

Designing assessment indicators (KPIs) for self-assessment of business actor commitment based on Spencer's competencies.

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Abstract

This study aims to design indicators to assess entrepreneurial commitment based on the Spencer competency framework, to be used as a self-assessment instrument for MSME actors. The research employs a descriptive approach through several stages, including competency identification, development of Key Performance Indicators (KPIs), determination of assessment methods, and weighting of indicators using the Analytic Hierarchy Process (AHP). The competencies applied in this study include organizational commitment, achievement orientation, initiative, self-confidence, and concern for order and quality. The results show that the proposed indicators provide a systematic framework for evaluating entrepreneurial commitment using a Weighted Scoring model. This instrument enables MSME actors to evaluate their level of commitment in managing and developing their businesses. Furthermore, the assessment results can serve as a reference for business development programs and policy formulation aimed at strengthening the sustainability and competitiveness of MSMEs.

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Abstrak

Penelitian ini bertujuan untuk merancang indikator penilaian komitmen berwirausaha berdasarkan kerangka kompetensi Spencer yang dapat digunakan sebagai instrumen penilaian mandiri bagi pelaku UMKM. Penelitian ini menggunakan pendekatan deskriptif melalui beberapa tahapan, yaitu identifikasi kompetensi, pengembangan Indikator Kinerja Utama (Key Performance Indicators/KPI), penentuan metode penilaian, dan pembobotan indikator menggunakan Analytic Hierarchy Process (AHP). Kompetensi yang diterapkan dalam penelitian ini meliputi komitmen organisasi, orientasi berprestasi, inisiatif, kepercayaan diri, serta kepedulian terhadap ketertiban dan kualitas. Hasil penelitian menunjukkan bahwa indikator yang diusulkan mampu memberikan kerangka yang sistematis untuk mengevaluasi komitmen berwirausaha dengan menggunakan model Weighted Scoring. Instrumen ini memungkinkan pelaku UMKM untuk menilai tingkat komitmen mereka dalam mengelola dan mengembangkan usaha. Selain itu, hasil penilaian tersebut juga dapat menjadi acuan bagi program pengembangan usaha dan perumusan kebijakan yang bertujuan memperkuat keberlanjutan dan daya saing UMKM.

Kata kunci: Komitmen berwirausaha, kompetensi Spencer, UMKM, indikator kinerja utama (KPI), AHP, penilaian mandiri.

Introduction

The development of Micro, Small, and Medium Enterprises (MSMEs) holds a strategic position within the national and regional economic structure due to their significant contribution to community economic dynamics. MSMEs serve not only as small-scale businesses but also as instruments to reduce income inequality and strengthen the people's economic base. Their capacity to absorb a wide workforce makes this sector a key pillar in creating job opportunities, reducing unemployment, and improving the socio-economic well-being of the community. The growth and sustainability of MSMEs have direct implications for increasing local economic activity, particularly through strengthening domestic value chains and community-based economic circulation. In the context of regional development, MSMEs serve as economic drivers rooted in local potential, capable of boosting real-sector productivity while expanding community access to more stable sources of income (Setyanto et al., 2015). Given the crucial role of MSMEs in economic growth, they must be competitive to survive and win in local and global competition.

The number of MSMEs in Indonesia has grown significantly. The role of MSMEs as the backbone of the Indonesian economy is demonstrated by their contribution of over 60% to the national Gross Domestic Product (GDP) and their absorption of nearly 97% of the workforce. Currently, the number of MSMEs has reached over 64 million business units. (ekon.go.id). The distribution of MSMEs in Indonesia reflects a trade sector that is relatively easy to enter (low entry barriers), requires little capital, and has fast cash turnover, making it a primary choice for micro and small businesses. (Nur Faizah et al., 2024). However, the high proportion in this sector also reflects intense competition and the potential for relatively limited profit margins if not accompanied by differentiation and innovation.

