

THE ROLE OF BANK INDONESIA REPRESENTATION OF WEST KALIMANTAN IN REACHING TECHNOPRENEURSHIP: POLITICAL ECONOMIC PERSPECTIVE

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ABSTRACT

Perspectives related to the political economy have links with state and economic issues. Political economy is focused on the role of the state in improving the welfare of its people. Based on this, this study aims to analyze the role of the state, Bank Indonesia, West Kalimantan Province in enhancing the wellbeing of MSMEs through technopreneurship. This research is motivated by a problem that is not yet comprehensive market coverage and promotion of MSME products; the low quality of products produced and the limited market network and marketing of MSME products; MSME managerial organization has not been organized; and minimal cyber capital and security. Based on these problems, Bank Indonesia of West Kalimantan Province has conducted production assistance, digital-based promotion, online marketing access, financial management, and organization of technopreneurship. This research uses mixed, qualitative, and quantitative research methods. Primary data were collected through questionnaires and interviews. The questionnaire was given to all respondents, namely all participants who took the financial technology incubator class program. Next, interviews were conducted with the Head of the Bank Indonesia Representative Office in West Kalimantan and the two best participants representing. Secondary data was taken using data from various articles and books related to financial technology. The results of the study explained that Bank Indonesia played a role in the formation of technopreneurship. Thanks to the role of Bank Indonesia, MSME production remains flexible despite being hit by global shocks.

Keywords: State; political economy; technopreneurship

ABSTRAK

Perspektif terkait ekonomi politik memiliki keterkaitan dengan isu negara dan ekonomi. Ekonomi politik terfokus pada peran negara dalam meningkatkan kesejahteraan masyarakatnya. Berdasarkan hal tersebut, penelitian ini bertujuan untuk menganalisis peran negara yaitu Bank Indonesia Provinsi Kalimantan Barat dalam meningkatkan kesejahteraan UMKM melalui *technopreneurship*. Penelitian ini dilatarbelakangi oleh permasalahan yakni belum luasnya jangkauan pasar dan promosi produk UMKM; rendahnya kualitas produk yang dihasilkan dan terbatasnya jaringan pasar dan pemasaran produk UMKM; belum terorganisasinya manajerial UMKM; serta modal dan keamanan dunia maya yang minim. Berdasarkan permasalahan tersebut maka Bank Indonesia Perwakilan Kalimantan Barat telah mengadakan pendampingan hasil produksi, promosi berbasis digital, akses pemasaran *online*, hingga manajerial keuangan dan organisasi dari *technopreneurship*. Penelitian ini menggunakan metode penelitian campuran, kualitatif dan kuantitatif. Data primer dikumpulkan melalui kuesioner dan wawancara. Kuesioner diberikan kepada seluruh responden yaitu seluruh peserta yang mengikuti program kelas inkubator *financial technology*. Selanjutnya, wawancara dilakukan dengan Kepala Kantor Perwakilan Bank Indonesia Kalimantan Barat dan dua orang peserta terbaik yang mewakili. Data

sekunder diambil dengan menggunakan data dari berbagai artikel dan buku yang berkaitan dengan *financial technology*. Hasil penelitian menjelaskan bahwa Bank Indonesia perwakilan Kalimantan Barat berperan pada terbentuknya *technopreneurship*. Berkat peran Bank Indonesia, produksi UMKM tetap fleksibel meski terkena guncangan global. Bank Indonesia juga berperan pada intermediasi ke UMKM dan berdampak pada kualitas dan nilai jual hasil produksi dengan *technopreneurship* dan pemasaran UMKM melalui ekspor juga tetap berjalan meski adanya kejatuhan ekonomi di negara tujuan ekspor.

