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[meister.journal@mail.uns.ac.id](mailto:meister.journal@mail.uns.ac.id)

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## Jurnal Manajemen Bisnis dan Terapan (MEISTER)

Jurnal Manajemen Bisnis dan Terapan (MEISTER) is a journal that publishes articles that report research results and thoughts from various circles that apply scientific writing with the scope of marketing management, finance management, operation management, human resource management, strategic management, e-business, knowledge management, corporate governance, management information system, international business, business ethics and sustainability, entrepreneurship, and tourism management. This journal is published twice a year in January and July. This journal is published by the Vocational School of Universitas Sebelas Maret.



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## EDITOR IN CHIEF INTRODUCTION

By expressing gratitude to the presence of Allah SWT, we present Volume 2 Number 2 July 2024 of the Jurnal Manajemen dan Terapan which we name MEISTER. We hope to consistently publish scientific journals in the field of Business and Applied Management with studies in business economics, entrepreneurship, marketing management, strategic management, operational management, supply chain, management, e-business, international business, financial management, human resource management, tourism management, and knowledge management. This Meister journal will be published twice a year in January and July.

The existence of this Meister journal is expected to be a means of exchanging information, sources of academic discourse, and research results in the field of Business Management and Applied Sciences. Meister is published as an open access journal, so all content can be accessed by users free of charge.

We would like to thank the contributors/authors who have been willing to contribute ideas, ideas and scientific thoughts in various types of Business Management and Applied science studies in the inaugural issue of our journal. We are very open to receiving scientific articles from other parties who have article manuscripts in the field of Business Management and Applied Studies.

Surakarta, July 2024

Editor in Chief

MEISTER

Rohmawan Adi Pratama, S.E., M.B.A.

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Author Guidelines



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**THE EFFECT OF SERVICE QUALITY ON THE SATISFACTION OF MEDIA PARTNERS  
AT PT. MAIN SOLO AUDIO RADIO (SOLOPOS RADIO)**

Devi Cahyasari<sup>1</sup>  
Ni Komang Septia Noriska<sup>2</sup>

<sup>1,2</sup>Universitas Sebelas Maret, Indonesia  
Correspondence information: [devichy12@student.uns.ac.id](mailto:devichy12@student.uns.ac.id)

**ABSTRACT**

Currently, many companies are opening services. This makes the level of competition of companies very tight. Therefore, these problems need to be considered by companies so that their business continuity is maintained. This study aims to analyze the quality of service on the satisfaction of media partners at Radio Solopos. In this study, a quantitative descriptive method is used. The respondents in this study are media partners of Radio Solopos. Of the 45 questionnaires distributed, the researcher took 30 respondents. Data collection was carried out by distributing questionnaires to respondents. The researcher calculated the questionnaire result using *Social Science Statistics Package (SPSS)* version 29 program. The result of this study is that service quality has a significant effect on media partner satisfaction. Because t counts are greater than t tables ( $7,254 > 2,048$ ). So that if the quality of the service provided is high, then the higher the satisfaction that will be obtained by media colleagues. Radio Solopos needs to improve the quality of services provided and also evaluate the job desks of each division.

**Keywords** : Service Quality, Customer Satisfaction, Media Partner

## INTRODUCTION

In the context of management, competition includes efforts to secure orders through the provision of price quotes or conditions that are considered most favorable for the company. This bidding process involves marketing management practices.

According to him, marketing management can be described as a business function that assesses the needs and desires of customers that need to be met through the efforts of other humans in creating tools to meet needs, both tangible goods and services. Therefore, marketing management serves as a guide in managing the continuity of the company's processes, from the production stage to the product to the consumer. This management role is inseparable, as its effective implementation can bring benefits to the company and satisfaction to customers. The success of a company can be realized through the presence of efficient marketing management, which, in turn, contributes to creating quality products or services (Sunyoto, 2015).

The definition of quality refers to the level of good or bad, the level, quality, or level of something. In the context of a company, quality is not only related to the product but also related to the quality of the service. Based on this, service quality can be defined as a focus on meeting needs and requirements, including timeliness, to meet consumer expectations. Service quality is the center of attention for companies because it can affect customer satisfaction. Success in creating customer satisfaction is closely related to the provision of good service quality. The service, as expressed by, is part of a series of activities provided to customers or partners who need services. Service is a way of providing services to customers or partners. Kasmir states that service is an action or action of an individual or organization that has the goal of providing satisfaction to consumers, colleagues, and leaders. A service is an activity that is offered to consumers and has an intangible nature. This action can be done by using means to provide services to consumers directly or through indirect services, such as the use of machines (Arianto, 2018; Kasmir, 2017).

From the definition of service above, it can be concluded that service is an action or activity that occurs in the interaction of individuals or organizations to provide services and products to customers or partners. Good service can be assessed based on the quality of service provided to customers or partners. In this view, service quality refers to the ability of an industry to provide services that have a direct impact on customer satisfaction according to their needs (Kasmir, 2017). In the service industry, service quality is a very important factor because it is a profit strategy to attract more new customers, retain existing customers, avoid customer turnover and create special advantages (Sriwidodo & Indriastuti, 2010).

PT Radio Solo Audio Utama is one of the radio stations in the city of Solo. Radio is one of the media to disseminate information or news that is happening. Not only does it provide information or news but it can also be used as a promotional medium. So PT Radio Solo Audio Utama not only provides services to listeners but also provides services to customers, and

partnership media. Media partners are collaborations between media partners, both TV, radio, online and print, with event organizers.

Based on the results of the distribution of questionnaires carried out during the internship at PT Radio Solo Audio Utama Marketing Administration section. Media partners complained about the quality of service provided by PT Radio Solo Audio Utama. Partners struggle with long service times, so customers feel unemployed and staff are busy on their own. Some partners complain about the staff who are a little less friendly in doing the service. Not only that, partners also feel a lack of communication regarding the agenda that will be implemented in the future.

Mohon isikan kritik Anda untuk Radio Solopos

Pelayanannya lebih ditingkatkan misal dalam menjamu mitra, jangan dianggurkan/ditinggal sibuk sendiri

**Figure 1. Customer statements**  
Source: Questionnaire Data

Mohon isikan kritik Anda untuk Radio Solopos

Sebelumnya BKKT UNS dalam proses kerja sama yang ke 2 kalinya dengan Radio Solopos, tetapi admin yang menerima menurut kami jmkurang sedikit ramah tidak seperti sebelumnya.

**Figure 2. Customer statements**  
Source: Questionnaire Data

Mohon isikan kritik Anda untuk Radio Solopos

Berharap ke depannya, sistematika kerjasama media partner dapat semakin rinci

**Figure 3. Customer statements**  
Source: Questionnaire Data

Describe customer satisfaction as a result of an assessment of the experience of using a product or service that arises as a feeling (Tjiptono, 2014). Rather, the view states that customer satisfaction is an evaluation of the choices that arise from certain purchasing decisions and experiences when using or consuming goods or services. Based on the understanding of the two experts, it can be concluded that customer satisfaction is the result of a comparison between performance expectations obtained when acquiring a product or service. Customer satisfaction (S) is the customer's perception of the comparison between the performance (results) of service quality (Razak, 2017). According to research on the quality of service at Pegadaian, the quality of Pegadaian service has a considerable impact on consumer happiness, according to the findings of research that utilizes machine learning and questionnaire surveys. Application, fluidity, speed, usability, service functionality, connectivity, interface/display, usability, responsiveness, and troubleshooting clarity of customer service are all factors that affect customer satisfaction (Bahrudin & Zuhro, 2015; Maulana & Noriska, 2023).

The research conducted by Noni Meisavitri, 2014 is entitled "The Relationship between Service Quality and Listener Satisfaction of TRAX FM Radio Semarang". The results of the hypothesis test stated that there was a significant relationship between reliability in service and listener satisfaction which was shown by a correlation coefficient of 0.521. The quality of the products has proven the relationship and significant variation of customer satisfaction. Meanwhile, the quality of service has not been able to prove the attachment of customer satisfaction. So in this case, the company must be able to improve the quality of service by re-evaluating the obstacles or making continuous improvements in order to provide an image of satisfaction with the services that have been provided to customers (Ibrahim & Thawil, 2019). In Eka et al., (2018) research, satisfaction is also one of the predictions for educational institutions to improve quality and increase the number of students. Customer satisfaction has a great influence on the continuity of the café's business, because it is the key to success in retaining its customers with factors that support customer satisfaction itself (Nanincova, 2019). From this explanation, the researcher is interested in research on consumer satisfaction. In line with Rafiah (2019) research, which stated that it is important for online business owners to be able to continue to improve customer satisfaction and trust so that they can continue to compete with competitors and be able to continue to maintain their business. Secondly, to solve problem customer satisfaction is also important. Research part of managing the service quality of a service firm can also be achieved by reducing the occurrences of, and the scope of, agreed results that are not delivered (Razak, 2017 & Dedeke, 2003). Satisfaction is also one of the predictions for educational institutions to improve quality and increase the number of students.

This study aims to investigate whether the quality of services provided by PT Radio Solo Audio Utama has been felt to provide satisfaction to media partners. It is hoped that this research will be able to provide information related to service quality and provide solutions to obstacles in customer satisfaction. Therefore, the researcher conducted a study entitled "The Effect of Service Quality on Media Partner Satisfaction at PT. Radio Solo Audio Utama (Radio Solopos).

## **RESEARCH METHODS**

This research applies with a quantitative research design in the form of a survey. Quantitative research requires questions or hypotheses that need to be answered. Quantitative research is one of the research methods where the data taken is in the form of numerical data that is quantitative or can be quantified by analyzing using statistics and variable testing. Through surveys, it can be measured about population behavior through a sample of partner satisfaction media as a research variable. Survey research design is a procedure in quantitative research conducted to describe the behavior, attitudes and characteristics of the population through a sample in the population. In the explanation of this research, it will be descriptive. This approach was chosen to provide a holistic and in-depth view of service quality to customer satisfaction (Noriska & Puspitasari, 2024). This research is a quantitative research through a descriptive approach, there are two variables. These variables are independent variables, namely service quality (X) and dependent variables, namely customer satisfaction (Y). This study aims to

determine the effect of the implementation of service quality on media partner satisfaction (Creswell, 2012).

This research was carried out by distributing questionnaires, observations, and interviews at PT Radio Solo Audio Utama (Radio Solopos) which became one with the Solopos Media Group (SMG) company whose focus of this research was service quality analysis. The company is under the auspices of Bisnis Indonesia Group. The research location is on Jl. Adi Sucipto No.190, Karangasem, Laweyan District, Surakarta City, Central Java. Radio Solopos stands among the very diverse Soloraya community, when viewed in terms of interests and information needs.

The existence of data sources in this study is an important point because data sources or information sources have a significant impact on the output that will be produced by researchers. The discussion method in this study uses quantitative descriptive. By describing the results of the questionnaire that has been shared by the researcher. States that quantitative descriptive methods are used to analyze data by describing or presenting the data that has been collected as it is, with the intention of making generalized conclusions. Then in this study, the researcher used the Social Science Statistics Package (SPSS) version 29 program (Noriska, 2024; Sugiyono, 2018).

Argues that the research paradigm can be interpreted as a way of thinking that shows the relationship between the variables to be studied and explains the type and number of problem formulations that need to be answered through research. Sugiyono (2016) said that a simple paradigm is a paradigm that shows the relationship between one variable and another. The variables in this study are the information needed in the explanation of variable x, namely service quality and variable y, namely the satisfaction of media partners. Independent variable (x) and bound variable (y). The following is a model of this research paradigm:



**Figure 4.** Simple Paradigm

Information:

- x : Quality of Service
- y : Satisfaction of media partners

A hypothesis is a conjecture or answer used to solve a problem in a study that will be tested for truth. states that a hypothesis is a provisional answer to the formulation of a problem in a study based on facts obtained from data collection. In the study on the influence of service quality on the satisfaction of media partners at PT Radio Solo Audio Utama, the researcher has the following hypotheses (Sugiyono, 2019):

HO : There is an influence between the quality of service provided by PT Radio Solo Audio Utama employees on the satisfaction of fellow media.

## RESULTS AND DISCUSSION

In this study, data was obtained from the distribution of questionnaires conducted by researchers. From the questionnaire distributed, the researcher obtained 30 respondents. Responden is an institution that collaborates with Radio Solopos as a media partner.

### 1. Respondent Profile Data

**Table. 1** Respondent Profile Data

Information	Sum	Percentage
Sector Type		
Education	21	70%
Service	7	23,3%
Trade	3	6,7%
Long Cooperation		
1 year	8	26,7%
2 years	14	46,6%
>2 years	8	26,7%

Source: Devi Cahyasari (2023)

Most of the respondents in this study came from the service sector as much as 70%, others from the service sector as much as 23.7%, and the trade sector as much as 6.7%. Then the length of time respondents collaborated with Radio Solopos was 26.7% for 1 year, 46.6% for 2 years, and 26.7% for more than 2 years.

### 2. Respondent's Response

In this study, interviews and observations were also conducted. Interviews and direct observations are only to reinforce the data. The theory used in service quality is in accordance with the independent variable and the satisfaction of media partners as a dependent variable. Analysis of respondent data was obtained from the distribution of questionnaires, as follows (Bachtar & Noriska, 2023):

#### a. Quality of Service

Below are the responses of respondents from media partners regarding service quality indicators. The quality of service here is how Radio Solopos staff serves partners when cooperating.

**Table 2.** Questionnaires and respondent responses

It	Statement	Answer Scale				
		STS	TS	N	S	SS
1	Radio Solopos staff responded appropriately to the needs of partners		1	2	9	18
2	Radio Solopos staff have adequate knowledge in answering questions from partners			2	14	14
3	Radio Solopos staff are always ready when asked for help by mitra			4	14	12
4	Radio Solopos staff have good communication when serving partners				11	19
5	Radio Solopos staff provide services according to the agreed time		1	2	13	14
6	Radio Solopos staff do not differentiate services between partners				16	15
7	Radio Solopos staff have tolerance in using the service when there is a change in the publication schedule			3	15	13
8	Radio Solopos staff are always polite to partners				12	18

Table 2 explaining about the questionnaire and respondents' responses, consists of 8 statements that asked respondents about the quality of Radio Solo's services to partners. From the table, there is a response from 1 respondent who stated that it was not in accordance with statement 1, namely the solopos radio staff responded appropriately to the needs of the partners and 1 respondent who stated that it was not in accordance with statement 5, namely the solopos radio staff did not distinguish services between partners and others. In statement 1 there are 2 respondents who declare neutral, statement 2 there are 2 respondents who declare neutral, statement 3 is that the solopos radio staff has good communication when serving partners there are 4 respondents who declare neutral, statement 5 there are 2 neutral respondents and statement 7 there are 3 respondents who declare neutral with statements namely: Radio Solopos staff have tolerance in using the service when there is a change in the publication schedule.

b. Satisfaction

Below are the answers of respondents from media partners regarding media partner satisfaction indicators. The satisfaction of media colleagues here is a sense of satisfaction after collaborating with Radio Solopos.

**Table 3.** Questionnaires and respondent responses

It	Statement	Answer Scale				
		STS	TS	N	S	SS
1	Radio Solopos staff can be trusted in the services provided by the staff			5	13	12
2	Happy and satisfied with the service performance provided by Radio Solopos staff			4	14	12
3	Satisfied with the hospitality of the service provided by the Radio Solopos staff				16	14
4	Cooperation is carried out in accordance with expectations				19	11
5	In the implementation of cooperation to achieve the goals that have been set			1	18	11
6	Partners get useful things from the partner's media collaboration with Radio Solopos				17	13
7	Partners are interested in collaborating with Radio Solopos again in the future				14	16
8	Partners will recommend to other parties for partner cooperation media with Radio Solopos			1	12	17

Table 3 describes the questionnaire and respondents' responses, consisting of 8 statements related to the satisfaction of solopos radio partners. It was obtained that 5 respondents stated that they were neutral about the trust in Radio Solopos staff in providing services. In the statement of satisfaction with the service performance of the solopos radio staff, 4 respondents were obtained who stated neutral.

c. Validity Test

**Table 4.** X Validity Test

Variable	Indicators	R Calculate	Table R	Decision
Quality of Service (X)	X1	0.802	0.296	Legitimate
	X2	0.799	0.296	Legitimate
	X3	0.770	0.296	Legitimate
	X4	0.778	0.296	Legitimate
	X5	0.807	0.296	Legitimate
	X6	0.673	0.296	Legitimate
	X7	0.619	0.296	Legitimate
	X8	0.445	0.296	Legitimate

Source: SPSS data processing

The r table for  $df = n - 2$  (30-2) is 0.296. Based on the table above, there are 8 indicators and all r counts for each service quality variable are greater than the r table (0.296), so it can be interpreted that all service quality variables (X) are valid.



**Table 5. Y Validity Test**

Variable	Indicators	R Calculate	Table R	Decision
Partner Satisfaction (Y)	Y1	0.729	0.296	Legitimate
	Y2	0.683	0.296	Legitimate
	Y3	0.478	0.296	Legitimate
	Y4	0.699	0.296	Legitimate
	Y5	0.754	0.296	Legitimate
	Y6	0.675	0.296	Legitimate
	Y7	0.619	0.296	Legitimate
	Y8	0.630	0.296	Legitimate

Source: SPSS data processing

Based on the table above there are 8 indicators, all r calculates each service quality variable greater than r table (0.296) so that it can be interpreted that all partner satisfaction variables (Y) are valid.

d. Reliability Test

**Table 6. Reliability Test**

Variable	Alpha Cronbach	Criterion	Information
Quality of Service (X)	0.861	0.6	Reliable
Partner Satisfaction (Y)	0.811		Reliable

Source: SPSS data processing

Based on the table in table 6, it can be seen that the service quality variable has a Cronbach alpha value greater than 0.6, which is 0.861, which means reliable service quality variable data, and partner satisfaction is known to have a Cronbach alpha value greater than 0.6, which is 0.811, which means a reliable partner satisfaction variable. From this description, it was found that all variables were reliable to be used in the study.

e. Normality Test

**Table 7. Normality Test**

<b>Kolmogorov-Smirnov Test One Sample</b>		
		Unstandardized Residual
N		30
Parameters of Normala,b	Mean	.0000000
	Std. Deviation	.26502107
The Most Extreme Differences	Absolute	.153
	Positive	.153
	Negative	-.139
Test Statistics		.153

**Continued Table 7. Normality Test**

Asymp. Sig. (2-tail) <sup>c</sup>	.71
Monte Carlo Sig. (2-tail) <sup>d</sup>	.70
99% Lower Limit Confidence Interval.063	
Upper Limit 0.76	
a. The distribution of the test is Normal.	
b. Calculated from data.	
c. Lilliefors Significance Correction.	
d. Lilliefors method based on 1000 Monte Carlo samples with early seeds	

Source: SPSS data processing

The significance value in this study is 0.05. From table 7, it can be seen that the results of Asymp. Sig. (2-tailed) has a value of 0.71. So it can be concluded that the scattered data is distributed normally because  $0.71 > 0.05$ .

f. Product Moment Correlation Coefficient Test

**Table 8. Interpretation of correlation coefficients**

Coefficient Interval	Relationship Level
0.00 – 0.199	Very Low
0.20 – 0.399	Low
0.40 – 0.599	Keep
0.60 – 0.799	Strong
0.80 – 1.000	Very powerful

Source: (Sugiyono, 2018)

**Table 9. Correlation Coefficient Test**

Correlation			
		Quality of Service	Media Partner Satisfaction
Quality of Service	Pearson Correlation	1	.808**
	Sig. (2-tail)		<.001
	N	30	30
Media Partner Satisfaction	Pearson Correlation	.808**	1
	Sig. (2-tail)	<.001	
	N	30	30

\*\* . The correlation was significant at the level of 0.01 (2-tailed).

Source: SPSS data processing

Based on table 9, a correlation test value of 0.808 was obtained, from this value it means that there is a positive influence of 0.808 between the independent variable and the dependent variable. Based on table 3.10, the value is included in a very strong correlation because the value of 0.808 is found in the interval of 0.80 – 1,000.

g. Simple Linear Regression Test

**Table 10.** Simple Linear Regression Test

		Coefficient			t	Sig.
Kind		Non-Standardized Coefficients		Standard Coefficient		
		B	Kesalahan Std.	Beta		
1	(Constant)	11.152	3.318		3.361	.002
	Quality of Service	.676	.093	.808	7.254	<.001

a. Dependent Variable: Satisfaction of Media Partners

Source: SPSS data processing

Based on table 10, the value of konstanta ( $\alpha$ ) is 11.152, while the value of service quality (b) is 0.676 so that the regression equation is obtained as follows:

$$Y = \alpha + bX$$

$$Y = 11,152 + 0,676X$$

A constant value of 11,152 indicates that if there is no value of the service quality variable, the value of the media partner satisfaction variable will be 11,152. The regression coefficient of the service quality variable was 0.676 and had a positive sign. This means that every time there is an addition of 1 value of the service quality variable, the media partner satisfaction variable will also increase by 0.676.

So it can be concluded that improving the quality of service will increase the satisfaction of Solopos radio media partners as well.

h. Significance Test (T Test)

**Table 11.** Test T

		Coefficient			t	Sig.
Kind		Non-Standardized Coefficients		Standard Coefficient		
		B	Kesalahan Std.	Beta		
1	(Constant)	11.152	3.318		3.361	.002
	Quality of Service	.676	.093	.808	7.254	<.001

a. Dependent Variable: Satisfaction of Media Partners

Source: SPSS data processing

Based on table 11, it can be concluded that the value of t is 7.254 after finding the value of the t-value of the table by calculating df. Namely  $30-2 = 28$  with a significance of 0.05 so that the t-value of the table is 2.048. So it can be concluded that t calculation is greater than t table ( $7,254 > 2,048$ ) which means accepting the hypothesis that there is

an influence between service quality and partner media satisfaction.

i. Determination Analysis

**Table 12.** Determination Analysis

<b>Model Summary</b>				
Kind	R	R square	Customized R Square	Std. Error of Estimates
1	.808a	.653	.640	1.805

a. Predictors: (Constant), Brand Awareness

Source: SPSS data processing

Based on table 12, the R square value of 0.653 or 65.3% was obtained, which means that the service quality variable was able to explain and contribute to the satisfaction of media partners in this study by 65.3% and there was a difference of 34.7% which was explained by other variables and was not tested in this study.

