

# Influence of Banking Credit Facility, Orientation of Entrepreneurship, to Innovation and Business Performance of UMKM at Makassar City, in South Sulawesi, Indonesia

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## ABSTRACT

Sitti. Aisyah (2018). The Influence of Banking Credit Facility, Entrepreneurship Orientation, Managing Knowledge Management To Innovation And Business Performance Of Micro, Small And Medium Enterprises In Makassar City.

This study aims to examine and analyze the effect of banking credit facilities, entrepreneurship orientation, knowledge management (knowledge management) on innovation, and business performance, directly or indirectly. This research design uses survey method with collecting data cross-section through questionnaires. The sample determination using Simple random sampling with the number of samples of 178 owners / managers UMKM. Metod of data analysis used in testing the hypothesis is Structural Equation Modeling (SEM). The results provide evidence that bank credit facilities have a negative and real impact on business innovation. The orientation of entrepreneurship is positive but not real impact on business innovation improvement. Manage the knowledge (knowledge management) positive and real to business innovation. Bank credit facilities are positive but not real to the improvement of business performance. The entrepreneurship orientation is negative but real impact on business performance improvement. Manage knowledge management (knowledge management) is both opposite direction but real to business performance. Business innovation is positive direction and real impact on business performance improvement. Business innovation as a partial mediation in explaining the effect of bank credit facilities on business performance, instead of business innovation rather than as a mediator in explaining the effect of entrepreneurship orientation and managing knowledge on business performance.

**Keywords:-**Banking Credit Facilities, Entrepreneurship Orientation, Managing Knowledge, Innovation And Business Performance.

## **CHAPTER - 1**

### **INTRODUCTION**

Small and Medium Enterprises (UMKM) have a strategic role in national economic development, because in addition to play a role in economic growth and employment absorption also play a role in the distribution of development results. In the economic crisis that has occurred in our country since some time ago, where many large-scale businesses have stagnated and even stopped their activities, Micro Small and Medium Enterprises (UMKM) proved more resilient in facing the crisis. Given the experience that Indonesia has faced during the crisis, it would be no exaggeration if private sector development is focused on Micro Small and Medium Enterprises (UMKM), moreover, this business unit is often neglected only because of its small-scale production and has not been able to compete with other business units (Mulawarman, 2007).

UMKM in addition to being one of the new employment alternatives, UMKM also play a role in encouraging the economic growth rate after the monetary crisis when big companies have difficulty in developing their business. UMKM is a form of small business community whose establishment based on one's initiative. Most people think that UMKM only benefits certain parties only. Whereas UMKM really play a role in reducing the unemployment rate in Indonesia, SMEs currently can absorb a lot of Indonesian workers are still unemployed, utilizing a variety of potential natural resources in an area that has not been commercially processed and can help process natural resources is in every region. This contributes substantially to local revenues as well as Indonesian revenues (Sihura, 2015).

The number of UMKM reached 42.5 million units or 99.9% of the total business in Indonesia. UMKM contributed significantly to the absorption of manpower, which is 99.6%. Meanwhile, the contribution of UMKM to Gross Domestic Product (GDP) of 56.7% (BPS, 2010). The role of UMKM is very important in the development of the economy in Indonesia, especially in the provision of labor and income sources for low income groups. UMKM sector has a very strategic role both socio-economic and political by providing goods and services for low-to-moderate consumers.

SMEs role in overcoming unemployment due to the economic crisis of Indonesia in 1997 despite the need for improvement and improvement of its performance. UMKM also assist the Government in efforts to eradicate poverty through the development of a populist economy system (Teguh, 2005: 70). Seeing the role and

potential, the development of SMEs is very important to improve the welfare of the community as well as support the improvement of the regional economy. The importance of the role of UMKM in the economy in Indonesia, encouraging various efforts to increase and develop UMKM to improve the welfare of the community in various ways.

Factors - factors that affect the performance of SMEs business is very important for the analysis, this is due to the low level of success of UMKM business. The creation of high business performance of UMKM in a region has the potential to create new jobs, increase trade, and increase the gross domestic product (GDP) in the region (O'Regan et al., 2005: 56). Some earlier researchers identified the common problems facing UMKM in Indonesia (Winarni, 2006: 92), namely; (1) lack of business capital, (2) difficulties in marketing, (3) intense business competition, (4) raw material difficulties, (5) lack of technical and production skills; (6) limited managerial skills; (7) financial management, and (8) a less conducive business climate (permits, rules / regulations).