Kata Kunci: negara; ekonomi politik; *technopreneurship*

INTRODUCTION

Perspectives related to political economy are believed to be firmly attached to issues of the state and economy. This age of globalization has proven that the national economy is driven by state power (Syarif, 2017). Thus the political economy is the role of the state in improving the welfare of its people. Globalization has made the world feel small or without a partition (global village). The movement between individuals to goods between countries becomes borderless, especially with the 4.0 Industrial Revolution. This has an impact on the ease felt by business people, political elites, and the middle class. Meanwhile, the middle to lower levels does not feel the comfort of globalization. They experience marginalization, poverty, and digital lagging (digital divide). It also creates contrasting boundaries between people or countries and the poor. With globalization,

Furthermore, with the digital era, viewed from the perspective of the political economy, the role of Bank Indonesia as the state is not only focused on the local and national economy, but its function is to synergize in the context of local, national and international interests so that they can compete and seize every opportunity that exists.

Some of the problems in the effort to realize *technopreneurship* include the first, the lack of market coverage, and the promotion of

Micro and Small Medium Enterprises products, which are then abbreviated as SMEs. Even though there are activities and programs such as exhibitions to market MSME products, it is still rare for the public to be interested in buying MSME products. Marketing is only limited when there are activities from the government (Razak & Elyta, 2017). Second, it is undeniable that there are still problems with entrepreneurship development in West Kalimantan, among others, the low quality of products produced and the limited market network and marketing of MSME products. (Kalbarprov.go.id, 2019). Third, the management of MSMEs is not yet organized. Many small companies make big mistakes because failing to train employees properly causes the company to lose customers, make employees feel unprepared, and burden the company's finances (Elyta & Razak, 2019). Fourth, minimal cyber capital and security. The security of data entered by users is very vulnerable to criminal acts of theft and the distribution of personal data without permission. In more severe cases, it can even lead to criminal threats, fraud, to the spread of defamation (Elyta, Almutahar, & Competitiveness, 2019).

Whereas according to the Ministry of Cooperatives and Micro, Small and Medium Enterprises, MSMEs had contributed to Indonesia's Gross Domestic Product (GDP) of

57.9% of total GDP in September 2018. Besides, MSMEs also contribute to the absorption of Indonesian Workers (TKI) in several 114,144,082 people, namely 96.99% of the total TKI (Kalbarprov.go.id, 2019). To reduce these problems, innovation technopreneurship incubators will be developed and applied. For this reason, the role of the technopreneurship incubator is not only as a companion institution but also as a facilitator to refine the results of production, promotion, marketing access, financial and organizational management of the MSME.

Previous studies have been conducted to evaluate the implementation process of the business incubator and technopark technology in the city of Surakarta. The research found that in terms of compliance aspects, several Standard Operating Procedures (SOPs) were found that were not carried out by the Business and Technology Incubator, such as the absence of Intellectual Property Rights SOPs (IPR), expert consultants for tenants, and the exhibition phase. Also found inhibiting factors in the implementation of the Business Incubator Program and technology such as the absence of SOPs that adequately regulate the process of implementing the Business and Technology Incubator and the lack of management separation (Adwina Dimas Putra Ramadhani & Wahyu, 2015).

Other research is motivated by the current world conditions that seem to be without limits, geopolitics is changing, and people are increasingly concerned about the environment, and the way business is changing. The research objective is to test the entrepreneurial skills of entrepreneurs in Indonesia, combined with the implementation of the ASEAN Economic Community (AEC) and 'green' technology. The results of the

analysis of this study prove that the ability to build social networks is the most dominant dimension in determining the realization of Indonesian entrepreneurs' technopreneurship skills. If the ability to make a social network of Indonesian entrepreneurs is improved through a priority program, the powers of technopreneurship of Indonesian entrepreneurs will increase by 24,434 times from the current condition (Adhikara, Lasmy, Sasmoko, & Indrianti, 2019).

Other previous research found that technology-based entrepreneurship or technopreneurship from end to end can adapt well through the utilization of MSMEs and the household sector. In this study found that end-to-end technopreneurship loan containers began to mushroom in China. Also, the widespread use of the internet and cell phones supports this development. When it comes to the lending market, one can find an extraordinary situation where large state-owned banks dominate the financial market. The shortage of supply from MSMEs and the private household sector with loans led to the development of a shadow banking system (Stern, Mäkinen, & Qian, 2017).