The distribution of Indonesian MSMEs by sector, it can be seen that MSMEs in Indonesia are highly concentrated in the retail trade sector, which accounts for approximately 22.5% of total business units. The culinary and food and beverage sector ranks second with a proportion of approximately 17.5%. This sector is closely linked to the community's basic needs, so it tends to be more resilient to economic fluctuations. Furthermore, the culinary industry has the potential to develop added value through product innovation, branding, and digital marketing. (Rustian & Widiastuti, 2020) The significant contribution of this sector indicates that the domestic consumption-based economy remains the primary driver of the national MSME sector. Meanwhile, the crafts and creative industries sector, which contributes approximately 11%, demonstrates the important role of the creative economy in building local identity and enhancing competitiveness through product uniqueness. Although a smaller percentage than trade and culinary, this sector offers opportunities for broader market expansion, including export markets, if supported by design innovation, production quality, and effective digital marketing strategies. The services sector, which contributes approximately 9%, reflects the growing public demand for professional, technical, and expertise-based services. The growth of the service sector indicates an economic transformation toward a service-based economy. However, its scale and capacity are still relatively limited compared to the trade and consumption sectors (Abdurohim et al., 2025). Competitive MSMEs are those that can improve operational performance, create value, and enhance competitive advantage. Their management requires entrepreneurial competencies that business owners must possess. Entrepreneurial competencies are crucial to shaping business behavior in managing risk, making decisions, and maintaining and developing businesses. However, studies on MSME performance have tended to emphasize external aspects such as market access, capital, technology, regulations, and government support.

Meanwhile, internal aspects of business actors, particularly entrepreneurial commitment, have not received much in-depth study as psychological and behavioral factors influencing improved business performance. However, entrepreneurial commitment plays a crucial role in fostering perseverance, consistency, achievement orientation, responsibility, and sustainable business management. In the context of MSMEs, entrepreneurial commitment can be understood as a fundamental competency, reflected in achievement orientation and organizational commitment. The gap in this research lies in the limited number of studies that treat entrepreneurial commitment as a key variable based on individual competency, as an explanation for improvements in MSME business performance (Betsi et al., 2025).

The novelty of this research lies in its positioning of entrepreneurial commitment as an internal factor based on entrepreneurial competency that plays a strategic role in improving MSME performance, particularly operational performance, value creation, and strengthening competitive advantage. Unlike previous research that emphasized external factors such as market access, capital, technology, regulations, and government support, this study focuses on the psychological and behavioral dimensions of entrepreneurs as owners and key decision-makers in MSMEs. Thus, this study offers a new perspective: MSME competitiveness is determined not only by external support but also by the strength of entrepreneurial commitment, as reflected in perseverance, consistency, achievement orientation, responsibility, risk-management ability, and sincerity in maintaining and developing the business sustainably. (Setyanto et al., 2015) The originality of this research lies in the development of an instrument for the entrepreneurial commitment construct, based on the Spencer & Spencer model, to improve MSME business performance. (Abdurohim et al., 2025) The competency model developed in Competence at Work provides a comprehensive conceptual framework for understanding the behavioral determinants

of superior performance. The twenty generic competencies formulated by Spencer and Spencer are grouped into several clusters, including achievement and action; helping and human service; impact and influence; managerial; cognitive; and personal effectiveness. These competencies represent not only technical skills but also motives, traits, and psychological characteristics that causally influence individual performance in both work and entrepreneurial contexts (Lumban Batu et al., 2025).

In the context of MSMEs, Spencer's competencies can be used to measure entrepreneurial commitment among MSME actors. The Spencer Competencies that support entrepreneurial commitment used in this study are 5 (five) competencies (1) Organizational Commitment (OC) which directly measures an individual's commitment to aligning behavior with the needs, priorities, and goals of the organization/business, (2) Achievement Orientation (ACH) which is the drive to work better, set targets, and be results-oriented (quality/efficiency), (3) Initiative (INT) which is acting proactively before the situation becomes crucial, (4) Self-Confidence (SCF) which is belief in one's own abilities, important for surviving in difficult situations., (5) Concern for Order and Quality (CO) which is the drive within a person to reduce uncertainty in the surrounding environment, especially related to work arrangements, instructions, information and data. These competencies will later be used to design KPIs (Key Performance Indicators) to measure entrepreneurial commitment. The KPIs (Key Performance Indicators) will later be used as an evaluation method for self-assessment of entrepreneurial commitment.

