


Milk Pie Production Management System in The MSME (UMKM) Sector in Denpasar (Case Study: UMKM CV. NAJWA)

Fia Birtha Al Sabet

Sekolah Tinggi Ekonomi dan Bisnis Islam Syaikhona Kholil Sidogiri

ARTICLE INFO	ABSTRACT
<p>Article history:</p> <p>Received Apr 9, 2024 Revised Apr 13, 2024 Accepted Apr 26, 2024</p> <hr/> <p>Keywords:</p> <p>Micro and small business Management system Milk pie</p>	<p>MSME (UMKM)s (Micro, Small and Medium Enterprises) are the driving force of the economy in Indonesia, especially in Denpasar. This can be seen from the large amount of state foreign exchange income coming from MSME (UMKM)s. In the last decade, many micro businesses have emerged, whether in the form of culinary businesses, fashion, agribusiness, and others. Research with the title "Implementation of Management Systems in CV MSME (UMKM)s. CV. Najwa in the Production of Bali Gebyar Milk Pie in Denpasar", has a problem formulation on how to implement the management system. CV. Najwa is good at production management, human resource management, marketing management and financial management in producing typical Balinese food, namely milk pies, seeing the island of Bali as a tourist destination so it is visited by many tourists. The type of research used is qualitative research. The data collection is by collecting primary data and secondary data. Secondary data was obtained from various reference sources related to the research title. Using purposive sampling as a sampling method. The research results show that implementing management in a company, both large and small companies, is very necessary, because in general every company wants its business to continue running and developing in accordance with the company's goals, to make a profit.</p> <p><i>This is an open access article under the CC BY-NC license.</i></p> 

Corresponding Author:

Fia Birtha Al Sabet,
Department of Sharia Economics,
Sekolah Tinggi Ekonomi dan Bisnis Islam Syaikhona Kholil Sidogiri,
Sidogiri Village, Kraton Distric, Pasuruan Regency, East Java Province,
Email: fia.birtha@gmail.com.

1. INTRODUCTION

The variety of interesting tourism that exists and the strong traditional traditions that are still maintained today make Bali a tourist and holiday destination for people around the world. We meet many domestic and foreign tourists. Spending holiday time and relaxing in Bali, it wouldn't be complete if you didn't bring souvenirs typical of the Island of a Thousand Gods for your family back home. Seeing the large number of tourists who are interested in Balinese souvenirs, quite a few Balinese people have opened home industries to produce Balinese souvenirs. Home businesses are classified as micro, small and medium businesses which are now known to have experienced good improvement and development (Mardika, 2019).

Micro, Small and Medium Enterprises (MSME (UMKM)s) are one of the factors that influence economic movements in Indonesia. It is known that Micro, Small and Medium Enterprises (MSME (UMKM)s) control 99 percent of business activities in Indonesia. According to the Ministry of National Development Planning / BAPPENAS, Indonesia's economic growth rate has recently increased by 0.05 percent. One of the supports for its growth is seen from significant small business activities. Several advantages that MSME (UMKM)s have, namely specific focus, low costs, speed of innovation and national flexibility, are what make MSME (UMKM)s able to compete in the business world. Micro, Small and Medium Enterprises (MSME (UMKM)s) are said to be the driving force of the economy in Indonesia because of the many positive impacts that arise from their existence. First, as a means of alleviating poverty (Supartika, 2018).

The reason is because of the high level of labor absorption by MSME (UMKM)s. Based on data from the Ministry of Cooperatives and MSME (UMKM)s, the productive MSME (UMKM) sector can employ more than 107.6 million Indonesians and contribute 60.6 percent to Indonesia's GDP². Second, as a means of leveling the economic level of the small people. The existence of MSME (UMKM)s which are spread widely to remote villages plays an important role in leveling the economy of small people in villages. This can eliminate social inequality between the poor and the rich, so that village residents do not need to leave their village to look for other work because in their own village there are already business opportunities available. Third, provide foreign exchange income for the country. Currently, MSME (UMKM)s are said to be advanced by looking at their market share which has reached an international scale. It is known from data from the Ministry of Cooperatives and MSME (UMKM)s that in 2017 MSME (UMKM)s contributed the highest to the country's foreign exchange, reaching IDR 88.45 billion. This number is an eight-fold increase from the previous year (2016). As the center of economic sector movement in Bali, the existence of Micro, Small and Medium Enterprises is important in driving the economy in the city of Denpasar.

