



## Determinan Ekspor UMKM Binaan Kantor Perwakilan Bank Indonesia Provinsi Bali

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### Abstract

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*Micro, Small, and Medium Enterprises (MSMEs) in Indonesia are one of the largest informal sectors that absorb a significant amount of the workforce, and it is hoped that they can contribute to the growth of the export market. Bank Indonesia, as the Central Bank, continues to make efforts to provide the best contribution in order to enhance the role of MSMEs in the economy. This research aims to determine the relationship between product innovation, demand, social capital, product innovation, and culture with the export potential of MSMEs under the supervision of the Bank Indonesia Representative Office in Bali Province. The sample size in this research consists of 53 supervised MSMEs, divided into two categories: export and non-export MSMEs. The sampling technique used in this research is saturation sampling. Data collection was conducted through interviews, non-participant observation, and in-depth interviews. Orange data mining was used as the data analysis method in this research. The results of the research indicate that innovation, culture, and e-commerce have a very weak correlation with export potential, while social capital and demand have a strong correlation with the export potential of MSMEs under the supervision of the Bank Indonesia Representative Office in Bali Province*

**Keywords:** *Export; MSMEs; E-commerce; Export Aggregator*

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## INTRODUCTION

Micro, small and medium enterprises (MSMEs) are one of the most significant contributors in increasing economic growth (Irayani & Ayuningsasi, 2021). The growth and development of the micro, small, and medium enterprises (MSME) sector are often interpreted as one of the indicators of successful development. (Sabaruddin, 2014). Kuncoro (2000) small businesses and household enterprises in Indonesia play a crucial role in reducing unemployment, increasing the number of business units, and improving household income. Therefore, MSMEs have a significant role in the welfare of society.

Bank Indonesia, as the central bank, continues to strive to provide the best contribution in order to enhance the role of MSMEs in the economy. (Komunikasi, 2022). In order to achieve stable and sustainable economic growth, it is necessary to have macroeconomic stability and a strong financial system. As a means of supporting these efforts, the empowerment of the real sector, especially in the development of micro, small, and medium enterprises (MSMEs), which significantly contribute to economic growth in Indonesia, is needed. (Komunikasi, 2022).

In terms of MSME development, Bank Indonesia is currently focusing on three major groups, namely MSMEs operating in the volatile food commodities

sector, export-oriented commodities, and local economic development (commodities with potential economic value in specific regions). The exportation of MSME products is important for supporting economic growth and increasing foreign exchange reserves. However, maintaining quality standards remains a challenge in achieving export-quality MSMEs.

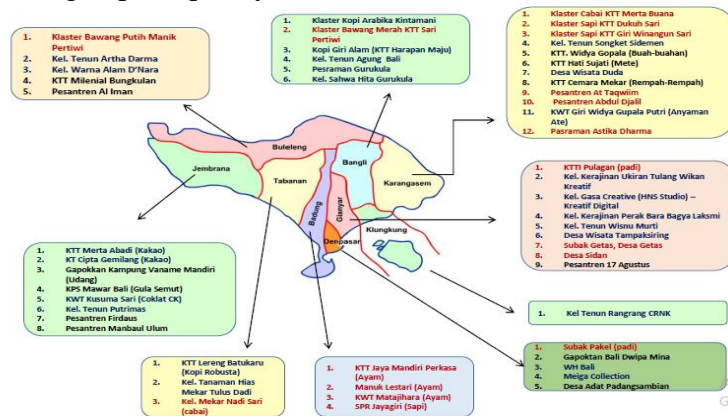


Figure 1. Total MSMEs assisted by Bank Indonesia Bali

Bank Indonesia Bali has been nurturing supported MSMEs through various programs to enhance the quality of their products and enable them to penetrate the export market. This includes participation in socialization events, exhibitions, and the provision of technical assistance such as management and institutional business training. Additionally, support is given in the form of providing working tools like Non-Machine Weaving Tools (ATBM) through the PSBI program.

Based on the above description, it is known that Bank Indonesia, as the central bank, strives to provide the best contribution through its MSME development policies. Furthermore, the development of MSMEs by Bank Indonesia aims to enhance the capacity, managerial skills, and innovation of the workforce in order to compete in the export market. With these objectives in mind, the researcher is interested in studying the export potential of MSMEs supported by Bank Indonesia, specifically the supported MSMEs from the Bank Indonesia Bali.