The facts have similarities with the findings of the Asian Development Bank (ADB) in two sample regions in South Sulawesi Province, Bulukumba and Kota Pare-Pare, which are found to be difficult to develop. The basic problems faced by UMKM are limited information and access to markets, capital difficulties, raw materials, and marketing of finished goods (Suara Pembaruan, March 20, 2003).

Based on the empirical evidence, one of the inhibiting factors of UMKM business performance is the capital factor. The importance of the role of working capital in a SME is used to finance its operational activities and develop a business is a solution to the common problems faced by UMKM. Government assistance, through the provision of revolving funds can increase workers' income (75%), increase in capital (35%), economic scale (50%) and profit (50.27%). From the banking point of view, giving credit to UMKM is profitable for the bank concerned. because the level of congestion is relatively small. This is largely due to higher levels of compliance by small business customers than large business customers (Setiawan and Rejekiingsih, 2012: 109).

Providing venture capital to MSME means giving opportunity to develop business by doing business development strategy by increasing the ability of its resources to increase skill. Additional working capital can be used also to increase the amount of production by diversifying the products and with working capital of UMKM can also increase the ability of technology to achieve the target market more broadly and cost efficiency, that to improve productivity, UMKM have to make product competitive with technology based so as to enhance the competitiveness of SMEs in the market (Darwanto, 2010).

In Makassar City, up to 2014 there are 12,680 UMKM whose presence is registered with the Department of Cooperatives and SMEs of Makassar City, which from year to year shows the development, both in terms of employment, assets / capital and business volume.

### **A. Problem Formulation**

1. How big is bank credit facility affecting business innovation at UMKM in Makassar City?
2. How much entrepreneurship orientation has an effect on business innovation on UMKM in Makassar City?

### **B. Research Objectives**

1. Effect of banking credit facility on business innovation at UMKM in Makassar City.
2. Effect of entrepreneurship orientation on business innovation at UMKM in Makassar City.

## **CHAPTER - 2**

### **LITERATURE REVIEW**

#### **A. Entrepreneurship (Enterpreneurship)**

The term entrepreneurship comes from the translation of entrepreneurship which means an ability to think creatively and behave innovatively as the basis of resources, driving force, goals, strategies, tips and processes in facing life's challenges (Alma, 2000). Another view explains that entrepreneurship is the creative and innovative ability that is used as the basis, the tips, and the resources to look for opportunities to succeed (Suryana, 2003). Entrepreneurship (entrepreneurship) is the process of creating something new at the value of using the time and effort required, taking on the financial, physical, and risk of failure that accompanies it. receive the rewards of the generated moneter, as well as personal satisfaction and freedom. That entrepreneurship as a process of creating something new with courage in taking risk to get the yield (Kearney et al., 2008: 295).

Entrepreneurship as a manifestation of the ability and will of individuals towards their organizations to feel and create new economic opportunities (new products, new methods, new organizational schemes and new product-market combinations), and introduce their ideas in the market in the face of constraints and market uncertainty, by making decisions on the location, form and use of resources and organizations (Audretsch and Thurik 2000: 8).

Entrepreneurship is often associated with the process, formation or growth of a new business oriented to the profit-making, value creation, and product formation of new and innovative new services (Coulter, 2001: 75). Entrepreneurship is the creative and innovative ability that is used as the basis, the tips and resources to seek opportunities for success, the core of entrepreneurship is the ability to create something new and different through creative thinking and innovative action to create opportunities (Suryana , 2003: 85). Entrepreneurship is the process of creating something new (new creations) and making a different from the existing (innovation), the goal is the achievement of individual welfare and added value to society. Entrepreneurship refers to people who carry out the creation of wealth and added value through new ideas, integrating resources and realizing ideas into reality (Ropke, 2004: 293).

### **A. Micro, Small and Medium Enterprises (UMKM)**

Understanding SMEs in Indonesia is not the same as understanding UMKM in various other countries. There are some understanding of SMEs from several related agencies in Indonesia. Central Bureau of Statistics (BPS) provides the definition of SMEs based on labor quantity. A small business is a business entity that has a workforce of up to 19 people, while medium enterprises are business entities with 20-99 employees.