Micro, Small and Medium Enterprises (MSME (UMKM)s) have great opportunities in the business world. Without needing a lot of capital, someone can open a business and these MSME (UMKM)s can increase the number of workers thereby reducing the unemployment rate. Micro, Small and Medium Enterprises (MSME (UMKM)s) in Denpasar also experience an increase every year. This is proven by data on the number of MSME (UMKM)s in Denpasar in the last five years. In 2014 the number of MSME (UMKM)s was 11,877, in 2015 it increased to 11,905, in 2016 the number of MSME (UMKM)s increased drastically to 30,761. In 2017 the number was 30,840, in 2018 the number of MSME (UMKM)s in Denpasar experienced a significant increase, namely up to 326,000 MSME (UMKM)s. This data shows that many people are interested in this micro, small and medium enterprise. In order to support the development of MSME (UMKM)s, several facilities have been provided, such as easy licensing, MSME (UMKM) capital assisted through People's Business Credit (KUR), monitoring and evaluation carried out by the Denpasar City Cooperatives and MSME (UMKM)s Service, the Economic Section of the Denpasar City Regional Secretariat, and the City Dekranasda. Denpasar. Various things that have been done for the development of MSME (UMKM)s have also reaped encouraging results (Permana, 2012).

A business like MSME (UMKM)s certainly requires implemented management, that way the business will be more efficient, can make the right decisions and be able to gain greater profits. Likewise with a CV. Najwa in Denpasar produces a typical Balinese snack or food that many people know, namely "milk pie". Tourist visits and their interest in milk pie are motivations for CV. Najwa to produce the milk pie, even though the management implementation implemented is not as efficient as the management implementation in a large company, CV. Najwa is able to compete with other products in terms of quality, price, taste, and so on.

2. RESEARCH METHOD

The research approach carried out by the author is a qualitative approach. The type of research used is qualitative research. Qualitative research is research whose research results are not obtained through statistical procedures or other quantification methods. The data used in this report is primary data and secondary data (Anggito dan Setiawan, 2018). Primary data is data in verbal form or words spoken orally or movements and behavior shown by research subjects (informants) regarding the variables studied. Primary data was obtained by interviews. Meanwhile, secondary data was

obtained from journals, articles related to the topic of discussion, and research report information sources (Munawaroh, 2017).

The sampling technique used in this research is nonprobability sampling. Nonprobability sampling is a sampling technique that does not give each element or member of the population the same chance as a sample. Referring to the qualitative data used, the data analysis used is non-statistical analysis. The purpose of data analysis is to draw conclusions. The first step taken is to collect data related to the research object. After the data is collected, the data is then analyzed or processed. To obtain valid data, in this case the researcher will check the sources that have been obtained and triangulate (Sugiyono, 2018).

3. RESULTS AND DISCUSSIONS

General Description

This general description explains the general condition of the CV. Najwa is a producer of typical Balinese souvenirs, Bali Gebyar Milk Pie. The following is a further explanation:

a. A Brief History of CV. Najwa

The beginning of the establishment of the business. In 2008, CV. Najwa only produced Balinese souvenirs such as disco peanuts and salted peanuts. As time goes by and seeing the good demand and the large number of enthusiasts for milk pie, both from local people and tourists from outside the region, in 2017 CV. Najwa increases production. Usually they only produce disco peanuts and salted peanuts, now CV. Najwa produces milk pies with the product name Gebyar Bali.

