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The Effect of Entrepreneur Characteristics and Business Characteristics on the Growth of MSMEs in South Kalimantan (Case Study at BNI Bank Branches in South Kalimantan)

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Abstract---The purpose of this study is to know the effect of entrepreneur characteristics partially. 2. Knowing the effect of entrepreneur characteristics simultaneously. 3. Knowing the effect of business characteristics partially. 4. Knowing the effect of business characteristics simultaneously. Research respondents were BNI bank debtors as many as 328 samples. Data is processed using multiple regression analysis. The results of this study prove that: 1. Entrepreneur characteristics partially have a significant positive effect on the growth of MSMEs in South Kalimantan are informal education variables, and business experience. The characteristics of entrepreneurs that partially do not affect the growth of MSMEs in South Kalimantan are the variables of formal education and gender. 2. Entrepreneur characteristics simultaneously have a significant effect on the growth of MSMEs in South Kalimantan. 3. Business characteristics that partially. Business characteristics that partially have a significant positive effect on the growth of MSMEs in South Kalimantan are the variables of business capital, type of business, number of workers, and age of business. 4. Business characteristics can simultaneously have a significant effect on the growth of MSMEs in South Kalimantan. From the results of testing the effect of entrepreneur characteristics and business characteristics on the growth of MSME businesses above, it can be formulated that the strategy for MSME business growth in South Kalimantan is that sufficient business experience is needed; must have informal education, especially in the field of science that is following the field of business being pursued; have sufficient business capital; know the right type of business; and have a sufficient and competent workforce. To increase sales of MSMEs, one way is to do digital marketing by using social media such as Facebook, Line, Instagram, and WA (WhatsApp). Carrying out a differentiation strategy so that the product becomes more unique compared to competitors, increasing sales and marketing programs with several acquisition models that are more community-based and bundling programs.

Keywords---business characteristics, digital marketing, entrepreneur characteristics, MSME growth, social media.

Introduction

According to data from the Ministry of Cooperatives and SMEs, there were 62.92 million MSME units in 2017, consisting of 58,627 medium business units, 62.11 million micro business units and 757,090 small business units. The enormous contribution of MSMEs to GDP makes it the focus of the PEN program through the distribution of People's Business Credit (KUR), which for distribution accuracy and minimizing credit risk is carried out by banks.

The strategic role of banking is not only limited to the intermediary function, especially collecting money and distributing it to the public and economic actors. However, it also has an important role in driving and stimulating the economy and encouraging economic growth in a region. Given the different strategic roles of banks, of course, very careful regulation is needed so that banks can carry out their roles optimally.

People's Business Credit can help business actors in increasing business capital and business sustainability, although the contribution to the distribution of People's Business Credit is still relatively small compared to the potential of micro and small businesses. KUR is a program that uses banking resources and credit facilities with automatic guarantees and guarantees up to 80% in all sectors and migrant workers up to 70% in other sectors. The guarantee is provided by the government so as not to burden the debtor.

According to data from the Coordinating Ministry for Economic Affairs in 2011, the cumulative disbursement of KUR funds from November 2007 to October 2011 amounted to 58.8 trillion rupiah with 5.44 million MSME debtors, far lower than the number of MSMEs. In 2009, according to data from the Ministry of Cooperatives and SMEs, there were 52.18 million micro-enterprises, 546.68 thousand small enterprises, and 41.33 thousand medium enterprises. To distribute People's Business Credit using bank financing, of course, one must be careful and continue to adhere to the 5 C principle: Character, Capacity, Capital, Condition and Collateral.

