# Understanding differences on using SME's web before and after the training of SME's website operation (A case study in Banguntapan and Imogiri)

Tri Siwi Nugrahani<sup>1</sup>, Setia Wardani<sup>2</sup>, Wibawa<sup>3</sup>

<sup>1, 2, 3</sup> University PGRI of Yogyakarta, PGRI Street I No. 117 Sonosewu, Bantul, 55182, DIY, Indonesia

### ARTICLE INFO

#### *Article history:*

Received 15 August 2017 Revised 6 December 2017 Accepted 9 January 2018

JEL Classification: M31

#### Key words:

Differences, Training, and SME's Website.

#### DOI:

10.14414/jebav.v20i3.1109

### ABSTRACT

This research attempts to test the level of understanding of using website as a marketing media for the agents of SME's by employing 65 SME's agents. They have been legalized and have joined the training of website operating in 2016 and 2017. The sample consists of 25 agents of SME'S from Banguntapan and 44 agents from Imogiri. The hypothesis is related to the existence of difference on understanding SME's website after and before conducting the training of website operating. Based on the analysis of Paired Sample Test by comparing the respond of SME's agents before and after the training of website operating, it shows that t value -9.282 by 0.000 significance. It reveals that the training to increase the level of understanding of using website was effectively resulted. It comes to the fact that this activity can increase the selling percentage. The item of new website is expected to be beneficial to increase product selling effectively which has been conducted by SME'S agents.

### ABSTRAK

Penelitian ini bertujuan untuk menguji tingkat perbedaan pemahaman penggunaan website Usaha Kecil Menengah (UKM) di wilayah Banguntapan dan Imogiri antara sebelum dan sesudah mengikuti pelatihan operasional penggunaan website. Penellitian ini menggunakan 65 UKM sebagai sampel yang terdiri dari 45 UKM dari Banguntapan dan 44 Ukm di Imogiri dengan ketentuan UKM yang telah dilegalisir dan telah mengikuti pelatihan pengoperasian situs web pada tahun 2016 dan 2017. Analisis data menggunakan Paired Sample Test dengan membandingkan persepsi pelaku UKM sebelum dan sesudah pelatihan operasi website UKM. Berdasar hasil analisis data menunjukkan nilai t sebesar -9,282 dengan p value 0,000. Hal ini berarti kegiatan pelatihan pengoperasionalan penggunaan website mampu meningkatkan pemahaman tentang website UKM. Selain itu website UKM secara efektif dapat meningkatkan persentase penjualan UKM..

### 1. INTRODUCTION

The implementation of District regulation number 6 2014, especially on verse 64 needs professional district government, efficient and effective, openminded, and being responsible. This is intended to increase public services is obligatory to fasten universal poverty and strengthen district citizens as the subjects of development. One of the efforts/struggles to implement the district regulation is that the government always exclamation "Bela Beli". This exclamation is an effective media to ask citizens/society to love and buy the local products. It means that if a man needs a thing, he

will see and buy local product made by local citizen

The exclamation of 'Bela" has a definition that people are directed to introduce the products regionally, nationally and internationally and it is expected that the products can compete with others (Wardoyo 2015); (Trenggono 2007). It is more challenging since MEA has been started since 2015, many products come into Indonesia become the competitors of our local products. It means that the local people should do "Bela Beli". If not, the local products will not be sold out and step by step will be diminished. It is caused by the pover-

<sup>\*</sup> Corresponding author, email address: 1 trisiwinugrahani26@gmail.com, 2 setia@upy.ac.id, 3 ndorobowo@yahoo.co.id.

ty because the producers cannot produce the products anymore. That is why, the local SME's - strong product is a must.

The local government needs to support SME's activities, of course by considering its potentiality so it will be much easier to assist and develop the trade and also to inform about the product to the broader citizens so it can compete in the regional, national and international and resulted in self-supporting village/suburb area.

