

To cite this article: Edy Wahyudi , Asrid Juniar and Rini Rahmawati (2023). Small Business Innovation Management for Export Products and Innovation Facilitation Support for the Government of Banyuwangi Regency. International Journal of Education, Business and Economics Research (IJEER) 3 (1): 18-27

**SMALL BUSINESS INNOVATION MANAGEMENT FOR EXPORT PRODUCTS AND INNOVATION FACILITATION SUPPORT FOR THE GOVERNMENT OF BANYUWANGI REGENCY**

**Edy Wahyudi<sup>1</sup>, Asrid Juniar<sup>2</sup> and Rini Rahmawati<sup>3</sup>**

<sup>1</sup>University of Jember, Faculty of Social Science and Political Science,  
Jl. Kalimantan Tegalboto, Jember, East Java, Indonesia

<sup>2</sup>Lambung Mangkurat University, Faculty of Economics and Business,  
Jl. Brigjend H. Hasan Basry Kayu Tangi, Banjarmasin, South Kalimantan, Indonesia

<sup>3</sup>Lambung Mangkurat University, Faculty of Economics and Business,  
Jl. Brigjend H. Hasan Basry Kayu Tangi, Banjarmasin, South Kalimantan, Indonesia

**ABSTRACT**

Finding a model for managing MSME innovation for export products from the perspective of business actors and the government is the aim of this research. This study uses a qualitative descriptive method, which means the process of exploring and understanding the meaning of individual and group behavior. Data collection techniques with triangulation, data analysis is inductive or qualitative. The object of research is UKM in Banyuwangi Regency with a total sample of 25 UKM. The results of the study show that the obstacle faced when exporting is the MSME management model, so innovation benchmarking is necessary. The keys to continuous innovation for MSMEs are product uniqueness, quality control, and timely delivery. Innovations in MSMEs that have an impact on sales turnover are mostly based on their own initiative and according to market demand. The local government has provided a platform for promotion for MSMEs but it is rarely used and a small number of MSMEs have promoted through social media. The government plays a role in strategic policies and technology utilization, strategic policies in the banking sector, and strategic policies on export procedures. The most important thing that needs to be considered by all parties is innovation management.

**KEYWORDS:** Innovation Management, Government Policy, Business Continuity, MSMEs.

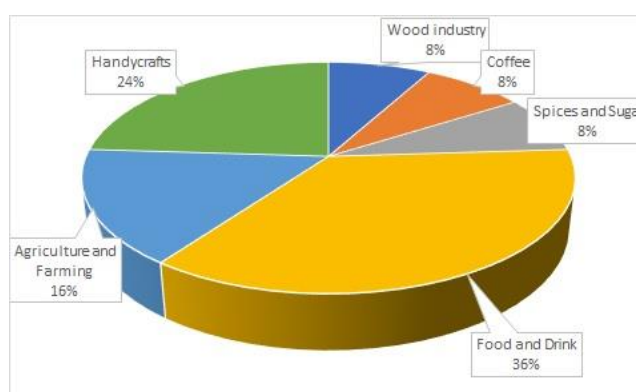
© The Authors 2023  
Published Online: Jan 2023

Published by International Journal of Education, Business and Economics Research (IJEER) (<https://ijeber.com/>) This article is published under the Creative Commons Attribution (CC BY 4.0) license. Anyone may reproduce, distribute, translate and create derivative works of this article (for both commercial and non-commercial purposes), subject to full attribution to the original publication and authors. The full terms of this license may be seen at: <http://creativecommons.org/licenses/by/4.0/legalcode>

## 1. INTRODUCTION

MSMEs make a large contribution to the economy in Indonesia; three important roles for the existence of MSMEs in the economy are as a means of alleviating poverty, equalizing the economic level of the poor and being able to increase foreign exchange. East Java Province has a high number of MSMEs, in 2018 the number of MSMEs reached 9,782,262[1]with the highest distribution being in Malang Regency, Jember Regency and Banyuwangi Regency, the existence of MSMEs really supports the regional economy which provides a multiplier effect on economic growth. Banyuwangi Regency as The Sunrise of Java is advancing the tourism sector, where the existence of tourist destinations influences the development of MSMEs and also has an impact on economic growth which shows a positive trend, as evidenced by an increase in people's purchasing power which has statistically increased. Increased above the average of East Java Province. Banyuwangi Regency per capita expenditure in 2018 amounted to 11,828,000 rupiah with a purchasing power index of 0.75 higher than East Java Province which amounted to 0.74 [2].

