**IMPROVED PERFORMANCE OF BUSINESS OWNERS WITH SOCIAL CAPITAL, HUMAN CAPITAL, AND ENTREPRENEURIAL COMPETENCE**

**Tomi Agus Triono1, Kusuma Chandra Kirana2, Muinah Fadhilah3**

*Master of Management of Sarjanawiyata Tamansiswa University Yogyakarta*

[*Tomiagustriono87@gmail.com*](mailto:Tomiagustriono87@gmail.com)

*kusumack@ustjogja.ac.id*

*muinahfadhilah@ustjogja.ac.id*

Abstract

*MSMEs are one of the important parts of the country's economic growth, so it must be supported by competent human resources. The purpose of this study was to find out how much the level of performance of business owners is influenced by social capital, human capital, and entrepreneurial competence. The method used was a quantitative approach with questionnaires for data retrieval, and it was tested using SmartPLS 3.3 software. The results of this study showed that social capital has an effect on entrepreneurial competence, social capital has no effect on performance, human capital affects entrepreneurial competence, human capital affects performance, and entrepreneurial competence affects performance. Entrepreneurial competence as a mediation variable is able to increase the influence of social capital and human capital on performance. There needs to be more effort by the regional government of Yogyakarta to increase the social capital of business owners so that they can achieve common goals and optimal performance.*

*Keywords: Social capital, human capital, entrepreneurial competence, performance*

**INTRODUCTION**

MSMEs are currently the largest business sector in the economy, both domestically and worldwide. MSMEs are also important to a country's economy since they can help to eliminate unemployment and poverty (Yonaldi, 2018). MSMEs' contribution to the country's Gross Domestic Product, as well as its foreign exchange earnings, is undeniable. Several MSMEs are now able to export and compete in the global market (Rachmawati et al., 2021).

The local government must give access to the wider community in terms of the container of the entrepreneur community as well as attempt to provide training facilities for the development of human resources so that they have optimal performance quality and a higher income. This effort may also aid the government in its efforts to eradicate poverty (Sopah et al., 2020).

Small enterprises, in particular, are a source of income for the local community in an area where the MSME sector drives the majority of the economy. Yogyakarta is a city noted for its education and tourism, and it is home to a large number of MSMEs in both the goods and services sectors.

The issue is one of human awareness of one's own competency and social capital. In order to build excellent MSME human resources in terms of morality and competencies, the Yogyakarta city administration must pay special attention to this. The Yogyakarta city government has made efforts to develop certified SMEs by giving entrepreneurial competency training to groups of entrepreneurs ranging in age. On the other hand, there are still those business owners that fail despite enrolling in group training. Then, in order for MSMEs Koto Yogyakarta to expand and advance, further evaluation is required.

This study was carried out to see how much social capital, human capital, and entrepreneurial competence play in the performance of MSME human resources in Yogyakarta.

**LITERATURE REVIEW**

**Social Capital**

The quantity of resources accumulated on an individual or group as a result of a network of reciprocal relationships is referred to as social capital (Beni et al., 2018). The ability of people to work together to achieve common goals in various groups and organizations, according to fermando view (2021) in his article taken from James Coleman, is defined as social capital.

As a result, social capital is a key role component in the relationship between MSME performance and the smooth functioning of economic operations in Yogyakarta. Human resources' social capital can surely foster cooperation among individuals and community groups, as well as information sharing, in the hopes of improving the performance and advancement of the company.

Social capital refers to the resources that develop in a person or a group of people, such as beliefs, social standards, and social networks, that allow them to operate together. Trust, networking, and social norms are the three components of social capital (Kawulur et al., 2017).

**Human Capital**

In general, the organization focuses solely on the upkeep of financial capital assets, also known as physical assets. However, as the knowledge revolution began to talk about the ability to make capital measurable, grow, and disappear when employees left the organization in which they worked, the knowledge revolution began to talk about the ability to make capital measurable, grow, and disappear when employees also left the organization in which they worked. Employees might then be considered assets for organizations that have intangible asset categories (Subramony et al., 2018).