Based on the survey conducted in Banguntapan and Imogiri, it reveals that many SME's that have no legal attachment and less use the programs initiated by the ministry of SME's and Commerce related to the developing Bantul SME's. The activities and facilities are not well known by the agents of SME's, especially in Banguntapan and Imogiri. It is the prove that the information system from the government is less optimal. The fact is that the program is not well understood by the agents. It can be happen since the information is delivered manually, giving the information in the meeting of villagers, sometimes it is not in the right time.

Even if the agents have the legal attachment, but sometimes the company is not continuously conducted. It means that the attachment runs but no company. It is resuted on different data in the district and real life. There is also a fact that a company that runs well but has no legal attachment intends to avoid the tax. This is on the other hand that that Bantul government expects 6% of economic development.

This research is conducted for two years; the first year is in 2016. In this year, websites of SME's in Banguntapan and Imogiri were provided. The addresses are www.ukmbanguntapan.com and www.ukmimogiri.com and the training to use the websites was conducted. Based on a year observation, the websites are less appreciated by the agents of SME's which is possibly happened because the no-existence of special menu that presents the products of SME's. Because of that, the team evaluated the web design by changing the menu with the new address www.ukmbanguntapan.com and www.ukm-imogiri.com by focusing the appearance of products of SME's that is related to the location of SME's. The profile appearance can be searched by the position of the village. Village management is helped by the realization of self-supporting village appeared from the SME's participation existed in the area. Besides that, the district government can monitor the SME's legal attachment based on the level of participation. The district government, especially head of Economic and Development will coordinate with the SME's to validate the agents of SME's that have been legalized and actively conduct the product marketing, so that the agents will get the benefit of marketing.

This study tested the perception on SME's website implementation provided by the research team to the 65 agents of SME's that have the legal attachment and have joined the training of website using/operation. The samples consist of 21 agents of SME's from the district of Banguntapan and 44 from Imogiri. The researcher conducted in-depth testing regarding differences of the respond on using/operating website before and after the training of operating the new SME's website. This research is importantly conducted as the government's control for the program of citizen's empowering. This government's program is inefficiently conducted if there is no associate just like study that has been conducted by (Nugrahani & Bahrum 2014). Besides that, SME's needs to use facilitation of legal attachment in growing the SME's (Nugrahani & Wibawa 2016) . Most of the agents of SME's stated that the biggest problem of SME's is the marketing (Nugrahani, Wardani & Wibawa 2017).

In fact, The biggest problem is not only on marketing, because this problem can be overcome by the system of marketing. The most important thing is the commitment of the agents of SME's, besides the government and the regulation that affects the performance of SME's. That is why, it needs to be tested more to reveal whether the implementation of SME's website can influence the development of SME's and able to realize the self-supported village? Based on that, the research problem of this research is that 'is there any difference of perception of using website SME's before and after the training of SME's website operating?'

### 2. THEORETICAL FRAMEWORK AND HYPOTHESES

### Village Management

One of the purposes of village development is to develop society economic power and to overcome the gap of national development. The increasing citizens economic power will push the development of village citizens that affects on the decreasing the gap of national development (Hamzah 2013). To realize one of those settings, it should be conducted continuously, coordinately, interestedly in planning and doing the program of village development. Being coordinated means that there

Figure 1
Elements of Information System

is coordination among government, province government, and district government. Being integrated means there are individual economic aspects, social, culture, politics, science and environment. Being continuously means harmony between program and RPJM (Middle Term Development Planning) and government Working Plan (RKP) of the village.

### Citizens Empowerment and SME's

Citizens empowering is one of the ways to optimize citizen's participation to increase the quality of life. The effort to increase the citizens' participation is very oriented on the economic development through citizens' participation. The study related with the citizen empowering has been conducted (Fillali & Usman 2007) which evaluated the activity of development in the District of Tapanuli. Based on that evaluation, it reveals that an institution that related to citizen empowering needs to be built. This kind of program should be done by coordinating with many kinds of institution so it will not be overlap with the target of development (Saptatiningsih & Nugrahani 2013). The program can be in form of assistance. However, if the society commitment is low, the successfulness can be suspended (Nugrahani & Bahrum 2014).