To distribute People's Business Credit using bank financing, of course, you have to be careful and continue to adhere to the 5 C principles: Character, Capacity, Capital, Conditions and Collateral. Increasing credit allocation will result in profits and increased income which ultimately increases Return On Assets (ROA). The higher the ROA, the better the performance, because the rate of return is greater. and makes it difficult for MSME businesses to develop. According to Kompasiana.com (2021), The factors that make it difficult for MSMEs to develop are: 1) Weak managerial skills. This can be seen, for example, in the ability to distribute tasks among employees. If the method of dividing this task is not correct, it will result in inefficient time and energy used so that the production and marketing process does not run effectively. 2) Weakness in obtaining market opportunities and increasing market share. 3) Weakness in managing finances. Based on the above phenomena and background, the researcher focused on research with the title: "The Effect of Entrepreneur Characteristics and Business Characteristics on MSME Growth in South Kalimantan (Case Study at BNI Bank Branches in South Kalimantan)".

Research Methods

This research uses a survey method to obtain data and is analyzed quantitatively and the results are explained descriptively. The type of research is explanatory research (Explanatory Research). The sampling method used is stratified random sampling. The population in this study were all KUR recipient debtors, as of April 30, 2022, at BNI, totalling 5,041 debtors. The number of debtor samples was 328 samples. Data collection techniques are questionnaires (questionnaires), interviews and documentation. The data analysis technique is multiple regression analysis.

Result and Discussion

Test t (partial) Characteristics of Entrepreneurs

Based on the distribution table "t" obtained t table = 1.960 In addition, it can use significant research <0.05.

Table 3
Results of t-Test (Partial) Business Characteristics

		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig Model
1	(Constant)	1,442	,919		1,572	,000
	Business Capital	-,462	,083	-,299	5,569	,000
	Type of Business	-,233	,062	-,190	-3,772	,000
	Number of labour	1,801	,305	,301	5,907	,000
	Age of Business	-,199	,066	-,162	-3,043	,000

Source: SPSS processed data, 2023

Based on the t-test results in Table 1, it can be concluded that:

- 1) The coefficient value for the debtor's formal education variable (X1.1) = -0.140 and the value is negative. This means that MSME business growth decreased by 0.140.
- 2) The coefficient value for the informal education variable (X1.2) = -0.207 and the value is negative. This means that MSME business growth (Y) will decrease by 0.207.
- 3) The coefficient value for the business experience variable (X1.3) = 0.537 and the value is negative. This means that MSME business growth (Y) will decrease by 0.537.
- 4) The coefficient value for the gender variable (X1.4) = -0.168 and the value is negative. This means that MSME business growth (Y) will decrease by 0.168.

F Test (Simultaneous) Characteristics of Entrepreneurs

Below are the results of the F test in this study as follows:

Table 2
F Test Results of Entrepreneur Characteristics

ANOVA ^a						
Model	Sig.		Sum of Squares	Df	Mean Square	F
1		Regression	13,460	4	3,365	7,247
	,000 ^b	Residual	149,976	324	,464	
		Total	163,436	328		

Source: SPSS processed data, 2023

This means that H0 is rejected and H1 is accepted. Based on this, it can be concluded that the variables of entrepreneur characteristics together (simultaneously) have a significant effect on the growth of MSME businesses in South Kalimantan.

Test t (partial) Business Characteristics

Based on the distribution table "t" obtained t table = 1.960 In addition, it can use significant research <0.05.

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	Number of labour	1,801	,305	,301	5,907	,000
	Age of Business	-,199	,066	-,162	-3,043	,000

Source: SPSS processed data, 2023

Based on the t-test results in Table 3, it can be concluded that:

- 1) It is known that the t-test value in the sig column, for the business capital variable (X2.1) is 0.000 <0.05, while the t count is 5.569 > t table 1.960. This means that it is concluded that the business capital variable significantly affects the growth of MSME businesses in South Kalimantan.
- 2) It is known that the t-test value in the sig column, for the business type variable (X2.2) is 0.000 <0.05 while the t count is 3.772 > t table 1.960. This means that it can be concluded that the type of business variable significantly affects the growth of MSME businesses in South Kalimantan.
- 3) It is known that the t-test value in the sig column, for the variable number of workers (X2.3) is 0.004 <0.05 while the t count is 5.907 > t table 1.960. This means that it can be concluded that the variable number of workers significantly affects the growth of MSME businesses in South Kalimantan.