Meanwhile, this research has a renewal of focus on technopreneurship for MSMEs from the perspective of the political economy. In this context, the synergy and strengthening of the state's role can be done with the connectivity of existing institutions within the country or formed to respond and find solutions to any problems and policies that arise. This connectivity is essential to maximize the role of the state so that it can find answers to the issues faced by MSMEs. Good and quality programs produced for the community will contribute to determining policies in maximizing the potential of existing

MSMEs. Therefore, Bank Indonesia representatives from West Kalimantan responded by conducting technopreneurship training for MSMEs in West Kalimantan Province which was held for 2.

METHOD

This research applies a mixture of quantitative and qualitative methods. The study uses a statistical-based research design. In quantitative analysis, researchers distributed questionnaires to all respondents, namely all participants who took part in a technopreneurship class program based on the fintech incubator.

To determine the research sample in quantitative research, researchers used the saturated sample method. The determination of the respondents used the saturated sample method. According to Sugiyono (2017), saturation sampling is a technique to determine the sample if all members of the population are used as samples. The determination of this sample is used because the community is not too large.

The sample in this quantitative study was all participants of the fintech incubator class program. For qualitative research, researchers conducted interviews with the Head of Bank Indonesia Office representing West Kalimantan and 4 participants fintech

Chronology of the Establishment of Technopreneurship by Bank Indonesia of West Kalimantan Province

Political, economic dependence refers to the phenomenon of the realization of digital-based entrepreneurship with the application according to specific rules that require an understanding of morality. Besides, market developments were influenced by financial innovations and credit deregulation, which gave rise to opportunities in increasing

incubator training. Secondary data was taken using data from various articles and books related to fintech.

The fintech program carried out by Bank Indonesia representatives of West Kalimantan has been attended by small and medium entrepreneurs who have passed official selection and interview tests. There are two types of instructors in the first training activity are small and medium entrepreneurs. They have been established in their business as local instructors so they can inspire the participants. Second, national instructors become facilitators in giving enrichment of ideas and ideas so that participants can be encouraged and increasingly innovated in developing their business, including the development of this milineal society. Researchers distributed questionnaires to 35 participants, but only 28 participants returned, and 7 participants did not return the survey.

The fintech incubator training program lasts for 2.5 months. The fintech incubator training program began on June 26, 2018, in the second-floor hall of the former Bank Indonesia West Kalimantan Office building. It closed the activity on September 12, 2018, and graduated 32 participants.

RESULTS AND DISCUSSION

household lending(Offer, 2016). Thus, digital-based entrepreneurship affects the political and economic conditions in a country with adjustments to be implemented, so that states can compete and take advantage. Liberalization, economic globalization, and technopreneurship cannot be separated from trade activities. All three have the same impact that frees market access and information on a country's economy, while at the same time influencing trade activities in the free market

and finally creating a new challenge for each country, namely global competition.

Based on its history, the political economy competition had experienced a crisis and has generated momentum through an investigation of moral and political status. Energy leads to the rules of economic market rules, ethical principles of investors, and the ethical implications of the assumptions underlying the political economy. However, the investigation is believed to be less relevant in dissecting various allegations, thus encouraging more innovative ways by referring to aspects of digital-based entrepreneurship. Further identified, this aspect serves to understand and evaluate political, economic practices that intersect with the role of the state through state banks.

Technology-based entrepreneur or technopreneurship is a process, and the formation of new businesses that involve technology. This Technopreneurship uses technological innovation and translates the technology into successful products or services (Fowosire, Idris, & Elijah, 2017). In practice, this concept becomes a discourse that operates transactions between one party and another through technology effectively. Of course, this condition raises the competitive attitude of various technopreneurs who try to dominate financial institutions through partnership strategies, investments, or selling products that are attractive to financial institutions. But besides, there are also benefits in competition between the parties involved, namely between novice technopreneurs and those who have worked on the previous technopreneurship.