SME's, according to the Indonesian Statistic Institution, focuses on the trade that owns employees not more than 9, that is more suitable to be called as micro trade. However, based on the regulation regarding SME'S number 8 of 2008, that is a trade or company that is built by the individual or CV which is not the descendent of the bigger trade or company that belongs 50 millions excluded the land and building and maximum profit 300 millions (Sriyana 2010). Bantul Government expects that SME's develops better and support this government program to decrease the level of poverty up to 13%. This is being contained in SKPD, that the struggle to decrease social and economic gap is by conducting the citizen empowerment.

### Self-Supporting Village

The definition of self-supporting village is the village that can fulfil the needs by itself without being dependent with the government, the fund or help is just for the stimulant (Wardoyo 2015). The characteristics are: can increase the income and poverty and able to support the self needs and independent.

### Informatics' System of Village Development

The implementation of village regulation number 6 of 2014 uses two approaches, village develops and develop village that are integrated to the village development planning. The planning is conducted by asking citizens participation through discussion the development process by stating the priority, programs, needs that is funded by village funding.

The village informatics system is managed by the district government/officers and being accessed by all stakeholders. The district government provides information regarding the planning. (Hamzah 2015) stated regarding village management, that information system is the fundamental to the village data, village development, and other information. These are raw data, it includes citizenship data. Information system is the operational level. It is in the management level, meaning that it not data mapping but data processing from the village information system to be the frame of information that supports executive information of the district.

(Supatno 2013) has conducted a research regarding information system of Tamansari district government Lampung via online revealing the information sources and introduces the village potentiality. Information system is the collection of some elements that integrate each other's to get the goals. The elements that represent a universal system are the input, processing and output that can be described in Figure 1.

The quality of information is very influenced by some things, those are: relevance, accuracy, on time, economical, efficient, availability, trusted and consistent.

## Previous Research Related to the Web Based Information System in Citizen Empowerment and SME'S

The model of citizen empowering with the web based Information System has ever been conducted by (Hartono, Dwiarso & Mulyanto 2010)

Table 1 Agents of SME's

Sex	Banguntapan	Imogiri	Total
Woman	14	23	37
Man	7	21	28
Total	21	44	65

Table 2 Age of SME's Agents

Age	Banguntapan Number of SME's	Imogiri Number of SME's	Total
1 20-30	4	9	13
2 31-40	4	17	21
3 41-50	9	13	22
4 51-60	3	4	7
5 >60	1	1	2
	21	44	65

Table 3
Kind of SME's Trading

Kinds of Trade	Banguntapan	Imogiri	Total
Food	8	10	18
Commerce	1	18	19
Service	2	5	7
Handicraft	10	10	20
Agricultural	0	1	1
Total	21	44	65

by applying the information system in the city of Sragen and the result of his research can be used by SKPD Sragen to decide something. Hartono did not design the the access for SME's from the proposal of SKPD program, especially on citizen empowering and increasing the economic sector. The same research has been conducted by (Supatno 2013) in the village of Tamansari Pringsewu with the result that the web based information system can attract investors to invest the fund and asset to that area. Besides that, with the online based information system in the government institution proves that auditory system of village treasury is able to substitute the manual funding checking process so it can fasten the process of village funding allocation checking.

The problem of the less optimality of the district government in developing SME's, especially in Banguntapan and Imogiri, is because of the less control of district government of the conducting of SME's and less coordination between the district government and agents of SME'S. Therefore, it needs web-based information system regarding SME's that can increase the product selling.

Some studies related to the SME's have been conducted, such as (Hikmah 2012) who tested the difference of performance of SME's between the ones who took the participate the training and supervision. The result shows that there is difference of performance between the ones who participated and did not participate the training. (Hikmah 2012) tested the manager of SME's as the partner of PT Jasa Marga Semarang). Besides that, the research of (Srilambang & Mas'Ud 2014) tested the performance of SME's before and after being given the credit facilities form BRI. The difference of selling and profit before and after the AFTA implementation has been also conducted by (Sagoro 2014) whom tested the UMKM, the member of Dekranas Yogyakarta. It shows that the selling level is different between before and after the AF-TA. However, it has no difference in profit between before and after AFTA. The research regarding SME's that is related to the using of information system has also been conducted by (Lasdi & Mulia 2014) with the result that using accountancy information can increase the SME's performance in Surabaya and Sidoarjo.