The human element has emerged as a possible influence for business success; in reality, firms that wish to compete and thrive must now focus on their people resources as competitive advantage drivers (Sudaryo et al., 2018). Human capital's ability to apply science and expertise to their work gives a company a competitive advantage. Human capital, on the other hand, does not age after it has been used to make a commodity. Human resources are the only resource with the ability to learn and grow (Kasmawati, 2017). As a result, employee empowerment allows human resources to reach their full potential and contribute optimally to the production of a product (Pristiyono & Sahputra, 2019).

Human capital is understood in a variety of ways. In order to attain goals, human capital is a combination of knowledge, core competencies, and learning of human resources (Sinambela, 2021). People capital refers to an organization's human resources' overall experience, expertise, skill, enthusiasm, innovation, and quality. Employees' knowledge, skills, and competencies are referred to as human capital (Syahsudarmi, 2019).

Human capital can be defined as an integration of information, learning, experience, core competencies, skills, capabilities, and abilities that must be owned by every employee or business person in an organization or firm, based on some of the aforementioned understandings. As a result, most human capital specialists concentrate on investing in various types of education and the impact of intangible assets on human capital return on investment.

School and formal education, on-the-job training, and other expertise can all be used to invest in human capital (Adriani, 2019).

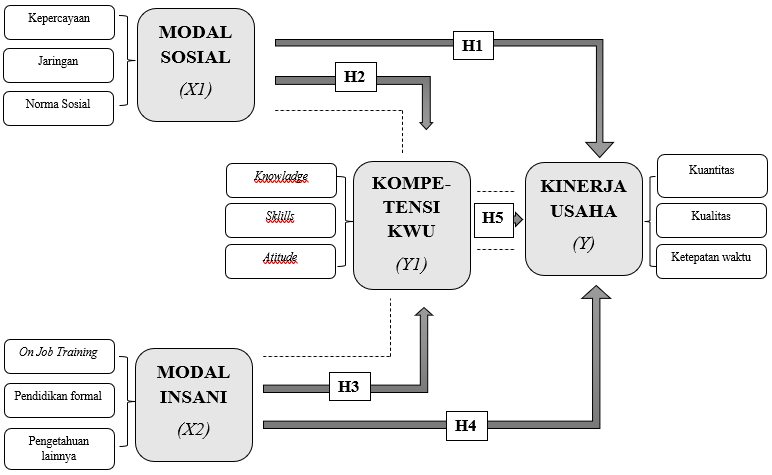
**Entrepreneurial competence**

Performance is the consequence of an employee's job in terms of quality and quantity that he or she can achieve while performing his or her duties in line with the obligations that have been assigned to him (Ardian, 2019).

The results accomplished by a person according to the measure appropriate to the work concerned can also be regarded as performance. The performance of business owners in small enterprises includes both financial and non-financial goals, thus performance metrics are based on a balance between the two (Ichsan et al., 2020).

According to the author, based on Kaban's opinion, performance is defined as a set of things obtained by a person over a period of time, and the achievement of performance results is assessed according to the perpetrator, namely the outcomes achieved by individuals, groups, agencies, and a program or policy.

**Research Framework**

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Picture 1. research framework

Mamun\* et al. (2016) found that some communities use social networks and relationship trusts to deal with emergencies, as well as to access available opportunities and engage in social events. This relates to an entrepreneur's ability to improve his or her entrepreneurial skills. To encourage entrepreneurship, social capital and individual self-realization must go hand in hand (Weiss et al., 2019).

H1: Social capital and entrepreneurial competence have a favorable relationship.

Social capital has been shown to help with a variety of tasks such as value creation, knowledge, competitive advantage, and better business owner performance and development (Nasip et al., 2017). Social capital such as goal sharing, trust, and organizational structure are produced when organizations in strategic networks focus on relationship management, and this social capital influences the behavior and thinking of people in the organization. As a result, a link between social capital and business owner performance will be created (Kim &Chung, 2016).

H2: Social Capital has a favorable impact on the performance of business owners.