CV. Najwa produces milk pies because Bali is a tourist center and the popularity of milk pies never ends. Therefore, Mr. Rahman, as the owner of the business, started trying to produce milk pies. Starting with capital of approximately IDR 10,000,000.00, still with production carried out manually and with minimal tools, CV. Najwa starts production of milk pies.

b. Location of CV. Najwa Denpasar

Denpasar is the capital of Bali province which is famous for its beautiful tourism. Denpasar is a small island where the majority of people follow the Hindu religion, but Bali is still known as an area that is tolerant between religions. Even though there are various religions, diverse cultures and different ways of worshiping are not a problem for living in society.

Denpasar Regency has several sub-districts, namely, West Denpasar, East Denpasar, South Denpasar and North Denpasar. The object of this research is located in West Denpasar District. CV. Najwa is located at Jalan Gunung Kapur II No. 15, Tegal Kertha, Monang – Maning, West Denpasar, Denpasar, Bali.

c. History of Milk Pie

Milk pie is originate from Hong Kong. Milk pie was introduced by Tengs cha Chaan in Hong Kong. Milk pie was then introduced to western cafes and bakeries to compete with dim sum restaurants, especially yum cha. During the boom of the 1950s and 1960s, Lu Yu Teahouse led the way with its mini milk pies.

According to some theories, the milk pie originating from Hong Kong is actually an adaptation of custard tart from England. Hong Kong is a former British colony which is known to have adopted many British foods. As time goes by, the development of milk pie in Hong Kong is getting better. Then several flavor variants appeared, such as honey egg pie, egg white pie, chocolate pie, green tea pie and ginger pie.

There is also another version of the history of milk pie which says that milk pie was adopted from the Portuguese. In Portugal, this cake is known as Pastel De Nata. This food was then introduced to Hong Kong.

Through the Portuguese colony in Macau. Pastel De Nata was first made approximately 200 years ago by Catholic nuns at the Jeronimos Monastery. The difference between Hong Kong and Portuguese milk pie can be seen from the edge of the pie. Hong Kong milk pie uses a puff pastry edge (cake dough made from wheat flour, water, and fat/butter), while the Portuguese milk pie uses a shortcrust pastry edge (cake dough made from wheat flour, fat, sugar, salt, and water) is similar to the milk pie that we know today.

d. Geographical Location of CV. Najwa Denpasar

Denpasar is at an altitude of 0-75 meters above sea level, located at a position of 8°35'31" to 8°44'49" South Latitude and 115°00'23" to 115°16'27" East Longitude. Meanwhile, the area of Denpasar city is 115°00'23" to 115°16'27" of the area of Bali province. Of the land use, 2,768 Ha is paddy land, 10,001 Ha is dry land and the remaining 9 Ha is other land. The average rainfall level is 244 mm per month, with quite high rainfall occurring in December. Meanwhile, the average air temperature is around 29.8 °C with the lowest average being around 24.3 °C. Administratively, Denpasar City has 4 sub-districts, 43 sub-districts with 209 hamlets. The sub-districts in Denpasar City are:

- West Denpasar
- South Denpasar
- East Denpasar
- North Denpasar

The object of this research is CV. Najwa is located in West Denpasar sub-district, Denpasar City, precisely on Jl. Gunung Kapur II No.15, Tegal Kertha, Monang – Maning, West Denpasar, Denpasar, Bali.

e. CV. Najwa Product Variants

Since the beginning of CV. Najwa, namely 2008 until now, CV. Najwa produces several types of typical Balinese snacks or foods. The following are product variants produced by CV. Najwa:

- Disco nuts
- Salted peanuts
- Stupid
- Milk pie with various toppings
- Various frozen snacks

f. CV. Najwa Organizational Structure

The following is the organizational structure of CV. Najwa :

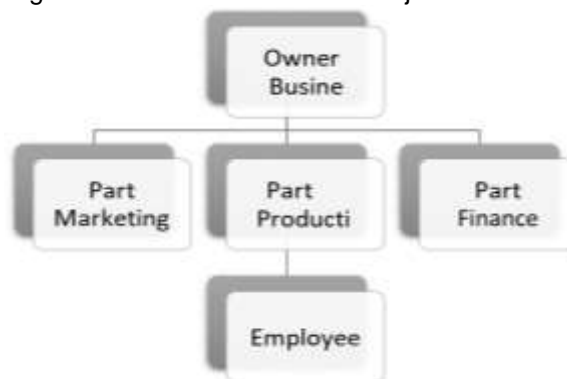


Figure 1. CV. Najwa structure

In Figure 1 above it can be explained that CV. Najwa is led by a Business Owner as Top Management. The business owner is in charge of the Head of Marketing, Head of Production, and Head of Finance. A Head of Production supervises employees in the production section to carry out milk pie production operations.