Table 4
<b>Marketing System</b>

Marketing System	Banguntapan	Imogiri	Total
Directly	12	31	43
Being Trusted	5	2	7
Indent	1	4	5
Online	3	7	10
Total	21	44	65



Figure 2
Page Profile of the Early Website

Some previous researches show that there is different performance of SME's, either from the point of funding or not the funding. The researcher tested the difference understanding on using SME's website between before and after the training of website operating. This is the reason that the hypothesis is:

Hypothesis: There is different understanding of using SME's website before and after the training of SME's website operational.

### 3. RESEARCH METHOD

This is a quantitative descriptive and qualitative with the data gaining method of triangulation consists of survey, observation and active participation. The samples of this research are 20 SME's in Banguntapan and 45 SME's in Imogiri. The data are analyzed by employing Paired Sample testing t Test by testing the level of understanding. It consists of: do not understand, understand and very understand. The testing was conducted by using sample in pair before and after the training to operate the SME's website. The method of sample decision is by cluster that is SME's with the categorization: food, handicraft, trade, service and commerce. Besides that, the agents of SME's should have the legal attachment and the ones

who have joined the training of website operating in the first year of 2016.

### 4. DATA ANALYSIS AND DISCUSSION Data Description

The following are the data of SME's agents (Table 1) that have the legal attachment and actively join the training of SME's web both in Banguntapan and Imogiri and used as the research samples. The description is in Table 1.

Based on Table 1, it shows that the agent of SME's as the samples are 65 people, consists of 37 woman SME's, 14 people from Banguntapan and 23 people from Imogiri, 28 people consist of 7 people from Banguntapan and 21 people from Imogiri. From the perspective of age, the category was classified into 5 groups as described on Table 2.

Based on Table 2, it shows that most of SME's agents are 31-40 year old and between 41-50 year old. It reveals the fact that they are in the productive age. Table 3 shows the data of kind of trade that can be categorized into 5 groups: food, trade, service, handicraft and agricultural. Kinds of trade in every district can be shown on Table 3.

From Table 3, it shows that handicraft dominates the sample of research, which is 20 SME'S.



Figure 3
The Appearance of New Website

Table 5
Testing One-Sample Kolmogorov-Smirnov

N		Before 65	After 65
Normal Parametersa	Mean	18.75	21.7692
	Std. Deviation	2.9370	3.59152
Most Extreme Differences	Absolute	0.118	0.164
	Positive	0.118	0.100
Kolmogorov-Smirnov Z	0.95	52 1.318	
Asymp. Sig. (2-tailed)	0.32	25 0.062	

Each district has 10 SME's, followed by 19 commerce, 8 in Banguntapan and 10 in Imogiri. It is only 1 agricultural SME's in Imogiri being used as the research sample.

Table 4 is the marketing system of SME's that can be categorized into 4 groups, those are being marketed directly, being entrusted, indent, and online. They are presented on Table 4.

Based on Table 4, it shows that 43 SME's sell the product directly, 12 SME's are form Banguntapan and 31 SME's are from Imogiri. 7 SME's use the trusted media to sell the product and 5 SME's use indently. 10 SME's sell the product via online, 3 SME's are from Banguntapan and 7 SME's are from Imogiri.

### General Description of SME's Website

The training of SME's website operating was conducted to test the level of effectiveness of website using in marketing the product of SME's, especially in Banguntapan and Imogiri. It was started since 2016 as the first year of the research with the website of www.ukmbanguntapan.com, for the agents who are from Banguntapan and www.ukmimogiri.com for the ones who come

from Imogiri. This training revealed the fact that the agents were less responsive and unsatisfied. This is the reason why the team intent to fix the layout that developed in the second year of the research. The first year page is on Figure 2.

