

**GREEN MARKETING INNOVATION, JOB PROTECTION,
ACCOUNTING MENTALITY: BUSINESS VALUE FOR MICRO,
SMALL AND MEDIUM ENTERPRISE (MSME)****Arum Ardianingsih¹, Doddy Setiawan², Payamta³, Juandy Seiver Langelo⁴, Edi Dwi
Wibowo⁵**¹Faculty of Economics and Business, Universitas Pekalongan, Indonesia^{2,3}Faculty of Economics and Business, Universitas Sebelas Maret, Indonesia⁴BPJS Ketenagakerjaan, Indonesia⁵Faculty of Law, Universitas Pekalongan, Indonesia**ABSTRACT**

Micro, small, and medium enterprises (MSMEs) make the largest contribution to the economy of the people in Pekalongan. Business value is needed to maintain business continuity. MSME industrial centers are in Sentono market, Kauman village, Pesindon village, and Buaran area in Pekalongan, Indonesia. This research aims to provide empirical evidence of the relationship between green marketing innovation, job protection, and accounting mentality as moderating variables to increase business value. This research uses a quantitative approach, distributing questionnaires to MSMEs. The analysis techniques carried out include validity and reliability tests, as well as moderation regression. Green marketing innovation and job protection which is proxied by employment social security are able to create business value through the accounting mentality of MSME.

Keywords: *Business value, green marketing innovation, accounting mentality.*

1. Introduction

Micro, Small, and Medium Enterprises (MSMEs) or UMKM are economic activities that absorb a lot of labor and have roots in the people's economy. Micro, Small, and Medium Enterprises (MSMEs) are independent productive business units, which are carried out by individuals or business entities in all economic sectors (Tambunan, 2012). Micro, Small, and Medium Enterprises (MSMEs) were built to develop the economy, reduce poverty rates, create job opportunities, and achieve increased added value to the national economy that can compete and develop sustainably. Rosli (2012) states that competitive advantage for MSMEs is determined by the MSMEs' ability to anticipate globalization.

Indicators of global orientation, innovation, and dynamic capacities are used to measure the competitive advantage of MSMEs. Firm management, human resources, and marketing are examples of dynamic capabilities that are resource capabilities that belong to the organization. Micro, small, and medium-sized enterprises (SMEs) are defined by Suryadi (2014) as companies with net capital assets of less than IDR 10 billion excluding land and buildings, or have total annual sales of less than IDR 50 billion. Micro, small, and medium-sized businesses, or MSMEs, are the driving forces behind the people's economic growth. MSMEs need to be competitive since they can endure and maintain their operation.

The potential of MSMEs to drive the economy must be considered, and MSMEs must make continuous changes and innovations to increase their competitiveness. Because the product's design, appearance, and functions are crucial to consider, MSMEs must be able to produce goods that are distinct (different), high-quality, easy to use, and simple to run. Suhaeni (2018) defined innovation as creating value added to prior conditions. The business relies on innovation to sustain its growth and development, setting it apart from competitors. This innovation comprises developing new items, improving existing products, positioning existing products to be easily remembered by consumers, and adhering to emerging trends.

Increasing competitiveness in micro, small, and medium enterprises (MSMEs) can be done through aspects of marketing, financial management, improving managerial human resources (HR), and information technology support. Micro, small, and medium enterprises (MSMEs) have grown and developed in Pekalongan, especially batik, craft, seafood, and fish processing industries. Pekalongan is located on the north coast of the central part of the island of Java. Pekalongan is famous as the city of Batik. Batik products and their derivatives such as crafts and weaving are products produced by MSMEs in Pekalongan. The distribution of batik, craft, and weaving micro, small and medium enterprises (MSMEs) is in Batik Trading Centers. Pekalongan has the Sentono batik Market Center, the Banjarsari Market, the Kauman Batik Center and the Pesindon Batik Center.

For MSMEs to add value, they need to be competitive. Creating new things in the marketing domain is one of the approaches. Hardilawati, 2020; Alfrian & Pitaloka, 2020) stated that in order for MSMEs to thrive, they must have a plan in place for performing electronic trade, marketing strategies, enhancing product quality, providing exceptional customer service, and maximizing client marketing relationships. Businesses, corporations, and marketers are encouraged to care more about protecting nature and the environment by using environmental issues as a marketing strategy due to the rise in consumers and demand for ecologically friendly products.

According to Dewi, (2017) stated that business actors who implement green marketing or environmentally friendly marketing must be able to make innovations so that they are able to produce environmentally friendly products. Concern for the environment is considered a new innovation for the development of the business world because it is a potential innovation. By caring for the environment, the company will be able to create new creativity so that the company has positive value in the eyes of consumers and society (Lorek, 2015). Consumer interest in environmental awareness provides opportunities for companies to implement green marketing and increase sales.