Discussion

1) CV. Najwa Production Management

During the production process, it is very necessary to manage the products produced as well as possible. With good production management, the business owner can predict the level of the

next transaction. Such as estimating the number of products produced, products purchased, and the amount of product inventory.

a. Pre-Production Stage

This stage is the stage before production occurs. The following are the pre-production stages:

1. Conduct market surveys

The purpose of a market survey is to determine market conditions. Apart from that, it is also to obtain data relating to consumer potential, competition, consumer attractiveness and market strategic level. Producers here see great consumer appeal for milk pies, and milk pies (souvenirs) also have a market share.

2. Preparing the provision of premises and facilities for the production process as well as preparing raw materials as production materials. Where the owner of this business makes his house a production site.

3. Make samples of the food to be produced with the aim of knowing the quality of the product before it is marketed, both in terms of taste, dosage, packaging and appearance of the product.

4. Manage permits for Home Industry Food Production (PIRT)

Arranging this permit is very important, because this permit is proof that the food that has been produced and sold meets applicable food standards both in terms of nutritional requirements and safety.

b. Production Stage

The following are the stages in the Gebyar Bali milk pie production activities, including:

The tools needed to produce milk pie are:

- Oven
- Mixers
- Pie mold
- Small print
- Baking pan
- Box
- Refrigerator

The materials needed include:

Ingredients for making pie crust:

- Vanilla
- Salt
- Wheat flour 250 grams (as needed)
- Egg
- Butter 250 grams (to taste) Ingredients for making pie filling:
- White sweetened condensed milk ½ can
- ½ can of liquid milk
- 3 – 4 egg yolks that have been stirred briefly
- Meizena 4 tbsp
- Vanilla powder
- Topping ingredients according to taste

Process for making pie crust:

1. Mix all the ingredients used to make the pie crust, then stir the mixture with a fork until smooth.
2. Once mixed, stir the mixture with your hands so that it doesn't feel sticky and is mixed evenly so that the mixture can be easily put into the mold.

3. First grease the mold lightly with margarine, then pour the mixture into the pie mold of the specified size.
4. Shape the edges of the dough with the tip of a fork
5. Prick the bottom of the dough so it cooks evenly.

c. Post Production Stage

The milk pie product of CV. Najwa has a characteristic that differentiates it from other milk pie products, where this characteristic is the result of consumers' opinions, so that producers can produce pies that are soft, not hard, taste just right, and have lots of toppings. The owner prioritizes taste quality.

2) Human Resources Management

The most important factor in the success of a business is its employees. An entrepreneur who produces his business products certainly needs workers who can help simplify and speed up the production process. Human resource management includes managing employees (workforce) (Farida, 2009). So that the workforce can provide benefits to the business, the following steps need to be taken:

1) Develop an organizational structure

A business organization certainly needs to develop an organizational structure. The people involved in the organization will be assigned according to their abilities. Therefore, employees will carry out tasks according to their respective responsibilities and avoid work indiscipline.

However, in a small business, multiple positions very often occur, where one person can have two or more positions. One of the reasons is because this business does not employ many employees.

In CV. Najwa, the business owner plays the role of production coordinator, quality control, finance and marketing.

2) Recruitment process

It is necessary to select prospective employees who will work. This recruitment process is useful so that you are not careless in selecting employees. So the business continues to run and develop, but in general small businesses do not require certain skills from their employees. So, anyone has the opportunity to become an employee at a micro enterprise (MSME (UMKM)).

3) Employee training and development

This step is a step to provide knowledge to employees about how to run a business.