Regarding the technopreneurship assumption, e-commerce theorists revealed that digital media has evolved so that there are

profitable opportunities between business companies and consumers, followed by a competitive market drive. Based on this, technopreneurship as a financial technology that produces practical innovations for consumers to reach goods and financial services. Supported by the effects of globalization, technopreneurship is increasingly developing and creating conditions where people are very dependent on technology. This phenomenon is seen in various countries, both developed and developing countries. Increased global competition through technopreneurship is inversely proportional to Indonesia's readiness, especially in the industrial sector, in growing exports (Tribunnews.com, 2018).

The behavior of Indonesian people who prefer foreign industrial production is one of the reasons why imports are higher than exports (Beritasatu.com, 2016). Indonesia, as a country with a wealth of natural resources and local wisdom, has not promised that Indonesian technopreneur is ready to compete at the global level to reduce imports into Indonesia. Meanwhile, local technopreneur, which is a business activity in expanding employment, providing broad economic services to the community, playing a role in the process of equity and increasing people's income, encouraging economic growth, and playing a role in realizing national stability also feels obstacles due to these impacts. These conditions have reflected Indonesia's competitiveness that seeks to keep pace with innovations from other countries. The main obstacle in developing competitive technopreneurship is judged not by anti-competitive behavior but by the lack of clear regulatory standards (Fraile Carmona et al., 2016). This can be identified through the

concept of politics as an act of state authority in setting policies while providing solutions to the public (Widiastuti & Andrias, 2017).

Furthermore, the state through Bank Indonesia has the task of consisting of three pillars, namely establishing and implementing monetary policy; regulate and maintain the smooth payment system; and financial system stability. One of Bank Indonesia's missions is to achieve balance in the value of the rupiah and preserve the effectiveness of the transmission of monetary policy to encourage quality economic growth. In connection with the previous statement, Bank Indonesia Representative Offices are demanded to take an active role in supporting regional economic development through improving the implementation of tasks in the field of the monetary economy, payment systems and the stability of the local financial system, as well as providing advice to regional governments and other relevant institutions.

West Kalimantan is one of the provinces which has a somewhat developed set up in accounting and financing applications. The launching of the program, which was attended by the Head of the West Kalimantan Provincial KPw Bank and the Head of the West Kalimantan Provincial Cooperative Trade Industry Service, was pursued in the fintech business incubator training for technopreneurship practitioners to improve and develop business quality from before, as well as the existence of the Micro Small Medium Business Incubator Program (UMKM) in the West Kalimantan working area is allegedly able to increase accompanied by the use of Financial Technology, both in the aspects of financing, payment, and marketing. The intended technology is a system for creating products or services or businesses that

innovate and impact dynamic monetary or financial stability. Besides, this aims to make it easier for technopreneurship practitioners to run their businesses and consumers. But seen from practice, if this technopreneurship program is not run correctly, it is allegedly able to backfire by damaging the financial system.

The Provincial Government of West Kalimantan, the Bank Indonesia Representative Office of West Kalimantan Province, and the City Government of the Regency have so far established good cooperation in developing and developing the economy in the West Kalimantan area. Bank Indonesia, the Province of West Kalimantan, always coordinate with the government, and also actively participates in promoting economic capacity in the regions. One of the real actions in supporting the regional economy is seen through the MSME Business Incubator Program. The integration of technopreneurship held by the West Kalimantan Province BI Representative Office on the 2nd floor of the Bank Indonesia West Kalimantan Office Building Hall on Tuesday, June 26, 2018. The fintech business incubator program this has been done for 2,

One of the efforts to maintain this technopreneurship is to encourage the intermediation of financial institutions in the productive sector of the West Kalimantan province. The Regional Office, the Bank Indonesia Representative Office of West Kalimantan Province through the Fintech Business Incubator Program, is seeking to upgrade MSMEs in West Kalimantan to be competitive, especially in the export sector. Thus, the public is encouraged to not only be a target consumer in that era but can also become a business person by producing

products that can compete with other industries.

