THE SCALE OF COMPETENCY IN ENTREPRENEURSHIP DEVELOPMENT AMONG MSMEs IN INDONESIA

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Abstract

The growth of Micro, Small, and Medium Enterprises (MSMEs) is recognized as a vital catalyst for economic growth in developing nations, such as Indonesia. Maranatha Christian University, one of the universities in Indonesia, plays a role in enhancing the entrepreneurial competence of MSME entrepreneurs. The purpose of this research is to identify the fundamental competencies needed by MSME owners to grow their companies and successfully navigate the present business challenges. The current issue is the lack of entrepreneurial competence among many MSME entrepreneurs, which is a crucial factor for the success of MSMEs and a competitive advantage in the face of business competition. The research employs the Exploratory Factor Analysis (EFA) method to identify dimensional factors that arise from a set of indicators. Confirmatory Factor Analysis (CFA) is used to evaluate the validity of MSME entrepreneurial skills in Indonesia, while Cronbach Alpha is used to analyze the reliability of indicators. The research findings indicate that MSME owners possess competence in five distinct dimensions: managerial, tactical, quality of service, improvement, and performance. The existing scale resulting from this research consists of only 26 indicators of competency. The competency scale for owners of small and medium-sized businesses offers indications that can precisely assess the particular competency requirements within the micro and cultural environment of SMEs, taking future competency demands into account. Training programs designed specifically for micro-level MSMEs can be developed using the indicators on the competency scale as a guide.

Keywords: Competence, Entrepreneurial, MSMEs.

INTRODUCTION

In developing countries, the growth of MSMEs is one of the essential drivers of economical growth.[1] The increasing number of MSMEs must coincide with competitiveness to ensure they can compete with other MSMEs and larger businesses. The essential factors of MSMEs' success lie in the managerial and leadership ability.[2,3] This is also related to the enhancement of Human Resources in Indonesia, specifically in educational level and competencies.[3] Entrepreneurial competencies are one of the resources related to the ability of entrepreneurs to perform the job role successfully.[4] Indonesian governments have launched various follow-up efforts to increase the competencies and qualifications of entrepreneurs by providing business-related learning

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[1] St Aisyah, Chalid Imran Musa, and Anwar Ramli, "Effect of Characteristics and Entrepreneurial Orientation towards Entrepreneurship Competence and Crafts and Arts SMEs Business Performance in Makassar," *International Review of Management and Marketing* 7, no. 2 (2017): 166–73, http:www.econjournals.com.

[2] Thomas Garavan et al., "The Antecedents of Leadership Development Practices in SMEs: The Influence of HRM Strategy and Practice," *International Small Business Journal* 34, no. 6 (July 21, 2015): 870–90, https://doi.org/10.1177/0266242615594215.

[3] Fenika Wulani et al., "Scale Development of Entrepreneurial Competency of SME Owner in Indonesia," *Academy of Entrepreneurship Journal* 25, no. 4 (December 1, 2019): 1–12.

[4] Raj K Kovid, Babita Bhati, and Gunjan Mohan Sharma, "Entrepreneurial Competencies, Institutional Voids and Performance of Small and Medium Enterprises: Evidence from an Emerging Economy," *Vision*, November 29, 2021, 1–10, https://doi.org/10.1177/09722629211058809.

programs.[5] Maranatha Christian University one of the universities in Indonesia, participates in enhancing entrepreneurial competence for MSME entrepreneurs. This research aims to identify essential competencies for SME business actors to successfully improve their businesses and be able to adapt to the existing and emerging business challenges. The entrepreneurial competency of MSMEs in Indonesia appears inadequate, supported by the data in which showed the majority of MSMEs are on the micro scale at 98.68%.[6] MSMEs in Indonesia, which are dominated by micro actors, have low business performance because there are still many MSME entrepreneurs who do not have entrepreneurial competence, as one of the success factors for MSMEs and as a competitive advantage to face business competition.