MSMEs are still faced with the problem of weak competitiveness against imported products [3], [4], MSMEs that are highly competitive are characterized by: (1) the trend of increasing production volume growth rates, (2) the share of the domestic market and/or the export market which is always increasing (3) for the domestic market, not only serving the local market but also national , and (4) for export, serving not only one country but also many countries. Innovation is the key to success in increasing business competitiveness [5]–[8]. This means that small businesses need to innovate in order to design their organizations more flexibly which allows them to adapt to changing market orientations. Banyuwangi Regency has MSME export products, where the products produced are sold in the export market, batik cloth products, convection, coffee, processed food, accessories, and woven bamboo. Figure 1 shows that Batik Fabric SMEs are still export priority SMEs, around 54% of export scale SMEs produce batik crafts, then crafts that are in demand by other countries are export priorities, while processed food produced by Banyuwangi Regency is also an SMEs export priority.



**Figure 1:** Percentage of Export Priority MSMEs by Type of Business

The Banyuwangi Regency Government fully supports efforts to increase the value of MSMEs, the existence of the Banyuwangi Mall, as well as training activities such as competency-based management training for MSMEs where this assistance aims to provide information and knowledge on how to manage exported goods, as information for MSMEs in carrying out export activities. One of the economic recovery programs in Banyuwangi is an increase in the MSME class. Efforts are

being made to improve product quality, marketing management to expand market reach. Innovation is the key to the success of MSMEs in increasing competitiveness and being able to compete with the global market. Based on the description above, the problem formulation taken by the researcher is as follows: How is the MSME Innovation Management Model for Export Products from the Perspective of Business Actors and the Government.

## 2. LITERATURE REVIEW

SMEs have various problems [9]–[11], from various aspects, the following describe some of the problems faced by MSMEs:

- 1) Lack of venture capital. As a result, entrepreneurs cannot increase the amount of production to achieve more turnovers.
- 2) The next problem for SMEs is the lack of knowledge of SMEs about good business management. Business.
- 3) Obstacles in product innovation, the reason why SME products find it difficult to compete in foreign markets is the low competitiveness of products, Indonesian SME products are still far from the quality offered by foreign products.
- 4) The next problem for SMEs lies in the distribution of goods.
- 5) One of the factors causing the distribution of SME goods to be less widespread is because entrepreneurs have not done online marketing.
- 6) The problem of branding, with good branding quality, a product will be more easily remembered by the public, so that the sales opportunities are even greater..
- 7) The absence of a customer loyalty program is also a crucial problem for SMEs.
- 8) Financial reports are still simple, manual reporting where manual bookkeeping is prone to loss, damage, and even recapitulation errors. Thus, entrepreneurs cannot analyze their sales results properly.
- 9) His knowledge of business is still limited, making it difficult to innovate products.
- 10) There is no official business license, thus hampering the pace of business. If you want to grow your business even bigger, then it's time for you to take care of official licensing for your business.

Increasing the competitiveness of small businesses often faces obstacles due to their small economies of scale and resources compared to large companies [12], [13]. Compensating for this drawback, small businesses can exercise flexibility due to their simple internal organization, which enables them to respond and adapt to changes. [14]. New situations like this require an efficient management process that allows small businesses to maximize strategic aspects that have an impact on improving performance. This approach uses literature resource based theory [15] which emphasizes the aspect of internal resources which is a determining factor of business competitiveness. There are several important things in the resource-based theory approach that can increase the competitiveness of small businesses. Increased competitiveness in terms of organizational structure changes [16] and aspects of human resource management [17], [18]. Innovation and technological resources are the determining factors in increasing business competitiveness [19].

Barriers to the transfer of innovation to small businesses, the transfer of innovation to small businesses encounters several obstacles[20], including 1) small business actors only have low ability to innovate, both in product and process innovation, 2) high costs – pose high risks –

associated with innovation activities, 3) Fear – or even antipathy – which results in reluctance to innovate, 4) the lack of information obtained by business actors regarding the benefits of innovation for the continuity of their business.