When MSME businesses receive support from productive human resources, product sales will rise. Adequate pay, benefits, and incentives are undoubtedly necessary for productive workforces in order to ensure employee well-being. Actors in the MSME sector also need to think about protecting their employees' jobs. Participation in labor social and health programs is part of job protection. Three areas of protection—economic, health, and work safety—should be provided to MSME workers, with no emphasis placed on any one of the three.

Equal rights are granted to all workers by the Indonesian Constitution, Law Number 13 of 2003 concerning employment, and Law Number 2 of 2022 concerning Job Creation. This means that workers in the MSME sector have the same legal protections with regard to their economic, health, and safety at work. Work accident, death, old age, and pension insurance, as well as job loss insurance administered by the Employment Social Security Administration (also known as BPJS Ketenagakerjaan) and health care provided by the Social Security Agency on Health (also known as BPJS Kesehatan), are among the work protection systems currently in place in Indonesia.

In practice in Indonesia, the BPJS Kesehatan program is mandatory for all citizens and the BPJS Ketenagakerjaan program is mandatory for people who work both formally and informally. Protection of workers through social security programs is a worker's right and is an added value for MSMEs because it can protect their employees from economic risks. Whetyaningtyas (2016) said that it is not easy to improve the performance of MSMEs, even

though MSMEs have a strategic role in community welfare. It is difficult for MSMEs to evaluate business performance because MSMEs do not know how to measure performance properly.

Productive innovation in product marketing, the revitalization of product machinery, and the use of technology or accounting to optimize work can all help MSME players become more productive. MSME participants frequently neglect to record transactions and prepare financial reports because they are too preoccupied with running their businesses. In the event that financial reports are unavailable, MSMEs may find it challenging to assess their operational effectiveness. Even in its most basic form, financial reports can be provided with awareness of and knowledge of accounting.

MSMEs need to make financial reports to obtain important information that is useful for achieving business success. By understanding the information contained in financial reports, entrepreneurs will not have difficulty making decisions in managing their business such as expanding markets, increasing profits, and so on. Research by Rostikawati et al. (2019) explained that financial reports influence the performance of MSMEs. Different results were obtained by Yenni (2014) who explained in his research that the ability to prepare financial reports did not influence the performance of MSMEs.

Mental is a condition that can influence the achievement of goals and objectives. The mentality of MSME players is related to the ability to survive and continue to strive to maintain the continuity of their business. Mental accounting is an activity carried out by individuals or organizations related to coding, categorizing, and evaluating financial activities to assist in the decision-making process. Mental accounting is used as a financial planning tool, especially so that every expenditure used is based on needs, not desires.

MSME players who have an accounting practice mentality for individuals who own a business are very important because they have to carry out evaluations and financial planning to support business competitiveness. When MSME participants use mental accounting techniques to manage their companies, it indicates that they have estimated potential costs for things like product and marketing innovation as well as other items that provide value to the company. Through increased productivity and entrepreneurship, as well as through applying technology, utilizing innovative outcomes, and increasing responsiveness to market needs, the development of MSMEs is more focused on creating competitive economic actors.

MSME players who have an accounting practice mentality for individuals who own a business are very important because they have to carry out evaluations and financial planning to support business competitiveness. MSME players who apply mental accounting practices in running their business means that they have calculated possible business expenses such as product innovation costs, marketing innovation costs, and other costs to create business value. The development of MSMEs is aimed more at competitive economic actors through increasing entrepreneurship and increasing productivity which is supported by efforts to increase adaptation to market needs, utilize innovation results, and apply technology.

2. Literature Review

Resource-Based Theory

Resource-based theory is an approach to achieving competitive advantage (Bromiley & Rau, 2016; Hitt et al., 2016; Khan et al., 2019; Massaro et al., 2018). This theory states that organizations must be able to take advantage of external opportunities by using existing resources in new ways rather than trying to acquire new skills for each different opportunity (Kengatharan, 2019). In resource-based theory, there are two types of resources: tangible and intangible, which play a major role in achieving higher company performance (Wood et al., 2018). The intangible resources considered as the most important to a company's success are company reputation; product reputation;

and employee knowledge (Khan et al., 2019; Köseoglu et al., 2019). Resource-based theory focuses on things that can make resources superior and become a company's unique assets that cannot be imitated by competitors (Khan et al., 2019).