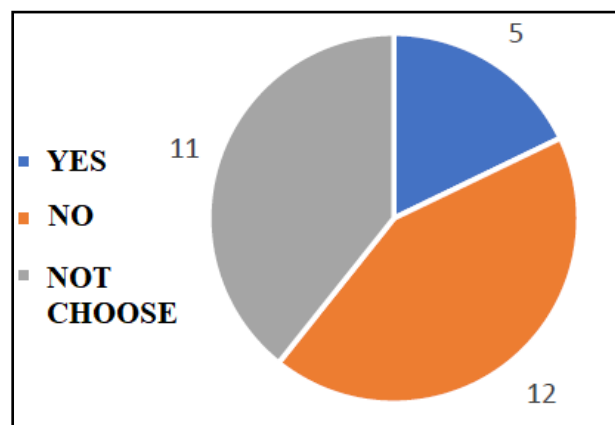
Increased Knowledge and Productivity of Digital-based MSMEs

Various institutions will compete with each other in the current era of globalization and design strategies that can attract the attention of consumers. It is not a public secret if the right production system or product quality improvement is an element that cannot be ignored in realizing this strategy. It can be said that the free market has encouraged the production to continue to innovate to produce goods and services that can survive and compete in the internal arena of the country and internationally. Production by Bank Indonesia can be seen from its role in synergy with local governments through recommendations on proven economic problems in providing payment system infrastructure and services. The real sector and MSE empowerment benefits are felt for the local government and other stakeholders in this area. An example is the development of

Mempawah tourism in Mempawah District. The Aston rice phase development program, the chili phase in Sungai Kakap Subdistrict, Kubu Raya Regency, and the Pesantren Program in Sungai Ambawang District, Kubu Raya District, and the UMKM Entrepreneurial Development Program through the Fintech Business Incubator Program.

The productivity factor in the application of increased export competitiveness by Bank Indonesia in the free-market era in the industry regarding technological capabilities and skills (innovation) at work. This production capability involves individuals and groups of industry players in determining management and management in producing an item, the results of the study found that industry players generally spend more time on daily operational activities or technical requirements (30%), then continue to focus on business development and marketing by 20%. The remainder is spent on strategic planning at 13%, solving business problems at 18%, and other matters at 10%.

Diagram 1
Strategies for Exit Business



Source: Processed by researchers, 2018

This diagram explains that there are only five industry players who have strategies to get out of their businesses in the long run. More technopreneurship practitioners don't have a plan to get out of the business they are currently doing. So it can be said that the obstacle faced is the fighting spirit aimed at the perpetrators of technopreneurship will continue to work in this field and not leave the business.

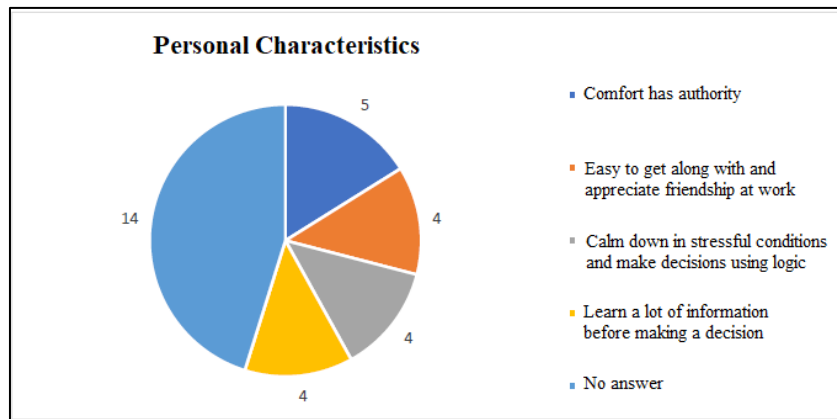
Generally, the advantages of technopreneurship practitioners, namely, are willing to learn to run and develop their business. Other benefits, namely discipline, social media, visionary and optimistic, never give up, leadership, hard work, communication, and innovation. In addition to strengths, technopreneurship practitioners need to improve, namely promotion and marketing, and financial management. Some other things that need to be improved, namely leadership, creativity, and packaging. The biggest frustration that the actors have is self-

confidence, time management, financial management, and consistency in conducting business. The three elements are synergized together to strengthen the stability of stability and increase productivity supported by cheap and affordable financing.