### **B. Orientation of Entrepreneurship**

Hisrich, Peters and Shepherd (2005: 8) define "Entrepreneurship is the process of creating something new and valuable, and rewarding the resulting rewards of monetary and personal satisfaction and independence. "

According to Zimmerer et al. (2005: 3), "Entrepreneur is one who creates new business in the face of risk and uncertainty for the purpose of achieving profit and growth by identifying the opportunities and assembling the necessary resources to capitalize on them". Entrepreneurs are the ones who create new business in a risk and uncertainty for the benefit of profit and growth by identifying important opportunities and gathering resources that play a major role in them.

The role of entrepreneurs has been known since 1755 by a group of "physiocrat" economists, Cantillon (1755); (1931) which states that all trade and circulation / distribution of goods within a country is carried out by entrepreneurs (Higgs, 1931, Ekelund Jr., and Herbert, 1990; in Budiharjo , 2004: 111) Schumpeter (1934) states that entrepreneurs are '... active agents of economic progress' Theory of the dynamic role of entrepreneurs as 'the process of creative destruction' (Lipsey et al. , 2005; 72)

The entrepreneurial orientation is the organization's desire to enhance and support creativity, flexibility and risk considerations. Lumpkin and Dess (2005: 41) distinguish between entrepreneurial orientation and entrepreneurship. They state that the entrepreneurial orientation shows the entrepreneurial process and answers the question of how an activity (work) is executed, otherwise the term entrepreneurship is concerned with the content of the entrepreneurial decision by asking what is done. Lumpkin and Dess (2005: 40) define: "Entrepreneurial orientation is defined as the process, practice and decision-making activities that lead to the development and delivery of new and innovative services that can differentiate an organization from others in its market." ( Orientation of entrepreneurship as a process, practice and decision-making activity that leads to the development and creation of new and innovative products that can differentiate organizations with other organizations in the market).

## **CHAPTER - 3**

### **RESEARCH METHODS**

This study uses a quantitative approach (positivism / mainstream) that works with numbers, the data is a number, is analyzed using statistics to test hypotheses or answer specific research questions and to predict that a particular variable affects other variables (Creswell, 2003: 81) . Method of statistical multivariate (Structural Equation Modeling) through AMOS as a program in analyzing data. This research is also supported by qualitative approach, to find explanation about the relationship between variables from result of analysis of quantitative approach.



## **CHAPTER - 4**

### **DISCUSSION**

The study of entrepreneurship in UMKM in Makassar City is related to the research variable is an effort to capture good or bad position and high or low credit banking facilities, entrepreneurship orientation, managing knowledge and innovation as well as business performance of UMKM in Makassar. Explanation of the model of measurement of causal relationship between construct or credit banking facility variables, entrepreneurship orientation, managing knowledge and innovation as well as business performance on the research model, after modification indices look that the goodness of fit index is acceptable / causal between constructs or latent variables. Thus the discussion of the results of this study combined with the theory, the results of previous empirical research and empirical facts that occur on the object studied to determine whether the results of this study support or reject the theory or the results of previous research or is the update of research results.

The construct design constructed in this study refers to the empirical phenomenon by analyzing / filling the gap of business innovation research which acts as an intervening variable in explaining the effect of banking credit facilities, entrepreneurship orientation and managing knowledge on business performance, which in earlier research indicates inconsistency findings. raises the desire of researchers to re-examine the influence between these variables by using a quantitative approach.

The grand theory used to design the latent variables and research indicators is Theory of The Resources-Based View (RBV), which explains that organizational resources are strategic resources that if managed correctly will be a source of sustainable competitive advantage (Barney, 1991: 100). From the perspective of RBV, the resources and capabilities it possesses are indispensable as a source for developing and implementing strategies that can improve the efficiency and effectiveness of the company in order to achieve superior business performance (Barney 1991: 100; Grant, 1997: 25; Collis and Montgomery 1998 : 71).

Based on this theory, the process of creating high business performance can be done by streamlining capital (banking credit facilities), maximizing entrepreneurial orientation and managing knowledge with the help of business innovation.