Green Marketing Innovation

Innovation is a form of strategy that helps maintain business sustainability and is a strategy to increase competitiveness. MSMEs must manage their resources to be competitive (Moen & Servais 2002; Mort & Ripollés et al., 2012; Weerawardena & Mort, 2006; Weerawardena et al., 2007), even though the resources they have are very limited. The creation of innovation is directed at cost efficiency, new useful knowledge, the creation of new products, new knowledge, new production processes, and work procedures to produce long-term competitiveness.

Siswati and Alfiansyah's (2020) research findings demonstrated that innovation can boost competitiveness over a long period of time. Businesses can use green marketing to boost sales and capitalize on consumer interest in environmental consciousness. Eco-friendly marketing can be an innovative strategy designed to boost brand recognition while offering value to customers and businesses who are prepared to pay a premium. The goal of environmentally friendly marketing is to increase environmental contribution and decrease waste in order to produce more environmentally friendly output.

As more people become aware of how the environment is deteriorating and begin to hold businesses accountable, particularly those who manufacture products that have the potential to harm the environment, green marketing, also known as environmental marketing, is beginning to take shape. According to Ottoman (2016), green marketing is the integration of all efforts that create services and facilities that meet human needs and aspirations while having no negative effects on the environment. Green marketing evaluates a company's methods of manufacturing as well as how it delivers its goods without causing environmental harm. (Agustin, et.al, 2015)

According to the American Marketing Association (AMA), an environmentally friendly marketing strategy combines commercial operations like packaging changes, production process optimizations, and green advertising with a primary focus on environmental safety. According to the American Marketing Association (2018), there are three definitions of "green marketing." The first is the promotion of safe products from an environmental standpoint. The second is the creation and promotion of goods whose quality is increased or whose negative effects on the environment are reduced. Finally, initiatives to create, market, package, and retrieve goods in a manner that is ecologically conscious or responsive.

Job Protection.

The growth of Micro, Small, and Medium Enterprises (MSMEs) is always accompanied by an increase in the number of workers working in the MSME sector, thus making MSMEs the businesses with the most employment, especially in Indonesia. The large number of MSME workers provides greater opportunities for workers to have their rights as human beings fulfilled, but this could also be an opportunity for more workers whose rights are not fulfilled. Several factors cause workers' rights to not be fulfilled, including a lack of knowledge regarding workers' rights, the deliberate intention of MSME actors not to follow existing regulations regarding their obligations in fulfilling workers' rights, and unstable business conditions which are an obstacle to fulfilling workers' rights. labor rights and the lack of government role in supervising MSME businesses.

Constitutional Law No. 13 of 2003 respecting Employment Jobs in Indonesia provides the majority of protection for workers in the MSME sector. In substitution for Law No. 2 of 2022 concerning Job Creation, there is now Law No. 6 of 2023 concerning Stipulation of Government Regulations. According to the aforementioned law, workers and MSME actors are required to provide attention to work safety, welfare, and health. A sense of security and

comfort at work will be provided by adequate employment protection for workers and MSME participants, which will boost business productivity. Social Security from BPJS Ketengakerjaan may offer this protection.

Accounting Mentality

Using behavioral life cycle theory as a framework, Thaler and Shefrin (1981) defined mental accounting as economic behavior in which an individual classifies input and output based on things like accounting models (account codes). Shefrin and Thaler (1988) further assumed that individuals classify assets (wealth) in three accounts: (1) Current income; (2) Current assets; and (3) Future income. Strong accounting mentalities would enable MSME players to assess and allocate working capital effectively and foresee adverse effects on the growth of their company.

According to Thaler (1999), mental accounting is a set or sequence of deliberate acts taken by a person or organization to plan, assess, and manage financial-related tasks. According to Haler (1999), there are three key elements of mental accounting: identifying particular financial activities, assessing financial decisions that have been made, and documenting expenses and making decisions based on general factors.

Cheema and Soman (2006) argued that mental accounting is an individual or organizational behavior related to coding/identifying, categorizing accounts, and evaluating their financial activities. Just imagine mental accounting working like a filing cabinet in the brain. In the filing cabinet, some folders store files regarding the allocation of money based on the costs and benefits of a financial activity. When someone is influenced by mental accounting, that person will choose which folder to take money from to fulfill a need. Mental accounting is a financial planning tool for each individual or organization so that every expenditure used is not based on spontaneous desires but on truly needed needs.