### 3. RESEARCH METHOD

This research uses descriptive qualitative method. Qualitative research means the process of exploring and understanding the meaning of individual and group behavior [21]. Qualitative research is a research method based on the philosophy of post positivism, used to examine the condition of natural objects, where the researcher is the key instrument, the data collection technique is triangulation, the data analysis is inductive or qualitative, and the results of qualitative research emphasize meaning. Rather than generalizations. Several stages of the research are the preparation of tools (instruments) or implementation guidelines, testing the instruments internally (in the research environment) and perfecting the instruments, data and information collection practices, use of research data in the field, conclusions from the results of research in the field.

### 4. RESULT AND DISCUSSION

The Banyuwangi Regency Government has also established a Creative House to assist MSME actors. Not only improving product quality, but also bringing MSME actors into the world of marketplaces. Since 2015 there have also been innovations in the development of the SME sector with a market place known as the Banyuwangi mall [22]. Through banyuwangi-mall.com, Banyuwangi UMKM products are known in the national and international market, so it is hoped that they will be able to create UMKM with export potential. This innovation is managed by Creative House which focuses on assisting product photography, product packaging, and digital marketing. This Banyuwangi-mall.com innovation not only measures transactions, but also provides assistance to MSMEs on how to make their packaging more attractive so that their income is much greater. The assistance and education that is applied benefits many parties. For example, with product packaging assistance. The product packaging is designed to include Banyuwangi tourism information, so that consumers can get to know more about the tourism potential in this city on the eastern tip of Java Island.

**Table 1:** Number of MSMEs and Business Sector

No	Business Fields	Number of MSMEs
1	Wood industry	2
2	Coffee	2
3	Spices and Sugar	2
4	Food and Drink	9
5	Agriculture and Farming	4
6	Handy crafts	6
	Total MSMEs	25

Small business export products often encounter obstacles in increasing their competitiveness and sustainability [12], [13]. From the dimensions or perspective of business actors, it is necessary to carry out a needs analysis and assessment because the constraints or obstacles for small businesses in developing export markets can vary. Not all business actors experience capital or marketing

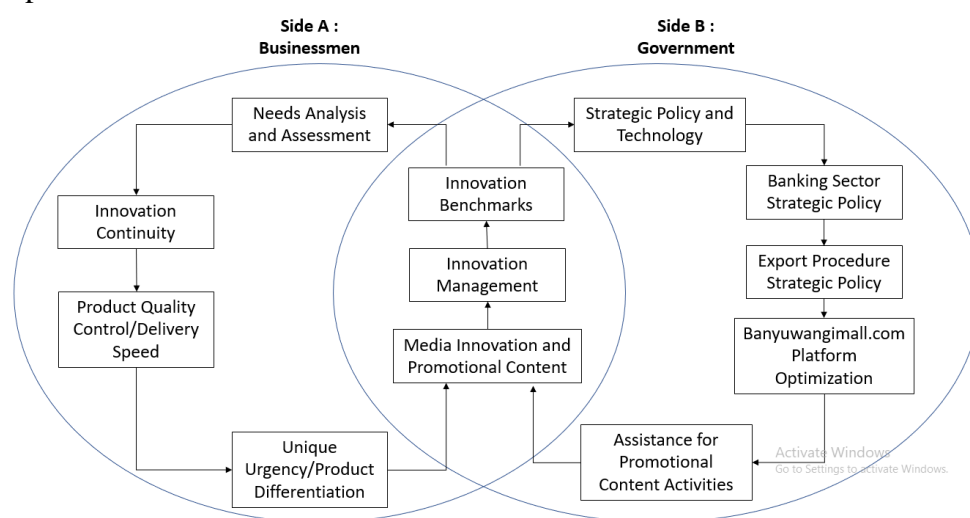
problems, but the obstacles can be in the form of network constraints or digital marketing through social media. So business actors must be able to identify their limitations and needs, so as to be able to determine strategic steps to overcome the problems they face. Business actors need to evaluate and plan to determine market segmentation. Evaluation is carried out to find out which products are selling well in the market, how well the products can compete with competitors, and whether the prices set are affordable or competitive in the market. Based on this evaluation, business actors can carry out better re-planning. Failure often occurs because business actors are unable to make good plans. The continuity of the production process often fails, because business actors are unable to plan the supply of raw materials, limited resources in serving customer requests and quality control.[23], [24]. Second, planning also includes the types and types of products to be produced in order to be able to have high differentiation. Business actors often have to redesign their products to suit the demands of the export market. Redesign includes size, color, shape, durability, if what is ordered is furniture or craft. Companies also often have to make product packaging adjustments due to market demand or export product quality standards that take into account safety, reliability, ease of cargo processing, and ease of packaging. Based on this evaluation, companies or business actors can cooperate and determine a pattern of cooperation, whether it is a partnership or collaboration with similar business actors, or with a larger company. [25], [26]. Partnerships can also be made with suppliers of various spare parts who may get continuity of delivery at lower prices.