## CONCLUSION

Based on the results of the discussion and data analysis that has been carried out in the previous chapter on the Influence of Service Quality on Media Partnership Satisfaction at PT Radio Solo Audio Utama (Radio Solopos), the researcher can conclude that:

1. Based on the results of the value obtained from the Pearson product moment correlation coefficient test, a value of 0.080 was obtained which is included in the category of very strong correlation. So from these results, it can be concluded that there is a very strong relationship between service quality and media partner satisfaction.
2. Based on the results of the t-test, it can be stated that the quality of service has a significant effect on the satisfaction of media partners. Because t counts are greater than t tables ( $7,254 > 2,048$ ).
3. Based on the results of the simple linear regression equation is  $Y = 11.152 + 0.676X$ , the regression coefficient of the service quality variable is 0.676 and has a positive sign that indicates that every addition of 1 value of the service quality variable will increase the value of the media partner satisfaction variable by 0.676.
4. Based on the results of the determination analysis, it was explained that the service quality variable was able to explain and contribute to the satisfaction of the partner media by 65.3% and there was a difference of 34.7% which was explained by other variables and was not tested in this study.
5. The suggestions given by the researcher to Radio Solopos can improve the quality of service provided to customers. This will affect the increase in customer satisfaction. And Radio Solopos can also evaluate whether the distribution of jobdesks is in accordance with their

respective divisions. This affects the effectiveness of the services provided to customers.

6. The suggestions given by the researcher to the researcher are expected to increase the number of respondents so that more data is obtained. Then it can also be added about variables that can affect the quality of service.

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## THE INFLUENCE OF EMOTIONAL INTELLIGENCE ON SALESPERSON PERFORMANCE

Wulandari<sup>1</sup>  
Didit Darmawan<sup>2</sup>

<sup>1,2</sup>Sunan Giri University of Surabaya, Indonesia  
Correspondence information: [wulandariunsuri@gmail.com](mailto:wulandariunsuri@gmail.com)

### ABSTRACT

Salesperson are the frontline connector between organizations and consumers. The attitude aimed at salespeople affects consumer perceptions and purchasing decisions that will be made. The emotions that salespeople experience have a big impact on their attitude. Businesses must be aware of how their salespeople interact with customers in order to build long-lasting partnerships and boost productivity. The purpose of the study is to ascertain how emotional intelligence affects salesperson performance in the Surabaya region. The research sample used 100 smartphone salesperson respondents who were still active in the Surabaya area and analyzed using multiple linear regression techniques which were previously tested for quality using validity, reliability, and classical assumption tests. The findings clarified that salesperson performance is positively and significantly impacted by emotional intelligence. The Adjusted R Square of 52.5% indicates the emotional intelligence variable's impact on salesperson performance.

**Keywords:** Salesperson Performance, Emotional Intelligence, Smartphone Salesperson

## INTRODUCTION

Consumers want services that meet their expectations when visiting a place. Expectations that are owned also apply before deciding to buy a product. Counterproductive behaviors that cause organizational losses persist in the sales profession (Seriki et al., 2020). Salesperson have serious consequences for organizations and millions of consumers. To demonstrate interest, provide services, and get a customer to make a purchase, a salesperson has to be physically close to them (Otterbing et al., 2021). According to Patterson and Sechrest in Wang and Yao (2016), strangers are perceived as more friendly when they sit closer to the target and can produce a good social impression. The closeness made can encourage consumer buying intentions (Esmark & Noble, 2018). According to Saxe and Weitz in *Seriki et al.* (2020), consumer-oriented sales focus on consumer needs and actively provide solutions. A salesperson should make an effort to prevent customers from becoming unhappy with the services they received.

Harris and de Chermatony in Gammoh *et al.* (2014) state that salespeople can be said to be representatives of the organization on the front line who are in direct contact with consumers. Salespeople as boundary-reaching agents play a unique role as brand ambassadors. Barker in Aqmal and Ardyan (2019) explains that sales force performance can be evaluated using factors that can be controlled by the sales force itself and measured through total sales volume and achievement of sales targets. Churchill *et al.* and Moncrief in Herjanto and Franklin (2019) explain that there are factors that determine the performance of salespeople influenced by the types of products that salespeople sell, namely role variables, skills, motivation, personal factors, talent, and organizational or environmental factors. Piercy *et al.* in Aqmal and Ardyan (2019) explain that every effort made by a salesperson has an impact on his individual performance.

Relationship formation between buyers and sellers is significantly influenced by emotional factors. Salesperson are reminded by the dynamics of customer wants throughout time to comprehend and detect shifts in consumer behavior by adapting to changing circumstances and utilizing emotions to accomplish the objective of building positive connections with consumers (Maglajlic et al., 2016). According to Lopes *et al.* in Kidwell *et al.* (2021), emotional intelligence captures the extent to which salespeople perceive, use, understand, and manage emotions in the workplace. The trait construct of emotional intelligence was first proposed by Perides and Furnham in Alegre *et al.* (2019) which relates to personality and represents a combination of personality traits, particularly effective in situations with emotional and social implications. Mikolajczak in Merida-lopez *et al.* (2024) describes emotional intelligence with a tripartite model that suggests three levels, namely knowledge about emotions, the ability to apply knowledge to the real world, and traits that reflect the tendency to behave in certain ways when emotional.

Research conducted by Devi *et al.* (2023) regarding emotional intelligence on salesperson performance from a total of 80 respondents in the executive salesperson and found a significant impact. Anees *et al.* (2020) conducted research on the effect of emotional intelligence on the performance of 286 salesperson in the food industry and found significant



results. Research by Bansal *et al.* (2020) used 233 respondents from sales executives with emotional intelligence variables on performance and found a significant positive relationship.

Salesperson must act as a liaison between the company and its clients by offering top-notch support. Consumers have various characters that cause salesperson to manage emotions that are felt as a result of consumer behavior. Emotional intelligence is said to be one way for salesperson to be able to improve excellent service to consumers so that it has an impact on purchasing decisions. Emotional intelligence is something that salesperson should learn to improve their performance. The purpose of this research is to ascertain how emotional intelligence affects salesperson performance in the Surabaya region (H1).

## RESEARCH METHODS

This quantitative research uses a survey approach with a closed questionnaire instrument of eight Likert scales ranging from one strongly disagree to eight strongly agree. Data collection using purposive sampling is based on purely smartphone salesperson who are tied to the counter. The criteria for respondents to be considered include being at least 18 years old, having worked for at least six months, having at least a high school education or equivalent, and having a supervisor. Regression analysis was used as the analysis technique, which had previously been tested using validity and reliability tests. SPSS v26 software was used as an analysis tool. The sample in this study, namely 100 sales person who are still active in the Surabaya area. According to Hair *et al.* (2018), regression analysis generally uses 100 samples.

Performance is explained as the achievement of salesperson who are evaluated based on the level of productivity and efficiency to achieve organizational goals. Performance indicators according to Krishnan *et al.* in Wulandari *et al.* (2022) is 1) namely sales volume is interpreted as the quantity or number of products sold by a company with a certain period of time, 2) income growth is explained by looking at revenue generation, value added, and expansion of business volume, and 3) managerial evaluation is defined as a formal assessment of workers by their leaders.

Emotional intelligence refers to the ability of salesperson to manage and respond to their own emotions and those of others in order to achieve organizational goals. According to Salovey *et al.* in Aritzeta *et al.* (2020), emotional intelligence is measured using three indicators including 1) attention to feelings refers to the attitude of understanding the feelings, thoughts, and experiences of others, 2) clarity in discrimination of feelings is intended by changing attitudes that are influenced by feelings, and 3) mood repair can be said with workers quickly responding to improve mood professionally.

## RESULTS AND DISCUSSION

The results of the data distribution made the research use the majority of female respondents as many as 75 and the rest were men.

**Table 1.** Gender

Gender	Frequency
Female	75
Male	25
Total	100

Source: Respondent Questionnaire, Processed 2024

Respondents have an age range dominated by 21-25 years old as many as 57 respondents.

**Table 2.** Age

Age	Frequency
18-20	10
21-25	57
26-30	22
31-35	9
>35	2
Total	100

Source: Respondent Questionnaire, Processed 2024

The most recent level of education taken by respondents was high school or equivalent as many as 76 respondents.

**Table 3.** Level of Education

Level of Education	Frequency
SMA	76
D3	6
S1	18
Total	100

Source: Respondent Questionnaire, Processed 2024

Income levels are classified on the basis of the regional minimum wage, so the results of the data distribution get as many as 49 respondents have an income of the regional minimum wage.

**Table 4.** Income

Level of Income	Frekuensi
Under	42
Regional Minimum Wage	49
Above	9
Total	100

Source: Respondent Questionnaire, Processed 2024

The majority of respondents have become permanent salespeople with a majority of 61 respondents and the rest have contract status.

**Table 5.** Job Status

Level of Income	Frekuensi
Permanent	61
Contract	39
Total	100

Source: Respondent Questionnaire, Processed 2024

The data obtained will be tested for quality using the validity test by comparing the corrected items. The value used is more than 0.3 or a slight tolerance above 0.25 (Azwar, 2018). Based on the results of data processing, the corrected item value for the salesperson

performance variable with 10 statement items has a value exceeding 0.3 and it is stated that all statements representing salesperson performance are valid. The value of 15 statements of emotional intelligence variables exceeds 0.3 so that it is declared valid to represent emotional intelligence.

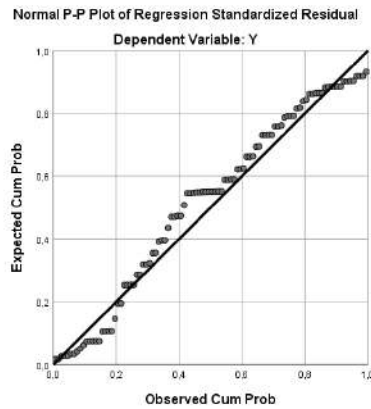
Next, the reliability test was conducted. The Cronbach's alpha value is compared with the standard value exceeding 0.6 which can be declared reliable (Ghozali, 2016). The results of data processing show the reliability value of the sales force performance variable of 0.836 and the emotional intelligence variable obtained a value of 0.883 so that the statements of each variable are said to be reliable.

**Table 6.** Validity and Reliability Test

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Y.1	313,19	1108,297	,633	,849
Y.2	313,32	1112,705	,529	,850
Y.3	313,10	1120,293	,631	,851
Y.4	313,37	1102,599	,714	,848
Y.5	313,22	1092,598	,671	,847
Y.6	313,36	1127,889	,498	,852
Y.7	312,54	1129,120	,551	,852
Y.8	312,76	1128,326	,529	,852
Y.9	312,48	1131,545	,529	,853
Y.10	313,10	1116,879	,527	,851
Y	255,30	761,343	,842	,836
X1.1	312,98	1102,848	,675	,849
X1.2	312,75	1114,856	,661	,850
X1.3	313,27	1107,209	,677	,849
X1.4	313,12	1124,127	,553	,852
X1.5	313,51	1105,828	,726	,849
X1.6	312,95	1114,210	,627	,850
X1.7	313,28	1125,113	,460	,852
X1.8	313,08	1128,701	,441	,852
X1.9	312,63	1131,124	,422	,853
X1.10	313,22	1113,446	,589	,850
X1.11	313,37	1106,862	,637	,849
X1.12	313,25	1112,492	,570	,850
X1.13	312,75	1114,735	,663	,850
X1.14	313,41	1124,709	,454	,852
X1.15	312,76	1105,861	,701	,849
X1	223,89	572,947	,905	,883

Source: SPSS Statistic Data, Processed 2024

The next process is the normality test. The results of data processing are presented in Figure 1. The Figure 1 graph shows that the data is around or follows the diagonal axis so that it can be stated that this study has normally distributed data.



**Figure 1.** Figure Normality Plot  
 Source: SPSS Statistic Data, Processed 2024

The next stage is the autocorrelation test. This test is done by comparing the Durbin-Watson value. After processing the data, the DW value is obtained at 2.701 which is greater than 4-dL, this means there is no autocorrelation, see Table 2.

The next process is to test for heteroscedasticity. The test results are presented in Figure 2 and show that the data distribution is evenly distributed on the Y-axis so that the study does not experience heteroscedasticity.

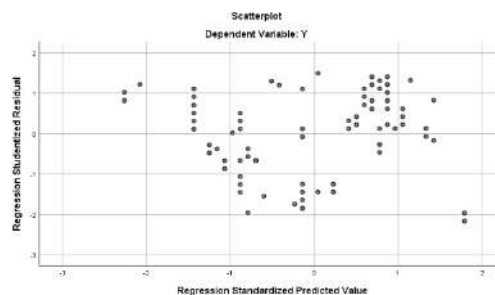
**Table 7.** Table of Autocorrelation Test and Adjusted R Square

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,728 <sup>a</sup>	,530	,525	5,118	2,701

a. Predictors: (Constant), X1  
 b. Dependent Variable: Y

Source: SPSS Statistic Data, Processed 2024

Next, a multicollinearity test was conducted. Testing by comparing the VIF value and tolerance value is carried out. The standard VIF value does not exceed 10 while the tolerance value is above 0.1. The results of data acquisition in Table 3 show that the emotional intelligence variable has a VIF value of 1.000 and a tolerance value of 1.000 so that the study does not experience multicollinearity. Data that is worthy of quality is carried out partial regression test (t).



**Figure 2.** Heteroscedasticity Test  
 Source: SPSS Statistic Data, Processed 2024

The t test uses a significant value limit of less than 0.05 which is commonly used (Ghozali, 2016). The results show that the emotional intelligence variable has a significant value of 0.000 and provides a change of 0.497. This result means that emotional intelligence

gives a real role to the performance of salesperson. The constant has a positive value which means that if the value of emotional intelligence is zero, there is an increase in the performance of the salesperson. Based on table 3, the regression model  $Y = 16.616 + 0.497X_1 + e$  is obtained.

**Table 8.** Partial and Multicollinearity Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	16,616	4,556		3,647	,000		
X1	,497	,047	,728	10,503	,000	1,000	1,000

a. Dependent Variable: Y

Source: SPSS Statistic Data, Processed 2024

The results of data processing in Table 2 show that the Adjusted R Square value is 0.525. This means that the emotional intelligence variable has an influence of 52.5% on salesperson performance. Variables that are not studied but have an influence on salesperson performance contribute 47.5%.

Based on processed data with multiple linear regression analysis, it is known that H0 is rejected and H1 is accepted. The emotional intelligence variable has a significant effect on the performance of salesperson significantly with a significant value of 0.000 not more than 0.05. This finding is in line with the research of Devi *et al.* (2023) with the title Role of Emotional Intelligence in Sales Success regarding emotional intelligence on sales force performance from a total of 80 respondents in the executive salesperson and found a significant impact. Anees *et al.* (2020) conducted a study entitled The Effect of Emotional Intelligence and Market Orientation on Sales Performance: The Moderating Role of Entrepreneurial Orientation (Beverage Industry of Pakistan) on the effect of emotional intelligence on the performance of 286 salesperson in the food industry and found significant results. Research by Bansal *et al.* (2020) entitled Impact of Emotional Intelligence on Job Performance: A Study of Sales Executives used 233 respondents from sales executives with emotional intelligence variables on performance and found a significant positive relationship.

These results explain that salesperson who are emotionally intelligent and confident in their emotional abilities tend to remain calm and avoid aggressive behavior when interacting with consumers (Kidwell *et al.*, 2021). Emotional intelligence for salesperson can trigger certain ways of thinking such as new sales presentation approaches (Maglajlic *et al.*, 2016). According to some researchers, interactions between salespeople and various groups within their own organization, as well as with consumer organizations, third-party solution service providers, industry experts, and other groups, influence the overall performance of salespeople (Bolander *et al.*, 2015; Hartmann *et al.*, 2018). According to Baldauf and Cravens in Aqmal and Ardyan (2019), salespeople can gather knowledge about industry trends, economic structure, customer needs, and competitive information. Sales force performance means effectiveness which refers to the evaluation of the results of sales volume, market share, percentage of targets achieved, and the number of new customers added (Chawla *et al.*, 2020). Salespeople must try to avoid consumer dissatisfaction with the services provided. Salespeople can be said to be representatives of the organization on the front line who are in

direct contact with consumers. Harris and de Chermatony in Gammoh *et al.* (2014) state that salespeople as agents who reach the boundaries play a unique role as brand ambassadors.

## CONCLUSION

Research that aims to determine the effect of emotional intelligence on the performance of salesperson was significantly found. The finding of a significant effect of emotional intelligence on the performance of salesperson states that the hypothesis can be accepted.

Suggestions that can be taken into consideration for organizations in the Surabaya area to improve the performance of smartphone salesperson, namely increasing empathy and motivation of salesperson by designing a non-formal training in groups in the form of case studies or problems that must be solved together. This training can be an opportunity for salesperson to learn to share responsibilities, resolve conflicts, have discussions, understand other people's perspectives, increase empathy, and improve social skills. Organizations can encourage salespeople to write down their emotions in a journal that contains the name of the emotion, the cause of the emotion, the reaction to the emotion felt, and whether the emotion that arises needs a solution or can still be tolerated. Organizations can enforce that each salesperson must ask one question during briefings by playing on the word why or why so that salesperson can continue to learn something. More and more questions from one salesperson may be difficult to answer so that the organization can find out the hidden emotions of salesperson so that they can be identified for assessment and development. Salesperson are expected to start practicing language skills when expressing opinions or responding to something. Language skills that are trained can make salesperson choose words and think about them before they are delivered.

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## **OPTIMIZATION OF WAREHOUSE FUNCTIONS, GOOD RECEIVING AND GOODS RETURN PROCEDURES**

(study case: Assalam Hypermarket)

Astrid Noviana Paradhita<sup>1</sup>

Yohanes Wien Tineka<sup>2</sup>

<sup>1</sup>Universitas Sebelas Maret, Indonesia

Correspondence information: [astrid.noviana@staff.uns.ac.id](mailto:astrid.noviana@staff.uns.ac.id)

### **ABSTRACT**

Warehouses have an essential role in the sustainability of retail businesses. A warehouse is not only a place to store goods but also receives, distributes, and returns goods. Assalam Hypermarket is a retail business that still needs help maximizing warehouse functions. Assalam Hypermarket still has several obstacles that could be solved, such as fighting over goods between warehouse divisions, damage to goods, and distribution delays. This research aims to analyze the causes of problems and optimize the implementation of warehouse functions. This research was conducted by applying qualitative descriptive research methods to analyze the function of the warehouse at the Assalam Hypermarket shopping center. The research flow is carried out systematically, from determining the research design, determining research objects and subjects, collecting data and information, analyzing data and information, drawing conclusions, and providing solution recommendations. From this research, results were obtained in the form of factors that cause problems in carrying out warehouse functions. Therefore, Assalam Hypermarket can continue to provide regular outreach regarding SOPs for receiving and returning goods to warehouse staff. Assalam Hypermarket can also print SOPs for receiving and returning goods at the warehouse and implement a cross-decking model to run warehouse operations. Apart from that, Assalam Hypermarket can also improve the competency of warehouse staff by providing BIT training

**Keywords:** Warehouse, Optimize, Goods Receiving, Return Goods, Retail Business

### **INTRODUCTION**



A warehouse is a container, place, room, or building specifically used to store goods (Putri & Nurcaya, 2019). The availability of a warehouse can help the owner to organize the goods he owns better. Although most warehouses are used to store items that are rarely used, warehouses also need to be maintained so that the items inside can last for a long time. In a company's business process, the warehouse is essential to ensuring the business's continuity (JSI, 2020). Warehouses are not only a place to store goods but also have a necessary function for the company. One type of business that depends on the existence of a warehouse is the retail business. According to (Goel, 2023), a retail business is a business activity carried out by a person or organization to provide goods and services in daily life through buying and selling transactions. In the retail business, the warehouse not only has the function of storing goods but also as a center for the circulation of goods that will be distributed to final consumers (Mohamud et al., 2023).

Rahmaningtias et al., (2020) state that the entry and exit of goods in the retail business must be managed well and centralized in the warehouse. All goods arriving from suppliers will be received by warehouse staff, who will then be sorted according to type and maintenance requirements and placed at the appropriate warehouse location. This is supported by the statement by (Larutama et al., 2022) that apart from storing stock of goods, the warehouse is also a center for distributing and packaging goods, which require different treatment according to the type of goods stored in them. The treatment applied can be one of the maintenance efforts carried out by retail companies to maintain the value of their merchandise and ensure that the value of these goods can last for an extended period (Sari, 2022). Apart from that, in the retail business, the warehouse is also the center for returning goods if damage is found to the goods received by consumers, which cannot be used properly (Ge et al., 2019).

The process of procurement, maintenance, and carrying out the return of goods in the warehouse should be carried out through appropriate systematic procedures to optimize warehouse function (Haris et al., 2020). Apart from that, standard goods return procedures can be applied to ensure that goods returns can be carried out well to minimize losses. (Herdianzah et al., 2022) states that returns of goods in retail stores usually occur because the goods are damaged or have expired, the number of goods in a package is not appropriate, and the type of goods sent is different from what was ordered. Maulidiyah & Kusuma (2023) also assume that goods returns include returning several goods because consumers change their minds and reduce the number of orders. Therefore, retail companies must establish appropriate procedures and policies in implementing goods returns so that consumers do more than return goods on their own (Johan & Sunardi, 2023). This is to minimize the loss that will result from returning goods because not all suppliers owned by retail businesses can accept returned goods if they do not comply with applicable regulations.

