

**WOMEN, BUSINESS, MICRO SMALL MEDIUM ENTERPRISES  
AND PUBLIC SERVICES: AN EMPIRICAL ANALYSIS**

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**Abstract:** *Business to business direct marketing in a Micro, Small and Medium Enterprises (MSMEs) has many opportunities and considerations in the next 25 years. In the past, success was determined by a simple focus and attention to small things. In the middle of the next century, direct marketers will be pushed into economic, technological, social and cultural changes. Like the waves hitting the shore, many changes occur slowly and not all of them occur. However, small, logical, and structural changes will occur. Finally, over a long period of time, permanent changes in the mass market and business-to-business direct marketing industry will occur. The main elements of cause and effect are: economic, technological, social and cultural forces. Each element has dominance over the change process. Each element will enter into unstoppable momentum and collide with the current static state. Nothing will be like it is now-not in a second, an hour, a year, or a century. Business-to-business direct marketers who observe, think and project ahead based on economic logic, technological advantages, and social interests are sure to succeed.*

**Keywords:** *Women, Business, MSMEs, Public Service*

## **1. Introduction**

The results of research by the World Bank show that 99 percent of developing national companies worldwide, with fewer than 50 workers are micro, small and medium enterprises, (MSMEs) dominate 99.75 percent, and only 0.19 percent are large-scale businesses, while the dominance of the micro-scale business was 83.27 percent or 18.993 percent of the million businesses and 15.81 percent of the small businesses. This study focused on how to overcome problems of direct marketing faced by MSMEs in Klaten Regency during the covid-19 pandemic. Condition of the MSMEs related to the Business, Women and Global Competition are described as seeing a rational view ahead of the direct marketing business is just like seeing the waves crashing on the beach. Nothing will be the same as it is today, be it for one second, one hour, one year or a century. The forces that change business to business direct marketing, are like the things that change the land mass, namely the fundamental forces: economic, technological, social and cultural. Although each element has its own periodic mastery, the convergence of forces is intended to produce a period of unprecedented acceleration of change in the relatively brief history of the business-to-business direct marketing. In a meantime the economic impetus for the future of the case is increasingly complex and hostile. The attention of marketers who used to be primarily focused on inflation, interest rates, capital stock and relatively stable factory costs and labor costs, began to be directed to the processing of a diverse set of new influences and economic impacts on social and cultural costs. Economic

domination requires adaptation to the long waves of business cycles, global competition, protective, consolidation and intercontinental price cuts, as well as debt monetarization and the inevitable spike in national and intercontinental inflation. Related to the Business Cycle, a natural cycle of economic booms and busts is neither unnatural nor random. For certain parties (the majority) the economic cycle is known, but not trusted, while for other parties (opposites) it is not only known, but relied on for strategic planning. Economic healing is generally a gradual upward movement; economic downturns and depressions are generally quick and steep falls. Further more in the case of global competition, the nature of global competition in the 21st century is protectionist. With increasing economic, cultural, religious, racial and ideological pressures around the world, it is not unreasonable to project some ideal and parallel global trade dream. Global competition seems to revolve around competition for labor, raw materials, money and technological skills. During the first half of the next century, competitive infrastructure must operate. Competitive marketing of successful products and services will emerge, only after the infrastructure foundation is built through political and economic alliances between nations and the development of common markets in different parts of the world. Multinational companies continue to operate on a global basis, albeit under smaller margins and thinner profit growth. However, multinational companies are not at the center of the business-to-business direct marketing.

## **2. Research Method**

The survey on Women, Business, Micro, Small, Medium Entrepreneurs and Public Services is conducted to 11 cluster on “Lurik, Batik, Convection, Minapolitan, Tourism Village, Merapi Slopes, Processed Food, Furniture, Handicrafts, Ceramic and Metal” of MSMEs in Klaten Regency to observe the Business development, Business Climate, Public service, Public Services and Women. Using the empirical data, the researcher doing her analysis.

## **3. Results and Discussion**

### **3.1. Results**

#### **3.1.1. Business development**

Facilitation Business performance both objectively (type and product of business) and subjectively (business motivation) - related to business culture / business actor. Facilitate the ability to develop business plans as part of business documents. Business group facilitation - formation of business groups on the basis of rigorous selection, and intensive and continuous coaching. The joint responsibility system will be effective if the social capital in the group is developed and is positive. Facilitate the government in identifying waiting products - creative and potential. Example: Thailand with “One Village, One Product” Policy.