Based on data obtained, that in the year 2014, among the 12,680 UMKM in Makassar, there were 4,529 or only 35.72% who received banking credit facilities. This condition is not very different when compared with total

UMKM in Makassar City. The data indicates that the absorption of credit for small business or UMKM access to banking institutions is not optimal. The causes of low credit absorption by UMKM are due to (1) the existence of various structural and psychological constraints faced by the banks towards the development of MSME credit, and (2) due to non-fulfillment of technical requirements of banks by UMKM (Bank Indonesia Makassar Office, 2015).

The results of previous research, separately provide evidence that external factors (banking credit facilities) have a positive and significant impact on the capabilities of innovation and performance of UMKM. From the respondent's answer it seems that the obstacles that many UMKM felt in obtaining fund from the government / banking are the lack of access to get the fund, the absence of guarantee, and the complicated requirements (Sulistyawati, D. R., 2015: 14).

The high performance of micro, small and medium enterprises is not only influenced by internal factors, but also influenced by external environmental conditions. The external environment has two parts, namely the general environment (elements in the broader society that affect the industry and the companies within it including the role of government / banking) and the industrial environment (threat factors for entry of new entrants, suppliers, buyers, (Jaworski and Kohli, 1993: 53; Slater and Narver, 1994: 46; Bettis and Hitt, 1995: 7).

The results of Lumpkin and Dess (2005: 89); (Li et al., 2008: 113) emphasizes the importance of entrepreneurship orientation factors consisting of innovative attitudes, risk taking and competitiveness that ultimately have a significant effect on the performance of UMKM business. The findings are different from the findings of other researchers, that the entrepreneurial orientation of entrepreneurial orientation has a negative but significant impact on small business performance (Sangen, 2005: 183), the same facts show that the dimensions (risk taking, innovativeness, proactiveness, competitive aggressiveness and autonomy) as a dimension of entrepreneurship orientation, only proactiveness and innovativeness have a positive influence on business performance while risk taking has a negative relationship. Competitive aggressiveness and autonomy have no significant effect on business performance at the company's growth stage (Raude et al., 2015: 193).

Liao et al. (2010: 3026); Darroch (2005: 101); Jimenez and Valle (2011: 408) the results of his studies prove that managing knowledge is fundamental to the need for innovation and business performance improvement. Furthermore, it is also explained that managing knowledge is not only related to interaction between members of the organization, but the exchange of ideas, ideas, experiences among all members that ultimately lead to

better collaboration and understanding of the production process. The findings are different from the results of studies that provide evidence that knowledge-sharing behaviors have a positive and significant effect on innovation but no significant impact on business performance (Rofiaty, 2010: 211). Other results show that innovations reflected through product innovation, service innovation and technical innovation have a positive and significant impact on the performance of UMKM business represented through profit, sales growth and market share (Darroch, 2005: 102).

The inconsistency of the findings is shown in a study by Hilmi et al. (2010: 556), showing a positive influence between process innovation and performance. While product innovation negatively affect the performance of SMEs in Malaysia. This finding is different from the results of previous research that Sandvik and Sandvik (2003: 355), that the process innovation is not significant to the performance, While product innovation has a significant effect on performance. process innovation shows a relatively strong relationship with business performance rather than product innovation in the manufacturing sector (Prajogo and Ahmed, 2006: 499).

The findings of the previous researchers led researchers to explore the performance of UMKM business by analyzing banking credit facilities, entrepreneurship orientation and managing knowledge on business performance by placing innovation variable business as an amplifier in analyzing the influence between these variables.

On the basis of this thinking, the main purpose of this study is to test and analyze empirically the influence of banking credit facilities, entrepreneurship orientation and managing knowledge of business performance mediated by business innovation.

Based on the results of data analysis in this study, the discussion of the results of this study combines theory, the results of previous research and empirical facts that occur in the object studied to confirm the results of this study strengthen or reject the theory or the results of previous research or new findings. The feasibility test results of the structural model designed and estimated in this research proved to be in accordance with the observed data. Discussion on each variable both exogenous and endogenous variables in this study combine some empirical data analysis results from descriptive and multivariate analysis approach through structural equation modeling in order to synthesis process to improve the results of this research. Explanation of the influence among latent variables designed in this research as follows:

## 1. Effect of Banking Credit Facilities on Business Innovation

Banking credit facilities represent the response of respondents to the capital facilities they obtain from the banking sector in supporting and running their business activities. The results of descriptive analysis and confirmatory factor analysis show empirical condition that the implementation of the four indicators, namely credit growth, credit utilization, the accuracy of bank monitoring and credit quality has met the test criteria so that it is deemed able to explain the variable credit banking facilities.

