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THE EFFECT OF CREDIT, DEVELOPMENT, AND MARKETING STRATEGY ON THE PERFORMANCE OF TEGALAN BATIK SMEs IN TEGAL REGENCY

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ABSTRACT

MMEs have an important role in the Indonesian economy. MMEs Batik Tegal is a business that has high cultural value, and according to BPS data from Tegal Regency, it is stated that the Processing Business ranks the highest where Batik products are the first in Tegal Regency. This study aims to examine the effect of credit, coaching and marketing strategies on the performance of Batik Tegalan SMEs in Tegal Regency. This study uses primary data with a questionnaire method. Questionnaires were obtained from 70 respondents who are owners of MMSE Batik Tegalan who use the facilities of Microfinance Institutions and other Financial Institutions, already have a place of business. The analysis method in this study uses multiple linear regression analysis. The result showed significant effects of credit, coaching, and marketing strategy variables on the performance of Batik Tegalan SMEs in Tegal Regency, which can be seen at the significance level value <0,05. The credit variable has a positive effect with a value of 0,378, the coaching variable has a positive effect with a value of 0,202, and the marketing strategy variable also has a positive effect with a value 0f 0,375.

Keywords: *MSME Batik Tegalan, Credit, Development, Marketing Strategy, Tegal Regency*

ABSTRAK

UMKM memiliki peran penting dalam dalam perekonomian Indonesia. UMKM Batik Tegalan merupakan usaha yang memiliki nilai kebudayaan yang tinggi serta menurut data BPS Kabupaten Tegal menyatakan bahwa Usaha Pengelolaan menempati urutan tertinggi yang mana produk Batik merupakan urutan pertama di Kabupaten Tegal. Penelitian ini bertujuan untuk meneliti pengaruh kredit, pembinaan dan strategi pemasaran terhadap kinerja UMKM Batik Tegalan di Kabupaten Tegal. Penelitian ini menggunakan data primer dengan metode kuesioner. Kuesioner didapatkan dari 70 responden yang merupakan pemilik UMKM Batik Tegalan yang menggunakan fasilitas Lembaga Keuangan Mikro dan Lembaga Keuangan lain, serta sudah memiliki tempat usaha. Metode analisis dalam penelitian ini menggunakan analisis regresi linear berganda. Hasil penelitian menunjukan bahwa terdapat pengaruh yang signifikan variabel kredit, pembinaan dan strategi pemasaran terhadap terhadap kinerja UMKM Batik Tegalan di Kabupaten Tegal yang dapat diketahui pada nilai tingkat signifikansi < 0,05. Variabel kredit berpengaruh positif dengan nilai β sebesar 0,378, variabel pembinaan berpengaruh positif dengan nilai β sebesar 0,202 dan variabel strategi pemasaran juga berpengaruh positif dengan nilai β sebesar 0,375.

Kata Kunci: *UMKM Batik Tegalan, Kredit, Pembinaan, Strategi Pemasaran, Kabupaten Tegal*

JEL: G51; L1; L10

Introduction

MSMEs are businesses that play an important role in the economy of Indonesia Country, both in terms of employment created and in the number of businesses (Rudjito, 2003). MSMEs are productive economic efforts that stand-alone, carried out by individuals or business entities (Law No.20 of 2008). One of the economic fields that can boost development and has an important role in economic growth in Indonesia is MSMEs. In its implementation, MSMEs make a big contribution to Indonesia's Economic Growth. The contribution of MSMEs in GDP to constant prices increased from 2009-2019. In addition, the number of business units, labor, turnover and assets in MSMEs has increased significantly (Department of Trade, Cooperatives and MSMEs in Central Java, 2021).

According to the PDRB Percentage Distribution Data based on prevailing prices according to the Tegal Regency business field in 2015-2020, the processing industry is the first rank of the nineteen business sectors based on business fields (Central Statistic Agency (BPS), 2021). According to the Central Statistics Agency, the goods processing industry that lacks value becomes goods of value or economic activity by converting basic goods by hand to become finished goods/semi-finished goods. The batik industry is included in the processing industry based on the Central Statistics Agency because it changes fabrics that are of less value to have more value by processing plain fabrics using typing techniques. Typing techniques in the form of written batik, batik cap, and batik.