For technopreneurship practitioners, the most preferred or beneficial thing is the willingness to learn and share knowledge as well as the desire for hard work that technopreneurship practitioners own. The most disliked thing is laziness and being underestimated by others. From technopreneurship practitioners who fill their time allocation to strengthen their entrepreneurship, they spend 5-10 hours on average, and if there is free time, they use it to enhance their abilities. And on average, taking the time to strengthen this business creates more enthusiasm to develop its business and strengthen things that are still lacking for the business development process.

Diagram 2.
Character Analysis of Business Actors



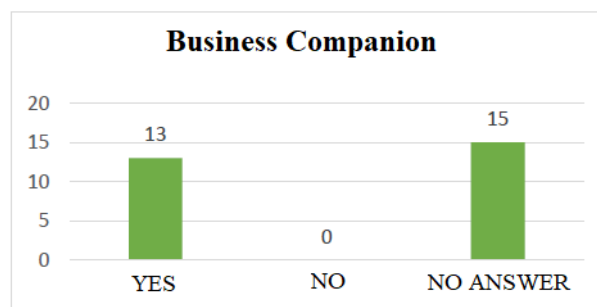


Source: Processed by researchers, 2018

Generally, the hobby that is carried out by technopreneurship practitioners in their spare time is reading. And if they have enough free time and financial resources, they will generally take vacations and travel long distances themselves and with their families. Besides, from the personal characteristics of the technopreneurship perpetrators, out of the 17 people who answered that they generally

belonged to the convenience-oriented category when they had the authority to manage their businesses because individuals usually owned them. In a group of technopreneurship actors, in the plan to add employees, in Q1, they will generally add two people. In Q2, there will be three additional people and 4 in Q3. With the ideal criteria of employees such as diligent, honest, and disciplined.

Diagram 3.
Business Companion Training



Source: Processed by researchers, 2018

Based on the diagram, from 28 participants, there were only 13 people who had business partners. And 15 others chose not to answer questions, so it is uncertain whether more have business partners. With the mentor, technopreneurship practitioners feel focused

on developing and improving their business and expanding their business networks. Within 90 days or three months after that, the main thing that the technopreneurship practitioners most want to change is the nature of the discipline that they have not implemented well

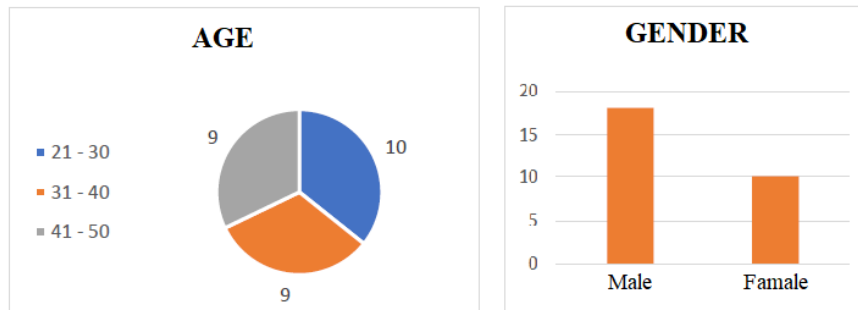
and their lack of confidence. Also, other additional information that they find interesting to discuss is the marketing plan and product centers that can accommodate the SMEs in the City of Pontianak and surrounding areas.