## METHODS

This research uses a quantitative approach in the form of an associative study, which means that it aims to determine the relationship between two or more variables (Sugiyono, 2012). In this study, a sample of 53 MSMEs was used, consisting of 8 exporting MSMEs and 45 non-exporting MSMEs. Based on the questionnaire distribution, only 42 MSMEs were willing to participate as respondents. Therefore, the calculations or analyses will only be based on the data provided by the respondents.

## RESULTS & DISCUSSION

### Results

Table 1. Results of Correlation Analysis

| No | Indepent Variable   | Dependen Variable | Correlation | Explanation |
|----|---------------------|-------------------|-------------|-------------|
| 1  | Inovation (X1)      | Export Potential  | 0,1         | Very weak   |
| 2  | Demand (X2)         | Export Potential  | 0,8         | Strong      |
| 3  | Social Capital (X3) | Export Potential  | 0,7         | Strong      |
| 4  | Culture (X4)        | Export Potential  | 0,3         | Very weak   |
| 5  | E-commerce (X5)     | Export Potential  | 0,2         | Very weak   |

*Sumber: Data diolah (2023)*

As seen in Table 1, a correlation value of 0.1 was obtained, indicating a very weak level of correlation. This suggests that the variable of product innovation correlates with the export potential of MSMEs under the supervision of Bank Indonesia in Bali Province at a very weak level of correlation. The weak correlation indicates that despite the presence of product innovation by MSMEs, there is no significant demand from the export market for those products. This could be due to various factors, such as differences in consumer preferences in foreign markets, strong competition from local producers, or high trade barriers.

The strong correlation between export demand and export potential 0.8 indicates significant growth opportunities in foreign markets. In this regard, strong demand in the export market can serve as a signal for supervised MSMEs to enhance their export efforts, increase production capacity, and develop distribution networks in those markets. This aligns with the research conducted by Irfan Civir (2019), which demonstrates a positive relationship between export demand and export potential, indicating that an increase in export demand contributes to an increase in export potential.

The result of the social capital has correlation value 0.7 that social capital in the form of collaboration with export aggregators has a strong correlation with the export potential of MSMEs under the supervision of Bank Indonesia in Bali Province. This aligns with the information gathered by the author during fieldwork. Export aggregators play a crucial role in assisting supervised MSMEs in exporting their products. They facilitate the distribution of products from supervised MSMEs and distribute them to the target countries. In addition to assisting MSMEs in entering foreign markets, collaborating with export aggregators can reduce the cost of shipping goods abroad. Furthermore, partnering with aggregators provides convenience for MSMEs in conducting exports.

As seen in Table 1, a correlation value of culture with export potential is 0,3 this correlation indicates that culture correlates with the export potential of MSMEs under the supervision of Bank Indonesia in Bali Province at a very weak level of correlation. The weak correlation between culture and the export potential of supervised MSMEs has several implications. For example, the products offered by the companies may not have significant appeal in the export market due to a lack of alignment with the local culture or preferences. This could be attributed to significant cultural differences between the domestic market in Indonesia and the export markets targeted by supervised MSMEs.

The correlation between e-commerce and export potential has yielded a result of 0.2. This weak correlation suggests that the use of e-commerce does not significantly enhance the export potential of supervised MSMEs under the supervision of Bank Indonesia in Bali Province. This could be due to various

factors, such as a lack of adjustment in marketing and operational strategies for the export market, high trade barriers, or strong competition from local producers in the targeted export markets. Supervised MSMEs need to consider other factors that influence export potential and adopt appropriate strategies to enhance their exports in the international market.

## CONCLUSION

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

- 1) Product Innovation ( $X_1$ ) has a very weak correlation with export potential (Y)
- 2) Demand ( $X_2$ ) has a strong correlation with export potential (Y)
- 3) Social capital ( $X_3$ ) has a strong correlation with export potential (Y)
- 4) Culture ( $X_4$ ) has a very weak correlation with export potential (Y)
- 5) *E-commerce* ( $X_5$ ) has a very weak correlation with export potential (Y)

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