Beranda : is the menu of home page

Profil : is the menu to see the profile of SME's
Artikel : is the menu to see and read the article
being provide in this website

Informasi: is the menu to see and read the in-

formation

Produk : is the menu to see the product of

SME's

Download: is the menu to see the available in-

formation to download

It is clearly seen that the profile menu is only showing the SME's profile, in picture and description, without making connection with the village as the location of it, so that the village as less capability to control the activity of SME's related to the pioneering of self-supporting village. Besides that, the subdistrict government has less capability to monitor the activity of district related to the SME's legal attachment.

This is the reason why the team conducted the

Mean values of Respond towards Website Chaefstanding						
Item of	of Before		After			
Questions	Mean	Std. Deviation	Std. Error Mean	Mean	Std. Deviation	Std. Error Mean
X1	1.6769	0.47129	0.05846	1.7846	0.41429	0.05139
X2	1.4923	0.50383	0.06249	1.4769	0.50335	0.06243
X3	1.0308	0.17404	0.02159	1.0000	0.00000a	0.00000
X4	1.0923	0.29171	0.03618	1.2308	0.42460	0.05267
X5	1.1385	0.34807	0.04317	1.4154	0.49662	0.06160
X6	1.7231	0.45096	0.05593	1.8923	0.31240	0.03875
X7	1.7231	0.45096	0.05593	1.6769	0.47129	0.05846
X8	1.3692	0.48635	0.06032	1.4308	0.49904	0.06190
X9	1.1385	0.34807	0.04317	1.3846	0.49029	0.06081
X10	1.0923	0.29171	0.03618	1.4462	0.50096	0.06214
X11	1.4462	0.50096	0.06214	1.6308	0.48635	0.06032

0.06249

0.04317

0.04850

1.6769

1.3846

1.3846

Table 6 Mean Values of Respond towards Website Understanding

changes of website appearance by focusing on the website using for SME's in the second year of 2017 by making the new design in www.ukmbanguntapan.com for the agents of Banguntapan and www.ukm-imogiri.com for the ones who come from Imogiri. In the first year of 2016, the agents were less responsive and the team felt unsatisfied regarding SME's website using. The team found that it is a must to fix the appearance and help the government to control the activities related to the developing the SME's, such as the legal attachment. It is in accordance with the village that they can be helped by monitoring the website implementation because in the new website, the active SME's that sell the product via online can be monitored. The SME'S that proposes the legal attachement can also be monitored. The new website is as in Figure 3.

1.5077

1.1385

1.1846

0.50383

0.34807

0.39100

X12

X13

X14

Beranda : is the menu to the website home

: is the menu to see the SME's profile Profil that has been connected to the location that is the village as the producer. It can be used as the village control to realize the pioneer self-supporting

village.

Informasi: is the menu to see and read in depth

description of SME'S products contains of price and specifications

Produk : is the menu to see the kinds of SME's

> products which are consist of: food, handicraft, service, commerce and

agricultural

Download: is the menu to see the information or

form from the sub-district as the document for the requirement to upload file or information to the website.

0.05846

0.06081

0.06081

0.47129

0.49029

049029

It is clearly seen that the appearance of website menu of the second year research is more attractive. It also reveals the product of SME'S having a bargaining power and the village can monitor how much SME'S that actively sells the product via online, and the sub-district can monitor how many SME'S that has the legal attachment and actively uses the website as the media to sell the product.

### **Data Analysis Paired Sample Test**

Testing paired sample test was employed to test the differences before and after conducting the training of new website operating. The samples are the same between after and before the training, by experiencing the same treatment and measuring.

### **Data Normality Test**

The testing of data normality employs Kolmogorov Smirnov between after and before as can be seen in Table 5.

Based on data normality testing, it shows that there is no significance, both in before of 0.325 and after of 0.62. The data is normal.