Self-assessment of entrepreneurial commitment serves as a diagnostic mechanism for measuring readiness to face business risks and pressures. Entrepreneurial activity inherently involves uncertainty, making resilience and firmness of attitude essential prerequisites for business sustainability. By conducting systematic self-assessments, entrepreneurs can identify their levels of patience, perseverance, and intrinsic motivation, which ultimately contribute to the quality of their decision-making and the consistency of their actions. Through self-assessment, entrepreneurs can reflect on decisions, understand outcomes, and learn from past mistakes. (Sulistyanto et al., 2025).

This research contributes to the literature on entrepreneurship management and competency-based performance management. This study expands the application of the competency model developed in Competence at Work to the context of MSMEs. This research also benefits MSMEs, as the commitment assessment indicators developed in this study can serve as a self-assessment tool to evaluate mental readiness, consistency, and resilience in running a business. (Hidayat, n.d.).

Building on the research foundation outlined above, this study aims to develop key performance indicators for entrepreneurial commitment grounded in the Spencer competency framework. This tool will assist entrepreneurs in identifying their strengths and areas for improvement regarding their commitment to entrepreneurship. The performance variations observed in Micro, Small, and Medium Enterprises (MSMEs) are influenced not only by external factors such as market conditions, access to capital, and government policies but also by entrepreneurs' behavior in carrying out their business activities. In the realm of MSMEs, entrepreneurs serve as pivotal decision-makers and operational managers. Consequently, the quality of business performance relies significantly on consistency of action, perseverance, discipline, and the capacity to translate business plans into concrete implementation. This execution behavior indicates entrepreneurs' commitment to managing and sustainably developing their businesses. Thus, measuring entrepreneurial commitment must be designed with precision, using indicators based on actual behavior to provide an objective assessment of the quality of commitment. Such accurate measurement is essential for informing interventions

aimed at enhancing the capabilities of business actors, which, in turn, is anticipated to foster improved performance and sustainability within MSMEs (Iqbal et al., 2025).

Theoretical framework and hypotheses

Entrepreneurial Commitment

Commitment is a fundamental factor determining success in entrepreneurial activities. In the business context, commitment reflects the seriousness and consistency of entrepreneurs in running and developing their businesses. Entrepreneurs with high commitment tend to maintain consumer trust through good service, consistent product quality, and responsibility for every business activity undertaken. This commitment is also related to the entrepreneur's personal strengths, such as mental and physical resilience, patience, strategic thinking, and a willingness to continue working despite various business challenges and risks. Without strong commitment, an entrepreneur will struggle to maintain business continuity and is more susceptible to failure. Therefore, commitment can be seen as a crucial foundation for building a business reputation, increasing customer trust, and improving organizational performance, ultimately contributing to achieving goals and sustainable business success. (Nada et al., 2025).

Competitiveness

Competitiveness is a strategic factor that determines the sustainability and growth of economic activities, particularly in the production of goods and services that meet market needs. In the context of Micro, Small, and Medium Enterprises (MSMEs), competitiveness reflects not only a business's ability to survive in market competition but also its capacity to grow by creating added value and pursuing continuous innovation. MSME competitiveness is fundamentally determined by the business actor's capacity to effectively use existing resources to produce products or services that offer greater value than competitors'. This can be achieved through increased productivity, product innovation development, expanded market access, and the implementation of business strategies that adapt to the dynamics of the business environment. Furthermore, MSME competitiveness can be built through product differentiation, the use of digital technology, improved service quality, operational efficiency, and the strengthening of unique local characteristics that competitors find difficult to imitate. Thus, MSME competitiveness reflects the strategic ability of business actors to manage resources, create innovation, and develop sustainable competitive advantages amidst increasingly dynamic market competition. (Agmalia et al., 2021)