#### **3.1.2. Business Climate**

Development of integrated business and credit-business development policies and programs. Local economic development by optimizing local resources that involve government, business, local communities and civil society organizations to develop the economy in a region.

### **3.1.3. Public service**

Public services have a strategic position, the quality of the performance of the public service bureaucracy has broad implications in various aspects of life. Improving the performance of bureaucratic services in the economic sector will encourage the creation of a conducive climate for business and investment activities, especially the MSMEs

### **3.1.4. MSMEs and Women**

Services provided to the community should be affordable, easy, fast and efficient both in terms of time and funding. There is no standardization of public services, which causes the services provided to the community to be so diverse and convoluted that it often creates inefficiencies, especially resulting in high economic costs for the MSMEs community. Women entrepreneurs often experience greater difficulties in carrying out accessibility and acceptability of public services. Realizing that women have an important role in development and poverty alleviation, especially in the field of MSMEs, a conducive and supportive public service is needed, for example with one-stop services (such as China or Thailand). Minimizing the bureaucratic service chain, and Reducing the high-cost economy by establishing minimum service standards in Klaten Regency.

## **3.2. Discussion**

### **3.2.1. Business Development: Protectionist Half of the World Markets**

The Asian market has been determined. The European market has been determined. The North and South American markets have also been defined. No more big portions. The three "common markets" constitute the "marketing mall" of the next century. Estimating the dominance of a trading bloc over the three major markets is illogical, but predicting that each trading bloc will try certain competitive industrial routes against others is logical. Business to business direct marketing will keep up with the ebb and flow of competition. However, there will not be any pioneers who attempt global domination in the industry's succession. The conclusion is simple: markets around the world will consolidate for competition and economic protection. To that end, protectionist strategies will dominate the middle of the next century. The North American free trade agreement (NAFTA), currently laden with controversy in the short term, will still face controversy in the long term. In whatever form it seems that America, Canada, and Mexico must reach an agreement to secure South America from Asian and European attacks. Apart from that, the South-North American trade bloc must also be secured as a competing force in the race for the protectionist parts of the world on the economic horizon of the coming century.

### **Inter-Continental Consolidation**

The strengthening of the North-South American trading bloc was generally followed by the need for consolidation between US, Canadian and Mexican companies. The economy requires an advantage of infrastructure, raw materials, capital and labor, and this must be fulfilled. By joining together, greater power will be achieved. A hidden force has crept into marketing which paves our life path to profit. Forget the hysteria of NAFTA; forget about the rapidly spreading cancer and covid-19 pandemic also our national budget deficits and debt; forget the specter of a growing imbalance of imports; forget the outside forces that exert merciless pressure on our business. We are moving out of business with a petty view of

discount madness. Frightening thing for a business-to-business marketer is that the retail business experience trickles down into the business experience. No matter how one makes excuses to please shareholders focused short-term, when profits erode, business dies. In the new century, enlightened marketers will find that discounted “junk food” will only result in consolidation, product squeezing, increased financial stress, and unavoidable, catastrophic customer service shortcuts. Enlightened marketers will find their way through this pervasive craze and will refer to the only thing that has remained in trading history: a reasonable profit for a good product and good service. Completing that eroded paradigm is the key to survival for marketers who expect profitable, sustainable growth and, of course, survival in the new century.