Assalam Hypermarket is one of the business units of PT Tiga Serangkai, which operates the largest Muslim retail business in the Solo area. Assalam Hypermarket, as one of the retail business examples, has a warehouse, the primary function of which is a storage, distribution, and goods return center. However, in its implementation, there are still areas for

improvement, so the function of the warehouse does not run optimally. Storage in the Assalam Hypermarket warehouse still needs to be better organized cause if not; it will result in fighting over goods between warehouse staff. Also, unorganized conditions in the warehouse cause problems such as work needing to be completed on time, difficulty retrieving goods required, and damage to goods.

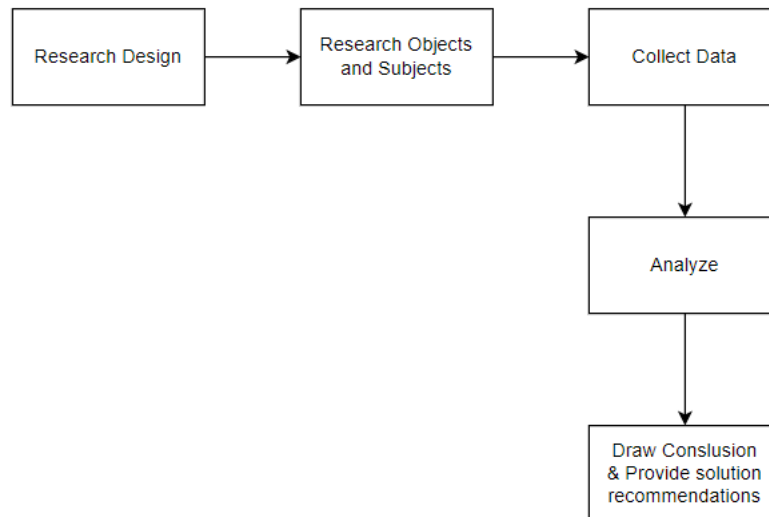
Meanwhile, when carrying out goods returns, work often experiences delays because standard operational procedures do not determine the return procedure, so it sometimes clashes with other warehouse activities. Warehouse staff responsible for carrying out goods returns also sometimes forgot one of the crucial requirements, causing losses for the company. This is because the process of returning goods can cause price changes in the types of goods returned by consumers. If the warehouse staff forgets to carry out one of the return conditions continuously, it can cause price destruction for the goods (Ferry Qadafi & Wahyudi, 2020).

Several previous studies have been carried out to analyze warehouse functions. Ismi (2019) researched to analyze the goods return system and goods risk management in a bakery. This research was conducted using a qualitative descriptive discussion method, and results were obtained in the form of an explanation regarding the risk management of the goods return process at the bakery. Another study was carried out by Riski et al. (2016), which researched to overcome obstacles related to delays in receiving and distributing goods at PT XYZ's warehouse. This research obtained results regarding factors that influence delays in implementing warehouse functions and provide solutions to optimize spatial planning in goods warehouses.

Based on the description and related research, researchers are interested in research to analyze the function of the warehouse at Assalam Hypermarket. The analysis is carried out to evaluate procedures for receiving and returning goods so that they can be optimized again to minimize existing errors and obstacles. From this research, we will know how effective the warehouse function management that has been implemented at Assalam Hypermarket is. This research will also provide recommendations for steps to increase the effectiveness and efficiency of warehouse management at Assalam Hypermarket.

## **RESEARCH METHODS**

The research method used in this research is qualitative descriptive. However, a structured and systematic research flow is required to carry out all research methods. Figure 1 shows the flow used to implement the research method.



**Figure 1.** Research Methodology Flow

Source : Data processed by researchers, 2024

### **Determining Research Design**

This research was conducted using a case study research design. (Priya, 2021) states that case study research is carried out by studying the conditions of the research topic and all the subjects and objects involved in it. According to (Asenahabi, 2019), a research object is defined as an attribute or activity being studied that influences the results and conclusions of the research. Meanwhile as (Rashid et al., 2019) explain, the research subjects are all parties involved in carrying out the research object. Researchers conducted a direct case study at Assalam Hypermarket for three months in this research.

### **Determining Research Objects and Subjects**

The research object that will be analyzed in this study is related to the procedures for receiving, distributing, and returning goods at the Assalam Hypermarket warehouse. Meanwhile, the research subjects who helped researchers provide the data and information needed were assistant managers, admins, trading supervisors, supervisors, admins, and good receiving staff at Assalam Hypermarket.

### **Collect Data**

This research uses primary data and secondary data needed to support the research. Primary data is the leading data used as a basis for analysis in achieving research objectives (Taherdoost, 2021). Primary data used in this research includes data from researchers' observations for three months at the Assalam Hypermarket warehouse. Apart from that, researchers also conducted interviews with related parties to obtain the required data and information. Apart from primary data, this research also uses secondary data. Secondary data is data that is not obtained directly from research objects and subjects but is obtained from other sources to facilitate the research process being carried out (Ajayi, 2023). Secondary data used in this research was obtained from journals, books, and other documents related to the research topic.

### **Performing Analysis**

The analysis stage is carried out by studying the data and information obtained from the previous stage. The analysis was carried out by applying a qualitative descriptive discussion method. According to Shava et al. (2021), the qualitative descriptive discussion method describes or illustrates existing phenomena by examining the characteristics, quality,

and relationships between data. It can be said that the qualitative descriptive discussion method used in this research is mainly used to analyze data, events, and phenomena that occur in warehouse management systems. The purpose of descriptive information is to obtain an overview of certain situations and conditions within them. These data will be used to examine and draw conclusions and improve these conditions.

#### **Conclude and provide solutions**

After the data is analyzed, researchers will conclude the conditions for implementing the warehouse function at Assalam Hypermarket. In addition, this research produces recommended procedures related to receiving and returning goods at Assalam Hypermarket to optimize warehouse functions and minimize errors.

### **RESULTS AND DISCUSSION**

Assalam Hypermarket, as a company operating in the retail business sector, is very dependent on the warehouse management it carries out. Assalam Hypermarket has four warehouses, two of which are central warehouses located next to shopping centers. In general, the warehouse at Assalam Hypermarket has the main activity of receiving goods from suppliers. Good Receiving division warehouse staff will receive goods arriving from suppliers to check whether the goods arriving match the data on the Purchase Order. Apart from receiving goods, arranging activities are also carried out in the warehouse. When arranging goods, the responsible staff will re-check the goods and then assemble them according to the purchase order data received from the trading division. Not only receiving and organizing, the warehouse at Assalam Hypermarket also carries out activities for returning goods from consumers.

Assalam Hypermarket divides the products that will be stored in the warehouse into three main categories, namely food, non-food, and fresh and frozen food products. Products in the food category include packaged beverage products, confectionery products, groceries, and essential commodities. Meanwhile, non-food products include household necessities, school equipment, cooking utensils, toys, etc. Fresh and frozen food products include vegetables, fruit, fish, meat, and other foods that cannot last long and require special attention, such as room temperature when caring for them.

Assalam Hypermarket has divided its warehouses into several types to accommodate all kinds of goods traded in shopping centers. Each warehouse has different functions according to the kind of transactions and goods carried out in it. The warehouse at Assalam Hypermarket is also extensive so that it can accommodate a lot of goods inside. Each warehouse is measured based on its capacity, known as pallets. The size of one pallet ranges from 120 cm x 100 cm and can hold around 90 cartons of goods. Each type of warehouse also has a different size according to its needs. Figure 2 shows the appearance of the operational warehouse at Assalam Hypermarket.



**Figure 2.** Operational Warehouse

Source : Researcher documentation, 2024

The operational warehouse is the central warehouse at Assalam Hypermarket to receive new products coming in from suppliers. This warehouse is also a storage center for raw materials from suppliers to be processed by Assalam Hypermarket into ready-to-consume products such as juices, salads, and others. The operational warehouse is large, with a capacity of around 500 pallets. Apart from the operational warehouse, Assalam Hypermarket has an equipment warehouse, as shown in Figure 3.



**Figure 3.** Equipment Warehouse

Source : Researcher Documentation, 2024

An equipment warehouse is a warehouse whose function is to provide the goods needed to support all operational activities. All goods in this warehouse are managed by warehouse staff in the operational support division. This warehouse has a size that can accommodate up to 300 pallets of goods. The third warehouse owned by Assalam Hypermarket is called the departure warehouse with an appearance as shown in Figure 4.



**Figure 4.** Departure Warehouse

Source : Researcher Documentation, 2024

The departure warehouse mainly functions as a place to send goods to consumers. Consumers using this warehouse service are usually small or medium retail stores, called assalam partners. The departure warehouse is the largest because it has a capacity of 900 pallets. The last warehouse owned by Assalam Hypermarket is called the seasonal warehouse. This warehouse is an additional warehouse whose use is seasonal. This warehouse will be used optimally in certain seasons, for example, when approaching Eid al-Fitr, Christmas, and Chinese New Year. Because it is only an additional warehouse, the size of the seasonal warehouse is the smallest among other warehouses, with a capacity of around 200 pallets. Figure 5 shows the appearance of the seasonal warehouse at Assalam Hypermarket.



**Figure 5.** Seasonal Warehouse

Source : Researcher Documentation, 2024

Having four warehouses with hundreds of thousands of different types of goods and varying maintenance requirements is challenging for the Assalam hypermarket. Even though it has product categories in food, non-food, and fresh & frozen food, the arrangement of goods is often done without any restrictions. The position of goods that come in first must be



paid attention to so they will be located at the bottom of the back of the warehouse. This makes it difficult for warehouse staff to pick up goods. Figure 6 shows an example of the arrangement of food and fresh food (eggs) in the Assalam Hypermarket warehouse.



**Figure 6.** Arrangement of food items (left) and fresh & frozen food (right)

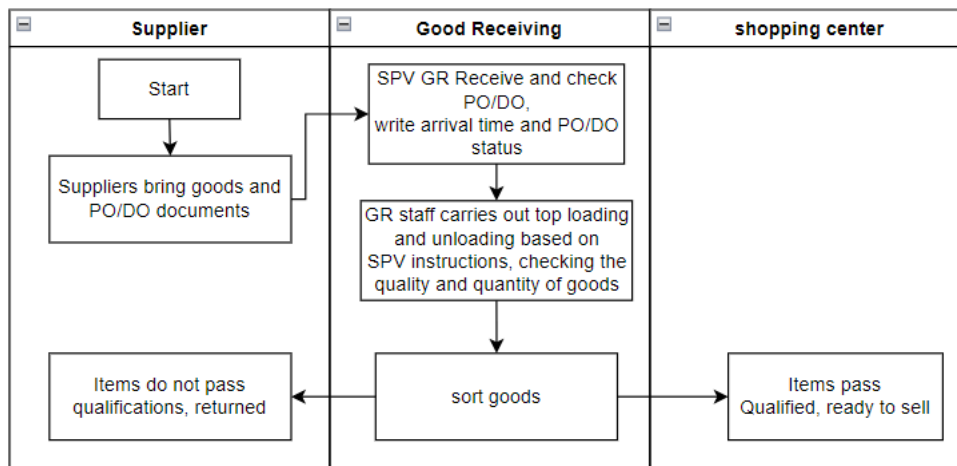
Source : Researcher Documentation, 2024

As seen in Figure 6, arranging goods vertically to approach the roof is not appropriate because it makes the picking process challenging to meet the needs of consumers who buy in large quantities. Based on an interview with Mr. Joko Sarwono, supervisor of the goods receiving division, it was found that due to inappropriate arrangement, goods were often fought over between parts of the warehouse, and sometimes, goods were lost. Loss of goods occurs due to incorrect implementation of procedures, so there is no good coordination between warehouse departments, causing them to have to work overtime looking for lost goods. This is supported by a statement from Mrs. Tin Listiyaningsih, warehouse admin, that the absence of benchmarks for implementing warehouse management causes inconsistencies in warehouse data from the goods receiving division and the trading division. This, of course, causes big problems if not handled immediately because it can hamper the distribution of goods from warehouses to shopping centers and final consumers.

Apart from problems with the arrangement and distribution of goods, problems with returning goods also often occur in warehouses. The absence of standardized operational procedures means that employees carry out procedures for returning goods according to their understanding. This causes several errors, such as forgetting to include a Credit Note (CN) and placing the returned item incorrectly, or forgetting to coordinate with other related divisions.

Based on these conditions, researchers provide solution recommendations as one of the efforts that Assalam Hypermarket can make to optimize the function of its warehouse. The first solution is to conduct a briefing every morning to provide direction regarding the implementation of the arrangement, distribution, and receipt of returned goods in the

warehouse. Apart from that, Assalam hypermarket can print the flow of procedures for receiving goods from suppliers, distribution, and receiving returned goods so that goods can be arranged properly to facilitate warehouse activities. Figure 7 shows the draft SOP for receiving goods from suppliers, which the Good Receiving Assalam Hypermarket division has approved.



**Figure 7.** Goods Receipt SOP Flow

Source : Data processed by researchers, 2024

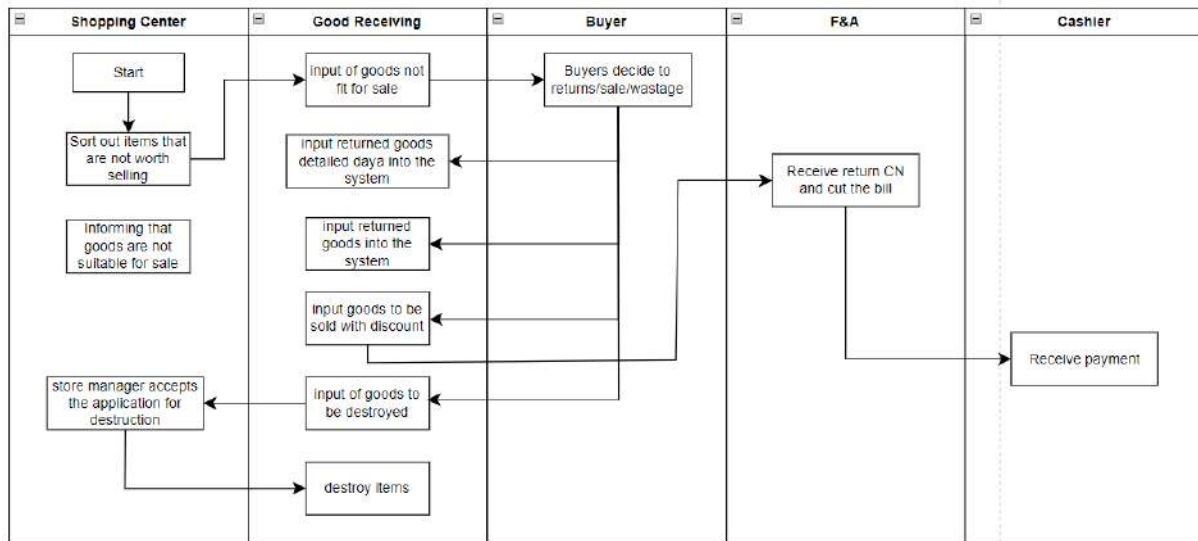
Figure 7 explains a clear SOP flow that can be followed by all warehouse staff involved in it, especially the goods receiving division from Assalam Hypermarket. The activity begins with the supplier taking the order number for unloading goods; then, the supplier provides purchase order data to the goods receiving division warehouse staff on duty. Next, the warehouse staff will check the purchase order status and adjust the data on the goods sent with the data in the purchase order on the Assalam Hypermarket computer. This is done to avoid errors in receiving goods that are different from orders made by the Assalam Hypermarket trading division.

Furthermore, warehouse staff must also record arrival times, check the condition of goods randomly, and then change the purchase order status on the warehouse computer. This is done to facilitate the procedure for requesting accountability if undesirable things happen. If there are no problems, everything is by the data in the purchase order, and the goods sent by the supplier are in good condition. The warehouse staff will give instructions for unloading the goods and then print the supplier's CN to be informed to the returns division warehouse staff. Staff who receive goods also need to check the quality and quantity of goods to comply with the acceptance criteria at Assalam Hypermarket. CN informed the returns division that if damage is found to the goods in the future, Assalam Hypermarket can quickly process the return application to the supplier. Assalam Hypermarket can immediately take other actions to minimize losses if the supplier refuses to accept the return of the goods.

Meanwhile, the implementation of goods return activities at Assalam Hypermarket is divided into two types: returning Assalam Hypermarket stores and returning goods from Assalam partners (traders). Figure 8 shows the flow of goods return procedures at the



Assalam Hypermarket shopping center, which the Assalam Hypermarket trading division has approved.

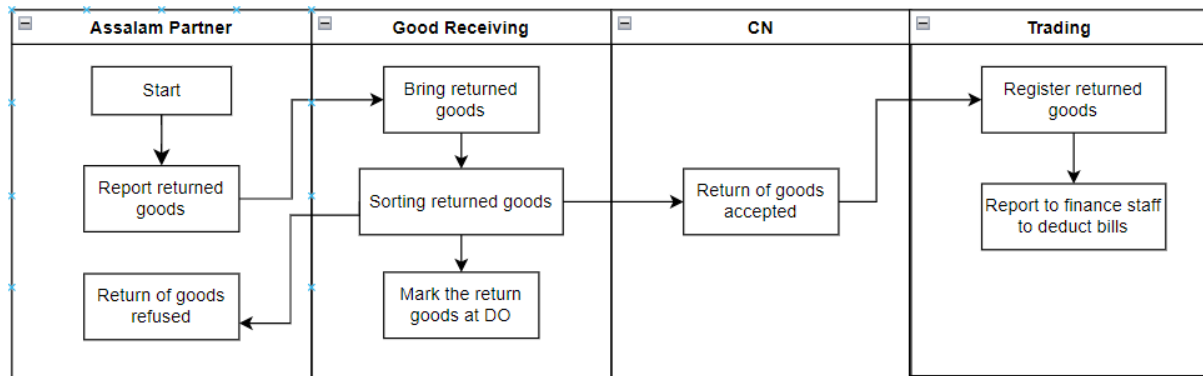


**Figure 8.** Goods return flow at Assalam Hypermarket

Source : Data processed by researchers, 2024

When returning goods at the Assalam Hypermarket store, the store division will accept goods for various considerations, such as goods that have not been sold for a long time, damaged goods, and goods that are nearing their expiry date. Next, the goods receiving division will record the returned goods. The good receiving division will propose treatment of returned goods to the buyer division, whether they will be returned to the supplier, sold on sale, or destroyed. If the buyer's division has approved the proposal, action will be taken immediately by the returns division. In practice, whether the goods will be returned to the supplier, sold, or destroyed, the good receiving division will print a CN to be forwarded to the trading division. This is done so that stock information and condition of goods for all warehouse staff between divisions is consistent and there are no differences.

Meanwhile, the procedure for returning goods from traders will take longer than returning goods from shops. This is because the warehouse staff in the goods receiving division have to check the goods and the delivery order data, purchase receipts, payment receipts, and the condition of the returned goods. When the Assalam partner returns the product, the goods receiving division warehouse staff will first make a return report to the trading division. Next, the trading division warehouse staff will check the returned goods and adjust them to all the data required at purchase and delivery. If the goods are inspected and comply with the applicable requirements, they will be returned to the warehouse. Returned goods will then be sorted to be returned to the supplier, sold, or destroyed. Next, the goods receiving division warehouse staff will reprint the CN for the returned goods. The trading division warehouse staff must also re-register the returned goods and report them to the finance staff so that the goods are not included in the payment bill to the Assalam partner concerned. The procedure for returning goods from Assalam partners is clearly shown in Figure 9.



**Figure 9.** Assalam partners goods return flow

Source : Data processed by researchers, 2024

Apart from printing and briefing employees regarding procedures for receiving and returning goods. Assalam hypermarket can also optimize warehouse functions by carrying out precise inventory planning daily to facilitate coordination between warehouse divisions. Apart from that, periodic checks and spatial planning in the warehouse also need to be carried out to streamline the process of picking up goods when they are needed for distribution to shops and partners of Assalam. Assalam Hypermarket can also re-cluster each category of goods into fast-moving, middle-moving, or slow-moving to make organizing goods in the warehouse easier. Assalam Hypermarket can also implement cross-docking to move products directly from the operational warehouse to the departure warehouse to reduce the time goods are stored in the warehouse.

Assalam hypermarket can also provide Built-in training (BIT) to all its employees to maximize potential and increase understanding of procedures for correctly implementing an activity. BIT training can be carried out in every implementing unit, including technical, branch, or divisional representatives, which is coordinated directly by the human resources division. BIT material submitted to warehouse staff may cause problems related to procedures for receiving, distributing, or returning goods that must be fixed. BIT training has flexible times because it can be carried out during working hours, and its implementation can take little time. Material and practice can be done in just 30 minutes to 120 minutes. Assalam Hypermarket can ask employees to come in one hour earlier on certain days each month to carry out this training. BIT participants can directly include all employees in all existing divisions or focus according to their respective divisions.

## CONCLUSION

Based on the results and discussion of this research, warehouses play an essential role in maintaining the stability of retail business companies' profits. At Assalam Hypermarket, the warehouse has three main functions: receiving, distributing, and returning goods. Implementing the warehouse function at Assalam Hypermarket itself still needs to be improved in terms of arranging goods in the warehouse and recording ownership of these goods between divisions in the warehouse. Therefore, optimizing warehouse functions needs to be carried out immediately.

Assalam Hypermarket can arrange the warehouse using the cross-decking technique to arrange the position of goods to make it easier to pick up goods. In carrying out the goods

distribution function, the warehouse can implement a periodic briefing and evaluation process so that the distribution can run smoothly. Briefings can also be carried out to ensure that company policy carries out goods returns. In addition, Assalam Hypermarket can print standard operational procedures for receiving and returning goods so that responsible warehouse staff have guidelines for carrying out warehouse functions. Meanwhile, Assalam Hypermarket can continue to improve staff competency by implementing BIT training to enhance the capabilities of warehouse staff.