Based on field data from the Departement of Trade, Cooperatives and SMEs of Tegal Regency (2021), 60 percent of Batik MSMEs have not maximized production, meaning that to meet the needs of goods en masse have not been able to meet, this is due to a lack of working capital and investment. Based on observation data in one village, namely Bengle Village, batik craftsmen still need working capital to improve their performance. Working capital is difficult to obtain because the loan requirements of the Banking Institution are complicated (Catriana, 2019).

According to Bank Indonesia Central Java Province, the performance of MSMEs built by Bank Indonesia has decreased due to Covid-19 (BI & LIPI, 2015). The most significant impact was a 56 percent drop in sales turnover, followed by 50 percent production difficulties and 35 percent capital difficulties. As for data from the Tegal Regency Trade, Cooperatives and SMEs Office in 2020, about 60 percent of Batik MSMEs have not maximized production, this is due to a lack of working capital (Departement of Trade, Cooperatives and SMEs of Tegal Regency, 2021). This indicates a lack of access to Financial Institutions, especially microfinance institutions that are easier to reach by MSMEs. The statement was supported by the results of the Modalku Fintech survey in March 2021, which stated that only 27 percent of MSMEs could access conventional financial institutions. Then there is still 73 percent of MSMEs who have difficulty accessing Financial Institutions.

Behind the many contributions to Indonesia, MSMEs have fundamental problems (Adawiyah, 2013). MSMEs are still weak in business management capabilities, the quality of human resources is still limited, and weak access to financial institutions, especially banking. The variety of obstacles and obstacles faced by MSMEs, it seems that capital problems are still one of the critical factors for MSMEs, both for the fulfillment of working capital needs and investment capital in business development (Prijosaksono and Bawono, 2018).

Things that complicate the barrier to entry into the world of formal finance include demand-side and supply-side barriers. In terms of demand, many of the MSMEs want to ap-

ply for loan funds but are constrained by bank restrictions for the number of debtors, especially MSMEs (Anggraini, et.al .2015). In addition to the supply side, banks are reluctant to lend money due to market failure. Another reason is collateral required by heavy banks and high-interest loans for the MSME level.

In order to provide market needs, MSME owners are required to think creatively and innovatively in the era of globalization. Globalization is a process of forming communication systems and organizations between peoples around the world (Soemardjan & Soemardi, 1964). This facilitates the marketing of MSMEs to all world markets. In addition, the era of disruption is a rapid change, where the form to deal with it by developing the creativity of MSMEs is utilizing the local wisdom of regional culture as much as possible.

Batik Tegalan was chosen because of its uniqueness from other batiks in various factors, including motifs, colors, and raw materials for dyes. Tegalan Batik motifs tend to be dynamic and colorful, the dye raw materials are obtained naturally from pace, noni, indigo, soga wood, and other materials. The motives are also divided into two, classic motifs and development motifs. Classical motifs include Bangjo motifs and Lasem motifs.

This research topic is interesting to study because credit without collateral has no effect on the performance of MSMEs (Dian Ayu, 2020) and is inversely proportional to the statement (Anggraini & Syharir, 2013) and is supported by the statement that financial inclusion, which is access to credit, affects MSME performance (Indriyati, 2020) and credit also have a positive effect on the people's economy (Syahril, 2021). In addition, there is an inconsistency related to coaching which has no effect on the performance of MSMEs at Sentra Batik (Amalia, 2018) and was also conveyed (Hidayat, 2006), but is inversely proportional to (Damayanti, 2019). In addition, the marketing strategy variable can improve the performance of a developing business, in this case MSMEs (Fathor, 2019).

Based on the description above, the following research questions arise are how does the effect of credit variables on the performance of Tegalan Batik Micro and Medium Enterprises in Tegal Regency, how does the influence of coaching variables on the performance of Tegalan Batik Micro and Medium Enterprises in Tegal Regency, and how does the variable marketing strategy affect the performance of Tegalan Batik Micro and Medium Enterprises in Tegal Regency.

Literatur Review

The basic conception used in this study is the Structure-Conduct-Performance (SCP) theory. Understanding and analyzing the relationship between the structure, conduct, and performance of such markets will require knowledge of theory in industrial economics.