### **3.2.2. Business Climate: Whole Price Rebirth, Marketing Merger and Inflation and Debt**

**Whole Price Rebirth:** If we stop soon, we will never see the full price again. Whole price rebirth requires a selling power skill, especially at the retail shop level. At some point along the discount route, we have to ask "what is the lifetime benefit of a customer and what must be done to ensure that the lifetime benefits are fully attained?" If you expect a full price and full profit you must have the full job. Making a profit at the cost of competence only guarantees erosion of buyer loyalty. The whole price rebirth in business-to-business direct marketing requires an uncompromising buyer-focused service. Find ways to provide the service your customers expect so that you can find a common basis for rational pricing. Discerning marketers discover how important compliance information and technology are to protect against erosion of profits. Information technology, such as highly integrated linked databases, can be used to address individual customer needs and wants. Marketers of the future are deeply involved in the interconnectedness of new century marketing. They are creating new gateways through which customers will access them in order to serve the diverse and time-denominated needs of these customers. Supervotes of access may be the basis for recovering the full price. Marketing consortiums in the new century are groups of marketing organizations that provide total need and service - will offer a unanimity and wholeness that will justify full pricing. When a customer joins a trading network, the efficiency and convenience he enjoys are the forces driving collective buying. **Marketing Merger:** The greatest value in strategic future marketing likely lies in the process of recombining history. The logic that comes from an understanding of historical permanence and is softened by a farsighted sense of the future, tells us some simple things, such as: You will not make money giving your profit; You will not be able to survive if there is not enough contribution to overhead costs because of insufficient profit margins. **Inflation and Debt:** For the first time since the second world war, the United States and Canada stand at a turning point in the economy. Time and reserves are running low; the margin of error has disappeared; The luxury of this abyss-abolishing policy structured is no longer worthy. The economic and social momentum created by legislative actions will be felt for generations, and the consequences of economic regulation will determine the future of North American business for a very long time. North America must have a growing economy to build jobs and income to create more income to pay off debt. This reality is a simple general meaning and a basic principle of business that is good for both government and private. The main concern of North American direct marketing CEOs is the erosion of profit margins. Restructuring and downsizing North American businesses in a fast growing and competitive global marketplace. Massive tax increases will contribute to emptying the economy of incentives, expendable income, business cash flow, demand, and employment. Perhaps direct

marketing business leaders should play a more meaningful role in asking what is good for North America's long-term economy, industries, and businesses. History is full of examples of the same economic movements. History will also imply that little is learned from the past, as North American business leaders argue about the relative merits of one solution or another to an imminent economic crisis.

### **3.2.3. Public Service: Technology, The Dominance of Cybernetics, Artificial Intelligence**

**Technology:** Future business to business direct marketers will not only compete with other companies. Future marketers will compete with a unified mass cybernetic system. **The Dominance of Cybernetics:** We are now standing on the threshold of another logical evolution in marketing. Like the predecessor who stood in the entryway of the computer and marketing information age, you could deny its existence, but you cannot deny its existence, but you cannot deny that technology will soon be the strategic takeover of your future or the retribution for your crafted development. First of all, the dominance of cybernetics, artificial intelligence, and virtual reality must be understood in the context of the too painful realities of North American trade over the past ten and ten years to come. The productivity resulting from the sacrifice of human overhead is at the heart of redefining existing and ongoing trade. Job losses that destabilize politicians and working societies due to lost inefficiency and gain in productivity. Cybernetics technology has eliminated jobs. Responsive companies are aware of this inevitable competition, but companies that are less responsive are still clinging to the erroneous belief that it is time to return to the affluent 80s effortlessly. The “gods” of business-to-business direct marketing in the coming decades will compete primarily with the capacity of artificial intelligence systems, which require a higher level of efficiency. The integration of nuclear capacity and the need for a high-level competitive marketing environment will raise the playing field to a level of efficiency and productivity that was not thought of in the 90s. It will come quickly, piggybacking on the competitive needs of the global economy. During the future marketing competition a database will appear. The integrated database for marketers of tomorrow is like a horse for ancient warfare. What is important is the efficient and comprehensive integration of heuristic marketing knowledge. In addition, only companies have multidimensional speed, responsiveness, and understanding. Against individual customers who can reach three or four dimensions deeper than they were in the 90s. The dominant force of successful marketing will originate and be driven from the current database reintegration. **Artificial Intelligence:** Artificial intelligence cybernetics systems that study, analyze, and infer are the marketing machines of the future that drive strategic understanding and instantaneous decision-making based on experience. Fast companies with strategic dedication to marketing dominance are installing an integrated database system. They are investing what is needed today to ensure that they can compete in the new artificial intelligence-driven century. Welcoming database technology that was driven by artificial intelligence, the most significant marketing advancement emerged, namely virtual reality.