### Mean Value of Understanding the Response toward SME's Website

The mean value of the respond before and after using website can be seen in Table 6. The method of data gaining is by filling questionnaire of 14

Table 7
Statistical Descriptive

	Mean	Std. Deviation	Minimum	Maximum
Before	18.7538	2.93700	14.00	25.00
After	21.7692	3.59152	14.00	27.00

### Table 8 Correlation

		N	Correlation	Sig.
Pair 1	Before & After	65	0.695	0.000

### Table 9 Result of Testing Paired Samples Test

	<b>Paired Samples Test</b>		Before - After
Paired Differences	Mean		-3.01538
	Std. Deviation		2.61899
	Std. Error Mean		0.32485
	95% Confidence	Lower	-3.66434
	Interval of the Difference	Upper	-2.36643
T			-9.282
Df			64
Sig. (2-tailed)			0.000

items and being conducted twice, before and after the training of SME'S website operating. The results are presented on Table 6.

### **Statistical Descriptive**

Descriptive Statistics shows the mean values of the respond of SME'S agents regarding SME'S website being used before and after joining the training. The results are on Table 7.

Based on Table 7, it shows that the mean values of before and after the training are different. The standard deviation of before the training is 18.7358 (2.937000) and after the training is 21.7692 (3.59152).

### **Correlation Testing**

The correlation of before and after the website using can be revealed in Table 8. The result of correlation test is in Table 8 between before and after shows that the level is 0.695 with the significance of 0.000. It means that there is relationship between before and after the training of website operating.

### The Testing of Paired Sample Test

Paired Sample Testing is the testing being conducted before and after the training of website operating. It is conducted by using the same sam-

ple and conducted twice. The results are on Table 9.

Based on the result of testing the pairs sample t test, it shows that 65 respondents have the different understanding before and after gaining the explanation and practice regarding SME'S website operating with t values -9.282 and significance 0.000. It means that the training of website using is effective in increasing the level of understanding regarding website, and it is in accordance with the expectation to increase the SME'S product selling.

### 5. CONCLUSION, IMPLICATION, SUGGES-TION, AND LIMITATIONS

This research employed the SME'S samples in Banguntapan and Imogiri for two years in 2016-2017. In 2016. The team has conducted the training of SME'S website operating. Based on the observation, it reveals that the website got less response from the SME'S agents because the users were still limited. They did not use the website optimally to sell the products. This is the reason why the team revised the website appearance with the more attractive one for the agents to sell their products in 2017.

The researcher tested the level of website using as the marketing media by employing 65 samples of SME'S agents that have the legal attach-

ment and have joined the trainings, both in the first and second year. The samples consist of 21 Banguntapan SME'S agents and 44 Imogiri SME'S agents. Most of them still used direct marketing method to the consumers, it shows that they less used the website as one of the ways of marketing. There were only 10 SME'S agents whom used online marketing.

The hypothesis of this research is there is difference on understanding the SME'S website before and after the training of website operating. Based on the data analysis of Paired Sample Test by comparing the respond of SME'S agents, it reveals that t value is -9.282 with the significance of 0.000. It means that the training of website operating is effective to raise the level of website understanding, and it is expected to help the marketing of the products.

The importance of conducting the testing of website understanding level of SME'S to reveal its effectiveness is used by the agents of SME'S. Besides that, the website can be used to help the marketing, so the problem will be diminished.

It is better that SME'S website is used by the agents and always be monitored by Economic and Development (Ekbang), both in Banguntapan and in Imogiri because the active SME'S can be revealed and the legal attachment is successfully gained. The collaboration among government, society, SME'S agents should be existed.

The successfulness of implementing the SME'S website is strongly related to the respond of SME'S and the active accompanying and also the district and sub district government as the ones who monitor the activity of website operational.