It is very important to measure innovation by looking for references for companies that are capable of continuously innovating [27], [28]. This is very important to do to determine the parameters of the innovation being carried out. It is hoped that from the benchmarks carried out, the company can imitate organizational behavior, management patterns, and production processes as well as an estimate of the mindset of the innovation strategy being carried out. This is important as a lesson, because often business actors are trapped by the high demand for orders so they forget to innovate. It is very important for business actors to carry out innovation management [29], [30]. The ability of business actors to manage their ability to innovate, so that their stamina and innovative ideas can be maintained. Often companies or small business actors innovate at very frequent intervals at one time, but do not innovate afterwards. This is what makes market competition lose, because competitors are able to innovate continuously. Consumer behavior leads to functional, innovative products with affordable prices and good product durability. Product innovation that leads to these three things will have high competitiveness. This confirms that if business actors only focus on low prices, but are weak in their ability to innovate, then consumers will be left behind. Business actors who are only concerned with product durability, but whose product models are outdated, will also be abandoned by their consumers, so companies must pay close attention to these three things.

The current product marketing process does not only rely on conventional marketing through brochures or billboards, but through online media [31], [32]. Many digital platforms are effective as promotional media. Exhibits are actually still relevant to attract consumers who want to see the product in person, or verify the quality and durability of the product. However, digital promotional media is very effective for introducing products to a wider segment. Currently in the technology-based era 4.0, netizens have relied on gadgets via the internet to search for and make observations of the products to be purchased.

Another important thing is how business actors can produce products that have high uniqueness [33]. The language of this book is differentiation. Products that have high differentiation are products that are not only unique, but also difficult for competitors to imitate. The more products that have a high degree of differentiation, the more competitive the company's products are in the market. The company's ability to produce products that have a high degree of differentiation is not the same between companies. This is where knowledge, experience and the courage to innovate are the differentiators from other companies. The ability to take risks by trying to launch new products and penetrate new markets can be one way to try to break into a new competitive landscape.

Continuity of ability to innovate is a competitive advantage for small export business actors [34], [35]. This is a kind of stamina or endurance of the company in facing competition and changes in consumer preferences. Creative and innovative ideas are crucial in this process. Innovation can be carried out in various contexts; companies can carry out product innovation, process innovation, design innovation, packaging, volume, size and price. This demands extraordinary focus and resilience due to international competition in export markets. A simple example, if Instagram is used as a digital marketing tool, then at least companies needs to adjust the rhythm of innovation and how often business actors post new products. This is important for maintaining the continuity of new products, as well as maintaining the image and customer confidence in the company's innovation capabilities.



**Figure 2:** MSMEs Innovation Management Model for Export Products

Technology strategic policy [36], Competitiveness improvement programs require technological means. Existing custom platforms have been enhanced to make them more user-friendly, and have a wider range of products. Another important thing is the need for professional digital platform management. Banyuwangi already has a good online business platform, but it needs to improve its capabilities. Local governments need benchmarks for national and international platforms. Benchmarks as a parameter for the success of a product are really needed by the government by paying attention to what content is available, how the platform is managed, how to handle complaints and what features are the parameters that are needed by a platform business to be able to compete. This is intended so that the government's digital business platform is able to compete and is felt to be able to increase product sales for local business actors including export SMEs. The existing local platforms must pay attention to the rotation of local SME products because the



government platform must be oriented towards empowering local SMEs, not just profit-oriented businesses. Local content with a local context is the platform competitiveness of the Banyuwangi Regency Government, and if it is managed properly it can become a role model for the development of digital platforms in other districts. Management can be carried out by outsourcing parties who have professional competence, such as regional companies. Professional managers and professional management can improve platform performance. The spirit is to go global with local wisdom.

