the lack of knowledge in terms of obtaining funds and meet the requirements required by the Banking. This is also due to the education of SME entrepreneurs who are mostly high school graduates.

**R. R & D**

Based on the results of data processing in the field, in the aspect of R & D of SME'S, it turns out Frequency of Research and product development, both the quality and design improvements are quite good, but the development does not significant yet. This is because of the inability to use the technology, even the cost to buy the technology is quite expensive, so most of the SME'S using standard technology.

**S. Information Systems**

Based on interviews with SME'S owners/managers, SME'S is more likely to seek information on the availability of quality raw materials and affordable prices.

**T. Corporate Culture**

Based on the results of data processing in the field, Corporate Cultural Aspects of the SME'S, it turns out the communication between employees with the owner is considered acceptable because the scope of SME'S is small enough that the communication is easily maintained.

**U. SWOT Strategy Formulation**

After performing external and internal analyses, the data are analyzed, then grouped into SWOT factors into the SWOT matrix, table 3. Explanation of the SWOT factors obtained is:

Internal Factors			
Kekuatan (Strengths)		Kelemahan (Weaknesses)	
Have a trained workforce	s1	The absence of workshop and showrom	w1
Availability of Raw Materials	s2	Not Own Brand Product	w2
The results are neat and quality	s3	Lack of Marketing Ability	w3
Technology support	s4	Has no asset guarantee	w4
Packaging Innovation	s5	Limited knowledge of business management	w5
Product Innovation	s6	Lack of capital	w6
		Labor wages are still below the standard of Regional minimum wage	w7
External Factors			
Peluang (Opportunities)		Ancaman (Threats)	
Market Size is still large	o1	Lack of Government attention in infrastructure development	t1
The opening of the development assistance program from local government & banking	o2	Lower trust of financial institutions	t2
Stakeholder awareness	o3	Raw material price increase	t3
Changes in consumer lifestyle & product trend	o4	Micro credit interest rates are too expensive	t4
New technology support for production	o5	Increase in Fuel Price and Electricity	t5
		Substitution of foreign products	t6

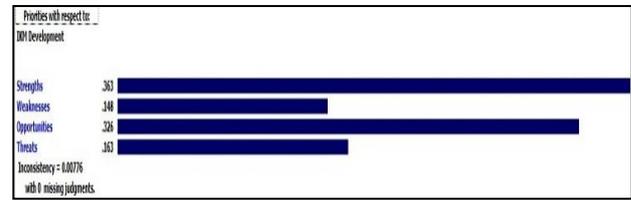
**Table 3 Matriks IF-EF SME'S**

from table 3 above found that there are 24 indicators of SME development in the province of DKI Jakarta divided into Internal Factor and External Factor

**V. Decision Making - AHP**

Before retrieving data using the AHP method, the first thing to do is to establish the AHP model hierarchy

structure. The hierarchical structure used in this study refers to the SWOT strategy established with the primary objective being to achieve the development of SMEs in Jakarta



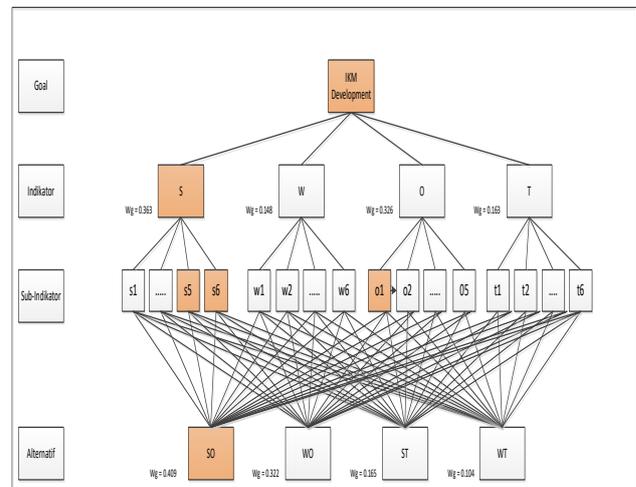
**Figure 4. AHP Result from pairwise comparison use expert choice**

After getting all these factors then performed a pairwise comparison presented in a questionnaire that answered by experts in the field of SMEs then obtained the following results:

**Table 4 AHP Result**

SWOT Indicator	SWOT Sub-indicator Weights	SWOT Sub-indicator Local Rank	Global Weights	SWOT Sub-indicator Global Rank
S	s1	4	0,035	12
	s2	3	0,058	6
	s3	6	0,023	16
	s4	5	0,035	13
	s5	2	0,099	3
	s6	1	0,113	2
W	w1	7	0,010	24
	w2	4	0,014	21
	w3	2	0,040	9
	w4	6	0,012	23
	w5	3	0,017	20
	w6	1	0,041	8
	w7	5	0,013	22
O	o1	1	0,120	1
	o2	2	0,078	4
	o3	4	0,046	7
	o4	5	0,022	17
	o5	3	0,060	5
T	t1	5	0,020	18
	t2	2	0,036	11
	t3	6	0,018	19
	t4	3	0,024	14
	t5	4	0,024	15
	t6	1	0,040	10