The explanatory indicator of logical and simple sequences has mean value of (3.99) and the highest compared to the other three indicators, that according to the respondent the banking sector always takes into account the business constraints faced by the entrepreneur.

Another important and dominant indicator is evidenced through the use of credit that contributes or a role of 90.20% in reflecting the variable credit banking facilities or the largest among the other three indicators in the measurement of credit facilities banking. This condition reflects the credit usage indicator, it is felt to be good if it is used as a measure or indicator of the variable credit banking facility so it should be maintained. This result confirms that the utilization of good banking credit facilities is reflected through the effective use of credit from entrepreneurs.

Furthermore, the indicator of the variable that has the smallest role or contribution and the mean value of the smallest average score together in reflecting the variable credit banking facilities, namely the variable indicator of credit growth. This fact indicates that the credit growth indicator that is explained by the not optimal of the provision of credit given by the banks in order to increase the production process of entrepreneurs and the supply of raw materials of business is hampered by the low credit acquisition of the bank so it is necessary to get serious attention from the owner / manager of UMKM in Makassar .

The test results of the effect of banking credit facilities on business innovation can be proved by the standardized regression weight estimate value of -0.158 with a negative direction. The coefficient of influence with a negative sign has the meaning that the provision of good banking credit facilities tends to lower / reduce the value of high business innovation.

Then it can be proved by the critical ratio value (c.r) = - 2,681 < 2,00 (tkritis) and the probability value is 0,007 <  $\alpha$  = 0,05. The result of hypothesis testing proves that banking credit facility has negative and significant effect

to business innovation on UMKM in Makassar City. It can be concluded that the improvement of banking credit facilities in the opposite direction (negative) but the real effect on the improvement of high business innovation.

The results of this study support a number of findings Sulistyawati, D. R. (2015: 14) that external factors (banking credit facilities) have a positive and significant impact on innovation capabilities. The same support aimed at Slater and Narver (1994: 46) says that the high capacity of micro, small and medium-sized enterprises (SME's) to innovate is not only influenced by internal factors, but also influenced by external environmental conditions (credit facilities ).

Based on the results of in-depth interviews conducted by establishing focus group discussions (implemented after the founding of problems that the researcher views are fundamental) followed by 14 managers / owners of UMKM are considered to have the ability to explain some of the things that cause the banking credit facilities have a negative and significant impact to the business innovation on UMKM in Makassar City, and from the result of the discussion, it is known the negative and significant effect of credit facilities of banking to business innovation according to the manager / owner of UMKM, in general because the banks in channeling credit to UMKM require various loan provisions and must be fulfilled, if the entrepreneur is unable to fulfill it then the banks distribute very small credit to the entrepreneurs so that with the credit facilities of the small banks, entrepreneurs are not mam pu carry out the process of business innovation to the maximum as expected.

Then another factor is that entrepreneurs do not yet have sufficient knowledge to innovate businesses, meaning that even if entrepreneurs have received credit from banks, they have not been able to implement high business innovation due to their limited knowledge. The government's contribution in the form of knowledge enhancement that has been done by the Department of Cooperatives and SMEs is not implemented thoroughly and continuously so it becomes one of the causes of the low knowledge of UMKM to implement high business innovation.

Empirically it can be explained that the negative and significant effect of credit facilities on business innovation, caused by the allocation (utilization) of credit based on the level of business needs shown through the use of credit facilities banks can increase turnover of business venture proved to significantly lower / lower the ability of UMKM in making changes characteristics or performance of an existing product or service or the creation of an entirely new product or service demonstrated through the low quality of the products and services produced in comparison with other similar products / services.

## 2. Effect of Entrepreneurship Orientation on Business Innovation

The entrepreneurial orientation is defined as the individual's inclination to start a new business. The role of entrepreneurial orientation that focuses on developing attitudes of an entrepreneur will improve the organization's business performance (Nandamuri and Gowthami, 2013: 101). Entrepreneurial entrepreneurship is an entrepreneur's response to their capabilities that reflects the preferences (preferences) on strategic decision-making and business operations the implementation of autonomy, proactive attitude and the courage to take risks described in the form of autonomy and proactive and the courage to take risks.