4) Develop company rules, procedures and policies

Business owners determine several procedures such as operating hours, rules and production procedures.

5) Providing wages to employees

This wage is in accordance with the work and responsibilities of the employee.

6) Evaluate regularly

This is done to determine the effectiveness of employees in the tasks given.

In the Bali Gebyar Milk Pie production process, employees have their own duties, such as:

- Printing section
- Baking section (Oven)
- Cake wrapping department
- Packaging part in box

Until now the number of employees working at CV. Najwa is 15 people.

3) Marketing Management

Marketing is important in business continuity. Marketing is about knowing the market's desires, making offers that are in accordance with the market's desires, so that the product will sell itself.

Marketing is not just an extension of sales. Marketing is by no means a special activity. Marketing covers the entire business. Marketing is the whole business seen from the point of view of the final results achieved, that is, from the customer's point of view (Alfa Hartoko, 2010). Marketing is a different function and is a unique function of a business. Then also mentioned that in every business, only marketing and innovation generate income; others simply create costs. "Only marketing and innovation generates revenue, the rest creates costs.

The theory that researchers use is the marketing mix. Until now, the marketing mix occupies an important position in marketing concepts and work. This marketing mix includes: product, price, promotion, distribution or placement. The marketing mix is grouped into 2 parts. Products and prices are grouped as offers, while promotions and places are grouped as access (Kartajaya et al., 2005).

Marketing Management "Marketing mix is the set of marketing tools that the firm uses to pursue its marketing objectives in the target market". What more or less means is that what is meant by marketing mix is a set of marketing tools that a company uses to achieve marketing goals. Marketing Management "Mc Carthy classified these tools into four broad groups that he called the four Ps of marketing: product, price, place, and promotion". What this means is that Mc Carthy classifies these tools into four broad groups which he calls the 4Ps, namely marketing: product, price, place and promotion (Incubator, 2018). The elements in the marketing mix are:

7) Product

There are many things that need to be set in this element. Such as the form of the product, the services provided, and matters related to the product. Products will continue to develop by looking at market share and seeing what society needs, so that the products produced can provide good quality for consumers. So that consumers are interested in the products offered, they need to do the following things (Benedicta Evienia Prabawati et al., 2019):

1) Creating a brand

This brand is a symbol of a product. Usually the brand of a product must be easy to remember, have a positive meaning, be modern, and attract attention.

2) Make packaging

The meaning of packaging here is the wrapping of the product. Product packaging must be made as attractive as possible, so that people or consumers are interested in buying. The packaging that is currently used in Gebyar Bali milk pie products was the idea of one of the families (Mrs. Novi's husband).

3) Label

Food labels are all information about food that is printed on food product packaging.

8) Price

According to F. Kleinstueber and Siswanto Sutojo in their book "Effective Price Strategy To Increase Your Profit" states that price is a means of achieving the target amount of sales results and short or medium term profits. Meanwhile, in a business context, it is stated that price is defined as a certain amount of money that the buyer hands over to the seller to obtain a certain amount of goods or services. In this element, it is necessary to set a good strategy such as determining prices that are appropriate to the product, giving discounts, and matters related to payment.

Prices offered by CV. Najwa for the Gebyar Bali milk pie product varies depending on the taste and packaging. The following is a list of prices for Gebyar Bali milk pie products:

- Original milk pie = IDR 1,250 / pcs
- Milk pie with toppings of various flavors = IDR 1,500 / pcs
- Box of 9 milk pies / box of original flavor = IDR 15,000/box
- Boxed milk pie containing 9 / box with various flavors = Rp. 17,500/box

9) Promotion (promotion)

Promotion here is related to sales strategies such as advertising, sales promotions, and personal selling (Frans M. Royan, 2004).

1) Advertising

Advertising is a means to promote a product. Because CV. Najwa is a micro business (home industry), so CV. Najwa does not promote its products by advertising.