Entrepreneurship competency is entrepreneurial attributes to maintain and determine the success of a business, such as attitudes, beliefs, knowledge, skills, personalities, and behavioral tendencies.[7] This competency is depicted as a set of measurable skills, knowledge, talent, and individual behaviors which provides one's ability to carry out effective work.[5] Entrepreneurial competency encompasses various skills and qualities, including self-confidence, innovation, willingness to take risks, proactive behavior, dedication, focus on high standards, reliance on employees, and utilization of feedback. Several studies conducted in medium-sized enterprises have demonstrated that entrepreneurial competence involves various aspects, including human dimensions, attentiveness to potential opportunities, technical skills, political acumen, and the determination to see efforts through to tangible results.[5] Furthermore, other researchers have indicated that small and medium-sized enterprises (SMEs) in certain regions of Asia and Australia found the dimensions of universal competence, including ethical, conceptual, learning, and opportunity-related dimensions. Additionally, these SMEs exhibit special competence in dealing with the impact of cultural factors on competency, such as familism, social responsibility, and relationships. Entrepreneurial competency scale to be used as a measurement of entrepreneurial competency. It contains 59 indicators divided into 8 dimensions, indicating a wide range of competencies, there are:[5]

1. Opportunity
   Individuals' capacity to identify, evaluate, and pursue novel opportunities.
2. Relationship
   Individuals' capacity to establish, sustain, and effectively utilize interpersonal connections.
3. Conceptual
   Individuals' capacity for intuitive thinking, innovation, and evaluation of risk
4. Organization
   Organization refers to the capacity of individuals to perform managerial tasks, including planning, coordinating, leading, and monitoring.
5. Strategic
   Individuals' capacity to envision, devise, and execute business strategies.
6. Commitment
   Individuals' capacity to deploy resources and sustain business operations.
7. Learning
   Individuals' capacity to consistently acquire knowledge and adjust to their changing surroundings.
8. Personal
   Individuals' capacity to be participative, effectively allocate time, and resolve issues in order to attain exceptional performance.

[5] Wulani et al., "Scale Development of Entrepreneurial Competency of SME Owner in Indonesia."
[6] Kementerian Keuangan Republik Indonesia, "UMKM Bangkit, Ekonomi Indonesia Terungkit," 2020, Kemenkeu.go.id.
[7] Aisyah, Imran Musa, and Ramli, "Effect of Characteristics and Entrepreneurial Orientation towards Entrepreneurship Competence and Crafts and Arts SMEs Business Performance in Makassar."

A rapid change of data and technology occurred recently has emerged a significant alteration in business environment. A businessman should adapt to this alteration by mastering new technologies, thinking out of the box, and providing resources and feedback to overcome problems. Some experts contend that having strong entrepreneurial competence is a reliable indicator of business success. It was discovered that the correlation between entrepreneurial competence and business success is more pronounced in competitive business environments.

So, the aims of this research is to develop the entrepreneurial competency scale of MSMEs in Indonesia by identifying a list of essential competencies. The state of the art in this research involves analyzing entrepreneurial competence in MSMEs using 8 dimensions and 59 indicators. Based on this analysis, a mentoring and training program can be developed to enhance entrepreneurial competence. The improvement of entrepreneurial competence can escalate marketing performance and business development of MSMEs.

METHOD

This research conducted a study to acquire competency indicators using a comprehensive scale development process. This involved interviewing owners of MSMEs in Indonesia, conducting a literature study to identify the crucial capabilities required by each SME to ensure their survival in the future. The study then confirmed the findings from the interviews and literature review by seeking evaluation from other qualified researchers to verify the indicators list. Finally, the dimensions, reliability, and validity of the indicators were analyzed.

This study employs both qualitative and quantitative research methods to examine the actors involved in MSMEs in Bandung. This research employs a quantitative research methodology with a descriptive approach. The main data used in this study were obtained through the application of a case study technique, which included questionnaires, observations, and interviews. The population for this study consists of all MSMEs in Indonesia, while the sample specifically includes micro business owners in Indonesia. The sampling technique employed was Cluster Stratified Random Sampling. The research employed the Exploratory Factor Analysis (EFA) method, utilizing various tools including SPSS to identify the dimensions or factors derived from the indicator list. Cronbach Alpha was used to assess reliability, while Confirmatory Factor Analysis (CFA) was employed to evaluate the validity of entrepreneurial competence in Indonesian MSMEs.

The questionnaire consisted of a series of directed towards individuals who are actively engaged in economic activities. A total of 100 respondent data was collected by distributing a questionnaire through social media platforms such as Instagram, Line, and WhatsApp, during the period of April-June 2023.

RESULTS AND DISCUSSION
Data Analysis

To validate the list of 43 competence items generated by 6 experts during the assessment process, the researchers collected data from MSME owners in different industries in Indonesia through questionnaires. Out of the 105 respondents who completed the questionnaires, only 100 of them were valid and complete to be further analyzed.