MSME Performance

The success of small businesses is fundamentally influenced by a combination of individual and environmental factors that interact to determine their sustainability and development. Individual factors relate to the personal characteristics of entrepreneurs, such as entrepreneurial competence, level of commitment, managerial ability, creativity, and capacity for strategic decision-making. These characteristics play a crucial role in determining how entrepreneurs manage resources, respond to market opportunities, and overcome emerging business challenges. Meanwhile, environmental factors refer to external conditions that influence business activities, such as market dynamics, government policy support, access to resources and financing, technological developments, partnership networks, and business competition. The interaction between these two factors determines the extent to which small businesses can adapt to changes in the business environment and maintain competitive performance. Therefore, the

success of small businesses depends not only on the internal capacity of entrepreneurs but also on their ability to capitalize effectively on opportunities and manage challenges arising from the external environment (Evinita et al., 2025).

Spanner's Competence

The competency theory proposed by Spencer and Spencer (1993) holds that competency is a fundamental characteristic of an individual and is directly related to effective performance in carrying out tasks or jobs. Within this framework, competency is not limited to technical abilities but encompasses various internal aspects of an individual that influence behavior and performance. Spencer and Spencer identified several key dimensions of competence that can explain individual abilities: skills, knowledge, motivation, traits, and self-concept. Skills relate to an individual's ability to carry out an activity or task effectively, while knowledge refers to an individual's understanding or information in a particular field. Motivation describes the internal drive that influences an individual to act and achieve certain goals. Meanwhile, traits are personality characteristics that influence an individual's responses to various situations, and self-concept refers to an individual's perceptions, values, and self-image. Taken together, these five dimensions form a comprehensive competency framework that explains how individual characteristics influence behavior and performance, including in the context of skill development and performance across various fields (Hakim & Singh, 2020).

Methods

The study employs a descriptive qualitative research method, distinguishing itself from quantitative research, which predominantly relies on numerical data at every stage, including data collection, analysis, interpretation, and presentation of findings. The primary objective of quantitative research is to investigate relationships among variables, objectively measure phenomena, and yield results suitable for statistical analysis. There are significant differences between quantitative and qualitative research in various aspects, such as research goals, data collection techniques, and analytical methods used to conclude (Arikunto, 2012).

In this study, secondary data were utilized, beginning with the establishment of the research focus and the determination of data requirements aligned with the research goals. The research specifically cited a book by Spencer that discusses competency theory. Following this, the study identified competencies relevant to the research topic to pinpoint the essential competencies for entrepreneurs. To process the data, the AHP tool was used to calculate the weights for each competency indicator. Finally, the weighted data obtained using the AHP tool were presented in tabular form.

Results and discussion

At this stage, the steps undertaken included determining the competencies, establishing the weighting for each competency, and defining the assessment method.

Competency determination

Based on the competency framework proposed by Lyle M. Spencer and Signe M. Spencer, entrepreneurial commitment can be understood as a combination of several behavioral competencies that reflect achievement motivation, initiative, persistence, self-confidence, decision-making capability under risk conditions, and responsibility for business continuity.

These competencies constitute individual characteristics that consistently drive business actors to maintain, develop, and enhance their business performance. Accordingly, Spencer's competency approach provides a robust conceptual framework for measuring entrepreneurial commitment, as this model emphasizes the relationship between personal characteristics and superior performance in professional activities, including entrepreneurial endeavors. From the twenty competencies in the framework, five were selected: Organizational Commitment (OC), Achievement Orientation (ACH), Initiative (INT), Self-Confidence (SCF), and Concern for Order and Quality (COQ).