- 4) It is known that the t-test value in the sig column, for the business age variable (X2.4) is $0.003 < 0.05$ while the t count is $3.043 > t$ table 1.960. This means that it can be concluded that the business age variable significantly affects the growth of MSME businesses in South Kalimantan.

F Test (Simultaneous) Business Characteristics

The following are the results of the F test in this study as follows:

Based on the t-test results in Table 3, it can be concluded that:

- 1) It is known that the t-test value in the sig column, for the business capital variable (X2.1) is $0.000 < 0.05$, while the t count is $5.569 > t$ table 1.960. This means that it is concluded that the business capital variable significantly affects the growth of MSME businesses in South Kalimantan.
- 2) It is known that the t-test value in the sig column, for the business type variable (X2.2) is $0.000 < 0.05$ while the t count is $3.772 > t$ table 1.960. This means that it can be concluded that the type of business variable significantly affects the growth of MSME businesses in South Kalimantan.
- 3) It is known that the t-test value in the sig column, for the variable number of workers (X2.3) is $0.004 < 0.05$ while the t count is $5.907 > t$ table 1.960. This means that it can be concluded that the variable number of workers significantly affects the growth of MSME businesses in South Kalimantan.
- 4) It is known that the t-test value in the sig column, for the business age variable (X2.4) is $0.003 < 0.05$ while the t count is $3.043 > t$ table 1.960. This means that it can be concluded that the business age variable significantly affects the growth of MSME businesses in South Kalimantan.

F Test (Simultaneous) Business Characteristics

The following are the results of the F test in this study as follows:

Table 4
F Test Results of Business Characteristics

		ANOVA ^a				
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	596,456	4	149,114	25,139	,000 ^b
	Residual	1909,972	324	5,932		
	Total	2506,428	328			

Source: SPSS processed data, 2023

This means that H₀ is rejected and H₁ is accepted. Based on this, it can be concluded that the business characteristics variables together (simultaneously) have a significant effect on the growth of MSME businesses in South Kalimantan.

Coefficient of Determination (R²)

The following is the result of the coefficient of determination test:

Table 5
Determination Coefficient Test Results Characteristics of Entrepreneurs

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,287 ^a	,821	,071	,681

Source: SPSS processed data, 2023

Based on the table of R² test calculation results, it can be seen that the coefficient of determination (R²) is 0.821, meaning that the influence given by the variables of formal education, informal education, business experience, and gender on the growth of MSME businesses in South Kalimantan is 82.1% while the rest ($100\% - 82.1\% = 17.9\%$) is influenced by other variables outside this study.

Table 6
Test Results of Determination Coefficient of Business Characteristics

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,519	,720	,621	,608

Source: SPSS processed data, 2023

Based on the table of R2 test calculation results, it can be seen that the coefficient of determination (R2) is 0.720, meaning that the influence given by the variables of Business Capital, Type of Business, Number of Workers, Business Age on MSME business growth in South Kalimantan is 72% while the rest (100% - 72% = 28%) is influenced by other variables outside this study.

Based on the research results from the hypothesis, it shows that there are variables that do not have a significant effect, including the formal education variable (X1.1) of 0.404 > 0.05 while t count is 0.835 < t table 1.960. This means that H0 is accepted and H1 is rejected. From these results, it can be concluded that the formal education variable does not affect the growth of MSME businesses in South Kalimantan.

This research results are in line with previous research conducted by Artianto with the research title "Analysis of Factors that Influence the Income of Gladag Langen Bogan Surakarta Traders.

This research is not in line with previous research conducted by Utari and Dewi. The results of the research conducted stated that the level of education partially had a positive and significant effect on the income of MSMEs in the Imam Bonjol area of West Denpasar. The higher the level of education, the better the insight and knowledge of entrepreneurs will be. The higher the education, the better a person's skills for running a business will be.