Knowledge, skills, and capacities of business actors and artisans in BATIK MSMEs in Banyumas can be increased through knowledge and technology transfer initiatives, mentoring, and frequent competency training to ensure company sustainability. Mokhtar & Susilo (2017) conducted study that explains the importance of training and how it can greatly affect the workforce's competency.

H3: Human capital has a favorable influence on entrepreneurial ability.

There is a favorable association between improving a company's human capital's expertise and the company's earnings, and this, of course, will improve the company's performance. According to Putri & Ratnasari's (2019) research, training and education levels have a substantial impact on employee performance.

H4: Human capital has a favorable influence on the performance of business owners.

Entrepreneurial competency characteristics have a favorable impact on the performance of small and medium firms (MSMEs) in times of economic crisis, according to study done by Sulaiman Sajilan & Tehseen (Sulaiman Sajilan & Tehseen, 2019). As a result, according to this report, SMEs should focus on establishing entrepreneurial talents in order to better deal with this.

H5: Entrepreneurial Competence and Business Owner Performance have a good relationship.

**RESEARCH METHODOLOGY**

The method used in this research is a descriptive quantitative research method.

**Sample and Population**

The owners of MSMEs registered with the Yogyakarta city SME Cooperative Office were used in this study, which was based on a group of 500 MSME owners. Purposive sampling with previously established criteria was utilized. The required requirements are business owners who have registered with the YOGYAKARTA-based MSME Cooperative office. Meanwhile, the number of samples was determined using the Slovin well, which yielded a total of 83 respondents. Furthermore, data collection will be evaluated while the technique is being evaluated.

**Obtaining information**

The questionnaires are distributed to business owners registered with the Cooperative and SME office of the yogyakarta-based group throughout the data gathering stage. With questions and statements about social capital, human capital, entrepreneurial competency, and business owner performance in the form of questionnaires.

**Learn about Data Analysis.**

SmartPLS 3.3 was used to enter data in this study. The Convirmatori Test (CVA) was used to analyze the data, which included the Outer Model Test, Model Iner Test, Fit Test, Hypothesis Test, and Mediation Variable Test.

**RESULTS AND DISCUSSIONS**

Based on descriptive respondents are distinguished into several groups including gender, age, length of business, type of business, and education level, with the average results of the female sex, with the age under 30 years, the average business is still under 10 years old, the type of business pursued is culinary, with an average high school / vocational education. So it can be concluded that most business owners in the city of Yogyakarta based group are still in productive age.

**Test Fit Model**

The fit model test, or *goodness* of fit test, or what can also be called the feasibility test model, is used to measure the accuracy of the sample regression function in estimating actual values (Ghozali 2011). Test the fit model in Smart please with the following criteria in the table:

Table 1: Fit Model Test Results

| **Fit Summary** | **Cut Off** | **Estimation** | **Keteranag** |
| --- | --- | --- | --- |
| **SRMR** | Smaller than 0.10 | 0.09 | Good |
| **d\_ULS** | Output Confidence Interval (CI) Greater Original\_Sampel (OS) | CI (0.433) < OS (0.628) | Marginal |
| **d\_G** | Output Confidence Interval (CI) Greater Original\_Sampel (OS) | CI (0.494) < OS (0.597) | Marginal |
| ***Chi-Square*** | X2Stastistics < X2Table | 273,149>104,138 | Marginal |
| **NFI** | Approaching nili 1 | 0.732 | Good |
| **RMS Theta** | <0.12 | 0.303 | Marginal |

Source: primary data processed 2021

From the results of the above test, which shows the results of the fit model test (goodness of fit) that the value of each of the different criteria SRMR has a cut off, the estimated value must be smaller than 0.10. In the test results, the estimated value shows a value of 0.09, so it can be said bagus. In the d-ULS and d\_G test results, each of the test results gets a confidence interval value smaller than the original sample.

d-ULS and d-G can be categorized marginally. For the chi-square criteria, X2Statistics X2Table but in the test of the fit model showed the estimated value is 273,149. This value is greater than X2Table, which is 104,138. Then it can be said to be marginal, so that the number of manifest variables and independent variables is still less. The NFI criterion of having a cut-off close to the value of 1 in the model test shows an estimated value of 0.732, so it can be said to be good. Then for the criteria, if RMS Theta has a cut off smaller than 0.12, but in his tests he gets a result of 0.303, then it can be said to be marginal.