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**APPLICATION OF AIDCA COPYWRITING TECHNIQUES IN ADVERTISING  
CONTENT CREATION ON SOCIAL MEDIA**

(Case Study : PT Toekang Digital)

Astrid Noviana Paradhita<sup>1</sup>

Myrtana Pusparisti<sup>2</sup>

<sup>1,2</sup>Universitas Sebelas Maret, Indonesia

Correspondence information: [astrid.noviana@staff.uns.ac.id](mailto:astrid.noviana@staff.uns.ac.id)

**ABSTRACT**

Technological developments and people's consumption behavior have brought changes for industry players to introduce their products and services using digital marketing strategies. In its development, digital marketing has penetrated various media platforms, including social media. Copywriting is one method that can be used to create advertising content on social media. There are still many industry players who currently use digital agency services to make social media advertisements. However, quite a few were disappointed with the results obtained because even though they had paid a lot of money to create advertising content, no change or increase in sales was felt. This research aims to analyze the influence of applying AIDCA copywriting techniques on creating advertising content on social media. The study was carried out by applying qualitative descriptive methods. The results of this research show that applying the AIDCA technique to copywritten advertising content can increase traffic to the advertised product. Apart from that, implementing AIDCA can increase the actions of consumers who like, comment on, and share advertisements via consumer social media accounts.

**Keywords:** Copywriting, AIDCA, Advertisement, Digital Marketing

## INTRODUCTION

Technological developments and people's shopping behavior in modern times have brought many changes to the industrial world. Various modifications and adjustments must be made by industry players so as not to lose the market. Digitalization is a process that industry players cannot avoid. Abdullah (2019) stated that industries that still maintain traditional business practices will be increasingly left behind and unable to compete with new industry sectors. The Minister of Industry (2024) said that accelerating digital transformation in Indonesia is one of the government's main focuses to strengthen the country's economy on the world stage by 2030.

The industry's need to continue operating cannot be separated from the influence of consumer behavior (Rahayu & Syam, 2021). In this digital era, ease of access and transactions are the main attractions for consumers who want to fulfill their needs. Therefore, the industry must be able to bridge this convenience so that consumers are interested in carrying out transactions in the business sector they manage. Jatmiko (2022) digitalization is an easy, cheap, and effective marketing strategy. This is supported by the opinion of Hikmah & Wijaya (2023), who say that with digitalization, consumers can easily compare the quality and price of a product. Adha et al. (2020) also noted that consumers can streamline the energy and time needed to obtain a product with their technological devices anywhere and at any time.

Marketing strategies should be carried out by adapting to developments in time and technology. This gave rise to a new term in marketing strategy: digital marketing. Digital marketing is essential in reaching a broader target market (Gibson, 2018). As the name suggests, digital marketing utilizes the role of digital information technology to introduce business products to the broader community. Jaas (2022) added that digital marketing often uses electronic media connected to the internet network, which can be used as advertising media. By implementing digital marketing, it is hoped that an industry can connect with all its consumers online (Nuseir et al., 2023). Some online media that the industry can use include websites, email, social media platforms, video streaming platforms, and so on.

Digital marketing connects the industry with consumers and can build active two-way interactions between the two to reach transaction agreements (Saha, 2021). Haudi (2024) revealed that implementing digital marketing correctly and adequately can provide benefits by increasing sales traffic. Mukhtar et al. (2023) also stated that digital marketing can generate loyalty if consumers experience the best service. Nowadays, various conveniences can be implemented by industry to implement digital marketing, primarily through social media platforms.

Annur (2024) states that in 2024, social media users in Indonesia will reach 139 million. In other words, 49.9% of Indonesians are familiar with social media. The unique features that social media has for running a business are some of the features that industry players are looking at. Features such as Google Ads, Facebook Ads, Instagram Ads, and TikTok Ads are special features that industry players can utilize to expand their marketing reach (Permadi & Gifari, 2022). Special techniques are needed to get advertising engagement via social media to maximize this feature. These techniques include writing and marketing communications

conveyed through attractive images and captions. This technique is called the copywriting technique.

Anindya (2021) states that copywriting is advertising using social media, including images, videos, and text to describe the products sold. Fahrezi et al. (2022) also added that in copywriting, advertisers must be able to determine hashtags that can increase the chances of the advertised product appearing on the social media homepage of potential consumers. In digital marketing practice, the copywriting skills possessed by advertisers can be the spearhead so that the product is not only seen by potential consumers, but consumers are also moved to like, comment, or share the advertisement on their social media (Pranajaya & Rachman, 2022).

Copywriting can be applied in various forms, whether through images or videos. Copywriting in social media includes landing pages, online articles, stories, feeds, headlines, meta descriptions, and other paid advertisements (Jesslyn & Agustiniingsih, 2021). Copywriting is not done haphazardly; there are special techniques that can help achieve copywriting goals optimally. The arrangement of letters and images must be done correctly to make the resulting copywriting comfortable (Mona, 2022). Hereyah (2014) also said that copywriting techniques include choosing the type of font, the size of the letters, the colors used, and the components in online advertising with high consideration and precision so that consumers are interested in buying the product.

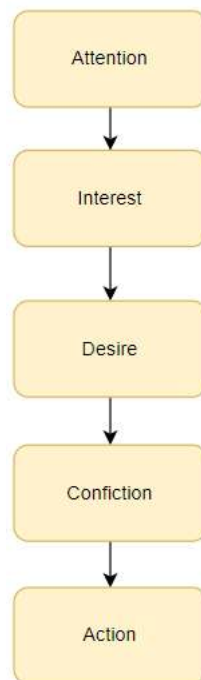
Several studies have been conducted previously regarding the implementation of digital marketing strategies based on the copywriting techniques used. The first research was conducted by Ramadhan et al. (2024), who analyzed advertising language using copywriting techniques at *jasakerja.com*. From this research, the copywriting technique used by *jasakerja.com* to promote its business services is the AIDA technique. Subsequent research by Halim et al. (2024) analyzed the copywriting techniques used by *@beauty.kendari* in promoting its products. From this research, applying the proper copywriting techniques can increase consumer engagement. Other research related to copywriting was also conducted by Supriatna et al. (2022), who apply copywriting techniques to implement SEO techniques for MSMEs. In this research, MSMEs were given education regarding the use of copywriting to optimize the reach of online marketing carried out by MSMEs through Google Business.

This research will formulate appropriate copywriting techniques for industry players based on several previous studies. This research analyzes the elements and copywriting styles used by one of the digital agencies in Solo, namely PT Toekang Digital, in creating product advertisements on social media. With this research, industry players can be more selective in choosing digital agencies to use copywriting services. Apart from that, industry players can also create copywriting concepts based on the business processes and products they manage so that industry players can apply minimum standards regarding the quality of copywriting required.

## RESEARCH METHODS

This research was developed using a qualitative descriptive research method. According to the citation, the qualitative descriptive research method aims to explain,

describe, or illustrate a specific condition so that it can be improved or changed according to needs. This method is usually used to study phenomena, activities, characters, relationships, and differences between objects. The analytical techniques used to study copywriting techniques to optimize digital marketing strategies are shown in Figure 1.



**Figure 1.** Research Method Technique  
Source : Data processed by researchers, 2024

### **Attention**

Attention is The first element in creating advertising copywriting for a product. Attention in copywriting is a way to ensure that the advertisement you create can attract consumers' attention in one glance. Julius & Agustin (2022) state that with attention, copywriters can highlight something about the advertised product.

### **Interest**

The second element in advertising copywriting techniques is interest. The citation states that copywriting has a binding element. With good copywriting, consumers will be hypnotized to read the product's description. Apart from that, consumers also have great curiosity about the products being advertised.

### **Desire**

The third element in copywriting techniques is desire. Desire is a part of copywriting that can influence the emotional condition of consumers. This can be realized by conveying problems that are related to those experienced by consumers. Copywriters, of course, have to research to find the problems experienced by consumers and then offer solutions in the form of advertised products/services (Hananto, 2019).

### **Confaction**

The fourth element in implementing good copywriting techniques is conviction. Conviction can build consumer trust and confidence in the advertised product. Johar et al. (2015) stated that presenting facts related to product descriptions, product quality, and testimonials from purchased consumers can be added to build conviction.



### Action

If the four previous elements are met, then the goal of copywriting is to create action. Action in copywriting can be in the form of liking an advertisement. Apart from that, comments from consumers asking about products can be a measuring tool that the copywriting created is of good quality. At its peak, when consumers make a purchase, it becomes the principal balance that the advertisement created using copywriting has succeeded in achieving its goals (Syastra & Adam, 2017).

## RESULTS AND DISCUSSION

From the results of observations, interviews, and distribution of questionnaires carried out in this research, sufficient information was obtained regarding the implementation of AIDCA and what indicators can influence whether copywriting is good or bad in advertising media. Copywriting services are currently in great demand by industry players. PT Toekang Digital, a digital agency that provides advertising media copywriting services, is constantly flooded with orders. In 2023, PT Toekang Digital will have more than 50 regular clients who are always repeat producers creating copywriting to advertise their products or services. Various industrial sectors have collaborated with PT Toekang Digital regarding advertising, such as plastic companies, banking, health clinics, beauty clinics, furniture companies, property companies, etc.

The increasing demand for copywriting services as an advertising medium for industry players has led PT Toekang Digital to make improvements by implementing good copywriting techniques so that advertisements can get maximum engagement.

### Attention

PT Toekang Digital applies the element of attention to advertising creation using copywriting. Figure 2 shows the standards that PT Toekang Digital has set to produce attention elements in its advertisements.

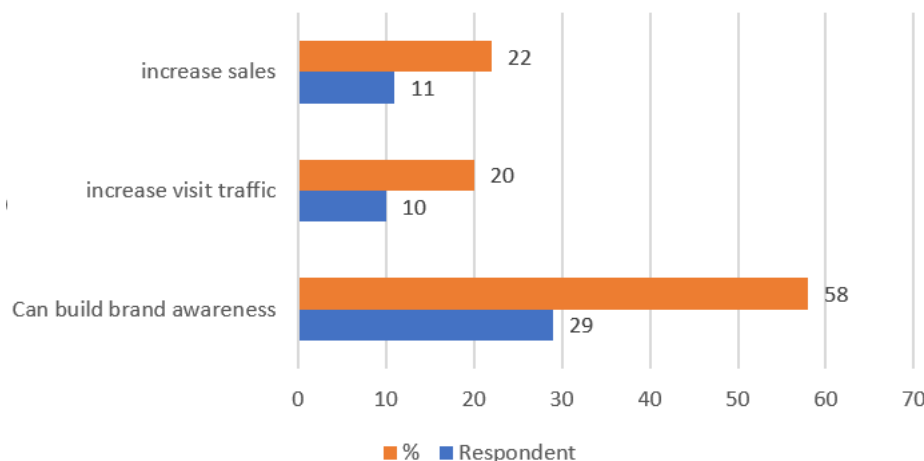


Figure 2. Elements that build attention in copywriting

Source : Data processed by researchers, 2024

Figure 2 shows that 29 people, or the equivalent of 58% of the attention element in advertising copywriting, must be able to build product brand awareness for consumers. Furthermore, ten people, or the equivalent of 20%, thought that advertisements aimed to increase advertising visit traffic. Eleven people, or the equivalent of 22% of copywriters, think

that if consumers are interested in visiting advertisements, this can increase sales and is an indicator that must be paid attention to.

### Interest

PT Toekang Digital applies the element of interest to its advertising copywriting. Based on the questionnaire distributed, the results showed that there are five things that a copywriter must have to create an element of interest, as shown in Figure 3. Of the 50 copywriters who gave their opinions, 21 people (42%) considered that studying the product or service that will be advertised is a crucial thing to do. By understanding products and services, the information in advertisements will weigh exciting information. Furthermore, 20 people (40%) thought writing headlines was the key to attracting consumers to see advertisements. Apart from that, five people (10%) chose language style as an indicator that can bring out the element of interest in copywriting. Meanwhile, one person (2%) chose to look at competitors' copywriting styles and constantly evaluate the copywriting results and engagement obtained, which is one of the keys to continuing to develop to produce better copywriting. Finally, three people thought that evaluation needed to continue to be carried out to improve the quality of the copywriting produced. Figure 3 shows indicators for creating interest techniques in copywriting

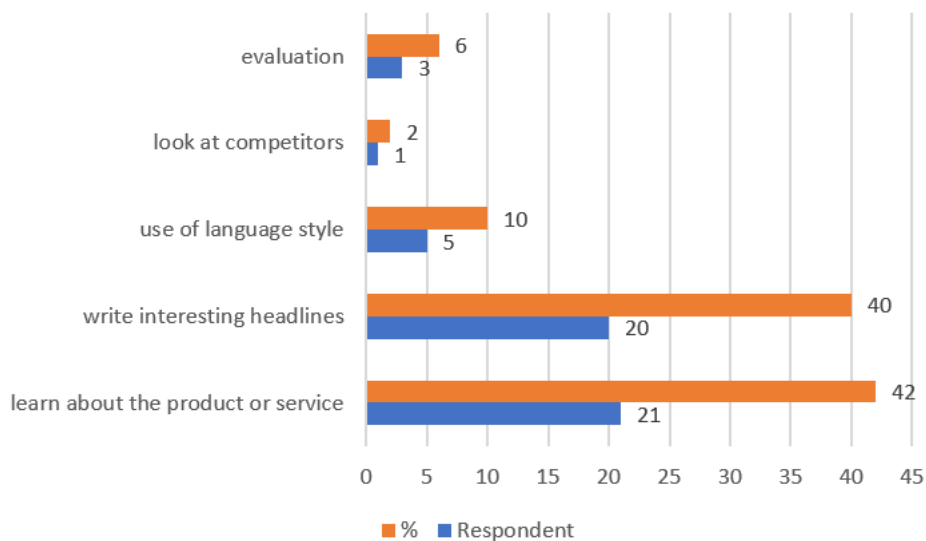


Figure 3. Interest technique indicator

Source : Data processed by researchers, 2024

Apart from that, Figure 4 also shows measuring tools that copywriters can use to produce attractive advertisements. 25 people (50%) think that the element of interest can also be brought to life in copywritten advertising content by applying content creativity in various formats in various media. Apart from that, ten people, or 20% of copywriters, concluded that with high interest, the company's website would be able to increase traffic from consumers. Three people (6%) chose that bringing out the element of interest requires repeated revision until the best copywriting results are obtained. The last twelve people, or the equivalent of 24%, said that research needs to be carried out by copywriters regarding trends and advertisements from competitors to generate interest in advertisements.

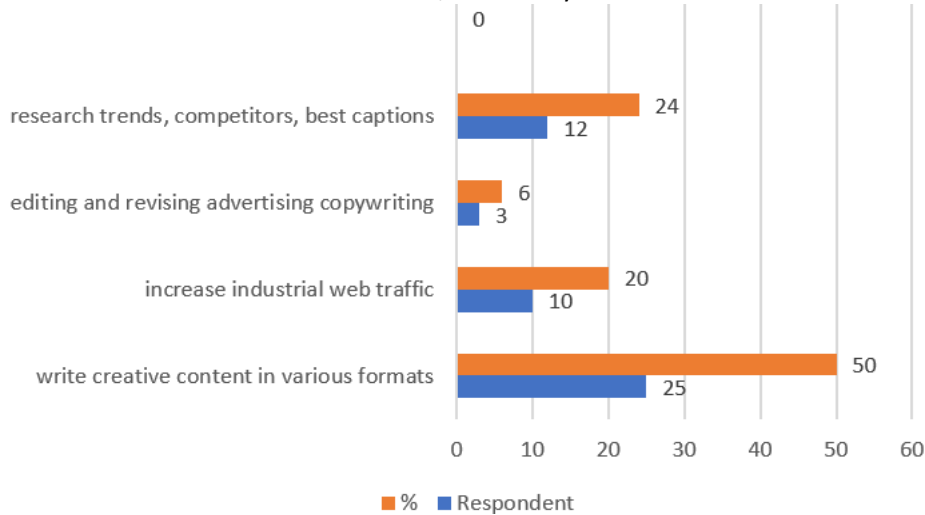


Figure 4. Attractive measure tools

Source : Data processed by researchers, 2024

### Desire

Figure 5 shows the results of a questionnaire from 50 copywriters owned by PT Toekang Digital, bringing out the element of desire in copywriting. Based on the information obtained, it is known that 13 copywriters, or 26%, think that research skills are essential for copywriters to produce attractive advertisements. Seven people, or the equivalent of 14%, think that the ability to write with good storytelling techniques is also an added value in copywriting. Moreover, thirty people, or 60%, think that copywriting must be able to generate empathy that consumers can feel.

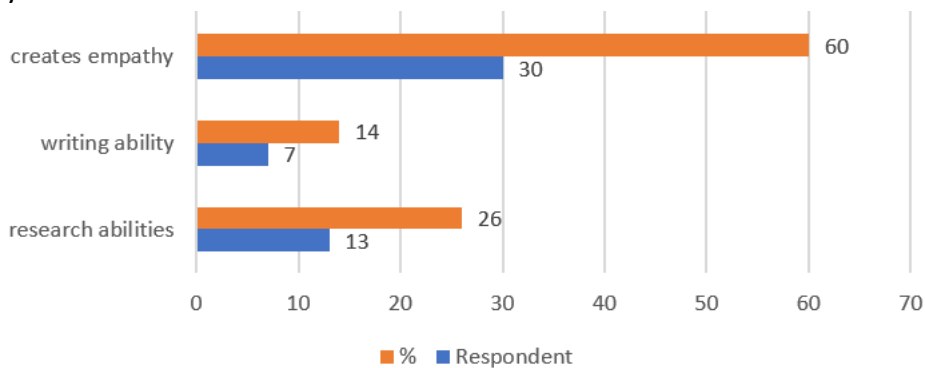


Figure 5. Desire technique indicators

Source : Data processed by researchers, 2024

### Conviction

The conviction element in copywriting can be built in several ways, such as using original information without making it up. Apart from that, when including product photos, the copywriter uses original photos of the products or services offered. In other words, a copywriter is strictly prohibited from taking free images originating from internet media such as the Google search engine. Copywriters can also embed review videos related to the

products or services being advertised. In this way, consumers will have a sense of trust in the advertising product and be interested in buying.

### Action

The action element in applying copywriting to advertising content by industry players can be proven through website traffic, social media visits, and the number of likes, comments, or shares. Suppose the results of applying copywriting techniques to industry advertisements show an increase. In that case, the copywriting techniques that PT Toekang Digital has implemented have succeeded in achieving the element of action. In terms of sustainability, it is hoped that consumers will be interested in making transactions to purchase products and services from advertising products.

Based on the analysis presented, PT Toekang Digital has implemented the AIDCA copywriting technique in creating advertising content. The five elements in AIDCA can be expressed as one unit in copywriting. Figure 6 shows an example of copywriting that applies the AIDCA technique. Meanwhile, Figure 7 is an example of copywriting that does not apply the AIDCA technique.



Figure 7. Copywriting with the AIDCA technique  
Source : Data processed by researchers, 2024



Figure 8. Copywriting without the AIDCA technique  
Source : Data processed by researchers, 2024

Figure 7 shows the attention element in the text "Disc Up to 60%". Meanwhile, the element of interest can be seen in the different colors of the embedded text, giving the impression of prominence and becoming the main focus of consumers when viewing the advertisement. Meanwhile, the elements of conviction and desire are provided through videos and embedded in existing advertising products. Figure 9 and Figure 10 show the engagement obtained from the copywriting obtained.

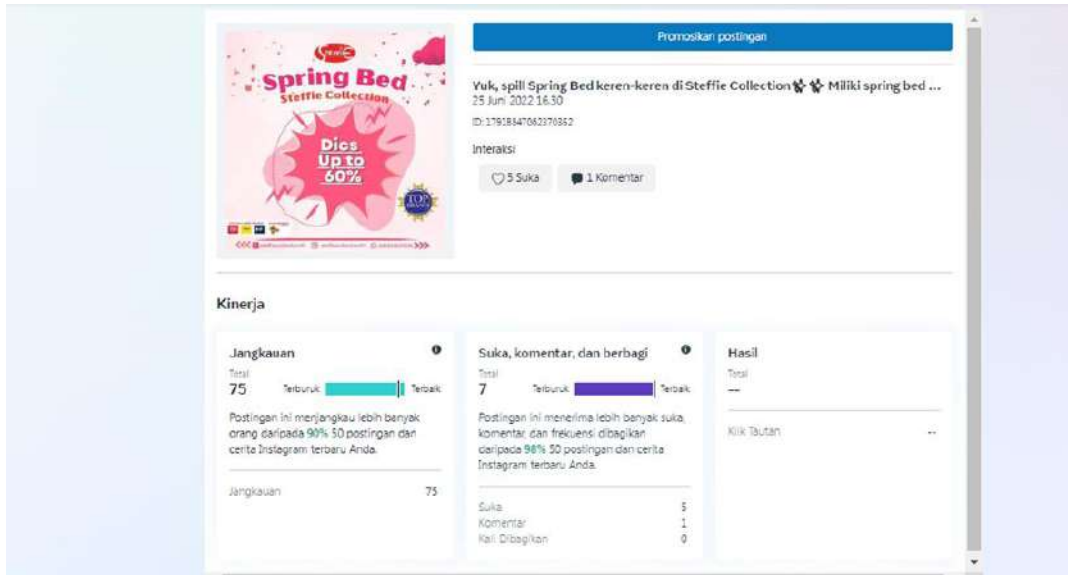


Figure 9. Advertisement engagement using AIDCA technique

Source : Data processed by researchers, 2024

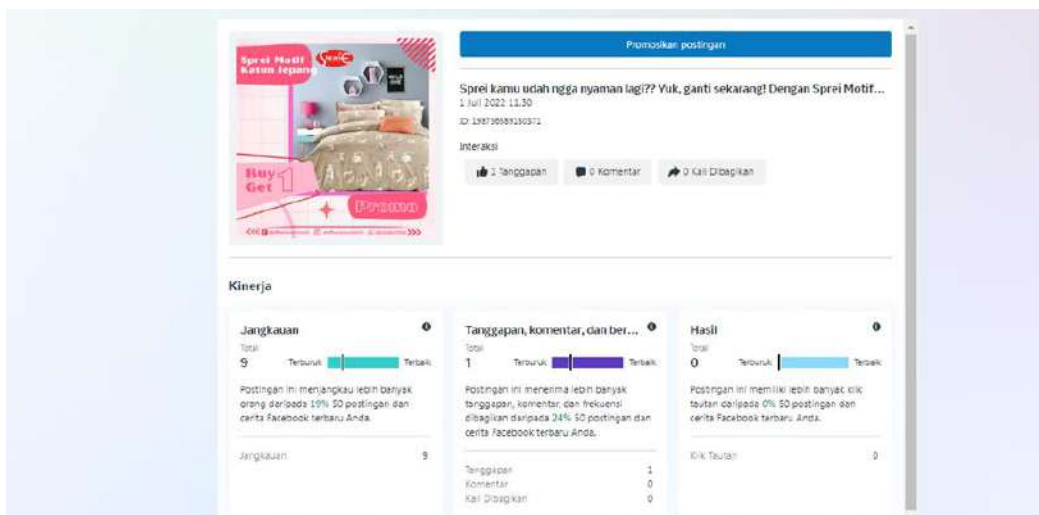


Figure 10. Advertisement engagement without AIDCA technique

Source : Data processed by researchers, 2024

Figure 9 and Figure 10 shows that there is a difference in advertising engagement between copywriting created using the AIDCA technique and without AIDCA. Ads with AIDCA implementation get more visitor reach than ads without AIDCA implementation. Apart from that, the number of actions of consumers who liked, commented, and shared the advertisement in Figure 9 received seven actions. In contrast, the ad in Figure 10 only received

one action in the same period after the advertisement was published on Instagram social media.