Informal education in the family or community environment plays an important role in increasing interest in entrepreneurship. With formal and informal education, someone who wants to open or continue their business will be motivated to increase their interest in entrepreneurship (Ürü et al., 2011; Glavas & Mathews, 2014).

The results of this research are also following research conducted by Fitrianingtyas & Nuryadin (2023), on "Quality of Human Resources and Economic Growth of Kalimantan" with research results. Partially, the level of education has a significant and negative effect on Kalimantan's economic growth.

Business success is a determining factor in the experience of business owners. Business experience can be measured by the length of time the business has been running. The longer someone runs a business, the deeper the strategy for managing, producing and marketing better. Apart from that, business time can increase production efficiency through its influence on the productivity and expertise of business actors

According to several previous researchers, Cabeza-García et al. (2018) and Farooq et al. (2020), it is known that women have great potential to support and even develop the economic sector in a region by optimizing the role of women. Research conducted shows that when The roles of women and men in the world of work are equalized, it will have a positive impact on economic growth. This of course gives great hope for the welfare of women in general, because they can support themselves and possibly their families.

Women in Indonesia have a very crucial role in the development of existing micro, small and medium businesses because according to data in Indonesia of around 65 million MSME units, 34% of medium businesses are run by women, 50.6% of small businesses and 52.9% Micro businesses are run by women too. It cannot be denied that women in Indonesia dominate MSME actors, as evidenced by the fact that female entrepreneurs in Indonesia reached 21%, this is much more than the global data average of 8%. This is following research by Kumar (2015).

Based on the research results, it is known that there is a significant influence between the business capital variable on the growth of MSME businesses in South Kalimantan. It can be seen that the t-test value in the sig column for the debtor business capital variable (X2.1) is 0.000 < 0.05 while the t count is 5.569 > t table 1.970. This means that H0 is rejected and H1 is accepted. From these results, it can be concluded that the debtor business capital variable significantly influences the growth of MSME businesses in South Kalimantan. This research is in line with Adhiatma's research. The influence of business capital on the development of MSMEs is supported by Purwanti's research that the variable of business capital has a significant effect on the development of micro-businesses.

Widowati & Khusaini's (2022), study explains that the development of MSMEs is influenced by business capital. This research is in line with previous research by Kusnawan (2018), with the research title "The Influence of Own Capital and People's Business Credit (KUR) on Business Income. The analytical method used is multiple linear regression analysis. The research results showed that loan capital had a significant effect on business income.

This research is in line with research by Labara (2017), which shows that there is a positive influence of working capital variables and type of business on net income. This is following the results of research conducted by Atun (2016), that there is a positive influence of business type on the income of Prambanan Market Traders, Sleman

Regency. In Atun's research, it was stated that the type of merchandise is a factor that influences traders' income. The type of merchandise will influence the amount of income of traders, besides that, the type of merchandise is the basic material (Widjaja et al., 2021).

Another factor that also influences income is the type of business. The type of business theoretically affects income, especially net income. The type of business or merchandise sold will influence the number of buyers who buy the merchandise. Traders who sell necessities such as necessities and food tend to be needed more by buyers every day compared to merchandise that is not necessities and non-food. Buyers don't buy them every day because people need them every day (Erdoğan & Cicek, 2012; Kietzmann et al., 2011).

The results of this research following research conducted by Rachman stating that labor, investment and production value of MSMEs in the manufacturing sector have a positive and significant effect on the economic growth of Makassar City. The results of this research also do not match the results of research by Muh. Awal Yanto entitled "Analysis of Factors Affecting Small Micro Enterprises in Pare-pare City". The results of this study indicate that the type of business has no significant effect on business development.

MSMEs have a very diverse definition, even until now there has been no specific definition of MSMEs that can be used as a reference by other researchers. According to the Central Bureau of Statistics: "Micro enterprises are businesses with a workforce of 1 to 4 people, small businesses are businesses with a workforce of 5 to 10 people, and medium enterprises are businesses with a workforce of 20 to 100 people".