**Test Hypothesis**

A hypothesis test is a process for evaluating the strength of evidence from a sample and provides a basis for making decisions related to its population. The purpose of the hypothesis test is to decide whether the hypothesis being tested is rejected or accepted. In this study, the hypothesis test can be explained in the table below:

Table 2: Hypothesis Test Results

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Hypothesis** | | **Sign** | **Parameter Coefficient (Original Sample)** | **t Statistics** | **P Value** | **Status** |
| **H1** | Social Capital Influences Entrepreneurship Competence | (+) | 0.279 | 2.188 | 0.029 | Evident |
| **H2** | Social Capital affects the Performance of Business Owners | (+) | -0.178 | 1.429 | 0.153 | Unproven |
| **H3** | Human Capital Affects Entrepreneurship Competence | (+) | 0.595 | 4.915 | 0.000 | Evident |
| **H4** | Human Capital Affects the Performance of Business Owners | (+) | 0.318 | 2.098 | 0.036 | Evident |
| **H5** | Entrepreneurial Competence affects the Performance of Business Owners | (+) | 0.683 | 6.204 | 0.000 | Evident |

Source: primary data processed 2021

      Referring to the results showing the results of the hypothesis test to prove that the hypothesis is proven or not done by testing using SmartPLS 3.3 software with a p Value value below 0.05, of the five hypotheses that have been tested there is one that is not proven, namely H2: social capital affects the performance of business owners with a p value of 0.153 greater than the value of p Value set at 0.05. This can prove the hypothesis of this study.

**The Mediation Analysis Test**

Mediation analysis is conducted to find out the role of direct or indirect influence between variable X and Y. Mediation variables are often called intervening variables or coded with Y1. With the possibility to conduct mediation analysis tests, which can be done with SmartPLS 3.3 software, the test results will be explained in the table below:

Table 3: Mediation Analysis Test

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Variable** | **Direct Effect (DE)** | **Indirect Effect (IE)** | **Total Effect (TE)** | **Mediation Effect** |
| (X1=>Y2) | (X1=>Y1=>Y2) | (DE + IE) |
| **(1)** | (2) | (3) | (4) | (5) = TE - DE |
| **X1** | -0.178 (0.153) | 0.191(0.056) | 0.013 (0.008) | (0.013+0.178) = 0.191 |
| **X2** | 0.318 (0.036) | 0.406 (0.000) | 0.724 (0.000) | (0.724 – 0.318) = 0.406 |

Source: primary data processed 2021

Referring to the table above, the mediation effect test conducted to show the effect of X1 (Social Capital) on Y2 (Business Owner Performance) hammering mediation Y1 (Entrepreneurial Competence) has a value of 0.191. Furthermore, the influence of X2 (Human Capital) on Y2 (Business Owner Performance) hammering mediation Y1 (Entrepreneurial Competence) has a value of 0.406.

**Discussion**

**Hypothesis 1 (Influence of Social Capital on Entrepreneurial Competence)**

The results of the hypothesis 1 test showed that social capital (X1) positively affects entrepreneurial competence (Y1) in MSMEs in Yogyakarta City, which means that the greater a person's social capital, in this case, the business owner, the more it affects his entrepreneurial competence. In order to develop entrepreneurial competencies, every business owner in Yogyakarta must have good social capital, which is strengthened by business networks, trust between stakeholders, and adhering to social values formed in the business.

This research supports the statement put forward by research conducted by Hsiao et al. (2016). By using social capital, the public can get various types of information and support from various parties, so as to cover the weaknesses it has. According to Schlepphorst et al. (2020), social capital can be utilized effectively during the process of business creation and in growing entrepreneurship.

**Hypothesis 2: The Influence of Social Capital on Business Owner Performance**

The results of hypothesis 2 testing showed that social capital (X1) was not proven to affect business performance (Y2) in MSMEs in Yogyakarta City, which means that there is no strong correlation between the higher social capital and the performance of business owners, according to the owner of Umkm Yogyakarta City. Then it can be concluded that social capital has no influence on the performance of business owners in the city of Yogyakarta.