Banking support is an important sector that must be considered by the government [37], [38]. The government can provide understanding and regulation to banks so that they pay more attention to small business actors/MSMEs. Easy credit support with easy requirements must be maintained, because often small business actors find it very difficult to access credit at banks because the requirements are difficult to fulfill. Optimization of existing local platforms. The quality of content on the banyuwangimall.com platform can still be improved. Previous studies have found that the service quality of these applications is still not optimal. Starting from the accuracy between the items ordered and the goods that arrive are not the same, delivery delays, content updates and the completeness of the items sold. Benchmarks for national and international platforms are needed so that at least this local platform can be of benefit to local business actors who wish to market their products.

Assistance for promotional content activities needs to be carried out by the government, because the private sector has been doing it for a long time. Assistance for content activities needs to bring in IT experts who are used to filling out marketing content for a product.[39], [40]. Not all business actors understand how to market their products. Because the marketing is through social media, what can be done is through photos and videos. Not all business actors have expertise in photography and video animation. This is an opportunity for government programs to conduct training and mentoring digital promotional content activities.

## 5. CONCLUSION

The MSMEs management model begins with the constraints faced during exports, and then innovation benchmarking is carried out. Product uniqueness, quality control and delivery timeliness are also supporting elements in this model, so there is continuity of innovation. Small businesses usually innovate based on their own initiative and according to market demand simultaneously, so that it has an impact on sales turnover. Most small businesses have used social media as a promotional medium, but they rarely use promotions through platforms provided by local governments. The government plays a role in strategic policies and technology utilization, strategic policies in the banking sector, and strategic policies on export procedures. What local governments can do is optimizing the banyuwangimall.com platform, as well as provides promotional assistance by innovating media and promotional content, so that innovation management occurs.