MSMEs (Small and Medium Micro Enterprises)

Understanding micro, small, and medium enterprises contained in Law No. 20 of 2008 article (1) concerning Micro, Small, and Medium Enterprises (MSMEs). BPS defines Micro, Small, and Medium Enterprises (MSMEs) based on the quantity of labor. Small Business is a business with a workforce of 5 people to 19 people, while a medium business is a business with a labor quantity of 20 people to 99 people.

Microfinance Institution

Microfinance serves various types of financial services, serves the poor and the process is easy and flexible (Ashari, 2006). LKM (Microfinance Institution) generally become finan-

cial, marketing and management facilitators (Saadiah, 2019). According to Ravikumar (2016), Women entrepreneurs have been empowered in different parts of their business operations and social status under dynamic guidance and support from microfinance institutions. And if women entrepreneurs are given proper guidance and further training, that will surely increase the company's profitability, and the future will be bright and prosperous.

LKM Formal Bank consists of, Bank Kredit Desa, Bank Perkreditan Rakyat, BNI, Mandiri Unit Mikro, Danamon Simpan Pinjam dan BRI Unit. The Nonbank Formal MFI, which consists of Lembaga Dana dan Kredit Pedesaan, Koperasi Simpan Pinjam, Koperasi Unit Desa dan Pegadaian. The next category is informal MFI consisting of, Lembaga Swadaya Masyarakat, Baitul Mal Tanwin (BMT), Lembaga Ekonomi Produktif Masyarakat Mandiri dan Unit Ekonomi Desa Simpan Pinjam.

Structure– Conduct – Market Paradigm

Market Structure

The term market structure refers to all aspects (features) that can affect the behavior and performance of a company in a market. An example of applying the concept of Market Structure is the number of companies in the market or the type of products sold (Lipsey, et al., 1996).

Market Conduct

Conduct refers to the actions taken by companies competing within the market (Prasetyo, 2007). In the previously described SCP theory, a company's behavior is influenced by market structure and vice versa (Lipczynski, 2005). The influence of structure on behavior occurs in companies that have market power that utilizes its ability to increase prices above competitive prices.

Performance

Performance is the result of work influenced by the structure and conduct of the industry. Basically, performance measures four things, namely allocation efficiency, income distribution, technical efficiency, and technological progress. The first two things usually measured by profit, where high profit indicates low allocation and poor income distribution. At the same time, the next two things measure performance based on technology.

Application of SCP Concept

Credit in Structure

MSME constraints in reaching banking credit can be reviewed in terms of demand and supply. In terms of demand, MSMEs have quite unique characteristics where in general, MSMEs do not have transparent reports that cause lenders to have difficulty in obtaining information about financial and business conditions from MSMEs. In terms of credit supply, due to MSMEs limited assets that can be used as collateral, the uncertainty of business in the future, weak financial management, and lack of track record.

Coaching in Conduct

In the Indonesian banking dictionary, coaching is an effort carried out by the Bank in the form of guidance, supervision, instructions, and other assistance to avoid credit or financing congestion. Financing development is an effort made by the Bank to manage problematic

financing in order to obtain optimal results in accordance with the purpose of providing financing.

Marketing Strategies in Conduct

In addition, the behavior of MSMEs can also be grouped into several elements of the strategy, including:

1. price strategy

2. product strategy, decreasing cost and increasing company's profit technological advances can increase new product offerings, lower costs and increase company profits (Jaya, 2001)