## CONCLUSION

The AIDCA copywriting technique is an appropriate copywriting technique for creating advertising content for industry players who want to reach a broader range of consumers using social media. As has been implemented by PT Toekang Digital, the Attention element in copywriting includes the copywriter's ability to create brand awareness, increase advertising traffic, and increase sales. Meanwhile, the component of interest can be achieved if the copywriter can understand the advertised product or service description, write interesting headlines, choose the right language style, look at competitors, and conduct evaluations. Apart from that, this research concludes that copywriters can specifically write creative content, increase industry web traffic, edit and revise advertising content as needed, and research trends, competitors, and the best captions. Next, on the desired element, a copywriter needs to have skills in conducting research, writing, and creating a sense of empathy.

Meanwhile, with the element of conviction, copywritten advertising can grow consumer trust by including original photos, videos, and consumer testimonials. In the action element, through advertising on social media, consumers are encouraged to like, comment, and share the advertisement via their social media. Based on research, applying the AIDCA technique to copywritten advertising content has increased advertising traffic and consumer action through the like, comment, and share buttons.

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## THE ROLE OF TEAM PLAYER ATTITUDES IN ENHANCING COLLABORATION IN MANUFACTURING FIRMS

Irfan Novianto<sup>1</sup>  
Agustin Amborowati<sup>2</sup>

<sup>1,2</sup>Universitas Sebelas Maret, Indonesia

Correspondence information : [agustinamborowati@staff.uns.ac.id](mailto:agustinamborowati@staff.uns.ac.id)

### ABSTRACT

This research aims to analyze the role of team player attitudes of PT XYZ, a garment manufacturing company. The importance of leadership in managing human resources and improving company performance. This research focuses on the role of team player attitudes which are considered crucial in achieving company goals. The research method used was a survey method by distributing questionnaires to 193 employees and 22 leaders in Manufacturing Companies. The majority of respondents were women in the productive age range and high school/vocational school education levels. The data obtained from the questionnaire was analyzed descriptively on the role of team player attitudes at PT XYZ. The research results show that most employees are satisfied with the existing teamwork, but prefer to work individually. This research can also be a reference for further research on leadership, especially in the context of garment manufacturing companies.

**Keywords:** Teamwork, Leadership, Attitudes, Workplace Behavior

## INTRODUCTION

A leader has his own unique and distinctive characteristics, habits, temperament, character and personality so that his behavior and style differentiate him from other people. This lifestyle will definitely color his behavior and type of leadership (Mulyono, 2018). In a business world that is increasingly advanced following the times, every company is required to be able to optimize human resources and manage those human resources well. Human resource management cannot be separated from employees who are expected to perform as well as possible in order to achieve company goals (Kamal et al., 2019).

The problem of leadership in an organization, of course, cannot be separated from the leader/top employee of the agency concerned. We often notice that the leader of an agency is indifferent to employees, not firm, too lenient in enforcing discipline, works without a clear vision, and is unable to make quick and correct decisions. (Madyarti, 2021). Good leadership can control employees so they can carry out all instructions given (Arifin, 2020).

Leadership is an important part of management, where a leader must be able to create harmonious integration with his subordinates, including fostering cooperation (Cai et al., 2019; Hoang et al., 2022), directing and encouraging subordinates' passion for work, influencing and providing individual attitudes and behavior (Huang et al., 2014; Hussain et al., 2023) and groups (Bagheri & Harrison, 2020; Newman et al., 2018), thus forming the leadership style that the leader applies (Kamal et al., 2019).

Leadership is a universal phenomenon that is very important in organizations, both business organizations (Taleb et al., 2023), educational, political, religious and social (Imron & Suhardi, 2019). Leadership style is a leader's ability (Ximenes et al., 2019) in directing, influencing, encouraging and controlling subordinates to be able to do work consciously and voluntarily in achieving a certain goal (Agustin et al., 2019). Leadership is the way a leader influences the behavior of subordinates, so that they are willing to cooperate and work productively to achieve organizational goals (Kamal et al., 2019).

Leadership is an important part of management, where a leader must be able to create harmonious integration (Khan et al., 2024) with subordinates also includes fostering cooperation, directing and encouraging subordinates' passion for work, influencing and providing individual and group attitudes and behavior, thus forming the leadership style that the leader applies. (Kamal et al., 2019).

The data in Figure 1 was obtained from the results of filling out a questionnaire from leaders with the statement that the leader emphasizes exactly what needs to be achieved and the leader gives space to other people to choose the best method. Based on the data above, it was found that 1 (one) leader said rarely, 6 (six) leaders said sometimes, 11 (eleven) leaders said often, and 4 (four) leaders said very often. This statement is very different from what happens in other companies, where leaders in other companies usually act authoritarian (Ercantan et al., 2024; Nguyen et al., 2021). Where they will only give orders and employees are only obliged to carry out these orders without having the right to speak. This phenomenon is very good for the company's running process, especially in the field of teamwork, where employees will feel that they are not just subordinates but they also contribute to efforts to

advance the company with the opinions they have. This of course will also have a comfortable working effect for employees in the company, where they will not feel intimidated and the distance between leaders and employees in the company will not be too far.

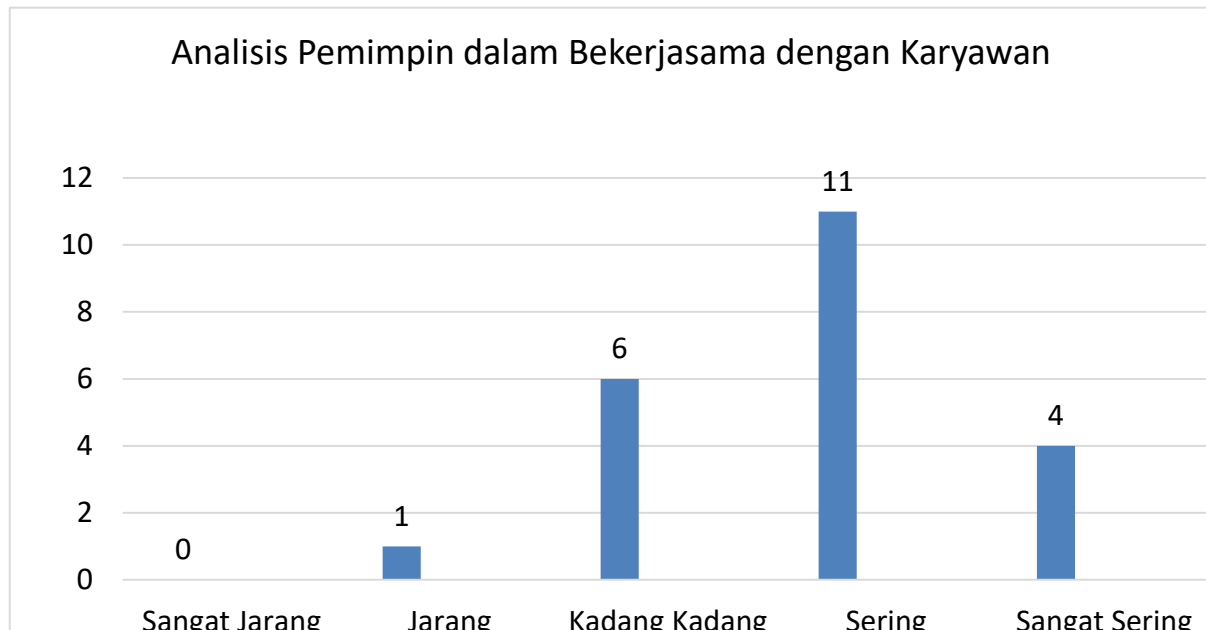


Figure 1. Analysis of Leaders in Collaborating with Employees  
Source: Author's Data Processing, 2024

In the manufacturing industry environment, effective collaboration between teams is the main key in achieving optimal company performance. Good collaboration can increase productivity and innovation (Bagheri et al., 2022; Newman et al., 2018), and job satisfaction among employees. However, in industrial realities, there are often challenges in building an attitude and work culture that supports effective collaboration between team members. In this context, the attitude of team members towards their role in the team (team player attitudes)(Dubrin, 2013)is a crucial factor influencing a team's ability to collaborate effectively. These attitudes include responsibility, involvement, cooperation, and commitment to shared goals. Understanding how these attitudes contribute to successful collaboration can provide deeper insight into team dynamics in manufacturing companies.

This study aims to investigate the role of team member attitudes in improving collaboration in manufacturing companies. Although there has been much research on the factors that influence collaboration in the workplace, the emphasis on team member attitudes as the main driver of collaboration is still relatively new and relevant for further exploration. Previous studies have highlighted the importance of collaboration in achieving organizational goals. Some research suggests that an individual's attitude toward a team can influence the team's overall work dynamics. However, in-depth studies of how these attitudes specifically influence collaboration in manufacturing companies are limited.

Through this research, we seek to provide a better understanding of the relationship between team member attitudes and the team's ability to collaborate in the context of

manufacturing firms. Thus, it is hoped that the results of this research can provide valuable insights for managers, leaders and practitioners in the manufacturing sector to increase the effectiveness of team collaboration. The main objective of this research is to identify the influence of team members' attitudes towards collaboration in manufacturing companies. The main contribution of this research is expected to provide a strong basis for the development of more effective management strategies in building a sustainable collaborative culture in the workplace.

## RESEARCH METHODS

This research uses survey research methods. In this research, the survey method was applied using Google Forms to distribute questionnaires and collect data. Researchers distributed this questionnaire to various employees and leaders at a manufacturing company, while maintaining company anonymity as requested. The research object is a manufacturing company with a focus on its employees and leaders. Data collection uses primary and secondary sources. For this research, primary data was collected through questionnaires and direct observation. Researchers conducted an internship for two months at the manufacturing company, from January 2 2024 to February 29 2024, to observe and collect direct data. Questionnaires were distributed to employees in the packaging and quality control departments, as well as leaders in the packaging, quality control, and warehouse departments, with 193 employees and 22 leaders responding. Secondary data was obtained from company documents during the internship. However, due to company policy, only a small amount of secondary data can be used, and the company name is anonymized.

Data collection was carried out through various methods. This method is used to collect data about leadership practices and motivation from employees and leaders in manufacturing companies. Descriptive statistics involves analyzing data by describing or illustrating it without generalizing. This method provides a detailed and clear representation of the data collected, with a focus on leadership collaboration, employee motivation, and training practices in manufacturing companies. The systematic structure of this research includes an introductory section, literature review, research methods, results, discussion, and conclusions, ensuring a comprehensive understanding of the research process from problem formulation to interpretation and conclusion of the findings.

## RESULTS AND DISCUSSION

Based on the data that has been collected through distributing questionnaires, statements were found that can support the progress of the research to be carried out, based on this, descriptive data was found as below.

**Table 1.** Description of Respondents' Responses to Team Player Attitudes at PT XYZ

NO	STATEMENT	STS	T.S	N	S	SS
1	I am at my best when working alone.	11	32	96	44	10
2	I have been a member of clubs and teams since I was a child.	6	43	114	26	4
3	It takes too long to complete work in a group.	5	23	103	53	9
4	I would rather run a one-person business than be a member of a large corporation.	9	23	118	35	8
5	It is difficult to trust others in the group regarding important tasks.	4	26	112	45	6
6	Encouraging others comes to me naturally.	0	13	101	69	10

NO	STATEMENT	STS	T.S	N	S	SS
7	I love giving and receiving ideas that are possible in a group.	0	3	88	92	10
8	It's fun to share responsibilities with others in a group.	0	3	92	85	13
9	More things can be achieved by a team than by working alone.	1	1	83	91	17
10	I will often make fun of other members of my work group via social media.	7	11	53	66	56
11	I will give appropriate praise to team members through social media posts.	4	28	137	18	6

*Source: Author's Data Processing, 2024*

Based on the data obtained from distributing completed questionnaires, it is known that based on statement number 1 (one), 22.8% (twenty two point eight percent) of employee respondents in Manufacturing Companies agreed with the statement "I am in the best condition when working Alone." With this statement it can be seen that most employees prefer working alone rather than working in a team. Based on statement number 2 (two), 22.3% (twenty two point three percent) of employees disagree with the statement "I have been a member of clubs and teams since I was a child." With this statement, it can be seen that the majority of employees in Manufacturing Companies have not had knowledge about teamwork since childhood. Based on statement number 3 (three), it can be seen that 27.5% (twenty seven point five percent) agree with the statement "it takes too long to complete work in a group." With this statement, it can be seen that some employees feel that it will take too long to complete work in groups.

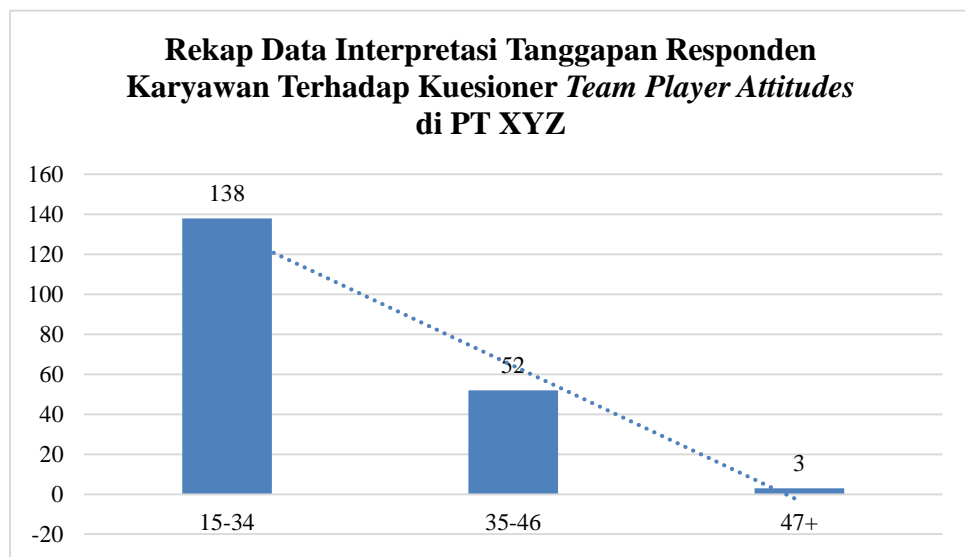
Based on statement number 4 (four), 18.1% (eighteen point one percent) of employees agreed with the statement "I would rather run a one-person business than be a member of a large company." With this statement, it can be seen that most employees prefer to run a business privately rather than become members of a large company. Based on statement number 5 (five), 23.3% (twenty three point three percent) of employees agree with the statement "it is difficult to trust other people in the group regarding important tasks." With this statement, it can be seen that most employees in Manufacturing Companies find it difficult to trust other people in the group regarding important tasks. Based on statement number 6 (six), 35.8% (thirty five point eight percent) of employees agree with the statement "encouraging others comes to me naturally." With this statement, it can be seen that most employees in Manufacturing Companies have the ability to motivate other people.

Based on statement number 7 (seven), 47.7% (forty seven point seven percent) of employees agree with the statement "I like giving and receiving ideas that are possible in groups." With this statement, it can be seen that most employees in Manufacturing Companies like to give and receive ideas in groups with the aim of helping the group achieve its goals. Based on statement number 8 (eight), 44% (forty four percent) of employees agree with the statement "it is very pleasant to share responsibility with other people in a group." With this statement, it can be seen that the majority of employees in Manufacturing Companies are able to be given responsibility for group tasks. Based on statement number 9 (nine), 47.2% (forty seven point two percent) of employees agree with the statement "more

things can be achieved by a team than by working alone." With this statement, it can be seen that most employees in Manufacturing Companies realize that more things can be achieved by a team than working alone.

Based on statement number 10 (ten), 34.2% (thirty four point two percent) of employees agree with the statement "I will often make fun of other members of my work group via social media." With this statement, it can be seen that most employees in manufacturing companies will use social media as a place to make fun of or badmouth their co-workers. Based on statement number 11 (eleven), 71% (seventy one percent) of employees stated they were neutral with the statement "I will give appropriate praise to team members through social media posts." With this statement, it can be seen that the majority of employees in Manufacturing Companies still feel undecided whether or not regarding this statement. Based on statements number 10 (ten) and 11 (eleven), it can be seen that the majority of employees at PT

Data on employee respondents' interpretation of the Team Player Attitudes questionnaire in Manufacturing Companies can be seen in Figure 2. The following is a recap of interpretation data regarding employee respondents' responses to the team player attitudes questionnaire in Manufacturing Companies which can be seen in Figure 3.16



Source: Author's Data Processing, 2024

Based on data that has been summarized by researchers regarding respondents' interpretations of the team player attitudes questionnaire in Manufacturing Companies, it can be seen that 138 (one hundred and thirty eight) employees showed scores in the numbers 15 (fifteen) – 34 (thirty four), which is where This means that 138 (one hundred and thirty eight) employees are more suited to working alone than working in a team. It is known that 52 (fifty two) employees showed a score of 35 (thirty five) – 46 (forty six) which means that 52 (fifty two) employees are quite good or capable enough when working together in a team.

It is known that 3 (three) employees showed a score of 47 (fourty seven) and above, which can mean that these 3 (employees) are very good at working as a team.

Based on the data above, it can be concluded that the majority of employees in Manufacturing Companies are more inclined to do work individually rather than in groups. Through this it can be seen that the role of leaders in leading employees, especially in terms of teamwork, is still very lacking. If this is not immediately addressed, it will have a negative impact on the company, where employees will be selfish about their own work and not care about the work of other employees. Apart from that, the performance or results that the company will receive will not be optimal and it is feared that this will become a stumbling block that will hinder the company's development. These matters must be addressed immediately, where the leader must organize or design strategies for team development so that they can be more effective.

Researchers have conducted research related to teamwork skills that have been carried out in manufacturing companies. The research that has been carried out will of course have an impact on related parties, such as students, companies and other people. This research was carried out through internship activities in related companies by distributing questionnaires to employees and also leaders in the company.

This research can be used as teaching material or a reference standard for students who wish to conduct research in related matters. Considering that there is not too much research that discusses leadership skills that focus on teamwork skills, especially within a company. Students can also implement the knowledge gained into organizations or activities that require teamwork.

For companies, companies can make this research a reference standard in the process of managing and developing teamwork in the company. By conducting this research, companies can find out how leaders perform in managing teamwork in the company and also know what things need to be improved and addressed so that all individuals in manufacturing companies can work together well and as optimally as possible without feeling pressure. and compulsion.

This research also has an impact on people who want to open a company, organize, work in groups, and so on. This research can be used as a reference standard and teaching material for them, and they can also implement the knowledge gained in this research in related matters.

## **CONCLUSION**

The study aimed to examine the role of team player attitudes in enhancing collaboration within manufacturing firms. Despite the general assumption that team-oriented attitudes would be prevalent in a collaborative work environment, the findings revealed a different reality at the company under study. A significant portion of the employees, totaling 138, exhibited a preference for individual work over group collaboration. This tendency suggests that, while teamwork is often emphasized, individualistic approaches still dominate the workplace culture in this manufacturing firm. This insight highlights the need for

management to reconsider and potentially redesign their strategies to foster a more collaborative environment. Encouraging team-based projects, providing training on effective teamwork, and creating a work culture that values collective achievements over individual accomplishments may help in shifting attitudes towards more collaborative efforts. Further research could explore the underlying reasons behind the preference for individual work and test interventions aimed at promoting team player attitudes, contributing both practically and theoretically to the field of organizational behavior and human resource management in manufacturing contexts.