### **REFERENCES**

- Fillali & Usman, 2007, Proses Perencanaan Pembangunan di Daerah Jakarta, Lembaga Penelitian SMERU.
- Hamzah, A 2013, Perspektif Kritis, Konsep dan Aplikasi Penyusu-nan Laporan Keuangan Berbasis PP Nomor 1 tahun 2010, Surabaya: CV. Pustaka.
- Hamzah, A 2015, Tata Kelola Pemerintahan Desa-Menuju Desa Mandiri, Sejahtera, dan Partisipatoris, Surabaya: CV. Pustaka.
- Hartono, Dwiarso & Mulyanto, 2010, 'Electronic Government Pemberdayaan Pemerintahan dan Potensi Desa Berbasis WEB', Pasca Sarjana Teknik Informatika.
- Hikmah, 2012, Analisis 'Uji Beda Kinerja SME'S yang sudah dan belum mengikuti Program Pelatihan dan Supervisi Mitra Binaan (Studi ka-

- sus SME'S MITRA Binan PT Jasa Marga (Persero) Cabang Plasa Tol Manyaran Semarang', *Media Ekonomi Dan Manajemen*, 26 (2).
- Lasdi, L & Mulia, TW 2014, 'Company's Internal Characteristics, Environment Uncertainty, The Use of Accounting Information, and The Performance of SMEs', *Journal of Economics, Business*, 17 (1).
- Nugrahani, TS & Bahrum, A 2014, 'Pendampingan Berbasis Lokal Untuk Pemberdayaan Ekonomi Masyarakat Galagaharjo, dan Argomulyo Kec, Cangkringan, Kab Sleman, DIY', *Surabaya: Prosiding Semnas Riset Ekonomi VI STIE Perbanas*.
- Nugrahani, TS, Wardani, S & Wibawa, 2017, 'Web-Based SME Information System In Imogiri District of Bantul in Business Development. In Character Development in The 21 st Century Education', pp. 249–257, Yogyakarta: PB PGRI.
- Nugrahani, TS & Wibawa, 2016, 'Pengembangan UKM dengan pemanfaatan fasilitasi pengurusan ijin usaha (Studi Kasus UKM di Kecamatan Banguntapan Bantul), *Seminar Hasil Penelitian*, Universitas PGRI Yogyakarta.
- Sagoro, 2014, 'Kinerja Keuangan Industri Kreatif di Yogyakaaty pasca ACFTA dan AIFTA', *Jurnal Nominal*, 3(1).
- Saptatiningsih, RI & Nugrahani, TS 2013, 'Strategi Penanggulangan Kemiskinan Melalui Program Pemberdayaan Perempuan (Studi Empiris Pengentasan Kemiskinan di Kabupaten Sleman', *Padma Sri Kreshna*, 15(1).
- Srilambang, PD & Mas'ud, 2014, 'Perbedaan Kinerja Keuangan Usaha Kecil dan Menengah (UKM) Sebelum dan Sesudah Menerima Fasilitas Kredit Perbankan (Studi Kasus pada PT BRI (Persero) Unit Tegal Besar Jember'.
- Sriyana, J 2010, 'Strategi Pengembangan Usaha Kecil dan Menengah (SME'S): Studi Kasus di Kabupaten Bantul, Purwerejo'.
- Supatno, 2013, 'E-Goverment Pemberdayaan Desa Taman Sari dan Potensi Desa Berbasis Web', *Jurnal Sistem Informasi*, Lampung: Pasca Sarjana STMIK Pringsewu.
- Trenggono, H 2007, 'Ekonomi Kerakyatan Guna Mengentaskan Kemikinan', Musrenbang Bantul.
- Wardoyo, H 2015, 'Penguatan Pengelolaan keuangan Desa dan Optimalisasi Peran BUMDesa sebuah upaya menuju Desa Mandiri dan Kredibel di Kabu-paten Kulon Progo', Seminar Nasional Temu Forum Dosen Akuntansi Sektor Publik di Universitas Atma Jaya Yogyakarta.

www.ukm-banguntapan.com. www.ukm-imogiri.com.

### **ACKNOWLEDGMENT**

Thanks to the Dikti Ministry that has funded this applicable research for 2 years (2016-2017) and I hope this will be beneficial. Thank you to the coordinator of Kopertis V Yogykarta, the rector of PGRI University, head of LPPM at PGRI univer-

sity Yogyakarta that have given permission to conduct this research. For Mr. Sulkhanul Umam, thank you for your critic and suggestion. And also our students: Rohmiyati Widi, Maisyaroh, and Ardi Prasetyo that have accompanied the research from the beginning until the end.