## REFERENCES

1. BPS, "Indonesia Economic Report," Jakarta, 2018. [Online]. Available: <https://www.ptonline.com/articles/how-to-get-better-mfi-results>
2. BPS, *Banyuwangi Regency in Figures*. Banyuwangi: Statistics of Banyuwangi Regency, 2018. [Online]. Available: <https://www.ptonline.com/articles/how-to-get-better-mfi-results>
3. Y. Hendayana, Suryana, E. Ahman, and H. Mulyadi, "The Effect of Innovation on Business Competitiveness of Small and Medium Enterprise in Indonesia," in *International Conference of Organizational Innovation*, 2019, vol. 100, pp. 116–120. doi: 10.2991/icoi-19.2019.21.
4. N. Nursini, "Micro, small, and medium enterprises (MSMEs) and poverty reduction: empirical evidence from Indonesia," *Dev. Stud. Res.*, vol. 7, no. 1, pp. 153–166, 2020, doi: 10.1080/21665095.2020.1823238.
5. B. Adhikari, "Innovation: Tools to Create Competitive Advantage for Business," *SSRN Electron. J.*, 2011, doi: 10.2139/ssrn.1874666.
6. D. D. Dereli, "Innovation Management in Global Competition and Competitive Advantage," *Procedia - Soc. Behav. Sci.*, vol. 195, pp. 1365–1370, 2015, doi: 10.1016/j.sbspro.2015.06.323.
7. H. Urbancova, "Competitive Advantage Achievement through Innovation and Knowledge," *J. Compet.*, vol. 5, no. 1, pp. 82–96, 2013, doi: 10.7441/joc.2013.01.06.
8. C. Reguia, "Product Innovation and the Competitive Advantage," *Eur. Sci. J.*, vol. 1, no. June, pp. 140–157, 2014.
9. N. Meyer, K. Molefe, and J. J. De Jongh, "Managerial challenges within smes: The case of a developing region," *Polish J. Manag. Stud.*, vol. 18, no. 2, pp. 185–196, 2018, doi: 10.17512/pjms.2018.18.2.15.
10. R. N. Pahurkar, "An Empirical Study of Problems Faced By Sme'S for Strategic Development," *Int. J. Manag. Res. Rev.*, vol. 6, no. 11, 2017.
11. N. Yoshino, "Major Challenges Facing Small and Medium-Sized Enterprises in Asia and Solutions for Mitigating Them," 2016. doi: 10.2139/ssrn.2766242.
12. M. D. Revindo, "Types and Severities of Export Barriers: Evidence from Indonesian SMEs," *Econ. Financ. Indones.*, vol. 63, no. 2, 2017, doi: 10.7454/efi.v63i2.573.
13. I. Nicoleta and W. Badshah, "Barriers And Ways To Achieve Business Growth Of The Exports For SMEs," *Rom. Econ. Bus. Rev.*, vol. 14, no. 4, pp. 42–50, 2019.
14. A. Aragón-Sánchez and G. Sánchez-Marín, "Strategic orientation, management characteristics, and performance: A study of Spanish SMEs," *J. Small Bus. Manag.*, vol. 43, no. 3, pp. 287–308, 2005, doi: 10.1111/j.1540-627X.2005.00138.x.
15. C. K. Prahalad and G. Hamel, "The core competence of the corporation," *Harv. Bus. Rev.*, vol. May-June, 1990, doi: 10.1016/b978-0-7506-7223-8.50003-4.
16. R. M. Grant, "The Resource-Based Theory of Competitive Advantage: Implications for Strategy Formulation," *Calif. Manage. Rev.*, vol. Spring, 1991.
17. E. Knezović, S. Bušatlić, and O. Riđić, "Strategic human resource management in small and medium enterprises," *Int. J. Hum. Resour. Dev. Manag.*, vol. 20, no. 2, pp. 114–139, 2020, doi: 10.1504/IJHRDM.2020.106255.
18. S. G. Virk, "Role of Human Resource Management in Micro , Small and Medium Enterprises ( MSME ) in India," *International J. Bus. Adm. Manag.*, vol. 7, no. 1, pp. 26–34, 2017, [Online]. Available: <http://www.ripublication.com>
19. M. A. Hitt, R. D. Ireland, and R. E. Hoskisson, *Strategic Management Competitiveness & Globalization Concepts and Cases*. Canada: Cengage Learning, 2016. doi: 10.2307/1004421.
20. A. C. Caputo, F. Cucchiella, L. Fratocchi, P. M. Pelagagge, and F. Scacchia, "A methodological framework for innovation transfer to SMEs," *Ind. Manag. Data Syst.*, vol. 102, no. 5, pp. 271–283, 2002, doi: 10.1108/02635570210428302.
21. J. W. Cresswell, *Research Design, Qualitative, Quantitative and Mixed Methods Approaches*, Fourth Edi. New Delhi, 2014.