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**THE INFLUENCE OF SOCIAL MEDIA INSTAGRAM, TIKTOK, AND WORD OF MOUTH ON THE DECISION TO PURCHASE "MIXUE" ICE CREAM IN SURAKARTA (CASE STUDY OF UNS STUDENTS)**

Andrian Nino Maulana<sup>1</sup>  
Cut Amanda Tasya Anisa<sup>2</sup>  
Reha Fahrezy Sandrina Pasha<sup>3</sup>  
Tasya Anindya Pratiti<sup>4</sup>  
Triya Renata Indah Sari<sup>5</sup>

<sup>1,2,3,4,5</sup>Universitas Sebelas Maret, Indonesia

Correspondence information : triyarenata1903@student.uns.ac.id

**ABSTRACT**

This research aims to determine the direct influence of social media Instagram, TikTok, and word of mouth on purchasing decisions for Mixue ice cream in Surakarta. The research strategy used was descriptive and causal. The population produced in this research were students from Universitas Sebelas Maret, Surakarta. The research sample consisted of 39 respondents, namely active UNS students who live in Solo Raya, have bought Mixue ice cream at least once, and have seen content on Instagram, TikTok, and heard about Mixue from other people. The sampling used is a non-probability method and uses a data collection technique, namely purposive sampling. Based on data analysis, this research concludes that social media TikTok and word of mouth have a significant influence on the decision to purchase Mixue ice cream, while social media Instagram does not have a significant influence.

**Keywords** : Purchasing decisions, Social media, Word Of Mouth

## **PENDAHULUAN**

The rapid development of technology and the internet has changed the way people communicate, with social media becoming an important part of everyday life. These changes affect the way people obtain information and make decisions, including when purchasing products such as Mixue ice cream. Today's society, especially students, use social media as the main benchmark or standard in determining their lifestyle. Social media plays an important role in product purchasing decisions, as well as a socialization and interaction tool that provides information about products. For example, research from Smith (2015) shows that social media can influence purchasing decisions through engaging content and user interaction. So it is natural that its existence is used as the easiest and cheapest marketing medium by companies ( Siswanto, 2013 ). Social media can be used in a targeted manner as strategic market share as well as marketing a company's products. To increase the number of sales of products or services, companies have now started implementing marketing strategies by utilizing social media (Arifah, 2015).

In today's modern era, various food and beverage products are increasingly varied and becoming popular among the public. The popularity of food and beverage products is increasing because they are supported by social media. One type of food and drink that is most often heard about in society is contemporary drinks, one of which is ice cream. Now ice cream does not only come in one variant but with various variants and more innovations so that ice cream is better known by many groups and is liked too. One of the most popular and viral ice creams right now is Mixue ice cream. Mixue has become a breath of fresh air for fans in Indonesia. One way for Mixue to develop its products and content is by opening as many outlets as possible in various regions. In several countries, including Indonesia, Mixue itself has many branch companies and approximately 300 Mixue outlets have been established in various regions in Indonesia. This drink franchise brand originates from China and first entered Indonesia in 2020. Mixue first entered Indonesia with its first branch in Bandung and began to expand throughout Indonesia. Mixue serves a variety of drink and ice cream menus that is already widely known by the public. One of Mixue's superior menus is boba ice cream which is much sought after by people from various circles. Mixue is one of the boba drink brands with the largest number of outlets in Southeast Asia.

## **RESEARCH METHODS**

The object of this research is the Mixue ice cream company, especially in the Surakarta City area. The population in this study were students from Sebelas Maret University. The sampling method uses a non-probability sampling method with purposive sampling technique. The criteria for respondents selected to be samples in this research were all UNS students who had ever purchased beverage or ice cream products from Mixue in Solo. The number of samples obtained or used in the research was 39 respondents. The data collection method was carried out by distributing questionnaires. The data was processed and tested using several data analysis techniques using Excel and SPSS software.

### VALIDITY TEST

The questionnaire instrument is considered valid if the  $r\text{-count} > r\text{-table}$  and reliable if the Cronbach's alpha ( $\alpha$ ) value is  $\geq 0.6$ . Reliability testing is carried out after the questionnaire instrument is declared valid. The following are the results of the outer model measurements which consist of reliability and validity tests using Excel and SPSS software.

#### Decision making is based on the calculated r value with the r table value.

Based on the results of the "Correlations" output, it is known that the calculated r value (Pearson Correlation X1.1 value with Total Score) is 0.561. The next step is to find the r table value for  $N = 39$  at 5% significance, and the r table value is found to be 0.316.

Next, we compare the r table number with the calculated r value which is known from the SPSS output value. Because the calculated r value of X1.1 is  $0.561 > r\text{ table } 0.316$ . So as a basis for decision making in the validity test, it can be concluded that X1.1 is valid.

**Table 5. Summary of Validity Tests**

Question Variables	Rxy	Table	Information
X1.1	0.561	0.316	Valid
X1.2	0.397	0.316	Valid
X1.3	0.698	0.316	Valid
X1.4	0.636	0.316	Valid
X1.5	0.611	0.316	Valid
X2.1	0.639	0.316	Valid
X2.2	0.624	0.316	Valid
X2.3	0.837	0.316	Valid
X2.4	0.805	0.316	Valid
X2.5	0.622	0.316	Valid
X3.1	0.269	0.316	Invalid
X3.2	0.342	0.316	Valid
Y1	0.733	0.316	Valid
Y2	0.783	0.316	Valid
Y3	0.419	0.316	Valid

Source : Data Author

Because in the validity test results there was 1 question that was invalid, we chose to delete the question and for the next test did not include this question.

### REALIBILITY TEST

Interpretation of Reliability Tests with SPSS

**Table 6. First output "Case Processing Summary"**  
Case Processing Summary

		N	%
Cases	Valid	39	100.0
	Excluded <sup>a</sup>	0	.0
	Total	39	100.0

a. Listwise deletion based on all variables in the procedure.

The output table above provides information about the number of samples or respondents (N) analyzed, namely 39 respondents. Because there is no empty data (in the sense that all respondents' answers are filled in) the valid number is 100%.

**Table 7. Second Output "Reliability Statistics"**

<b>Reliability Statistics</b>	
Cronbach's Alpha	N of Items
.746	15

From the output table above, it is known that there are N of items (the number of questions in the questionnaire). 15 items with a Cronbach's Alpha value of 0.746. Because the Cronbach's Alpha value is  $0.746 > 0.60$ , as in the basis for decision making in the Reliability Test, it can be concluded that the 15 questionnaire questions for the variable "The Influence of Instagram, Tiktok and Word of Mouth Content in the Decision to Purchase Ice Cream Mixue" are reliable or consistent.

**Table 8. Third Output "Item-Total Statistics"**

<b>Item-Total Statistics</b>				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X1.1	86.05	291.313	.531	.734
X1.2	86.59	295.459	.376	.739
X1.3	86.03	289.341	.685	.731
X1.4	85.97	290.341	.621	.732
X1.5	85.64	288.552	.581	.731
X2.1	86.18	281.099	.596	.725
X2.2	86.54	286.729	.598	.729
X2.3	85.90	280.358	.830	.721
X2.4	85.97	283.131	.796	.724
X2.5	85.49	285.520	.588	.728
X3.2	85.72	297.734	.251	.743
Y1	86.26	283.669	.719	.725
Y2	86.05	281.366	.768	.723
Y3	85.46	293.939	.347	.739
Skor_Total	42.51	75.520	.991	.876

The output table above states the statistical values for the 15 questionnaire questions. In the "Cronbach's Alpha if Item Deleted" column in the table it is known that the value for 15 questionnaire questions is greater than ( $>$ ) 0.60. So it can be concluded that the 15 questionnaire questions are reliable.

## RESULTS AND DISCUSSION

### Characteristics Responden

This research used 39 respondents who were used to describe the extent to which social media factors Instagram, TikTok, and Word of Mouth can influence consumers' purchasing decisions for Mixue ice cream. Respondent characteristics are a description of the respondent's identity according to the research sample that has been determined, the aim is to provide an overview of the samples in this research. The results of data collection through questionnaires to people who have purchased Hanasui products are used as respondents.

In sample research, respondent characteristics are grouped according to gender, age, domicile, pocket money. To clarify the characteristics of the respondents in question, a table regarding the respondents is presented as explained below:

1. Characteristics of Respondents Based on Gender

**Table 1. Percentage of Gender of Respondents**

Gender	Frequency (person)	Percentage (%)
Man	13	33%
Woman	26	67%
Amount	39	100%

Source : Data Author

Based on the results of processed data regarding the characteristics of respondents based on gender in the table above, the largest number of respondents is respondent 26, namely 67%, while the smallest number of respondents is respondent 13, namely 33%.

2. Characteristics of Respondents Based on Age

**Table 2. Percentage of Age of Respondents**

Age	Frequency (person)	Percentage (%)
18 - 23 Years	39	100%
>23 Years	0	0%
Amount	39	100%

Source : Data Author

Based on the results of processed data regarding the characteristics of respondents based on age in the table above, the largest number of respondents were respondents aged 18-23 years, namely 39 people or 100%. And those who are at least 23 years old consist of 0 people or 0%.

3. Characteristics of Respondents Based on Domicile

**Table 3. Percentage of Domicile**

Domicile	Frequency (person)	Percentage (%)
Jebres	23	59%
Laweyan	5	13%
Banjarsari	7	18%
Kliwon Market	4	10%
Serengan	0	0%
Amount	39	100%

Source : Data Author

Based on the respondents' domicile, 23 people live in Jebres District (59%), 5 people in Laweyan District (13%), 7 people in Banjarsari District (18%), 4 people in Pasar Kliwon District (10%), and there were no respondents from Serengan District (0%).

4. Characteristics of Respondents Based on Pocket Money

**Table 4. Percentage of Respondents Pocket Money**

Pocket Money	Frequency (person)	Percentage (%)
<IDR 500,000	39	38%
IDR 500,000 - IDR 1,000,000	24	62%
Amount	39	100%

Source : Data Author

Based on the monthly pocket money that the respondents had, 15 people had monthly pocket money of less than IDR 500,000 with a percentage of 38%, then people who had monthly pocket money of IDR 500,000 - IDR 1,000,000 were 24 people or 62%.

### BRANDOUGH LINEAR REGRESSION TEST

Using multiple linear regression tests because you want to know the influence of three variables on variable Y.

Interpretation of Multiple Linear Regression Test results

**Table 9. ANOVA output**

#### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	115.328	3	38.443	10.596	.000 <sup>b</sup>
	Residual	126.980	35	3.628		
	Total	242.308	38			

a. Dependent Variable: Keputusan (Y)

b. Predictors: (Constant), WOM (X3), Tiktok (X2), Instagram (X1)

Based on the Anova table above, it is known that the significance value (Sig.) in the F test is 0.000. Because Sig.  $0.000 < 0.05$ . So, as in the basis for decision making in the F test, it can be concluded that Instagram (X1), Tiktok (X2), and WOM (X3) simultaneously (together) have an influence on Purchasing Decisions (Y) or are significant. Thus, the requirements for being able to interpret the value of the coefficient of determination in multiple linear regression analysis have been fulfilled.

**Table 10. Model Summary Output**

#### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.690 <sup>a</sup>	.476	.431	1.905

a. Predictors: (Constant), WOM (X3), Tiktok (X2), Instagram (X1)

Based on the Model Summary output table above, it is known that the coefficient of determination or R Square value is 0.476. The R Square number is 0.476 which is equal to 47.6%.

This means that the variables Instagram, Tiktok, WOM simultaneously influence the Purchase Decision variable by 47.6%. While the rest ( $100\% - 47.6\% = 52.4\%$ ) influenced by other variables outside this research.



**Table 11. Output "Coefficients"**

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.948	1.707		.555	.582
	Instagram (X1)	.064	.128	.081	.499	.621
	Tiktok (X2)	.314	.099	.519	3.189	.003
	WOM (X3)	.812	.280	.355	2.899	.006

a. Dependent Variable: Keputusan (Y)

1. **Instagram (X1):** Variable X1 has a Coefficients value of 0.064 and the P-Value is 0,621 where the P-Value is greater than 0.05. So it can be concluded that the variable X1 partially/separately has a positive but not significant influence on the Purchase Decision variable (Y).
2. **TikTok (X2):** Variable X2 has a Coefficients value of 0.314 and a P-Value value of 0,003 where the P-Value value is smaller than 0.05. So it can be concluded that the variable X2 partially/separately has a positive and significant influence on the Purchase Decision variable (Y).
3. **Word Of Mouth (X3):** Variable X3 has a Coefficients value of 0.812 and the P-Value is 0,006 where the P-Value value is smaller than 0.05. So it can be concluded that the variable X3 partially/separately has a positive and significant influence on the Purchase Decision variable (Y).

## CONCLUSION

Based on data testing and analysis results, it can be seen that of the three variables tested, Instagram content does not have a significant influence on customer purchasing decisions. Meanwhile, TikTok and WOM content are still significant in purchasing decisions. Content that influences customers is content that is funny and enjoyable. This is in accordance with research showing that entertainment content tends to attract more attention and influence purchasing decisions (Johnson, 2018). Also, suggestions from other people also greatly influence a purchasing decision. TikTok content is considered more interesting because the videos created are also fun. Tiktok made Mixue famous among the public. People who create TikTok content indirectly help promote mixue and influence other people's decisions to buy mixue products that are going viral. Meanwhile, content on Instagram is considered more informative so it is not too interesting to look at. Information from other people about mixues is more about how it tastes, where it is, and how it compares to others. It can be concluded that most UNS students prefer content that has a humorous concept rather than content that directly educates about something.

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**THE INFLUENCE OF TRANSPARENCY, FINANCIAL LITERACY, AND DIGITAL MARKETING ON THE GOALS OF THE KAMPUNG DOLANAN ORGANIZATION WITH THE CONCEPT OF SOCIOPRENEURSHIP**

Ariq Fikria Niagasi<sup>1</sup>

Haya Aulia Assidiq<sup>2</sup>

<sup>1,2</sup>Universitas Muhammadiyah Magelang, Indonesia

Correspondence information: [ariqfikrianiagasi@unimma.ac.id](mailto:ariqfikrianiagasi@unimma.ac.id)

**ABSTRACT**

This study aims to analyze the influence of financial transparency, citizens' financial literacy, and digital marketing in realizing the organizational goals of Kampung Dolanan as a social-based business or sociopreneurship. This research focuses on the application of managerial practices in Dolanan Village and its influence on the welfare of residents. This study uses a qualitative approach, by means of interviews with the parties concerned to obtain information about the management of Dolanan Village which will later be processed and analyzed qualitatively to achieve clarity of research results. The results of the study show that transparency has not been carried out by the management team of Dolanan Village. Transparency affects organizational goals that have not been achieved because residents have not been able to fully supervise the management and achievement of organizational goals. The financial literacy of Karanggeneng residents is still low, illustrated by the fact that residents do not understand family financial management. Low financial literacy affects organizational goals because citizens do not know the truth of correct financial management. Digital marketing has not been done properly due to a lack of capable human resources. The lack of maximum digital marketing has affected the organization's goals which cannot attract tourists to come to Dolanan Village.

**Keywords:** Sociopreneurship, Transparency, Financial Literacy, Digital Marketing, Kampung Dolanan

## INTRODUCTION

The role of the government in community economic development is the most important thing as a driver or mobilizer for the creation of improved social welfare of the community and regional economic growth. The government continues to strive to improve the welfare of various sectors, such as the tourism sector in rural areas because tourism is one of the sectors that can be developed to improve the welfare of local people through income generated from tourist visits. Businesses in the tourism sector also involve the community, including MSMEs. For example, people who use their houses as lodging and food and beverage services are the forerunners of homestays. The community can also produce handicrafts and culinary dishes as souvenirs that can generate profits (Makiya et al., 2024).

The concept of developing a tourist village is to make the village a tourism destination. By combining natural and cultural attractions, and tourism public facility services, as well as adequate accessibility, with the procedures and traditions of community life to be able to develop their villages independently. The development of tourism villages is an activity that can improve the welfare of the community, through the development of productive businesses in the tourism sector, in accordance with local potential and resources (Susanto et al., 2022).

The life of the people of Magelang regency cannot be separated from the diverse scope of tourism. One of the potentials that is a characteristic of the region is tourism so that tourism development is one of the efforts to increase regional income through the management of business activities and regional tourism potential. For example, in the community around Borobudur Temple which is very close to tourist visits. Empowering the tourism sector in the community can advance the village and provide decent jobs in the village. In addition to the community getting jobs and income from tourism businesses, the preservation of the environment and local culture is better maintained and known (Susanti, 2013).

Magelang Regency is one of the districts with tourism potential that can be managed well. For example, in the village of Jamuskauaman in Ngluwar District, which is known as Kampung Dolanan which in Indonesian is interpreted as a dolanan village because it still maintains the values of local wisdom and culture, especially traditional games that are still preserved. This dolanan village was crowded with tourists from various areas outside the city who visited Karang Geneng hamlet (Susanti, 2013).

This dolanan village is a tourism sector that prioritizes the local culture and traditions of ancestors that have been passed down from generation to generation. The people of Karang Geneng hamlet work together in increasing the tourism potential of the dolanan village. The uniqueness of this dolanan village brings local cultural identity and traditions such as Karawitan Games, Gobag Sodor, Rodrat Kobro local arts, Educational Games to religious activities. The people in this dolanan village built their village to be worthy of visiting by holding several infrastructures such as play media, a pavilion for performances, and lodging for tourists.

The development of tourist villages is one of the effective solutions in overcoming economic problems in an area. By developing tourist villages or dolanan villages, the community indirectly transforms into *sociopreneurs*. *Sociopreneurship* is a combination of two syllables, namely social and entrepreneurship. *Sociopreneurship* is defined as entrepreneurship that overcomes social problems (Saputra & Mujahiddin, 2021).

In today's reform era, it provides opportunities for changes in national development from various paradigms such as equitable growth and development itself. In line with these advances, there are logical consequences in the form of demands in the implementation of ethical organizational wheels based on financial health and organizational health. One of the health of the organization's wheels is through transparency, accountability, financial knowledge and good financial management. All of this is done through various managerial stages, ranging from planning, organizing, implementing, and evaluating (Susanto et al., 2022).

This managerial system can help organizations in carrying out their goals and functions in realizing good governance (Garung & Ga, 2020). Moreover, financial disclosure will increase trust both internally and externally. In order for financial management to run as it should, there needs to be supervision from those who have authority, in this case the residents of the Karanggeneng Jamus Kauman community.

But so far, the residents of Karanggeneng do not know about the financial management of the dolanan village. Because the management of the dolanan village has been carried out by managers who are considered capable and trust each other. But on the other hand, it was found that residents could not feel what was the main purpose of the establishment of the Karanggeneng dolanan village. The initial establishment of Dolanan Village was to help the welfare of the residents of Karanggeneng Jamus Kauman comprehensively and equitably. This is a joint evaluation in the management of dolanan village tourism so that it can run in accordance with goals and expectations.

Based on the findings of these problems, this study was conducted to find out and analyze the influence of transparency, accountability, supervision, and financial literacy on organizational performance with the concept of sociopreneur in Jamus Kauman dolanan village. By becoming *sociopreneurs*, local communities have the opportunity and potential to develop various products and services that are attractive to tourists, not only that the community has created new jobs, but also increased regional income and community welfare.

## RESEARCH METHODS

This research uses a qualitative method, with a case study approach. Using case studies is appropriate for situations that are still ongoing today, as long as the issue of a case is still developing, theories still have to be used to determine the direction of the study.

In the first stage, namely field observation. At this stage, the researcher analyzed the existing problems through interviews with the community about the role of Dolanan Village in

the concept *of sociopreneurship*. This interview was conducted to obtain data or information that supports this research.

The next stage is the processing of the data obtained. At this stage, data processing and the validation process of information data findings are carried out. If the data obtained is felt to be lacking, re-observation and re-processing of data will be carried out. In the next stage, an analysis of the information obtained with the theory and results of previous research is carried out.

The interview analysis will focus on the hypotheses that have been prepared by the research team based on the results of previous research research, namely:

1. The Effect of Transparency on Organizational Goals

Transparency and accountability are crucial principles in financial management. This principle not only increases public trust, but also encourages community participation in building villages. By being open and responsible, the government can create sound and transparent financial governance (Fajri & Julita, 2021), (Riswanda et al., 2023).

Transparency is a fundamental factor for economic growth and financial stability. From the consumer's point of view, good financial management will give rise to defensive decisions that prioritize quality. It can be concluded that financial literacy is beneficial in encouraging the provision of understanding about money management and to achieve a prosperous life in the future (Garung & Ga, 2020), (Purwanti & Yuliati, 2022).

*H1: Transparency affects the organizational goals of Kampung Dolanan.*

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*H2: Transparency affects the organizational goals of Kampung Dolanan.*

3. The Influence of Digital Marketing on Organizational Goals

The development of information technology is developing rapidly. Various small to large business activities take advantage of this development to run their business. Many competitors are considered for entrepreneurs to enter the fierce competition. The right marketing and media strategies are used to be able to reach the intended market so that sales increase (Susanto et al., 2021). *Digital Marketing* is one of the marketing media that is currently in great demand by the public to support various activities carried out. They are gradually abandoning the conventional/traditional marketing model to modern marketing, namely *digital marketing* (Kurnia et al., 2023).

Social media is the most appropriate and fastest forum for introducing products and sales. Businesses engaged in any industry, one of the keys to success is to get to know customers more closely, with the presence of social media as a solution to this. Social media makes this recognition process easier than before. With the features and completeness contained in social media, sellers and buyers are now able to access and find all needs and targets in business management (Kencana, 2018).

Through social media, a business can develop its target market and be one step ahead of other competitors. Social informs the important things of competitors, so that they can define and strengthen marketing strategies (Reken et al., 2020).

*H3: Digital marketing affects the goals of the dolanan village organization.*

## RESULTS AND DISCUSSION

Based on the research method used through the interview process, the research team has conducted interviews with various parties involved. The parties who became resource persons were considered to understand the initial condition of the formation of the Dolanan Village to the operational management until today. These parties are:

**Table 1.** Research Resource Person

Sources	Position Status	Home Address
Mr. Winarno	Chairman of RT	Karanggeneng
Mr. Riyadho	Chairman of RT	Karanggeneng
Mr. Aniq	Youth Leader	Karanggeneng
Mr. Bahroni	Homestay Owner	Karanggeneng
Mrs. Eni	Homestay Owner	Karanggeneng
Mrs. Anik	Homestay Owner	Karanggeneng
Mr. Sutrisno	Citizen	Karanggeneng

Source : Data Author

The resource person said that the initial purpose of the establishment of the Dolanan Village was indeed oriented to increase and improve the welfare of residents. The activity of



forming a dolanan village sees that the resources owned by Karanggeneng are very potential. In the end, residents think of using these resources to increase their income.