Based on the results of descriptive analysis of variables, the mean value of the highest average score of entrepreneurship orientation variables is obtained on the autonomous indicator because it has the highest mean value (of 3.92) between the two indicators of entrepreneurial orientation measurement variables while the lowest is the proactive attitude indicator. Based on the empirical facts, the autonomous indicators of entrepreneurs are good if they are used as a measure or indicator of the variables of entrepreneurship orientation that must be maintained.

Confirmation factor analysis indicates that the important or dominant factor that reflects the entrepreneurship orientation variable is the proactive attitude indicator with the loading factor value of (0,841). It can be explained that proactive attitude has contribution or role equal to 84,10% in reflecting entrepreneurship orientation.

The results of this study confirm that high entrepreneurial orientation is reflected by a strong desire from within the entrepreneur to take action that precedes the competitor and anticipates the competition that is shown through the desire of the entrepreneur to always follow the desire of the consumer has well executed. While the indicator variable that has the smallest role or contribution in reflecting the latent variable orientation of entrepreneurship that autonomous entrepreneur. Therefore, autonomous entrepreneur indicators need to get serious attention from MSME owners / managers in Makassar City.

The influence of entrepreneurship orientation on business innovation can be proved by standardized regression weight estimate value of 0.083 with positive direction. The coefficient of positive signified influence means that a good entrepreneurial orientation tends to increase business innovation in the high direction. Then it can be proved by the critical ratio value  $(c.r) = 1.032 < 2.00$  (tkritis) and the probability value of  $0.302 > \alpha = 0.05$ .

The test result proves that entrepreneurship orientation has positive and insignificant effect to business innovation on UMKM in Makassar City. It can be concluded that the improvement of entrepreneurship orientation in the right direction is positive but not real toward the improvement of business innovation so that it cannot be supported by empirical facts.

This study supports a number of Ma'atoofi and Tajeddini findings (2010: 254); Madhousi et al. (2011: 310); Hassim et al. (2011: 280); Nasution et al. (2011: 336) that the orientation of entrepreneurship has a positive effect on innovation, ability factor and willingness to take risks is very important for business development.

Based on the results of in-depth interviews conducted by establishing focus group discussions (implemented after the findings of problems that the researchers view is fundamental) followed by 14 managers / owners of SMEs are considered to have the ability to explain some of the things that cause entrepreneurial orientation has a positive and insignificant to the innovation of business on UMKM in Makassar City, and from the results of the discussion, it is known the positive and insignificant effect of entrepreneurship orientation on business innovation according to the manager / owner of UMKM, in general because entrepreneurs have very limited business capital entrepreneurs in running their business activities have the inability to compete so that the cause of difficult entrepreneurs to make high business innovation. The low commitment of the owner / manager to carry out his business in totality also causes non-significant influence of entrepreneurship orientation towards business innovation.

## **A. RESEARCH FINDINGS**

- 1) Provide the basic configuration of modeling development of the effect of banking credit facilities, entrepreneurship orientation, managing knowledge on innovation and business performance by incorporating business innovation variables as mediating relationships among variables that in the previous research are done separately.
- 2) Provide empirical evidence that the increase in banking credit facilities in the opposite direction (negative) and tangible to the increase of high business innovation.
- 3) Provide empirical evidence that the improvement of entrepreneurship orientation in a good direction positive direction but not real effect on high business innovation improvement.

## **CHAPTER - 5**

### **CONCLUSION**

1. Increased provision of banking credit facilities in the opposite direction (negative) and real to high business innovation improvement. The condition is caused by the allocation (utilization) of credit based on the level of business needs shown through the use of banking credit facilities can increase turnover of business venture proved to significantly lower / lower the ability of SMEs in making changes in the characteristics or performance of existing products or services or the creation of the product or an entirely new service demonstrated through the low quality of products and services produced compared to other similar products / services.

2. Enhanced entrepreneurship orientation in a positive direction positive direction but not real effect on high business innovation improvement, due to the ability of entrepreneurs to dare to act in achieving business goals with conditions full of uncertainty and risk not able to improve the changes in the characteristics or performance of the product / existing services or the creation of an entirely new product or service, other than that the entrepreneur is less keen to see the opportunities and creatively utilize its resources so as not to give a real impact on the creation of high business innovation.



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