### **Virtual Reality Marketing**

Virtual reality is a physical and psychological experience that is tailored to the demands. Through the power of cybernetics technology, you will have the ability to create customized experiences to your liking. Inputs and results will be individually selectable. A world of parallel experiences which can take the form of a program. To enter that parallel world, one needs real-world coordination of cybernetics, visual hearing, and sensory gates. In



other words, the world of cybernetics coordinates sight, hearing, feelings and thoughts. The first step towards the virtual reality paradigm began with the widespread acceptance of video games, followed by an equally broad acceptance of Nintendo. Computers have created and entered into a person's fantasy. This technology is what we are talking about. Is the shifting of people's choice of technology and the transient pleasures of fantasy a potential marketing change related to the most recent pseudo reality of femininity? We believe that the early decades of a new century will find marketing driven by virtual reality according to customers. For the first time, a customer will be able to express his dreams in virtual reality. Furthermore, virtual reality is made into real reality through purchase. Look at informercial pop-ups on cable television. It's in fact a mini virtual reality. Informercial is in the virtual dream business. It's a new paradigm we haven't explored before: it's electronic, instant, personal, perceived, and the customer writes the script. Most of us have learned to market better over the years by presenting our products more clearly.

These progressive elements of marketing skills and knowledge serve us well. We become more responsive to customer desires, service concepts, benefits of excellence and quality. Considering the multiple step relationships, they may use marketing and virtual reality. First, people have to show the product that you offer to customers. Next, you have to introduce the customer to show you how the product will match the vision of the end result (his dream). Then, you need to be able to allow customers to access a "dream machine" that uses your product and their vision to make a purchase they want it to be. The neural pathways of cybernetics that will change and be transplanted in the next 20 years are, by definition, transformed and grafted from the database. Marketing will leverage the virtual reality of the new century to link artificial intelligence-driven databases, which list changing needs with statistics. Thus, it can create a wave of product buyers who are treated to achieve the company's mission of success. Timely concepts will be created in virtual reality and controlled by artificial intelligence which learns rapidly about changes in supply and demand. The CEO of the new century can tune in and see the ongoing evolution and change of business dynamics in a virtual reality full of sensing tools. It has been already observed a group of bright marketers who are starting to explore the potential of this technology. In some cases, entering the virtual reality world is merely an experimental phenomenon. Many CEOs have worn helmets and gloves and wandered through tomorrow's digital landmass. They seem to change and have big visions of things to come. At least consider this technology. In all likelihood, the application of technology in business-to-business direct marketing will follow the rise of customer direct marketing. Like the 800 number, one-night delivery, discounts, and delicious menus, business to business direct marketing tends to follow what is happening in the consumer environment. The key to this recognition is the ability to remain open to the technological advances. As technology emerges, business to business direct marketing must be in a strategic position to adapt, discard or embrace the technology.

### **Social and Cultural Strength**

Evidence of changes in the cycle of society is happening everywhere, both positive and negative. Other means: the end of the cold war and communist philosophy; Eastern European self-determination is beset by economic disease; the awakening of the third world and the need for opportunity; focus on new family values and standards of behavior; the ghost of HIV / AIDS and its implications for re-evaluating a moral standard that has declined in the last quarter of the twentieth century; political confrontations with particular interests and rights, and

serious questions about their influence on the basic principles of democracy; a decline in the quality of life and economic standards of post-industrial countries; increasing tensions over ethnicity, isolationist ideology, divided ideological factions; increasing poverty driven by the welfare system and homelessness among the world's lower classes; impoverishment of spiritual, intellectual and religious foundations; the increase in extraordinary crime with violence scourges the culture of drugs and the global economy; and the abandonment of fairness standards by the global entertainment, television, and film industries. These are no differences and ordinary "generation distance" problems. However, these historical social problems test society with eras had never been seen in the history. People stand at the point of healing or inevitable decline; and this is a moment of important decision in all the completeness of history. Although only a small decision in the great waves of human and world events, but it is the most important moment in the history of modern civilization. People, as a large and responsible global society, are leading the social and economic changes that will define the core of our existence and future survival.