According to interviews with several Karanggeneng residents, they do not know the financial statements of the dolanan village. They don't know how much money comes in through ticket sales and what money comes out for. In fact, they do not know the details of what are the indicators of financial expenditure of the dolanan village. So far, we have trusted the management of the Dolanan Village in the use of finance for the operation of the Dolanan Village.

On the other hand, an interview with the management team of Dolanan Village regarding transparency, the manager of Dolanan Village has not provided a detailed report on the income and expenditure carried out so far. The revenue report from the sale of entrance tickets has not been made in detail by the management team. This is due to the lack of a management team in managing its finances. So that they are oriented that the money directly enters can be used for all operations of the dolanan village.

Mr. RT said that this situation occurred because of the trust of residents in the management team. So that the management team directly uses finance and must maintain the trust trust.

Based on interviews about financial literacy, Karanggeneng residents and the management team produced some information. That residents are indeed minimal about institutional financial literacy and even family finances. They have not implemented financial management in their daily lives. They do not have enough savings and investment in managing their family's finances. Because the income from residents is also still low which is only enough for daily meals. Of the income they earn from their jobs, it is only allocated for daily consumption and home operations.

Based on other speakers, it is stated that the financial literacy of residents is still very low. This is due to those who use their income only for consumption. So that the income they receive cannot be divided for various other interests. This also has an impact on the financial management in the dolanan village. The manager does not understand how to distribute the right finances for the activities and operations of the dolanan village. This has resulted in the absence of good management in the dolanan village and residents still feel that their lives are stagnant and have not felt the impact of the existence of the dolanan village.

In the Digital marketing variable, the manager of Kampung Dolanan assessed that the marketing used so far is still modest. The manager of the dolanan village stated that the promotion team only had two people. One serves as a promotional content creator and the other as a social media manager. They rely on two people in this promotion team who focus on online and offline promotion. So the workload in this promotion team is very large compared to others.

The promotion also still relies on one person, who is a resident of Karang Geneng who works in Jakarta. They promoted to their neighborhood in Jakarta. But after he resigned, there were no more guests visiting the dolanan village.

Karanggeneng residents admitted that they have not mastered how to use digital-based marketing techniques. They are only limited to following the pattern that runs according to the direction of the manager of the Dolanan Village. Even though the manager of the dolanan village already has a marketing pattern by providing rewards for residents who can bring guests to the dolanan village. But this is not known by all Karanggeneng residents who have an impact on the promotion of this dolanan village online. Furthermore, the management team has explained that Digital marketing is not only about using the platform but as simple as creating a status on WhatsApp.

### **Transparency of organizational goals**

Based on the findings of the research team, transparency in organizations greatly determines the success of organizational goals. Where financial transparency is urgently needed in determining financial management starting from financial planning, expenditure execution to financial monitoring and supervision (Wijaya et al., 2022). Financial supervision is carried out by all parties involved, especially the residents of the Karanggeneng community. So that they can find out what money comes in and what goes out. This will support the enthusiasm of the residents of Karanggeneng that the income received from the sale of entrance tickets is used for appropriate expenses. And it can provide views to residents to jointly care about the responsibility of financial management.

So far, transparency has not been carried out, so residents are still wondering about the use of the money (Susetyo & Firmansyah, 2023). Which has an impact on suspicion that finally there is no spirit together to realize the goals of the Dolanan Village organization in accordance with the original purpose of its establishment. Where the initial purpose of the establishment of the Dolanan Village can help improve the welfare of the community that supports the concept of sociopreneur has not been implemented.

These findings support research conducted by (Setiawan, 2016) and (Riswanda et al., 2023) which states that to realize good organizational practices, there needs to be transparency or openness in finance where this transparency will provide better information in the organizational development model. In addition, transparency can be interpreted as controlling financial managers to be in accordance with the organizational goals to be achieved.

### **Financial Literacy towards Organizational Goals**

Based on the results of the research team, that financial literacy needs to be applied to an organization, with the application of financial literacy in the organization, they can know financial management and beliefs that affect attitudes and behaviors to improve the quality of

decision-making and financial management to achieve people's financial welfare. Financial literacy also refers to the ability or skill of people in managing their finances, as well as within the scope of organization (Santiara & Sinarwati, 2023).

The application of financial literacy in Karanggeneng village has not been implemented as a whole, because there is still a lack of financial literacy which has an impact on the management of funds and income is not known as a whole by the community and the use of funds that are not used for the development of the dolanan village.

This research is also in line with the results of research conducted by (Harahap & Khair, 2020) , (Bahiyu, E. L. U., Saerang. I. S., & Untu, 2021) and (Manurung et al., 2023) shows that the level of financial literacy of MSME actors is highly dependent on the level of financial literacy of MSME actors. Financial literacy is considered as knowledge, beliefs and skills that influence attitudes and behaviors to improve quality in decision-making and financial management in order to achieve prosperity.

### **Digital Marketing to organizational goals**

From the results of the research team, digital marketing has a great influence on the improvement in marketing that can reach more target tourists. Digital marketing is also a marketing strategy that is fast and widespread to consumers. In organizations, digital marketing helps organizations to save time and money in developing and executing marketing strategies such as website management, and social media marketing. (Susanto et al., 2020).

Digital marketing carried out by the people of the dolanan village has tried to implement and utilize digital marketing to promote tourism offers. However, they face obstacles that hinder digital marketing due to the lack of sustainability and training related to digital marketing by the Kampung Dolan community, so that the community experiences a decrease in tourist visits and unstable income.

With the application of digital marketing to the Jamuskauman tourism village management organization, it can increase *Branding*, increasing consumer trust, and as a forum for sharing public information sources. The results of this study support the research that has been carried out by (Reken et al., 2020), where digital marketing greatly affects consumer purchasing power. This consumer purchasing power increases when consumers know the products and products sold by the Company through their websites and social media. Thus, with the increase in purchasing power, consumers can increase the Company's sales and increase the Company's revenue. This will help realize the Company's goals through increasing the income and welfare of the Company's employees.

### **CONCLUSION**

The influence of transparency, financial literacy and digital marketing in Jamuskauman's dolanan village has a great impact on the development, sustainability and also the welfare of the local community. The people of Jamuskauman Dolanan Village continue to strive to develop the

Dolanan Village organization because of the willingness and awareness to revive and expand the introduction of Dolanan Village to foreign tourists. Transparency in financial management ensures that existing funds are used optimally and responsibly, and the community can help oversee good management in the organization. Financial literacy helps the community in managing their financial funds better, which will later have an impact on the system and habits of residents in managing the finances they have, both in the family and the Kampung Dolanan organization. Meanwhile, digital marketing is a promotional strategy for Jamuskauman's dolanan village to a wider target, attracting more attention from tourists regarding Kampung Dolanan products which are expected to increase income through ticket sales and later can help increase people's income. These three variables create good local economic growth and improve social welfare for all communities to move towards the concept of *Sociopreneurship* in dolanan villages.

The limitation of this research is the busyness of the authorized government apparatus, namely the village government, in order to obtain information about the development of the welfare of Karang Geneng residents in real data. This makes the assessment of improving the welfare of residents assessed from the results of interviews from internal parties such as Mr. RT, business actors and the residents of Karang Geneng itself. It is hoped that further research can involve village governments that have real data on the development of citizens' welfare as a comparison between the results of interviews and data owned by the government.

This research can contribute to tourism business actors, especially those engaged in sociopreneurship in managing organizations well by prioritizing transparency, financial knowledge and the importance of digital-based marketing. Furthermore, it can be considered by the government in distributing tourism program programs, not only limited to disbursing funds but also in fostering its implementation.

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## THE EFFECT OF GREEN INVESTMENT, GOVERNMENT POLICY, AND RESOURCE MANAGEMENT ON THE FINANCIAL PERFORMANCE OF START-UPS IN CENTRAL JAWA

Eva Yuniarti Utami<sup>1</sup>

Risca Fitri Ayuni<sup>2</sup>

Audita Nuvriasari<sup>3</sup>

Nur Zarlioni Uli<sup>4</sup>

Rohmawan Adi Pratama<sup>5</sup>

<sup>1,5</sup>Universitas Sebelas Maret, Indonesia

<sup>2</sup>Universitas Brawijaya, Indonesia

<sup>3</sup>Universitas Mercu Buana Yogyakarta, Indonesia

<sup>4</sup>Universitas Muhammadiyah Buton, Indonesia

Correspondence Information: [eva.yuniarti.utami@staff.uns.ac.id](mailto:eva.yuniarti.utami@staff.uns.ac.id)

### ABSTRACT

Indonesia, has become a hub for such start-ups, aiming for both financial success and environmental consciousness. Green investments, which fund projects with environmental benefits, play a crucial role. These investments range from adopting energy-efficient technologies to implementing sustainable supply chains, leading to long-term cost savings and improved corporate reputation.

Government policy is also vital, as supportive policies in Central Java include monetary rewards, tax breaks, and assistance programs that encourage start-ups to adopt sustainable practices. Effective resource management, which optimizes the use of human, financial, and material resources, is crucial for start-ups facing limited resources and intense competition. Efficient resource management can significantly impact a start-up's operational efficiency and financial outcomes.

This study examines how green investments, government policy, and resource management collectively influence the financial success of start-ups in Central Java. Data was collected from 40 start-ups across various industries using a quantitative approach, and multiple regression analysis was performed. The results show that higher financial performance is primarily due to green investments, supportive government policies, and efficient resource management, with a positive interaction between these factors leading to significant gains. The study provides factual proof that effective resource management, sustainable practices, and compliance with government regulations are essential for successful start-up operations. It highlights the complementary effects of these elements, suggesting that a comprehensive corporate strategy enhances financial results. This study offers insights for start-ups to enhance sustainability and

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performance and provides recommendations for policymakers to create a supportive entrepreneurial environment.

**Keywords** : Green Investments, Government Policy, Resource Management, Financial Performance, Start-ups, Central Java



## INTRODUCTION

In the last decade, the global business landscape has witnessed a significant shift towards sustainability, driven by environmental concerns, consumer preferences, and regulatory pressures (Schaltegger et al., 2012). This shift is particularly evident in the start-up ecosystem, where innovative approaches to business are often intertwined with sustainable practices (Pakura et al., 2020). Central Java, a province in Indonesia with a robust entrepreneurial spirit, exemplifies this trend. The region has become a hub for start-ups that not only aim to be financially successful but also environmentally conscious. This integration of green investments into business models is seen as a pathway to achieving economic and environmental objectives simultaneously (Berto et al., 2022; Saher & Siddique, 2023).

Green investments refer to the allocation of capital towards projects or initiatives that are expected to provide environmental benefits, such as reduced emissions, conservation of natural resources, or the promotion of renewable energy (Saher & Siddique, 2023). For start-ups, these investments can range from adopting energy-efficient technologies to implementing sustainable supply chain practice (Annas & Meilinda, 2023)s. The justification for these investments is two-fold. Firstly, they can result in cost savings in the long run by optimizing resource use. Additionally, they have the potential to bolster a company's standing, rendering it more appealing to consumers, investors, and partners that place a high value on sustainability. (Bican & Brem, 2020). Despite these potential benefits, the extent to which green investments contribute to the financial performance of start-ups, especially in regions like Central Java, requires thorough investigation (Vrabec et al., 2023).

Government policy is another critical element that influences the operational and strategic decisions of start-ups (Sharma & Ritu, 2023). In Indonesia, and specifically in Central Java, the government has implemented various policies aimed at fostering a supportive environment for start-ups (Li et al., 2020). These policies encompass monetary rewards, tax privileges, and assistance initiatives that seek to diminish the obstacles for new enterprises to enter the market. In addition, the government has implemented particular measures to promote sustainable practices among firms (Kurniawan et al., 2023; Umniyah et al., n.d.). These policies are intended to create a conducive ecosystem where start-ups can thrive economically while adhering to environmental standards. Nevertheless, there is a need for further study to determine the extent to which these regulations contribute to the financial success of start-ups, especially in terms of sustainability (Haqqi, 2023).

Resource management refers to the techniques and procedures firms use to optimize and control their resources, such as human resources, money, and materials (Singh et al., 2023). Effective resource management is vital for start-ups, as these entities typically face more pronounced resource constraints compared to established companies (Farahdiba et al., 2022). In the context of Central Java, where many start-ups operate within limited budgets and face fierce competition, the ability to manage resources efficiently is not just beneficial but necessary for

survival and growth. The practices of resource management can directly impact a start-up's operational efficiency, cost structure, and ultimately, its financial outcomes (Somsuk et al., 2012). The connection between resource management, particularly in a sustainable context, and financial performance forms a critical area of study that can provide insights into how start-ups can better align their operational strategies with their financial goals (Hansen et al., 2000).

Although the significance of these aspects cannot be underestimated, more studies must be done to comprehend the combined impact of green investments, government regulations, and resource management on the financial success of start-ups in growing areas such as Central Java. Typically, most studies focus on analyzing these aspects separately or in more advanced countries. Hence, there is a pressing need for extensive research that considers these interconnections within the context of a developing market. This study seeks to address this deficiency by examining the interplay between these three crucial criteria and their impact on the financial sustainability and expansion of start-ups in Central Java. The study aims to uncover and analyze these links to give practical insights that might assist start-ups in optimizing their strategic approaches to sustainability and performance. Additionally, the study will provide legislative suggestions for creating a favorable entrepreneurial climate.

## **Literature Review and Hypothesis Development**

### **Green Investments and Financial Performance**

Research on green investments often highlights their dual role in promoting environmental sustainability and enhancing corporate financial performance. Research conducted by Friede et al. (2015) has thoroughly examined the connection between environmental, social, and governance (ESG) standards and the financial success of companies. The findings indicate a positive association in most of the evaluated cases. This link will likely arise from the advantages of sustainable operations and the favorable customer impression of environmentally conscientious enterprises. Within the realm of start-ups, especially in developing economies, the allocation of resources towards environmentally friendly technology and practices is commonly seen as a strategic advantage that has the potential to result in more significant financial gains and enhanced market competitiveness.

Hypothesis 1 (H1): Green investments are positively related to the financial performance of start-ups in Central Java.

### **Government Policy and Financial Performance**

Government policies play a pivotal role in shaping the business environment by providing both opportunities and constraints for start-ups. Policies that provide financial support, reduce regulatory burdens, or incentivize sustainable practices can significantly impact the operational

success of these businesses. A study by Szerb et al. (2014) on the Global Entrepreneurship Index demonstrates how supportive policy environments are crucial for fostering entrepreneurship. Additionally, environmental regulations can affect start-ups differently depending on their capacity to comply and leverage these for strategic advantage, as indicated in research by (Brammer et al., 2012).

Hypothesis 2 (H2): Government policies supporting entrepreneurship and sustainability positively influence the financial performance of start-ups in Central Java.

#### Resource Management and Financial Performance

Effective resource management is critical for the success of start-ups, which often operate under significant resource constraints. The strategic management of resources, including efficient use of capital and human resources, directly impacts a start-up's ability to innovate, scale, and manage costs. Barney, (1991) in his work on resource-based theories of competitive advantage suggests that how a firm manages and exploits its resources plays a central role in achieving competitive advantage. For start-ups in environmentally sensitive sectors, resource management that emphasizes sustainability can also lead to improved efficiencies and cost savings, which in turn can enhance financial performance.

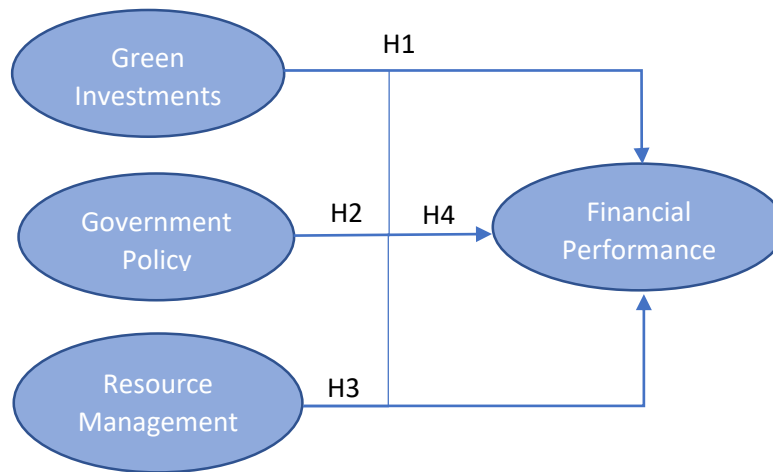
Hypothesis 3 (H3): Effective resource management is positively related to the financial performance of start-ups in Central Java.

#### Interaction Effects

The interplay of green investments, government policy, and resource management could enhance the financial success of start-ups through a synergistic impact. The integrated paradigm established by Porter & Kramer (2006) that connecting corporate strategy with social and environmental policies may improve competitive advantage by creating shared value. In addition, the resource orchestration theory, which expands on the resource-based approach, highlights management's need to acquire and efficiently coordinate resources to achieve desired strategic results. Hence, the interplay among these components may be essential in optimizing financial results.

Hypothesis 4 (H4): The interaction between green investments, supportive government policies, and effective resource management leads to higher financial performance in start-ups than any of these factors alone.

## Research Frameworks



**Figure 1.** Research Frameworks

## METHODS

### Research Design

This study utilizes a quantitative research approach to examine the connections among green investments, government policy, resource management, and the financial success of start-ups in Central Java. The data collection process will involve using a cross-sectional survey approach to gather information from a representative sample of start-ups in different industries within the area. This technique will simplify analyzing how factors interact simultaneously to impact financial results.

**Demographics and Sampling**The scope of this study is all start-up enterprises operating in Central Java that have maintained their commercial operations for a minimum duration of two years. A stratified random selection approach will be employed to achieve representation across multiple sectors, including technology, agriculture, manufacturing, and services. The categorization will be determined according to the industry type to account for each industry's distinctive impacts on the connections under investigation. Our objective is to gather data from around 40 start-ups situated in Central Java.

Data collection refers to gathering and organizing information or data from various sources. Data collection will be conducted by administering a well-organized questionnaire to the founders or financial managers of the chosen start-ups. The questionnaire will cover demographic information, the magnitude of green investments, attitudes toward government policy, resource management strategies, and financial performance indicators such as revenue growth, profitability, and market share. In order to improve the dependability of the data, we

will further gather secondary data from financial reports and official publications, if they are accessible.

## Measures

**Table 1.** Measurement Instrument

Variable	Type of Measurement	Description/Sample Items
Green Investments	Likert Scale (1-5)	Extent of investments in sustainable practices and technologies. Sample items: "We invest in energy-efficient technologies," "We prioritize suppliers who uphold environmental standards."
Government Policy	Likert Scale (1-5)	Perceptions of government support and impact of regulations. Sample items: "Government incentives have reduced our operational costs," "Regulatory compliance has impacted our business operations positively."
Resource Management	Likert Scale (1-5)	Efficiency and effectiveness in managing resources. Sample items: "We efficiently utilize our human resources," "Our management of financial resources has improved over the past year."
Financial Performance	Financial Metrics	Objective financial data will be used. Sample metrics: Return on Investment (ROI), Revenue Growth Rate, Profit Margin.

Source : Literature, 2024

## Data Analysis

The analysis of data will be performed with statistical tools. Initially, descriptive statistics will be employed to present a comprehensive data summary. Afterward, inferential statistical methods like multiple regression analysis would examine the offered hypotheses. This study will entail analyzing the direct impacts of green investments, government policy, and resource management on financial performance and their combined consequences. The model's fit will be evaluated using goodness-of-fit indices, and multicollinearity diagnostics will be conducted to verify the accuracy of the results.

## RESULT AND DISCUSSION

### Respondent Demography

A total of 40 respondents from various start-ups in Central Java participated in the survey. The demographic breakdown is summarized in the following table:

**Table 2.** Respondent Demography

Demographic	Count	Percentage (%)
Industry		
1. Technology	10	25%
2. Agriculture	8	20%
3. Manufacturing	12	30%
4. Services	10	25%

Years in Operation		
1.	2-5 years	45%
2.	6-10 years	55%

Source : Primary Data, 2024

The second table presents a comprehensive breakdown of the demographics for 40 respondents from various start-ups in Central Jawa, categorized by industry and years in operation. The sample includes a balanced representation across four key sectors: Technology, Agriculture, Manufacturing, and Services, each accounting for 25%, 20%, 30%, and 25% respectively. This diverse industrial representation ensures that the study captures a wide array of business models and operational contexts, highlighting the unique challenges and opportunities faced by start-ups in different sectors.

In terms of operational maturity, the respondents are almost evenly split between those in operation for 2-5 years (45%) and those for 6-10 years (55%). This distribution suggests that the majority of the start-ups are beyond the initial establishment phase and are likely experiencing growth and scaling challenges. The presence of more mature start-ups in the sample provides valuable insights into how established businesses manage resources, navigate government policies, and integrate green investments, which is critical for understanding the sustainability of business practices over time.

#### Validity and Reliability Assessment

To ensure the measurement instrument's validity, a factor analysis was conducted. The factor loadings for all items were above 0.7, indicating a good level of construct validity (Ghozali, 2016, 2018). The reliability of each scale was tested using Cronbach's alpha, and the results are displayed below:

**Table 3.** Cronbach's Alpha

Variable	Cronbach's Alpha
Green Investments	0,89
Government Policy	0,85
Resource Management	0,87
Financial Performance	0,90

Source : Data Analysis Result, 2024

Table 3 presents the Cronbach's Alpha values for each variable assessed in the study investigating the impact of green investments, government policy, and resource management on the financial success of start-ups in Central Jawa. Cronbach's Alpha is a statistic used to assess a psychometric tool's internal consistency and reliability. It quantifies the degree of interrelatedness among a group of items. Within the scope of this study, the variables Green Investments, Government Policy, Resource Management, and Financial Performance exhibited alphas of 0.89, 0.85, 0.87, and 0.90, respectively.