2) Sales promotion

Sales promotion aims to increase sales and demand. CV. Najwa has not carried out serious promotions such as placing advertisements, etc., but the promotions carried out by CV. Najwa promotes her products through social media such as WhatsApp and by posting products, making business cards, and also by word of mouth from people who already know about CV. Najwa products. Promotion carried out by word of mouth is a very effective promotion because it will spread very quickly to other people. So that currently there are many orders for Gebyar Bali milk pie, both individuals and office institutions.

10) Location

The location referred to here is distribution. Location here is a strategy regarding matters related to distribution such as distribution coverage, storage facilities, transportation and so on.

Starting from the beginning of the milk pie production business until now, producers will produce milk pies according to the number of orders received, the term is made to order, namely production only when there is an order, because this milk pie is a wet snack, which only lasts up to 10 days, so collided with expired. Different from CV. Najwa products, such as salted peanuts, disco peanuts, and dodol which can last up to 6 months, so manufacturers produce snacks like that without any customers, because the expiration date is longer, and also entrust the sale of their products to the Balinese Souvenir Shopping Center with basket packaging. Manufacturers want to expand their marketing area outside Bali. Now ordering CV. Najwa products has arrived in Bekasi and Kalimantan. To send products outside Bali, producers and consumers agree on an expedition fee. Currently, expedition services are widely used by Indonesian people, because many people use online transactions and transactions in certain cities. Based on the Big Indonesian Dictionary (KKBI), the meaning of the word expedition is delivery of goods, delivery of letters, or company. Transportation of goods, so the meaning of an expedition service is a business entity or a company that runs its business or is engaged in the delivery of goods (Rustiarini & Widyani, 2015).

Consumers who use this service, if they are outside Bali, the selling price is not the same as the selling price by direct purchase or ordering when they are in the Bali area, especially Denpasar, because the costs required to use this service are seen from the weight and distance of reach. which is aimed. So, the owner (producer) and consumers outside Bali have agreed on this price

Seeing the large number of milk pie producers in Denpasar, the producer (owner of CV. Najwa) didn't bother thinking about it. Producers are not worried that their products will not sell well or be less competitive with other products, because their principle is that while they can still maintain price quality, taste quality, focus and be consistent with the quality of the products produced, our products will definitely still be in demand by many people. That's what's important.

4) Financial management

Financial management as activities related to planning, improve control and administration of funds used in business (Fajrin, 2020).

What is also an important position in managing a business is finance. A company's finances determine the condition of the company. If a company's finances are in disarray, you can be sure that the company's condition is not good and it could lead to bankruptcy.

a) Financial management for business preparation includes where capital is obtained, capital debt that must be paid later, capital expenditure for business needs, as well as remaining active capital that can be turned over for business activities.

b) Financial management when running a business is an important factor in the running of a business. Financial management becomes more complicated because it includes transactions, expenses and income, as well as business debts and receivables. Therefore, it is necessary to arrange matters related to managing business finances, namely as follows:

- 1) Create a cash budget from production to sales. Such as, recording recapitulation of material purchases, expenses, salary payments, and so on.
- 2) Know changes in cash flow
- 3) Monitor client receivables. So, the owner monitors and checks the number of products entrusted to the Balinese souvenir shop in a certain period, and sets an effective credit policy.
- 4) Check debt status.
Schedule regular debt payments. This method will provide a positive view or image in the eyes of creditors, because it maintains its credit obligations.
- 5) Cut operational costs. For example, if orders or bookings increase, the owner gets around this by working overtime.
- 6) Use bank services well. If one day there are problems with the company's finances, you can use banking services to overcome financial problems. Likewise with CV. Najwa owners, also uses pawnshop services if she has financial problems. Because the pawnshop process is fast, so is the redemption made by the owner.