3. promotion strategy, through advertisements that have the opportunity to improve market performance (Martin, 1994)
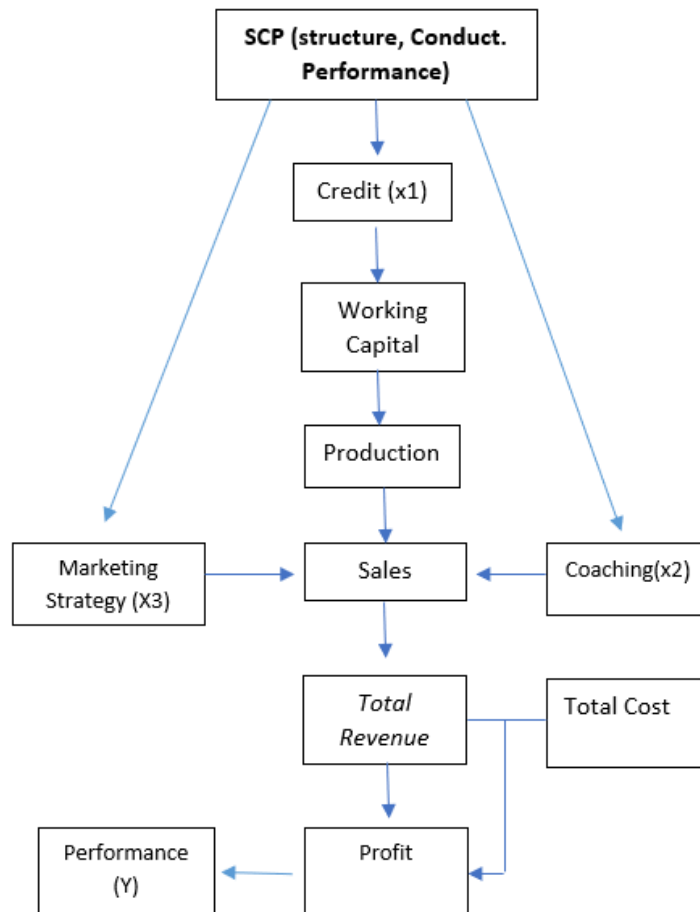
4. business strategy

5. distribution strategy

Figure 1: Framework of Thinking

MSME Performance in Performance

Performance measurement is an effort to find information about the results achieved in a certain period and measure how far deviations due to certain conditions can be positive or negative changes. Performance measurement targets function to produce actual informa-

tion related to the conduct and performance of members in a business in a given period (Napitupulu, 2019). The resulting information will be used to evaluate the effectiveness of the business (Rachman, 2014).

Research Hypothesis

There is a hypothesis from this research that comes from review studies and previous research (figure 1). The hypothesis is that it is suspected that the provision of credit, coaching and marketing strategies has a significant effect on improving the performance of Batik Tegalan SMEs in Tegal Regency. Credit is thought to have an effect on the performance of MSMEs (Anggraini and Syahrir, 2013). The coaching is thought to have an effect on the performance of MSMEs (Damayanti, 2019). In addition, the Marketing Strategy is thought to have an effect on the performance of MSMEs (Fathor, 2019).

Research Method

Definisi Operasional Variabel

Table 3: Variable Definition

Variable	Indicator
Credit	Credit access, interest rates, and credit procedures
Coaching	*Finance knowledge, financial skills, financial behavior*
Marketing Strategy	Funds, quality control, social media, market segmentation
Performance	Profitability, Production Value, Employee Productivity

Data Types and Sources

The data is used primary data, obtained directly in the field. The data source comes from Tegalan Batik MSMEs in Tegal Regency.

Population and Sample

Population is a generalization area that has certain characteristics determined by the researcher to be studied and then drawn conclusions (Sugiyono, 2004). In this study, the population of 246 Batik Tegalan business actors located in Tegal Regency by determined samples using the Slovin technique. Based on the calculation of Slovin, the corresponding sample is 70 respondents.

Analysis Method

Analytical methods used multiple linear regression analysis and factor analysis. Multiple linear regression is an analysis that measures the magnitude of influence between two or more independent variables on a dependent variable using independent variables. Meanwhile, factor analysis is an analytical technique that contains information about grouping factor variables in a study. Factor analysis aims to filter out which variables are the superior or most dominant.

The function model used to determine the influence of MSME Performance from the Credit, Development and Marketing Strategy variables are:

$$Y = f\ (X_1, X_2, X_3) \tag{1}$$

The regression model for the MSME Performance function refers to the Econometric formula (Gujarati, 2003) which is modified as follows:

Mathematically multiple linear regression equations are expressed as follows:

$$Y = \alpha + \beta X_1 + \beta X_2 + \beta X_3 + e \qquad (2)$$

Explanation:

Y	= Dependent Variable
α	= Constanta
X_1, X_2, X_3	= Independent Variable (Credit, Coaching, and Marketing Strategy)
$\beta_1, \beta_2, \beta_3$	= Regression Coefficient Value
e	= error

Method of Collecting Data

Collection to find out and determine how researchers obtain data from research variables (Arikunto, 2016). The methods used in this study are questionnaires and interviews. The procedure is by spreading questionnaires to Batik Tegalan MSMEs appropriate to the provisions of MSMEs definition of BPS (Central Statistics Agency).