One of the most important production factors in creating goods and services is labor. According to Zenda and Suparno, labor is the working-age population who are ready to work, including those who have a job, who are looking for work, who are in school and who take care of the household. The working-age population in question is those who are 15 years of age or older (Central Bureau of Statistics).

According to P. Simanjuntak in Bustam, the minimum working age limit in Indonesia is 10 years because, in reality, many people have worked at that age due to the economic difficulties of their families. The maximum working age limit is not determined because national social security is still not owned by Indonesia, therefore people who enter retirement age usually choose to work, and for that, they are still referred to as labor.

Labor is divided into two, namely the labor force and non-labor force. The labor force is the number of workers who are in the economy at a certain time, including residents who are not working work and the population has not yet found a job. While not the labor force is a population that is still in school, taking care of the household, and others or receiving income (Bravo-Ortega et al., 2023; Vásquez et al., 2021).

The results of this study follow research conducted by Fitaloka dan Nuryadin which states that GRDP, FDI, PMDN, capital expenditure, and minimum wages affect labor absorption simultaneously. The results of this study follow research conducted by Pratama entitled "The Effect of Company Characteristics and Entrepreneur Demographics on MSME Business Development (Case Study of MSMEs in Buleleng District)". The results of this study indicate that company age has a positive and significant effect on business development in MSMEs in Buleleng District ". This research is in line or the same results as previous research conducted by Artianto with the research title Analysis of Factors Affecting the Income of Surakarta Gladag Langen Bogan Traders.

Furthermore, this study is also to determine and analyze the characteristics of entrepreneurs with variables, namely formal education, informal education, business experience, debtor business capital, gender and business characteristics with variables including type of business, number of workers, business age can affect MSME business growth based on the results of the study simultaneously (Viriyasitavat & Hoonsopon, 2019; Grandi & Grimaldi, 2005).

The growth of MSME businesses can increase economic growth with the help of third-party funds, namely banks in accordance and line with the results of research by Siti Saudah, Muhammad Rusmin Nuryadin with the research title "The Effect of Financial Sector Indicators (DPK, Credit and Investment) on Economic Growth in South Kalimantan Province". Based on the research results, the above can be formulated as a strategy for MSME business growth, namely:

- 1) What entrepreneurs must have are:
 - Business experience
 - Must have informal education, especially in the field of science that is following the field of business being pursued
 - Sufficient business capital
 - Know the right type of business
 - Sufficient and competent workforce
- 2) By having these five things, an MSME entrepreneur will be greatly helped in terms of developing his business, namely in terms of:
 - Opening business branches in places with high sales potential.

- Increasing the existence of the product.
- Adding more relationships.
- Receive criticism and suggestions to improve service quality.
- Utilizing current technology as a means of business improvement.

Business development is a change in revenue each year according to Beaver and Ketter. Changes are reflected in the growth of the company's turnover in each period. Brigham and Houston define business development as a change in revenue, staff and increased sales. An increase in revenue can be interpreted as an increase in business life (Kim et al., 2021; Kannan, 2017).

Furthermore, according to Mahmud Mach, business development is a business where a group of organized people are involved in pursuing profits, by producing and selling goods or services to meet consumer needs. Business development is a company's ability to increase its turnover by increasing the size of its company. In other words, a business is said to grow when profits increase in each period, and the number of workers increases. Four indicators of business development can be used as benchmarks in assessing the progress of a business/industry, namely:

- 1) Increased profit.
- 2) Increased productivity.
- 3) Competitiveness.
- 4) Having Good Business Ethics.

Conclusion

- a) Characteristics of entrepreneurs that partially influence the growth of MSMEs in South Kalimantan are the variables of informal education and business experience, business capital, type of business, number of workers and age of the business. Meanwhile, those that do not partially influence the growth of MSMEs in South Kalimantan are the variables of formal education and gender.
- b) Entrepreneur characteristics simultaneously have a significant influence on the growth of MSMEs in South Kalimantan.

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