This study is inversely proportional to research conducted by Nasip et al. (2017) that found social capital is known to be useful in facilitating various competitive advantages, as well as good business owner performance and faster development. But this study is in line with research conducted by Prasetyo et al. (2013), which states that there is no relationship between some indicators of social capital and the performance of micro and small entrepreneurs.

Research in line with others, as done by Gainau, (2020). Social interaction built with the environment alone is not enough to improve the performance of business owners. Given that Indonesia is very thick with a culture of mutual respect and respect, social interaction has been considered a must for every community, including business actors. Interaction built with the surrounding environment is not to get profit, but because of the basic needs of business people, namely socializing with the surrounding environment.

**Hypothesis 3: The Influence of Human Capital on Entrepreneurial Competence**

The results of test 3 showed that human capital (X2) was proven to affect entrepreneurial competence (Y1) in business owners in Yogyakarta City. This means that if the human capital of a business owner is getting bigger, then his entrepreneurial competence will be better.

This research supports research that has been conducted by Azizah (2020). There is empirical evidence that education and training programs can improve business competence. Widiastuti (2019) indicates that actors and human resources have the potential to be developed and managed optimally more targeted in terms of skills and capabilities of business actors through knowledge and technology transfer strategies, mentoring and training on a regular basis related to competence, so that business sustainability will be achieved.

**Hypothesis 4 (The Influence of Human Capital on the Performance of Business Owners)**

The results of hypothesis test 4 showed that human capital (X1) can affect the performance of business owners (Y2), especially MSMEs, in the city of Yogyakarta. Which means that the greater the human capital of the business owner, the greater the influence on the performance of the business owner.

Widjaya et al. (2015) stated that education and training have become essential for satisfactory performance. Employee performance is significantly influenced by training and education level.Research conducted by Iqbal & Waqas (2011) also said the same thing. A positive relationship between human capital and improved business performance.

**Hypothesis 5 (Effect of Entrepreneurial Competence on Business Owner Performance)**

The results of hypothesis test 5 show that entrepreneurship competence (Y1) can affect the performance of business owners (Y2) in the Yogyakarta City area. So it can be interpreted that the higher the entrepreneurial competence of an entrepreneur, the higher the performance of the business owner.

This study supports the results of Cubico's research (2018). Successful entrepreneurship has a motive, namely, special knowledge, self-image, traits, social roles, and skills. This will make an entrepreneur refer to the various abilities, skills, and knowledge possessed by an entrepreneur, which will affect its performance in running its business. In the research of Sulaiman, Sajilan, & Tehseen (2019), entrepreneurial competence has a positive impact on the performance of small and medium-sized business owners (MSMEs) during the economic crisis.

**Entrepreneurship Competence as Mediation of Spsial Capital on the Performance of Business Owners.**

According to the test results, entrepreneurial competence as a mediating variable can operate as a variable that increases the strength of the influence of the independent variable of social capital on the dependent variable, namely the performance of business owners. As a result, entrepreneurial competence can be regarded as a successful mediating variable capable of increasing the power of impact between social capital and business owner performance.

**Entrepreneurship Competence as Mediation of Human Capital on the Performance of Business Owners.**

According to the results of the tests conducted above, entrepreneurial competence as a mediating variable has the potential to become a variable that increases the strength of the influence of the independent variable of human capital on the dependent variable, namely the performance of business owners. As a result, entrepreneurial competence can be seen as an effective mediating variable, capable of boosting the power of impact between human capital and business owner performance.

**CONCLUSION**

Based on the results of the analysis, there are several conclusions that the average independent variable is able to influence the dependent variable, but on the other hand, there is one hypothesis that is not proven, namely the impact of social capital on the performance of business owners. It can be concluded that indicators of human capital have not been able to show influence in shaping optimal performance. business owners in the city of Yogyakarta. Therefore, there needs to be an effort made by the local government to evaluate these results, and then more training is needed on the importance of social capital for business success.

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