Result and Discussion

The majority of respondents were 70% women, aged between 35 - <45 years old (41,6%), senior high school levels (46,9%), married (56,3%), and had SME between 1-<5 years (65,1%), had no more than 3 employees (59,2%), had products in the culinary industry (74,8%). The survey required the respondents to answer the competency variables in 5-point scale (1=strongly disagree, 5=strongly agree). In addition, they were required to incorporate answers to the 59 competency

indicators established by Man in 2008.[8] The initial validation test for the instrument involves conducting a dimension test using Exploratory Factor Analysis (EFA) the correlation across indicators within the identical dimension/factor. Once the EFA test is complete, the dimension or factor measurement model's appropriateness is evaluated using Confirmatory Factor Analysis (CFA).

Results from an exploratory factor analysis (EFA) that used varimax rotation and principal component analysis were shown in Table 1. According to the results, there were 59 indicators spread out over seven different factors. A cut-off factor loading value of 0.4 was used to perform the identification. Additionally, the identification involved examining the factor loadings, with a focus on factors that had values higher than the cut-off for only one factor. The identification result indicates that factor 7 should be removed due to its sole indicator (COMP5) having a factor loading value of 0.4. In addition, it is necessary to remove 8 indicators (COMP 12, COMP 13, COMP 16, COMP 18, COMP 35, COMP 36, COMP 39, COMP 41) due to their factor loading value exceeding 0.4 on multiple dimensions/factors. Consequently, there are a total of 43 indicators that are distributed among 6 dimensions or factors.

Table 1. Dimensionality Result

Items Code	Items	Factory Loading						
		1	2	3	4	5	6	7
COMP 1	Attending various types of business training.						0.582	
COMP 2	Recognizing employee achievements.					0.558		
COMP 3	Participating in exhibitions.						0.627	
COMP 4	Seeking ideas for product development.						0.518	
COMP 5	Joining specific communities.							0.718
COMP 6	Implementing innovation.			0.525				
COMP 7	Adding unique features to the product.			0.748				
COMP 8	Managing inventory.			0.707				
COMP 9	Handling payments.			0.555				
COMP 10	Overseeing deliveries.			0.600				
COMP 11	Maintaining employee relations	0.441						
COMP 12	Collaborating with other SMEs						0.415	0.580
COMP 13	Enhancing employee skills.					0.438		0.458
COMP 14	Understanding customer needs.	0.536						
COMP 15	Show persistence in business.	0.628						
COMP 16	Knowing the production process basics.	0.446			0.431			
COMP 17	Managing sales revenue	0.473						
COMP 18	Learning business independently	0.422			0.409			

[8] Thomas W Y Man, Theresa Lau, and Ed Snape, "Entrepreneurial Competencies and the Performance of Small and Medium Enterprises: An Investigation through a Framework of Competitiveness," *Journal of Small Business & Entrepreneurship* 21, no. 3 (July 1, 2008): 257–76, https://doi.org/10.1080/08276331.2008.10593424.

Items Code	Items	Factory Loading						
		1	2	3	4	5	6	7
COMP 19	Showing enthusiasm in running a business.	0.735						
COMP 20	Maintaining focus on business operations.	0.678						
COMP 21	Conducting performance evaluations.	0.489						
COMP 22	Sharing information with successful SMEs.		0.441					
COMP 23	Providing quality products to customers.			0.429				
COMP 24	Employing staff with specialized skills.					0.683		
COMP 25	Setting performance targets.					0.671		
COMP 26	Establishing a vision.					0.553		
COMP 27	Determining product prices.				0.679			
COMP 28	Expanding networks.				0.562			
COMP 29	Developing distribution channels.				0.568			
COMP 30	Timing promotions well.				0.482			
COMP 31	Building strong relationships with customers.	0.594						
COMP 32	Choosing products with market potential.		0.661					
COMP 33	Analyzing the business environment.		0.740					
COMP 34	Possessing the ability to evaluate the business environment.		0.705					
COMP 35	Having a strong determination to progress.	0.600	0.457					
COMP 36	Gaining business knowledge.	0.476	0.489					
COMP 37	Running a business with confidence.	0.603						
COMP 38	Adapting to the business environment.		0.604					
COMP 39	Communicating effectively to attract attention from other parties.		0.438		0.402			
COMP 40	Being trustworthy.	0.586						
COMP 41	Persuading others.	0.398	0.401					

Items Code	Items	Factory Loading						
		1	2	3	4	5	6	7
COMP 42	Adapting to community values.		0.575					
COMP 43	Understanding technology in		0.488					

business.