22. B. Mall.com, "Banyuwangi Mall.com." <https://www.banyuwangi-mall.com/>
23. Z. Afdal, M. K. Siwi, T. Kurniawati, and Marwan, "MSMEs Business Sustainability: A Literature Review," in *Proceedings of the Seventh Padang International Conference On Economics Education, Economics, Business and Management, Accounting and Entrepreneurship*, 2021, vol. 192, no. Piceeba, pp. 317–322. [Online]. Available: <https://www.atlantis-press.com/proceedings/piceeba-21/125964006>
24. M. K. M., P. S. Aithal, and S. K. R. S., "Impact of Sustainable Finance on MSMEs and other Companies to Promote Green Growth and Sustainable Development," *Int. J. Appl. Eng. Manag. Lett.*, no. February, pp. 60–76, 2022, doi: 10.47992/ijaeml.2581.7000.0120.
25. S. Irianto, W. I. Wardani, and A. T. W. Lestari, "Partnership Optimization Between Micro, Small, and Medium Domestic Enterprises With the Justice-Based Capital Enterprises," *South East Asia J. Contemp. Business, Econ. Law*, vol. 20, no. 2, pp. 32–40, 2019, [Online]. Available: [https://seajbel.com/wp-content/uploads/2020/03/SEAJBEL-20\\_25.pdf](https://seajbel.com/wp-content/uploads/2020/03/SEAJBEL-20_25.pdf)
26. H. Yunus, N. Farida, R. Astuti, A. Wijayanto, K. Kismartini, and G. Rakasiwi, "Collaboration Strengthening among Micro, Small and Medium Enterprises (MSME) in Central Java during Covid-19," 2020. doi: 10.4108/eai.9-10-2020.2304786.
27. R. Rey J, G. D, M. L, C. M, B. V, and F. R, "Benchmarking Innovation: Comparison of Industrial SMEs in Argentine and France," *Int. J. Manag. Inf. Technol.*, vol. 3, no. 1, pp. 102–121, 2013, doi: 10.24297/ijmit.v3i1.4649.
28. F. Del Giorgio Solfa, "Benchmarking Design: Multiplying the Impact of Technical Assistance to MSMEs in Design and Product Development," 2012. doi: 10.13140/2.1.4562.9128.
29. Rakesh and K. I. Guttal, "Innovation Management in MSME 's," 2017.
30. A. Haleem and B. Mannan, "Modelling factors of innovation management for its implementation in MSMEs of developing countries: an IRP approach," 2016. doi: 10.1007/978-3-030-11766-5\_6.
31. N. Supriaddin, B. Abbas, A. Razak, N. Anaam, and D. A. Muthalib, "Marketing Strategy Of Micro Small And Medium Enterprises (MSME) In The Framework Of Public Welfare Improvement In Southeast Sulawesi Province," *Int. J. Sci. Eng. Res.*, vol. 9, no. 1, 2018, [Online]. Available: <http://www.ijser.org>
32. E. Setiawan, O. Irawan, E. Ulza, and ..., "The Utilization of Digital Marketing for Micro, Small, and Medium Enterprises," *J. Contemp. ...*, vol. 27, no. 2, pp. 3698–3710, 2021, doi: 10.47750/cibg.2021.27.02.382.
33. S. Yacob, E. Erida, A. Machpuddin, and D. P. Alamsyah, "A model for the business performance of micro, small and medium enterprises: Perspective of social commerce and the uniqueness of resource capability in Indonesia," *Manag. Sci. Lett.*, no. January, pp. 101–110, 2021, doi: 10.5267/j.msl.2020.8.025.
34. J. S. A. Bhat, "Managing innovation: Understanding how continuity and change are interlinked," *Glob. J. Flex. Syst. Manag.*, vol. 11, no. 1–2, pp. 63–74, 2010, doi: 10.1007/bf03396579.
35. D. C. Darma, M. A. Kadafi, and D. Lestari, "FinTech and MSMEs Continuity: Applied in Indonesia," *Int. J. Adv. Sci. Technol.*, vol. 29, no. 4, pp. 4676–4685, 2020, [Online]. Available: <https://www.researchgate.net/publication/342246983>
36. M. Yun, "Technological Capability of MSMEs and Implications for Innovation Policy: A Case Study of Vietnam," 2019. doi: 10.2139/ssrn.3697692.
37. K. Ramaswamy, R. Vaidya, M. M. Rao, and K. D. V. Prasad, "Impact of public sector banks assistance to msme: A case study with reference to msme and their performance," *Int. J. Manag.*, vol. 11, no. 2, pp. 1–13, 2020, doi: 10.34218/IJM.11.2.2020.001.
38. A. Wardhono, M. I. Modjo, and E. W. Utami, "The Role Of Credit Guarantee Schemes For Financing Msmes: Evidence From Rural And Urban Areas In Indonesia," 2019. [Online].

Available: <https://www.adb.org/publications/role-credit-guarantee-schemes-financing-msmes-indonesia>

39. S. Kusumasari *et al.*, “Digital Marketing Training for MSMEs to Increase Marketing Channel of Local Banten Product,” *J. Community Serv. Engagem.*, vol. 02, no. 02, pp. 67–72, 2022.
40. K. Digdowiseiso and H. Hamrin, “Implementation of Marketing Communication on MSME Business Strategies during the Covid-19 Pandemic,” *BIRCI-Journal*, vol. 5, no. 3, 2022, [Online]. Available: <https://www.bircu-journal.com/index.php/birci/article/view/6069>