#### 3.2.4. MSMEs and Women

MSMEs help absorption of labor - poverty alleviation. Problems that arise - MSMEs strengthening programs involving Business Credit, Product Quality Improvement, Marketing Assistance, Infrastructure & Facilities (Public Services), Assistance to access to forums. Data taken from *Melangit di Langit Perempuan*, June 20, 2009, defined that: Most of the Micro and Small Enterprises (UMK) actors are women (604 for micro enterprises, and 10,284 for small businesses). Women have greater potential for repayment discipline, Various studies show women's access to credit is lower / limited than men. **The Critical Questions, such as** What are the dynamics of the business (business capital conditions) that are managed by women, especially in the Klaten Regency area? What is the accessibility and acceptability of credit for women entrepreneurs? How is the quality of the product produced? Marketing Assistance, Infrastructure & Facilities, Help with access to forums? The characteristics of women entrepreneurs and the businesses they manage influence the business strategy being developed, including the strategy regarding venture capital. The accessibility and acceptability of women entrepreneurs may differ in terms of business conditions, business climate, as well as socio-cultural and even psychological conditions. The pattern of credit utilization among women entrepreneurs is not only related to the characteristics of their business, but also to the characteristics of business actors (including psychosocial conditions - internal factors), as well as the business climate (external factors). For the **Products Produced:** Quality is not standard, Product design limitations, Limited product types, Limited product capacity and price list Less standard of raw materials. **The Problem Identified are** Low Productivity, Limited Access to Productive Resources. The Low Quality of cooperative Institutions and Organizations. The low performance of the cooperative and the poor image of the cooperative. Less Conducive Business Climate. In the SMMEs it needs to identify the accessibility and acceptability of women entrepreneurs to business credit (both from banking and non-banking financial institutions). It also needs to Describe efforts to find and utilize business credit among women entrepreneurs and the factors involved. Identify the potential and business climate in Klaten for women entrepreneurs, especially at the micro, small and medium scale enterprises also the characteristics of women entrepreneurs and their businesses

**Acceptability**, discusses the Procedures, mechanisms, and requirements in applying and utilizing business financing assistance (credit) in accordance with the conditions and characteristics of the business and its indicator, such 5 C - Character, Capacity, Capital, Collateral (collateral), Condition of economy; 5 P - Parties, Purpose, Payment, Profitability, Protection and 3 R —Return, Repayments, risk bearing ability. Meanwhile in the case of Business Credit Development, the problems arouse is how **to Improved Business Credit Accessibility**, such as Dissemination of information in an integrated manner on credit policies and schemes, both offered by banking and non-banking institutions. More comprehensive introduction by credit institutions of business character and capabilities in their working areas. Basic data on UMKM, both business characteristics (type of business, business scale), as well as characteristics of business actors, are the basis for facilitation intervention policies for businesses that are considered creative, superior, and potential. **Almost all of the MSMEs need to increase the Acceptability of Business Credit** through the Development of a micro credit model by banking institutions whose schemes take into account the peculiarities of the characteristics of micro-small businesses, particularly regarding “Collateral” (collateral) such in the effort to build 5C, SP and 3R, it is necessary to have facilitation from financial institutions in businesses / business groups that are considered potential to receive credit, are also moderate and have received credit. They need to tighten the assessment of the Grameen Bank model of debtor performance, while district government can be the guarantor for potential businesses

#### **4. Conclusion**

Wise men speak, if you give a woman a fish she will get a single meal. If you teach her how to fish she will eat all her life. Poverty will be resolved by providing fishing rods (public services) as a means for women to support their families by getting fish (business through MSMEs). Business to business direct marketing has many opportunities and considerations in the next 25 years. In the past, success was defined by a simple focus and attention to little things. In the middle of the next century, direct marketers will be pushed into economic, technological, social and cultural changes. Like the waves hitting the shore, many changes are slow and not all of them occur. However, minor, logical, and structural changes will occur. Finally, over a long period of time, permanent changes in the mass market and business to business direct marketing industry will occur. The main elements of cause and effect: economic, technological, social and cultural forces. Each element has dominance over the change process. Each element will enter into unstoppable momentum and collide with the current static state. Nothing will be like it is now - not in a second, an hour, a year, or a century. Business to business direct marketers who observe, think and project ahead based on the logic of economy, profit, technology and social interests are sure to achieve success.



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