Result and Discussions

Validity and Reliability Test

Sujarweni (2014) explained that reliability tests are carried out jointly on all question items in the research questionnaire. Based on the test below, Cronbach's Alpha value is more than 0.5, meaning reliable data.

Table 4: Reliability Test

Variable	Cronbach's Alpha Value
Credit	0,649
Coaching	0,679
Marketing Strategy	0,836
Performance	0,617

The Validity Test is used to measure whether or not a Validity Test questionnaire (Ghozali, 2016). The Validity Test shows that each variable has a calculation r statistic above the r table. With r table 0.235 . Then all data is valid because it is more than the r table.

Classic Assumption

This test serves to determine whether the variables are independent, dependent, or both are distributed normally, close to normal, or not. Data obtained that Asymp. Sig greater than 0.005, meaning that the data is distributed normally (table 5).

Multicollinearity detection works to find whether the regression model correlates with free (independent) variables. Based on the table above shows that there are no independent variables that have VIF below ten and tolerances of more than 0.10, then variables can be said to be free from symptoms of multicollinearity (table 6).

Table 5: Normality Detection

		Test
N		70
Normal Parameters, b	Mean	0
	Std. Deviation	1,07646430
Most Extreme Differences	Absolute	0,77
	Positive	0,77
	Negative	-0,045
Test Statistic		0,77
Asymp.Sig. (2-tailed)		0,200c,d

a. Test distribution is normal
b. Calculated from data
c. Liliefors Significance Correction
d. This is a lower bound of the true significance

Table 6: Multicollinearity Detection

Coefficients[a]

a. Dependent Var

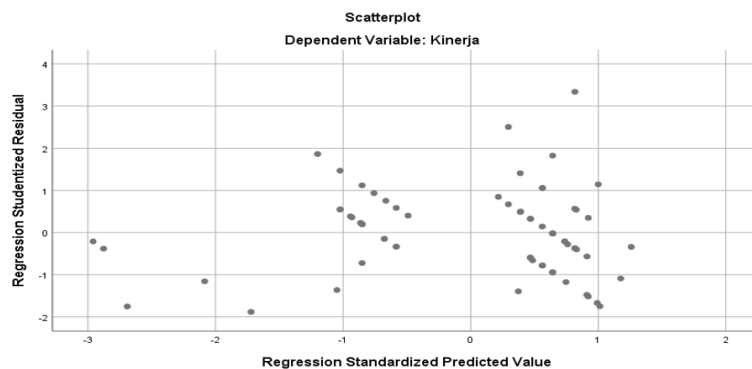| Model	Sig.	Collinearity Tolerance	Statistic VIF
(Constant)	0.000		
Credit	0.000	0,425	2,354
Coaching	0.034	0,281	3,559
Marketing Strategy	0.000	0,252	3,973

Figure 2: Scatterplot

There is no clear pattern and points spread between below the number 0 to above the number 0 on the Y-axis.

Multiple Linear Regression

Result of Regression:

$$Y = 14{,}492 + 0{,}378\,X_1 + 0{,}202\,X_2 + 0{,}375\,X_3 + e \qquad (3)$$

1. If the credit variable increases, assuming the coaching variable and the fixed marketing strategy variable, then the performance variable will also increase by 0.378.

2. If the coaching variable increases, assuming the credit variable and marketing strategy variable remain, the performance variable will also increase by 0.202.

8

3. If the marketing strategy variable increases, assuming the credit variable and the coaching variable is fixed, then the performance variable will also increase by 0.375.

In addition, the t-test is carried out, and according to table 7, if the significance value of all variables is more than 0.05, then all hypotheses are acceptable.