Then the model of SWOT-AHP hierarchy structure generated after weighting using the AHP method is as follows :



**Figure 4. Model of SWOT Hierarchy - AHP development of SME'S**

The results that can be obtained after processing the data are as follows:

- The three factors that get the most significant weight are
  1. Market Size is still large (o1)
  2. Product Innovation (s6)
  3. Packaging Innovation (s5)
- The objective strategy that gets the most significant weight is Opportunities.
- The alternative strategy that gets the most significant weight is Strength - Opportunities.
- The strategy that gets the highest priority level is by doing product development to gain a large market share

## V. CONCLUSION

The conclusion that can be drawn from this research is SWOT-AHP analysis on SME'S development in Indonesia is we must first mapping the indicators of SME'S development where obtained in the development of DKI Jakarta Provincethere are 24 development indicators. The most important strategic priority to be implemented today is the strength-opportunity strategy. The SO strategy has a focus on the power it has to seize the opportunity. Power Priority is Product Innovation (S6), while the priority of opportunity that should be utilized is Market Size is still large (O1) So the strategy is doing product development to gain a large market share to develop and increase the number of SME'S in DKI Jakarta.

## REFERENCE

- [1] Japhta, R., Prashant, M., Yopie, F., Anastassiya, M., Aarti, G. (2016), "Women-owned SMEs in Indonesia: A Golden Opportunity for Local Financial Institutions, a Market Research Study". International Finance Corporation (IFC) World Bank in Partnership with USAID. March; 2016. p69.
- [2] Undang-Undang Republik Indonesia Nomor 20 Tahun 2008 Tentang Usaha Mikro, Kecil, Dan Menengah
- [3] Mohd, G.M, Fatimah, M, "A Review of Contributing Factors and Challenges in Implementing Kaizen in Small and Medium Enterprises", Procedia Economics and Finance 35 ( 2016 ) 522 – 531
- [4] Sefer Şenera, Mesut Savrulb, Orhan Aydın, "Structure of Small and Medium-Sized Enterprises in Turkey and Global Competitiveness Strategies", Procedia - Social and Behavioral Sciences 150 ( 2014 ) 212 – 221
- [5] Cranfield School of Management (www.businesslink.gov.uk; 2007)
- [6] Yu'ksel, I., 2007. "Using the analytic network process (ANP) in a SWOT analysis – A case study for a textile firm". Information Sciences, p. 19
- [7] Pearce, J. A., 2008. "Strategic Management: Formulation, Implementation and Control". s.l.:McGrawHill
- [8] Saaty, T.L., (June 2008). "Relative Measurement and its Generalization in Decision Making: Why Pairwise Comparisons are Central in Mathematics for the Measurement of Intangible Factors" - The Analytic Hierarchy/Network Process. RACSAM (Review of the Royal Spanish Academy of Sciences, Series A, Mathematics), 102(2), p.251–318.
- [9] Saaty, T.L., (2008). "Decision Making with the Analytic Hierarchy Process". Int. J. Services Sciences, 1(1), p.83-98
- [10] Ozgen, B. (2008). "Integrating the Kano Model AHP and planning: QFD application in library service". Library management, 29 (4/5), pp. 327-351.
- [11] Lee, S. K., Mogi, G., Kim, J. W., & Gim, B. J. (2008). "A fuzzy analytic hierarchy process approach for assessing national competitiveness in the hydrogen technology sector". International Journal of Hydrogen Energy, 33(23), pp. 6840-6848.
- [12] Goetsch, D.L. and Davis, S.B. (2010) "Quality Management for Organization Excellence", 6th ed., Upper Saddle River, NJ: Pearson Education Inc., pp. 296-311.
- [13] Yuniar IGAAAY, Nurtjahjanti H, dan Rusmawati D. 2011. Hubungan antarkepuasan kerjadan resiliensi dengan organizational citizenship behavior padakaryawan kantor pusat PT.BPD Bali. J Psikolog. 9 (1): 11-20.
- [14] Marimin. 2004. Teknik dan Aplikasi Pengambilan Keputusan Kriteria Majemuk. Jakarta: Grasindo
- [15] Dr. Devendra Singh Verma, Ajitabh pateriya. "Supplier Selection through Analytical Hierarchy Process: A Case Study In Small Scale Manufacturing Organization". International Journal of Engineering Trends and Technology (IJETT). V4(5):1428-1433 May 2013.
- [16] Musa Hubeis, and Mukhamad Najib, 2008, "Strategic Management in Development of Organizational Competitiveness", Publisher Pt. Elex Media Komputindo Gramedia Group, Jakarta
- [17] Ojeda-Gomez, Julieta, and Mike Simpson, 2007, "Achieving Competitive Advantage in The Mexican Footwear industry", an International Journal, Vol. 14, No. 3, pp 289-305