The CFA results indicate that there are 8 indicators (COMP1, COMP2, COMP3, COMP4, COMP20, COMP32, COMP34, COMP38) with standardized regression weights and modification indices. However, it is necessary to remove factor 6, as it does not contribute to the analysis. This identification process yields a total of 26 indicators that are distributed among 5 dimensions or factors. A satisfactory correspondence exists between the data and the five-dimensional/factor measurement model. The degrees of freedom (df) is 289, and the chi-square value (CMIN) is 580.842 with a significance level of 5%. The ratio of the minimum chi-square value (CMIN) to the degrees of freedom (df) is 2.018, which suggests a satisfactory level of fit. The RMSEA, which stands for root mean square error of approximation, has a value of 0.054, indicating a favorable fit. The comparative fit index (CFI) has a value of 0.937, while the Tucker-Lewis index (TLI) has a value of 0.929. Both values indicate that the fit is satisfactory. Furthermore, a 1-factor model that compiled every indicator into one was compared to the 5-factor model. The results showed that the 5-factor model fit the data better than the 1-factor model (df = 299, 5%) = 1014.762, CMIN/df = 3.394, RMSEA = 0.085, CFI = 0.844, and TLI = 0.837). Competence in management (factor 1), tactic/strategy (factor 2), quality of service (factor 3), improvement (factor 4), and performance (factor 5) are the five components.

Reliability and Intercorrelation

For the next evaluation, a reliability analysis using Cronbach Alpha will be performed. High Cronbach Alpha values were revealed by the five dimensions/factors, according to the research findings. All of the dependable variables were shown in Table 2. A moderate and statistically significant correlation between the competency dimensions and factors was also shown in Table 2. A correlation value of $r2<0.8$ indicates that no evidence of multicollinearity was found across dimensions/factors.

Table 2. Reliability and Inter-Correlation

	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5
Managerial competencies (factor 1)	0.895				
Tactical competencies (factor 2)	0.689[**]	0.788			
Quality of service competencies (factor 3)	0.713[**]	0.610[**]	0.854		
Improvement competencies (factor 4)	0.703[**]	0.662[**]	0.688[**]	0.861	
Performance competencies (factor 5)	0.645[**]	0.599[**]	0.564[**]	0.552[**]	0.781

Notes: ** $p < .01$, n = 100, Cronbach's alpha in parentheses along the diagonal

After that, the convergent validity assessment examined the correlation between the competency scale/instrument developed in this study and Man's scale.[9] The instrument consists of 8 competency dimensions: opportunity (como), relationship (comrel), conceptual (comco), organizing (comorg), strategic (contra), commitment (comco), learning (comler), and personal strength (comper). The dimensions of the competency instrument used in this study and the dimensions of the prior competency instrument show a moderate correlation, as shown in Table 2.

The five competency dimensions identified in this research indicate a moderate correlation with the competency dimensions proposed by Man in 2001.[8] The managerial competency and personal competency reveal a significant correlation. Similar to it, the correlation between tactical competency and opportunity and relationship competency has the highest correlation. Furthermore, expertise in quality service, improvement, and performance demonstrates the strongest correlation with organizational competency.

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[9] Wing-yan Thomas Man, "Entrepreneurial Competencies and the Performance of Small and Medium Enterprises in the Hong Kong Services Sector" (Hong Kong Polytechnic University, 2001).

CONCLUSION AND IMPLICATIONS

The study discovered that the competency instrument of MSMEs' owners is comprised of five dimensions: managerial, tactical, quality of service, improvement, and performance. Managerial competency is a crucial personal attribute that enables an individual to effectively fulfil the role of a business manager. The competency comprises nine indicators, including the ability to cultivate positive relationships with employees and customers, as well as demonstrating persistence and enthusiasm in business. An individual's ability to comprehend the various elements that make up their company's external environment is referred to as tactical competency. This dimension includes four indicators, one of which is information sharing with a prosperous small and medium-sized enterprise (SME) to adjust to the community's cultural values. The dimension of quality service refers to one's capacity in providing additional value to the customers through their products and services. This dimension comprises six indicators, including delivery services, product payment, and the distinctive attribute of products. The dimension of development is the ability of an individual to develop along with the business. There are four indicators in this dimension, including distribution line and network development. The term "performance dimension" describes a person's ability to perform at a high level. There are three indicators in this dimension: skilled workers, performance targets, and both. This dimension comprises indicators, such as the presence of performance targets and skilled employees.