Table 1.*Key Performance Indicators for Entrepreneurial Commitment Competencies*

No.	Competency	KPI
1	Organizational Commitment (OC)	Loyalty to the business venture
		Dedication of time and effort for business development
		Persistence in maintaining the business during difficult situations
2	Achievement Orientation (ACH)	Establishment of high business performance targets
		Efforts to improve product or service quality
		Drive to achieve results exceeding standard expectations
3	Initiative (INT)	Proactive search for business opportunities
		Early action-taking toward business opportunities
		Creation of innovation or business improvements
4	Self-Confidence (SCF)	Confidence in making business decisions
		Courage in facing business challenges
		Self-assurance in competitive situations
5	Concern for Order and Quality (COQ)	Systematic financial record-keeping
		Organized business administration management
		Adherence to business operational procedures

Source: Researcher's data processing (2026)

Based on Table 1, the Key Performance Indicators for entrepreneurial commitment were formulated in accordance with Spencer's competency dictionary. The resulting KPIs are intended to be used for evaluating the entrepreneurial commitment of MSME owners.

Rating Scale Method

The assessment method employed is also a critical factor in ensuring that the evaluation process proceeds systematically and measurably. One method widely used in both research and human resource management practice is the Rating Scales method. This technique utilizes a specific scale to measure the level of achievement or quality of a given competency or performance. Through the use of rating scales, assessors can provide more structured evaluations, for instance, by employing a defined scale range, such as 1 to 5 or 1 to 7, representing performance levels from very low to very high. In this study, the assessment method employed the scale used in the Analytic Hierarchy Process (AHP), as presented in Table 2.

Table 2.
Rating Scale

Value	Description
1	A is equally important as B
3	A is moderately more important than B
5	A is strongly more important than B
7	A is very strongly more important than B
9	A is extremely more important than B
2,4,6,8	Intermediate values when uncertainty exists between two adjacent values
1/(1-9)	Reciprocal value of the importance level from scale 1-9

Source: Researcher's data processing (2026)

Weighting Method Using AHP (Analytic Hierarchy Process)

The weighting of indicators in this study was conducted using the Analytic Hierarchy Process (AHP) method, facilitated by the online AHP Tool application. The initial step involved establishing the analysis objective in the goal section, followed by entering the criteria or indicators to be weighted in the criteria section. Subsequently, when necessary, alternatives were entered in the options section. The primary weighting process was carried out through pairwise comparisons, in which each criterion was compared pairwise based on its level of importance relative to the research objective. Following this, alternatives were also compared against each criterion. The comparison values that had been input were then processed using the Calculate feature, generating priority weights in the Weighted Criteria section and alternative scores in the Scored Options section. The resulting AHP weights were subsequently used as the basis for constructing a Weighted Scoring model to assess the entrepreneurial commitment level of MSME actors. The resulting competency weightings are presented in Table 3.

Table 3.
Weighting of Entrepreneurial Commitment KPIs

No.	Competency (Weight)	KPI	Weight
1	Organizational Commitment (OC) (0.416)	Loyalty to the business venture	0.440
		Dedication of time and effort for business development	0.325
		Persistence in maintaining the business during difficult situations	0.235
2	Achievement Orientation (ACH) (0.243)	Establishment of high business performance targets	0.253
		Efforts to improve product or service quality	0.658
		Drive to achieve results exceeding standard expectations	0.089
3	Initiative (INT) (0.182)	Proactive search for business opportunities	0.120
		Early action-taking toward business opportunities	0.549
		Creation of innovation or business improvements	0.351
4	Self-Confidence (SCF) (0.073)	Confidence in making business decisions	0.549
		Courage in facing business challenges	0.331
		Self-assurance in competitive situations	0.120
5	Concern for Order and Quality (COQ) (0.087)	Systematic financial record-keeping	0.657
		Organized business administration management	0.259

Adherence to business operational procedures	0.065
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Source: Researcher's data processing (2026)

In the context of this research, the AHP method was employed to structure complex decision-making into a more systematic hierarchical framework, thereby facilitating the analysis and determination of weights for each indicator. Based on Table 3, the weighted scores for each indicator were obtained. These will subsequently be used to assess entrepreneurial commitment among business actors, formulated based on the Spencer competencies selected according to their relevance to the commitment demonstrated by business owners in operating, developing, and sustaining their enterprises amidst the intense competition within the MSME sector.