Since mental accounting and personal psychology are closely intertwined, mental accounting affects how a businessperson would think about decisions in the future. There are a lot of failure stories and risks in the business sector. Good mental accounting behavior must be accompanied by a growth mindset. This increases the sense of empowerment and commitment among businesspeople in spite of the numerous risks or uncertainties associated with future business continuity. People with a growth mentality constantly strive to improve and advance themselves by learning from the things that already exist. The following four hypotheses underpin this research:

- H1 : Green Marketing innovation has a significant positive influence on the business value of MSMEs.
- H2 : Job protection has a significant positive influence on the business value of MSMEs
- H3 : Mental accounting strengthens the relationship between green marketing innovation and the business value of MSMEs
- H4 : Mental accounting strengthens the relationship between work protection and the value of MSME businesses



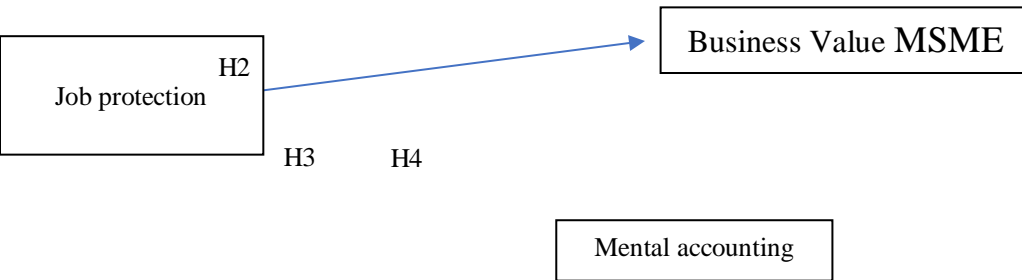


Figure 1. Research Model.

3. Research Method

This research employs a quantitative methodology. This particular field of study, known as causality, examines the relationships between causes and effects. Primary data were used in the research. By sending questionnaires to MSMEs in the craft and batik industries, the research methodology employs a survey method. The craft MSMEs in Pekalongan that do batik are the research objects. Criteria were used to gather research data. (1) A one-year minimum business duration; (2) have employment; (3) a minimum monthly sales turnover of three million; and (4) involvement in a job protection program. This study's variables include innovative green marketing, job security, accounting mindset, and MSME business value. The questionnaire is used for the variable measurement. A Likert scale with five possible responses—strongly disagree, disagree, neutral, agree, and strongly agree—was used to calculate the questionnaire.

The data analysis method used in the research is Structural Equation Modeling (SEM) with WarpPLS software version 8.0. The reason for using PLS-SEM is because the characteristics of PLS-SEM data can be used for research with small samples and the data does not have to be normally distributed. PLS-SEM is an alternative variant-based approach by analyzing reflective indicator constructs that have been built not based on many assumptions and can explain the existence of relationships between latent variables that have single-item and multi-item measurements (Hair et al, 2014). The measurement model or outer model uses Convergent Validity, Discriminant Validity, and Reliability tests. The structural model was evaluated using R-square for the dependent construct, the Stone-Geisser square test for predictive relevance, the t-test, and the significance of the structural path parameter coefficients.

This chapter describes about the methods used in the study, the population, sample, sampling techniques, sources and methods of data collection, the operationalization of variables and data analysis methods. For articles that are not in the form of the research results can contain explanations about the subject to be the focus of discussion (eg green purchase behavior phenomenon in Indonesia plastic pay policy) as well as the measures proposed to resolve the problems faced.

4. Results and Discussion

Eighty respondents from Batik and Craft MSMEs in Pekalongan, Central Java, Indonesia, made up the research sample. The characteristics of MSME actors as respondents in this research can be explained as follows (Table 1). First, 78 respondents' firms are MSMEs that sell batik products, and 2 MSMEs are involved in the craft industry. Furthermore, some MSMEs have been operating for generations. Thirty-three MSMEs reported having more than

ten years of company experience. Third, for 44 respondents, the monthly turnover attained by MSME actors exceeds 16 million, while for 11 respondents, it is between 11 and 15 million. Fourth, 12 respondents had completed a bachelor's degree, while 56 respondents had just completed high school.