Table 7: Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	b	Std. Error	Beta		
(Constant)	14,492	2,847		5,089	0.000
Credit	0,378	0,95	0,334	3,976	0.000
Coaching	0,202	0,093	0,223	2,164	0.034
Market Strategy	0,375	0,098	0,416	3,813	0.000

Table 8 : F Test

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	324,387	3	108,129	89,256	0.000[b]
Residual	79,956	66	1,211		
Total	404,343	69			

a. Dependent Variable: Performance
b. Predictors: (Constant), Credit, Coaching, Marketing

Based on the signification value, Annova is known to have a signification value of 0.00 or <0,05 and based comparison the F-stat and F-table. The F-table is 2,74 meanwhile F-stat is 89,256. Because the value of F-Stat 89,256> F-table 2.74. So as the basis of decision making in test F can be concluded that the hypothesis is accepted.

Table 9: Determination Coefficient

Model	R	R Square	Adjusted R Square	Std. Error of The Estimate
1	0,896[a]	0,802	0,793	1,10066

a. Predictors: (Constant), Credit, Coaching, Marketing
b. Dependent Variable:Performance

Based on the results of the determination coefficient test, it can be known that the determination coefficient value is found in the Adjusted R Square value of 0.793. This means that the ability of free variables to explain bound variables is 79.3%. The rest is explained by other variables that are not contained in this study.

Score factor

Table 10: Total Variance Explained Credit

Component	% of variance	cumulative
1	25,207 %	25,207%
2	24,000 %	49,607 %
3	19,788 %	69,395 %

$$\frac{\%variance\ factor1}{total\%variance}f1 + \frac{\%variance\ factor2}{total\%variance}f2 + \frac{\%variance\ factor3}{total\ \%\ variance}f3 =$$

$$\frac{25,207}{69,395}f1 + \frac{24,00}{69,395}f2 + \frac{19,788}{69,395}f3 = 0,363f1 + 0,351f2 + 0,285f3$$

(4)

The dominant influential factor according to the score factor is factor 1, which is classified as a factor of ease of credit procedures.

Table 11: Total Variance Explained Coaching

Component	% of variance	cumulative
1	21,051 %	21,051%
2	19,576 %	40,626 %
3	17,872 %	58, 498 %

$$\frac{\%variance\ factor1}{total\ \%\ variance}f1 + \frac{\%variance\ factor2}{total\ \%\ variance}f2 + \frac{\%variance\ factor3}{total\ \%\ variance}f3 =$$

$$\frac{21,051}{58,498}f1 + \frac{19,576}{58,498}f2 + \frac{17,872}{58,498}f3 = 0,359f1 + 0,334f2 + 0,305f3$$

(5)

The dominant influential factor according to the score factor is factor 1, which is classified as a factor of financial management conduct.

Conclusions

The statistical test result showed that the Credit variable had a positive and significant effect on the performance of Tegalan Batik MSMEs in Tegal Regency. This means that credit distributed by Microfinance Institutions (MFI) can improve the performance of Tegalan Batik MSMEs in Tegal Regency through the addition of business capital. The policy for Microfinance Institutions is, by facilitating the terms of business capital credit, the maturity date can be adjusted to the MSME actors so that it is not burdensome and the amount of loan interest should be reduced so that it is easy to pay off.

The statistical test result showed that the Coaching variable had a positive effect on the performance of Tegalan Batik MSMEs in Tegal Regency. The development that has been carried out by related institutions to Tegalan Batik MSMEs includes coaching on business development and financial management, consisting of administrative coaching, entrepreneurship and literacy. The policy taken is to make improvements and refinement of the coaching program so that the benefits are felt by the Tegalan Batik MSMEs, but the coaching that is carried out must be consistent between the organizers and the fostered in order to create collaboration, so that the results can be maximized.

The results of statistical testing showed that the Marketing Strategy variable had a positive and significant effect on the performance of Tegalan Batik MSMEs in Tegal Regency. Thus, the allocation of funds issued by Tegalan Batik MSMEs for promotional and marketing purposes has contributed to improving the Performance of Tegalan Batik MSMEs. The implementation that can be done is by making expenditures for marketing needs, because by providing funds for marketing, MSME actors can take various marketing strategies which can improve their performance.

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