The data indicates a significant degree of dependability for each measurement scale included in the research. Typically, a Cronbach's Alpha value of 0.70 or above is deemed

satisfactory for research purposes, suggesting that the items within each scale consistently assess a fundamental concept. The scales used to measure Green Investments and Financial Performance have high dependability, with alpha coefficients approaching 0.90. This suggests that the survey questions categorized under these variables exhibit a high level of reliability in assessing the degree of green investments and the measurable aspects of financial performance among the start-ups included in the study.

The dependability scores for Government Policy and Resource Management are strong, with values of 0.85 and 0.87, respectively. These ratings guarantee that the conclusions drawn from evaluating these variables are reliable and accurately represent the respondents' views and behaviors about government policies that impact their enterprises and resource management techniques. The study's results are very credible due to the high dependability of all measures. This solidifies the foundation for making conclusions regarding the influence of the researched factors on the financial success of start-ups in Central Java.

#### Multicollinearity Assessment

Multicollinearity was assessed using the Variance Inflation Factor (VIF). The results indicate that there is no significant multicollinearity among the independent variables as all VIF values are below the threshold of 5 (Ghozali, 2013).

**Table 4.** VIF Values

Variables	VIF
Green Investments	1,22
Government Policy	1,35
Resource Management	1,18

Source : Data Analysis Result, 2024

Table 4 presents the Variance Inflation Factor (VIF) values for each independent variable utilized in the study, namely Green Investments, Government Policy, and Resource Management, with respective values of 1.22, 1.35, and 1.18. The VIF values are well below the usually accepted threshold of 5, suggesting the absence of any noteworthy multicollinearity among these variables. The lack of significant multicollinearity indicates that each variable has a distinct influence on the regression model, enabling a more precise understanding of how each component separately affects the financial success of start-ups in Central Java. The low VIF (Variance Inflation Factor) values improve the reliability of the statistical analysis by guaranteeing that the associations found between the variables and start-up financial performance are not influenced by the overlapping effects of variables.

#### Model Fit

The overall model fit was evaluated using several indices. The model displayed an acceptable fit with the data:

**Table 5. Model Fit**

Fit Index	Value
Chi-Square	28,56
Degrees of Freedom	20
RMSEA	0,06
CFI	0,97
TLI	0,95

Source : Data Analysis Result, 2024

Table 5 displays the model fit indices for the statistical analysis performed in the research. The Chi-Square statistic is 28.56 with 20 degrees of freedom, indicating a strong agreement between the hypothesized model and the observed data. However, it is generally desirable to have a lower Chi-Square value about the degrees of freedom (Hair Jr et al., 2021; Sarstedt et al., 2021). The RMSEA value of 0.06 indicates a satisfactory match, as values below 0.08 are often deemed acceptable. The Comparative Fit Index (CFI) and the Tucker-Lewis Index (TLI) have values of 0.97 and 0.95, respectively. Both values are close to 1.00 and beyond the acceptable threshold of 0.90, further confirming that the model fits the data very well. The combined indices indicate that the theoretical model is well supported by the gathered data, establishing a dependable framework for analyzing the effects of green investments, government policy, and resource management on the financial success of start-ups in Central Java.

#### Hypothesis Assessment

The hypotheses were tested using multiple regression analysis. The following table summarizes the findings:

**Table 6. Hypothesis Assessment**

Hypothesis	Path Coefficient	Standard Error	p-Value	Result
H1	0,31	0,08	0,01	Supported
H2	0,27	0,09	0,02	Supported
H3	0,25	0,07	0,03	Supported
H4	0,44	0,11	0,01	Supported

Source: Data Analysis Result, 2024

Table 6 presents a comprehensive overview of the outcomes of hypothesis testing in a study that investigates the influence of green investments, government policy, and resource management on the financial success of start-ups in Central Java. The table comprehensively examines the hypothesized links by listing each hypothesis along with the relevant path coefficients, standard errors, p-values, and findings.

The study supports Hypothesis 1 (H1), which suggests that green investments have a beneficial impact on the financial success of start-ups. This is evidenced by a path coefficient of



0.31. The presence of a positive coefficient, which has been determined to be statistically significant with a p-value of 0.01, suggests a direct relationship exists between increases in green investments and enhancements in financial performance. The estimate is precise, as indicated by the comparatively low standard error of 0.08.

Hypothesis 2 (H2) posited that government policies that foster entrepreneurship and sustainability benefit the financial success of start-ups. This hypothesis is further substantiated by a path coefficient of 0.27 and a p-value of 0.02. A positive association suggests that beneficial government interventions can effectively improve financial results for start-ups, along with the theoretical claim that policy settings can boost company operations.

Hypothesis 3 (H3) investigated the potential correlation between efficient resource management and improved financial performance. The data confirms the hypothesis, as indicated by a path coefficient of 0.25 and a p-value of 0.03. This confirms that start-ups that effectively manage their resources are more likely to achieve favorable financial outcomes. This discovery emphasizes the crucial need to use resources to effectively drive start-up companies' economic prosperity.

Finally, Hypothesis 4 (H4) examined the interaction effects of green investments, government policy, and resource management, proposing that their combined impact will result in superior financial performance compared to each item individually. The hypothesis is strongly supported, evidenced by the most excellent path coefficient of 0.44 and a statistically significant p-value of 0.01. This outcome indicates a synergistic impact, in which combining sustainable investments, supporting policies, and efficient resource management improves financial performance more effectively than individual initiatives.

#### Discussion

The findings from this study provide compelling evidence that green investments, government policy, and effective resource management significantly impact the financial performance of start-ups in Central Java. Each of these factors not only individually contributes to financial outcomes but also interacts synergistically to enhance these effects further. The support for Hypothesis 1 confirms the beneficial financial implications of green investments. This aligns with the growing body of literature suggesting that sustainable practices are not merely ethical choices but also strategic business decisions that can lead to competitive advantages and improved profitability (Berto et al., 2022; Saher & Siddique, 2023). The positive correlation indicates that start-ups in Central Java can benefit economically by embedding environmental sustainability into their business models.

Government policy, as shown in the results supporting Hypothesis 2, plays a crucial role in shaping the economic landscape for start-ups. The finding that supportive government policies are positively associated with better financial performance underscores the importance of a conducive regulatory environment for fostering business growth. This result echoes global trends where policy incentives and supportive regulatory frameworks are critical in nurturing

entrepreneurship, especially in regions striving for economic development through innovation-driven enterprises (Bina, 2013; Fkun et al., 2023; Haqqi, 2023). The implications are particularly significant for policymakers in emerging markets like Indonesia, suggesting that crafting targeted policies to support start-ups can be an effective strategy for economic development.

Resource management emerged as another key factor influencing financial performance, as indicated by the support for Hypothesis 3. This finding highlights the necessity for start-ups to efficiently manage their limited resources to optimize operational capabilities and enhance profitability. Effective resource management is particularly critical in the start-up phase, where financial and material resources are often constrained, and the ability to deploy these resources wisely can determine the venture's success or failure (Afandi, 2018; Delaney & Huselid, 1996; Huselid, 1995; Nuraini & Kasmir, 2020).

The strong support for Hypothesis 4 reveals that the combined effect of green investments, supportive government policies, and efficient resource management is greater than the sum of their individual impacts. This synergy suggests that start-ups in Central Java that adopt a holistic approach to integrating these elements into their business strategies are likely to achieve superior financial outcomes. This integrative perspective is vital for start-up success in the contemporary business environment, where multifaceted strategies are often necessary to navigate the complexities of modern markets (Molina et al., 2021; Van Weele et al., 2018).

## CONCLUSION

This study conclusively demonstrates that green investments, supportive government policies, and effective resource management each significantly enhance the financial performance of start-ups in Central Java, with their combined interaction providing even greater benefits. The empirical evidence suggests that start-ups that integrate sustainable practices, effectively manage resources, and align with government incentives are better positioned to achieve financial success. These findings highlight the importance of a holistic approach in business strategy formulation, where sustainability and strategic resource utilization are essential components. For policymakers and business leaders alike, the study underscores the need to foster an enabling environment that encourages such integrative strategies, ultimately contributing to a robust and sustainable economic landscape. This research not only contributes valuable insights to the academic literature but also offers practical guidance for start-ups and policymakers aiming to enhance economic outcomes through sustainability and innovation in emerging markets.

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**IMPLEMENTATION OF MSMEs CREDIT PROVIDING USING THE 5C METHOD BY  
PT. BPR BANK BAPAS 69 ON THE KAHYANGAN TOLL TOURIST, WONOLELO  
VILLAGE, SAWANGAN DISTRICT, MAGELANG DISTRICT**

Ahmad Syarif Mutsanna<sup>1</sup>

<sup>1</sup>Politeknik Sawunggalih Aji, Indonesia

Correspondence information: [Syarifmutsanna@gmail.com](mailto:Syarifmutsanna@gmail.com)

**ABSTRACT**

This research aims to describe the obstacles that arise in the implementation of providing MSME credit at the Kahyangan TOL Tourism in Wonolelo Village by PT BPR BANK BAPAS 69 Magelang Regency and to describe the solutions implemented by PT BPR BANK BAPAS 69 Magelang Regency in overcoming these obstacles. It is arising from the implementation of granting MSME credit to the Wonolelo Village Kahyangan Tourism TOL. The method used is the observation method, namely observation by observing directly at the BAPAS 69 Magelang Bank Office. This research is qualitative, data collection methods using observation and interviews. The results of the observations can be stated that the implementation of providing MSME credit at the Kahyangan Toll Tour in Wonolelo village by PT BPR Bank Bapas 69 Magelang Regency, has been by the systems and procedures determined by the Main Director of PT BPR Bank Bapas 69 Magelang Regency. Systems and procedures have been implemented as they should. The systems and methods implemented do not rule out the possibility of future risks regarding the credit disbursed. To minimize credit risk, PT BPR Bank Bapas 69 Magelang Regency has implemented prudential principles through the 5 C.

**Keywords** : Implementation, Credit 5C Method, MSME

## INTRODUCTION

Globalization and the rapid digital era, increasingly fierce business competition, and marketing strategy are key factors in increasing the competitiveness of micro, small, and medium enterprises (MSMEs) (Meher and Gupta, 2020), (Muhammad, 2024), (Hendrawan et al, 2024) Apart from that, business competition is increasing competition between MSMEs, both of the same type and different types (Prastiyo Hadi et al, 2022). MSMEs play an important role in achieving economic resilience and inclusive development (Mohapatra, 2020) (Manida and Uthadu, 2024) MSMEs are the pillars of the Indonesian economy has proven reliable in facing the economic crisis (Rizal, 2021), (Nugraha et al, 2023). The strategic role of MSMEs can increase income, reduce unemployment, create employment opportunities and reduce poverty rates in Indonesia (Mulyana et al, 2020), (Mongkito et al, 2021), (Jannah and Budiarti, 2022). Micro, Small, and Medium Enterprises (MSMEs) are one of the businesses that are expected to help the recovery of the Indonesian economy after the pandemic. This significantly impacts the business world, such as micro, small and medium enterprises (MSMEs) (Dura and Hamdani, 2024), (Lalawmpuia, 2024). Government policy in an effort to increase the role of MSMEs for National Economic Recovery is outlined in Government Regulation Number 43 of 2020. Another effort by the government to advance MSMEs is the People's Business Credit (KUR) program which is channeled through financial institutions with a guarantee pattern and also a reduction in service fees. MSMEs can also face several problems. Several structural issues of MSMEs need to be addressed so that MSMEs can play a more active role in the national economy. These problems include quality and continuity of production, selling power, product packaging, quality of MSMEs in the management, finance and manufacturing sectors. (Sertiningsih et al, 2023), (Lalawmpuia, 2024)

In the KUR program, service fees or interest rates on credit/working capital financing are subsidized by the government. This policy is intended to ensure that KUR truly increases access to financing and strengthens MSME capital. It is hoped that strengthening MSME capital will be able to maintain the existence of the businesses being run and also provide opportunities for MSMEs to improve their performance. PT BPR Bank Bapas 69 Magelang Regency is one of the banking institutions in the Magelang area which plays a very important role in advancing MSMEs in Magelang. Based on the results of initial observations, it can be stated that one of the MSMEs that have great potential to be developed is the MSMEs located in the Kahyangan TOL Tourism area, Wonolelo Village, Sawangan District, Magelang Regency. The businesses managed by MSMEs are very diverse, ranging from types of food, souvenirs to food stalls and JEEP Wisata adventure tours. All businesses are managed to meet the needs of domestic tourists who visit the Kahyangan TOL tourist attraction.

MSMEs operating at the Kahyangan TOL tourist attraction have been managed in such a way and each MSME must obtain permission or recommendation from BUMDES. Apart from that, by village principles that will advance the economy of residents in Wonolelo Village, BUMDES recommendations are only given to local residents. This condition will certainly provide fresh air for local residents to improve their businesses in line with the Magelang

Regency Government's commitment to advancing MSMEs. MSMEs operating at the Kahyangan Toll tourist attraction require additional capital to increase their business to meet the needs of tourists visiting the Kahyangan Toll tourist attraction. However, additional capital cannot be met due to limited requirements determined by PT. BPR Bapas 69 Magelang Regency. MSME owners on the Kahyangan Toll Road have movable and/or immovable objects that can be used as collateral. However, the assets owned do not meet the requirements because these assets do not yet have legal force to be used as collateral.

## RESEARCH METHODS

The type of research used in this research is descriptive qualitative research (Bungin, 2013), (Miles and Saldana, 2018). The qualitative research intended in this research is to describe and analyze phenomena, events, social activities, attitudes, beliefs, perceptions, and thoughts of people individually and in groups. Descriptive is the most basic form of research, which is aimed at describing or illustrating existing phenomena, whether natural or engineered phenomena.

According to Moleong (2014:5), qualitative research is "a research procedure that produces descriptive data in the form of written or spoken words from people and observable behavior. The aim of this type of descriptive qualitative research is to find out systematically, factually and accurately regarding the facts in granting Micro, Small and Medium Enterprises Credit.

In this research, researchers used semi-structured interviews or focused interviews, where interviews were conducted using questions that had been prepared by the interviewer, but in implementation, they could change and allow additional questions to be asked of informants so that informants could be more free in expressing their opinions. . In this case, so that the interview results are accurate, a voice recording device will be used. Informants in this research include:

- A. Director of PT BPR Bank Bapas 69 Magelang Regency
- B. Credit Department of PT BPR Bank Bapas 69 Magelang Regency
- C. Credit analyst at PT BPR Bank Bapas 69 Magelang Regency
- D. MSME owners on the Kahyangan Toll Road as research samples

The data analysis process begins by first sorting all the data obtained, such as from interviews, observations, and documents. The data analysis technique in this research uses the following steps:

1. Data Collection

Data collection is an integral part of data analysis activities. Data collection activities in this research were by using documentation studies and interviews related to the provision of Micro, Small and Medium Business Credit at the Kahyangan TOL Tourism, Wonolelo Village, Sawangan District, Magelang Regency by PT BPR Bank Bapas 69, Magelang Regency.

2. Data Reduction (Data Reduction)

Data reduction is an activity that begins with summarizing and separating the important and necessary things. Researchers carried out data collection related to the provision of Micro, Small and Medium Business Credit at the Kahyangan TOL Tourism, Wonolelo Village, Sawangan District, Magelang Regency by PT BPR Bank Bapas 69 Magelang Regency, to reclassify each existing problem and then draw a conclusion.



## RESULTS AND DISCUSSION

Based on in-depth interviews conducted by researchers with informants from the credit division regarding credit distribution systems and procedures, it can be stated that the systems and procedures for providing credit to customers are:

a. Submission of files

Submitting a credit application accompanied by the required documents is very important for further processing. If there are no attachments such as a photocopy of the family card or anything else, of course, the applicant must complete it. This information shows that all credit application requirements must be complete, and if one of the requirements is not met, the credit application cannot be processed further. The applicant's obligation to fulfill all requirements in the credit application is of course the authority of PT BPR Bank Bapas 69 Magelang Regency.

b. Interview

The officer's direct meeting with the prospective debtor can mean that with direct communication, the bank can indirectly understand the character of the prospective debtor. This is of course a consideration in the realization of granting credit to prospective debtors.

c. Do it in the field

The survey was carried out as a verification step for the data that has been attached. This is done solely to see the real conditions in the field so that the prospective debtor will use the loan funds to develop the business. In this way, PT BPR Bank Bapas 69 Magelang Regency 69 Magelang can contribute to business development on the Kahyangan Toll Road.

d. Credit decision

If all existing conditions have been fulfilled, then there is no other word except granting credit to those who meet the requirements and requests if the requirements are not met.

This information shows that the applicant will be given a notification letter regarding the credit application. Applicants who meet the requirements will be given information regarding the granting of their credit application, while for applicants whose application is rejected they will also be given a rejection letter along with the reasons why PT BPR Bank Bapas 69 Magelang Regency rejected their credit application.

e. Signing of credit agreements/other agreements

As a legal step for granting a credit application, a credit agreement is signed. In this case, the officer also explains several important things so that the debtor can be understood clearly. An explanation of several points of the credit agreement, intended to avoid misperceptions of the contents of the credit agreement. With the officer's explanation, if undesirable things happen, the debtor will understand the risks he must bear.

f. Credit realization

After the contract is signed, the credit disbursement is immediately carried out so that the credit received can be immediately used for business so that the credit quickly benefits the debtor.

Direct disbursement of credit after signing the credit agreement is something that provides positive value for debtors or MSMEs on the Kahyangan Toll Road. By increasing capital, MSMEs can develop their business and of course, will be able to increase MSME income.

Based on the several things above, it can be stated that the implementation of providing MSME credit at the Kahyangan Toll Tour in Wonolelo village by PT BPR Bank Bapas 69 Magelang Regency, has been by the systems and procedures determined by the Main Director of PT BPR Bank Bapas 69 Magelang Regency. Systems and procedures have been implemented as they should. The systems and procedures that have been implemented do not rule out the possibility of future risks of credit being cancelled. In an effort to minimize credit risk, PT BPR Bank Bapas 69 Magelang Regency has implemented prudential principles through the 5 C (Character, Capacity, Capital, Collateral, Condition of economy).

We must understand the customer's character to be able to see the character and nature of the prospective customer, as well as their work background so that it can be said that the prospective customer can be trusted. We can see an assessment in terms of capacity from the customer's finances, the extent of the customer's finances, or the customer's financial ability to pay installments, the better the possibility of installment payments. Capital means the amount of capital required by the borrower. This also includes capital structure, performance returns from capital if the debtor is a company, and income if the debtor is an individual. Collateral means guarantees given by prospective customers, both physical and non-physical. Collateral should exceed the amount of credit provided. The validity of the collateral must also be checked so that if a problem occurs, the collateral deposited can be used as quickly as possible. In assessing credit conditions, current and future economic and political conditions should also be assessed according to each sector, as well as the business prospects of the sector in which it operates. The assessment of the prospects for the business sector being financed should be good so that the possibility of the credit having problems is relatively small.

There are several obstacles in implementing credit, especially in collateral categories such as ownership of four-wheeled vehicles that can physically be used as collateral, but because the vehicle documents have not been renewed, ownership appears to be legally defective. Meanwhile, in the realization of credit, the goods that are guaranteed are not physical goods but documents that state legal ownership of the vehicle or land. Meanwhile, in terms of the business sector being managed, it has great potential to pay principal and interest installments. The ability of MSMEs to pay principal and interest installments is of course a separate consideration for PT BPR BANK BAPAS 69 Magelang Regency in increasing credit distribution. If PT BPR BANK BAPAS 69 Magelang Regency does not have a specific policy, then PT BPR BANK BAPAS 69 Magelang Regency will lose the opportunity to increase

credit distribution to MSMEs at the Kahyangan tourist attraction in particular and MSMEs in Magelang Regency in general.

The solution to this obstacle in providing credit is that in terms of collateral, PT BPR BANK BAPAS 69 Magelang Regency adopted a policy of providing credit institutionally. Of course, this strategy will provide double benefits, where MSMEs can obtain credit through BumDes and PT BPR BANK BAPAS 69 Magelang Regency can increase credit distribution. Credit through this institution will certainly be safer because the elements or requirements can be fulfilled by the Institution or BumDes and this special credit agreement is a policy in the efforts of PT BPR BANK BAPAS 69 Magelang Regency to make a greater contribution to the development of MSMEs at the Kahyangan Toll Tourist attraction and Magelang Regency Regional Government and improving the regional economy.

## CONCLUSION

Based on the results of research and discussion, the following conclusions can be drawn:

1. The implementation of providing MSME credit at the Kahyangan Toll Tour in Wonolelo village by PT BPR Bank Bapas 69 Magelang Regency is by the systems and procedures determined by the Main Director of PT BPR Bank Bapas 69 Magelang Regency. Systems and procedures have been implemented as they should. The systems and procedures that have been implemented do not rule out the possibility of future risks regarding the credit disbursed. In an effort to minimize credit risk, PT BPR Bank Bapas 69 Magelang Regency has implemented prudential principles through the 5 C.
2. The obstacle encountered in the implementation of providing credit to MSMEs at the Kahyangan Wonolelo Toll tourist attraction by PT BPR Bank Bapas 69 Magelang Regency is that they do not have credit collateral because the collateral does not have documents that meet the requirements.
3. Efforts to overcome obstacles in the implementation of providing credit to MSMEs at the Kahyangan Toll Tour in Wonolelo Village, regarding collateral issues, PT BPR BANK BAPAS 69 Magelang Regency adopted a policy by providing credit institutionally.

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Alamat: Jalan Kolonel Sutarto 150k, Jebres, Surakarta  
Telepon: +62 812 90901464