4. CONCLUSION

Based on the data and results of the discussion, it can be concluded that:

1. CV. Najwa production management, in producing Gebyar Bali milk pie starts from the pre-production stage, namely by conducting a market survey, preparing a place and facilities for the production process, making pie samples, and taking care of product licensing, namely PIRT. Meanwhile, the production and post-production stages include preparing the tools and ingredients needed to make the pie, and continuing with evaluation if necessary.
2. CV. Najwa implements human resource management by carrying out several steps such as: compiling an organizational structure, employee selection, training, compiling SOPs, setting wages, and conducting evaluations.
3. The stages in product marketing are creating a brand, designing packaging and labels. The selling price for Gebyar Bali milk pies also varies, starting from IDR 1,250 to IDR 1,500 per piece depending on the taste. Pie contains 9 boxes starting from IDR 15,000 to IDR 17,500 per box. Promotion is carried out by word of mouth, through social media (Whatsapp), and making business cards. Currently, marketing locations have reached outside Bali, such as Bekasi and Kalimantan, using expedition services.
4. Things that CV. Najwa manages her business finances by making a cash budget, knowing changes in cash flow, monitoring client receivables, checking debt status, cutting operational costs, and using bank services wisely.

REFERENCES

- Anggito, A. dan Setiawan, J. (2018). *Metodologi Penelitian Kualitatif* (E. D. Lestari, Ed.; 1st ed., Vol. 1). Jakarta: CV Jejak.
- Fajrin, P. (2020). *Perbedaan Entrepreneur & Entrepreneurship*. <https://www.mbizmarket.co.id/news/definisi-hingga-perbedaan-entrepreneur-dan-entrepreneurship/>. Diakses 10 April 2020.
- Farida, N. (2009). *Me, My Food, And My Health*. Jakarta: Gramedia Widiasarana Indonesia.
- Hartoko, A. (2010). *40 Tool Dahsyat Untuk Mengelola Bisnis UKM*. Jakarta: Elex Media Komputindo.
- Incubator. (2018). *Kontribusi UMKM Dalam Roda Perekonomian Indonesia*. <https://umkm-id.com/post/kontribusi-umkm-dalam-roda-perekonomian-indonesia>. Diakses 7 Desember 2019.
- Kartajaya, H., Hermawan, M., Taufiq, Sonni, Anwar, H., Joewono, H.H., dan Mussry, J. (2005). *MarkPlus on Strategy: 12 Tahun Perjalanan MarkPlus&Co Membangun Strategi Perusahaan* (B. D. Indiro M, Ed.). Jakarta: Gramedia Pustaka Utama.

- Mardika, I.N. (2019, March 3). *Jumlah Wirausahawan di Bali Meningkat jadi 326.000 UMKM*. Berita Satu. <https://www.beritasatu.com/ekonomi/541035/jumlah-wirausahawan-di-bali-meningkat-jadi-326000-umkm>. Diakses 30 November 2019.
- Munawaroh, D. (2017). *Penegasan Istilah dalam Penelitian*. <https://dwimunawar.blogspot.com/2017/03/penegasan-istilah-dalam-penelitian.html>. Diakses 4 Desember 2019.
- Permana, S. (2012). *Bikin Perusahaan Itu Gampang*. Jakarta: Media Pressindo.
- Prabawati, B.E., Setyaningrum, A., Darmoyo, S., dan Hermawan, F. (2019). *Manajemen Bisnis: Sebagai Ilmu dan Seni*. Jakarta: Universitas Katolik Indonesia Atma Jaya.
- Royan, F.M. (2004). *Smart Launching New Product: Strategi Jitu Memasarkan Produk Baru Agar Meledak Di Pasar*. Jakarta: Elex Media Komputindo.
- Rustiarini, Ni. W., dan Widayani, A.A.D. (2015). Pembinaan Aspek Manajemen Pada Kelompok Usaha Oleh-Oleh Khas Bali. *Jurnal Bakti Saraswati*, 04(02): 128-137.
- Sugiyono. (2018). *Metode Penelitian Kualitatif*. Jakarta: Alfabeta CV.
- Supartika, P. (2018, June 10). *Lima Tahun Terakhir UMKM di Kota Denpasar Alami Peningkatan, Tahun 2017 Sebanyak 30.840*. Tribun Bali. <https://bali.tribunnews.com/2018/06/10/lima-tahun-terakhir-umkm-di-kota-denpasar-alami-peningkatan-tahun-2017-sebanyak-30840>. Diakses 30 November 2019.