Table 1. Respondent Characteristics

Information	Numbers
Type of Business	
Batik	78
Craft	2
Total	80
Business Period	
1-3 years	17
4-6 years	19
7-9 years	11
> 10 years	33
Total	80
Monthly Revenue	
3-5 million	13
6-10 million	12
11-15 million	11
>16 million	44
Total	80
Education	
Primary School	3
Middle School	9
High School	56
Diploma	-
Bachelor and Master (S1/S2)	12
Total	80

Source: Data Processed in 2023

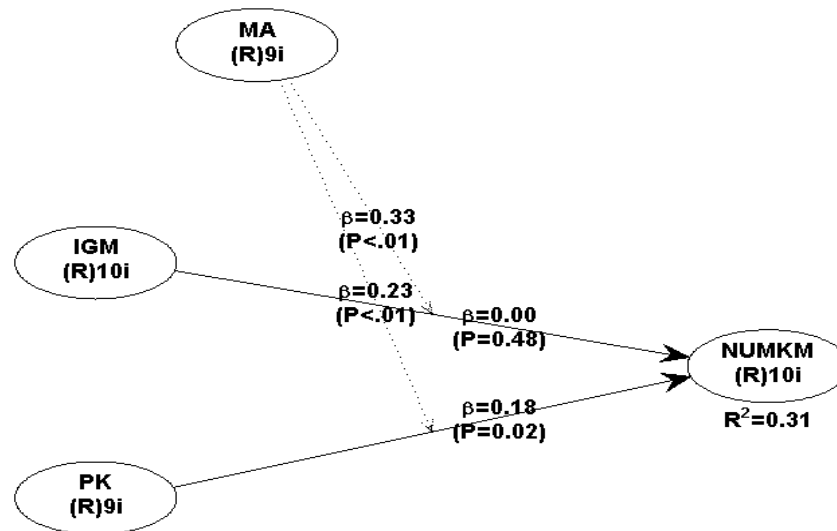


Figure 2. Result From Structural Model

The Influence of Green Marketing Innovation on the Business Value of MSMEs

Green marketing innovation attempts to minimize waste, maximize business expenses, and provide output that is more ecologically friendly. With a P-value of 0.393 from the data processing results, the initial hypothesis was disproved. Innovation in green marketing does not significantly increase the business value of MSMEs. When it comes to utilizing environmentally friendly raw materials, avoiding paper product wrapping, and registering product brand labels, the majority of MSME companies have not done much marketing of environmentally friendly products. In order to compete with similar items and make money for their businesses, MSME actors place a greater emphasis on creating goods at reasonable costs.

The influence of job protection on the value of MSME businesses

Job protection has a P-value of 0.001, so job protection has a significant positive influence on the business value of MSMEs. MSME workers and actors are resources for MSMEs to achieve business success and even increase the value of their business. Job protection in the form of guarantees. The job protection programs in Indonesia include work accident insurance, death insurance, old age insurance, Employment Social Security (BPJS), and health care by BPJS. Resilience will make workers and MSMEs work safely and comfortably. Comfort at work will make workers and MSME players work productively and provide business value. MSMEs need to give a serious response to their workers' feelings of security by registering with the Social Security program.

Mental accounting strengthens the relationship between green marketing innovation and the business value of MSMEs

The results of data processing obtained a P-Value of 0.020 and the third hypothesis was accepted. Batik and craft MSME players have realized the importance of carrying out financial planning, recording business transactions, and compiling simple financial reports, which will provide a more comprehensive picture of the business's financial condition. When the financial condition of the business is good, MSME players will be able to make economic decisions to carry out various innovations in the field of marketing environmentally friendly products,

thereby having the impact of increasing sales volume, increasing sales turnover, and products that stick with consumers. The stability of business financial conditions provides encouragement for business actors to carry out marketing innovations and has an impact on better business value.

Mental accounting strengthens the relationship between work protection and the value of MSME businesses

The P-value of 0.0006 indicates acceptance of the fourth hypothesis. Financially conscious MSME participants will attempt to reduce the risks associated with their business operations by developing financial plans and maintaining business financial reports. The human resources of MSME players will receive work protection, such as protection against workplace accidents. The goal of job protection is to give MSMEs' employees a sense of comfort and security at work. In addition to improving customer service and product quality, feeling safe and at ease at work will boost productivity and eventually boost revenue, adding value to the company.

5. Conclusion and Implications

MSMEs are the backbone of the labor-intensive people's economy. MSMEs must be valuable in order to ensure company sustainability because they are the foundation of the people's economy. The study's findings demonstrated that MSMEs' and employees' access to safe jobs significantly increases their company worth. The relationship between green marketing innovation and MSMEs' company value can then be strengthened by mental accounting. Additionally, the relationship between employment protection and MSME firm value can be strengthened by mental accounting. Green marketing innovation, however, has no effect on MSME enterprises' worth.

This research is limited to Batik and Craft MSMEs in Pekalongan, Indonesia. In further research, the object of Batik MSME actors can be taken on a wider scale. The importance of business value for MSME players means that future research development needs to add digital marketing aspects, the use of cashless transactions, and an entrepreneurial mentality to provide more comprehensive results. Further research can also be carried out using a qualitative research approach..

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