Self-Assessment Model for MSMEs

In this study, the self-assessment employs the Weighted Scoring method. This quantitative technique is used to evaluate performance or assess an object based on a number of criteria with varying levels of importance. This method is applied to evaluate entrepreneurial commitment among MSME actors, which can subsequently serve as a basis for evaluation and decision-making in future business development.

The weighted scoring model can be formulated as follows:

$$WS = \Sigma(S_i \times W_i)$$

Where:

- WS = Weighted Score (total weighted score)
- S_i = Assessment score for indicator *i*
- W_i = Weight of indicator *i*
- *i* = Number of assessed indicators

Calculating the Weighted Score Value

The indicator value is calculated as follows:

$$\text{Indicator Value} = \text{Score} \times \text{Weight}$$

Subsequently, all weighted scores are summed to obtain the total score:

$$\text{Total Score} = \Sigma(\text{Score} \times \text{Weight})$$

The total score obtained is then used to describe the overall entrepreneurial commitment level of MSME actors. This value can serve as a basis for evaluating the readiness and consistency of business actors in managing and developing their enterprises. Furthermore, the measurement results can be utilized as a consideration in decision-making, both for business actors, MSME development institutions, and policymakers in designing more effective entrepreneurship development programs.

Practical Implications

The practical implications of this study are that the designed competency-based assessment indicators for entrepreneurial commitment, grounded in Spencer's framework, can serve as a self-evaluation tool for MSME actors to measure the extent of their commitment in operating, sustaining, and developing their businesses. Through this self-assessment instrument, MSME owners can identify their strengths and weaknesses in entrepreneurial behaviors, particularly regarding organizational commitment, achievement orientation, initiative, self-confidence, and concern for order and quality. For MSME actors, this instrument can help formulate priorities for

both personal and business development. For mentoring institutions, cooperative and MSME agencies, business incubators, and policymakers, the findings of this research can be utilized as a foundation for designing more targeted MSME development programs. The weighting method using the Analytic Hierarchy Process (AHP) offers practical benefits by facilitating the prioritization of competencies most critical to shaping entrepreneurial commitment. The resulting indicator weights can serve as a basis for a more objective evaluation, ensuring that the assessment of MSME owners' commitment is not merely general but also systematic, measurable, and priority-based. By employing the Weighted Scoring model, both MSME actors and supporting institutions can obtain a total entrepreneurial commitment score, which can serve as a basis for decision-making—whether for individual capacity development, business management improvement, or the formulation of strategies to enhance MSME performance.

Limitations

The designed instrument has not yet been extensively tested across the diverse characteristics of MSMEs; consequently, its generalizability remains limited. It is recommended that future research pilot-test the instrument developed in this study to enable empirical validation of its results.

Conclusion

The design of indicators in this study is grounded in the entrepreneurial competency framework proposed by Spencer and Spencer (1993), which posits that individual competencies are manifested through behaviors, motivations, and personal characteristics that influence performance. From the various competencies outlined in this model, the present study selected those most relevant to entrepreneurial commitment, namely organizational commitment, achievement orientation, initiative, self-confidence, and concern for order and quality. These competencies are considered capable of representing the attitudes, behaviors, and perseverance of business actors in operating, developing, and sustaining their enterprises. The weighting of KPIs using the AHP method serves not only to determine indicator weights systematically but also to enhance the objectivity and validity of the research instrument in measuring entrepreneurial commitment. The weights derived from the AHP process were subsequently used in the Weighted Scoring assessment method during the self-assessment stage to calculate the entrepreneurial commitment level of MSME actors quantitatively. The application of the Weighted Scoring method in self-assessment not only provides a quantitative overview of entrepreneurial commitment levels but also serves as an evaluation tool to support capacity enhancement and the long-term sustainability of MSME businesses.

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