This research showed that there is a difference on the amount of competency dimensions and indicators in the scale developed by Man in 2001 consisting of 8 dimensions and includes a total of 59 indicators. Nevertheless, this study discovered that the same four indicators were present in Man's in 2001 competency scale. These indicators include understanding customer needs, assessing performance, building networks, and confidently managing a business. These differences occurred as a result of the difference characteristics of research object, community cultural context, and essential competencies needed for present and future business scenarios. Prior research conducted by Man in 2001 employed a qualitative research design to gather data by conducting interviews with several MSMEs in Hong Kong. It is worth noting that the sample size of the study was not restricted by the number of employees in the MSMEs. In addition, the research carried out the study using quantitative research methods through distributing questionnaires publicly to the SMEs. In both quantitative and qualitative research, the sample primarily consisted of small and medium-sized enterprises (SMEs) in the service industry. Previous research found that the development of this instrument focused on the micro-level MSMEs which mostly produced goods.[10] Micro-SMEs encountered various obstacles in product marketing, including limited human resource capacity, competition, and cost constraints. Not only competing with a lot of SMEs in Indonesia,[11] but also from other countries, such as Tiongkok which offers a wide range of products at bargain rates.[9]

MSMEs in Indonesia must possess a multitude of crucial competencies to thrive in the business environment. These competencies encourage them to provide a high-quality service to the customers as well as sustain and develop the business. The essential competencies must be related with how to run a managerial function and main functional area, such as improving product quality, payment management, inventory, product delivery, product pricing, and understanding the needs of consumers.

Indonesian governments, Department of Cooperatives and MSMEs, and private sectors held various training programs to enhance MSMEs competencies in business management. The owners of MSMEs, who became the interviewees and respondents of the survey, also joined in attending

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[10] Tulus Tambunan, "Recent Evidence of the Development of Micro, Small and Medium Enterprises in Indonesia," *Journal of Global Entrepreneurship Research* 9, no. 1 (December 1, 2019): 1–15, https://doi.org/10.1186/s40497-018-0140-4.

[11] Raden Aswin Rahadi, "Opportunities and Challenges for Micro-Small and Medium Business in Indonesia Facing ASEAN Economic Community," *Jurnal Manajemen Dan Kewirausahaan* 18, no. 1 (2016): 45–53, https://doi.org/10.9744/jmk.18.1.45-53.

the training. The training is also beneficial as it provides momentum for the SMEs' owners to share the key of success as well as promote businesses facilitated by the government.

Moreover, a fascinating element resides in the capability of MSME owners to forge connections with their employees. Previous research revealed that through the interviews conducted with owners of MSMEs, the majority of their workforce consists of relatives and individuals living around them.[12] According to Hofstede's cultural factors, Indonesian tends to have a high collectivity value, which prioritizes harmonious relationships within groups and among individuals. In the professional setting, the ethical bond between supervisors and their subordinates holds greater significance than the mere delegation of tasks. However, providing personal input from superiors to their subordinates can potentially harm their relationships.[13] According to the interviews conducted with owners of MSMEs while developing competency items, they typically made efforts to encourage positive relationships among their employees by offering suggestions on how to enhance their performance when it was lacking.[14] The cultural context can be seen in the two competence indicators identified in this research, specifically the capacity to establish positive relationships with subordinates and uphold cultural values. This study identified five competency dimensions among owners of MSMEs: managerial, tactical, quality of service, improvement, and performance. This research's scale consists of only 26 competency indicators, in contrast to Man's (2001) scale, which includes 59 indicators. The reduction in the number of indicators can enhance the level of response.[15] The MSME owner competency scale includes indicators that cover the necessary competencies within the cultural context of micro-MSMEs and identify critical competencies for the future. The list of competency scale indicators can serve as a guide for developing training programs specifically tailored for micro-level MSMEs. Nevertheless, additional validation tests are necessary to assess the applicability of this scale in diverse cultural contexts and ensure its generalizability.

LIMITATIONS AND FUTURE LINES OF RESEARCH

Although this study has made valuable contributions, it is not exempt from limitations that should be addressed in future research. Firstly, the utilization of a closed, structured questionnaire restricts the ability to thoroughly investigate the nature of causal connections, particularly in cross-sectional studies. Moreover, the approach employed a linear regression analysis, which could be complemented with other more appropriate methodologies to emphasize moderator effects.

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[12] Wulani et al., "Scale Development of Entrepreneurial Competency of SME Owner in Indonesia."

[13] Geert Hofstede, "Asian Management in the 21st Century," *Asia Pacific Journal of Management* 24, no. 4 (December 2007): 411–20, https://doi.org/10.1007/s10490-007-9049-0.

[14] Wulani et al., "Scale Development of Entrepreneurial Competency of SME Owner in Indonesia."

[15] Felicia G Lassk et al., "Salesperson Job Involvement: A Modern Perspective a New Scale," *Journal of Personal Selling & Sales Management* 21, no. 4 (January 1, 2001): 291–302, https://doi.org/10.1080/08853134.2001.10754282.

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