When referring to technological capabilities, in this case, the digital economy is the digital economy convention of Indonesia according to ITC data in 2025, which was allegedly reached 140 billion dollars. The trade sector that Indonesia's economic growth information Indonesia is estimated to increase by 18.0% every year, even in 2024, will reach around 16.8 billion. That gives rise to technical concentrations in which a much thinner functional mass can reach 46 trillion dollars, which is the highest in Asia. Science and technology training is also carried out by BI for production and marketing management which is directly in the free-market era using modern technology because in the future the payment system already uses technology, so local entrepreneurs are given an education at three levels of small businesses,

Based on the results of an interview obtained from one of the participants of the ale-ale entrepreneur incubator of the MSME business program, in the beginner phase, the products that are produced today are directly sold, and the following day they are re-produced or the term "steaming kitchen." He

also said that he had been in a phase of collapse due to nearly 12 years of decline in management. Business management of 95% is held alone, plus the reduction in employees. He said, ale-ale sticks became his first production and are still superior today. It has been recorded that from September 1 to September 9, 197 packages of ale-ale have been sold for Rp. 20,000 per pack. Usually, only 50 packets are targeted per week. But after joining the training, the target must go up. He said that for only nine days, the goal had reached 197 packs.

Participants of the MSME business incubator program felt a change from before and after attending the training. After attending Pelatiham, participants learned that a merchant business is not necessarily an entrepreneur. There are differences between traders and entrepreneurs. The definition of a trader is where all the processes of production to sales are done alone. Meanwhile, the definition of an entrepreneur is that there are parts, including management, so everything is in the books. The participants then learned to change the system from what had been entrusted everything to employees to be managerially organized. Thus there is a comparison between traders and entrepreneurs that can be seen from the production of goods or services sold. Other than that.

Diagram 4.
Age and Gender in Business Actors

Source: Processed by researchers, 2018

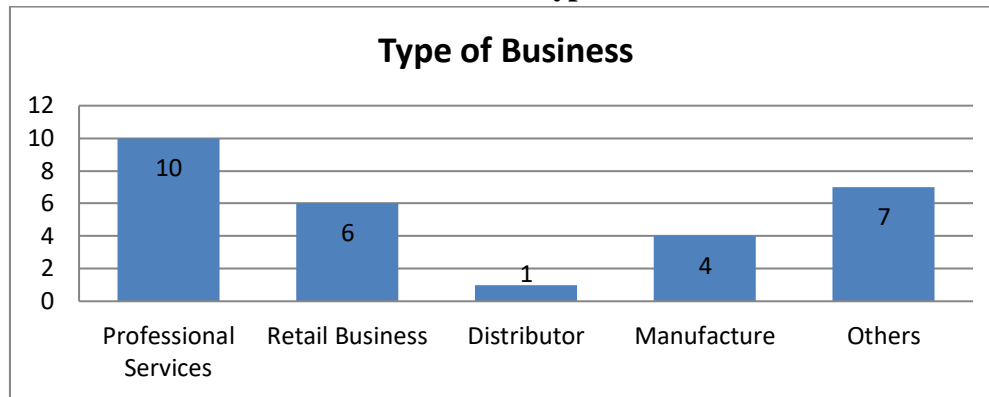
In this production training, the average age range of the Bank Indonesia fintech business incubator trainees is around 31 to 40 years, with more male participants than women, 18 people. The trainees generally came from Pontianak City, and there were some from Kubu Raya Regency. In essence, this fintech incubator training is seeking an upgrade in the business, mentality, and entrepreneurial spirit of the technopreneurship group.

Furthermore, based on an interview with the Head of Bank Indonesia Representative Office of West Kalimantan, Prijono, revealed that the fintech incubator has created not only MSMEs but also has produced small businesses. The integration of fintech technology in small businesses that have been achieved is then pursued to become a middle-class business actor. Thus, export competitiveness can compete in the global market through the development of production and technopreneurship actors themselves. The business started was also supported by a team and committed to strengthening the business

that had been built to gain trust and a positive image in the community by carrying out continuous development and innovations and be selective so that the market does not stop halfway. Besides, the power of dominance is also a particular concern by creating a business and brand image, allowing foreign investment to enter.

Increasing the Quality and Selling Value of MSME Production Results

The products produced by a company can attract the interests of consumers if they can meet their expectations in various aspects; even this can lead to product recommendation opportunities for other customers. This can be interpreted that the quality of a product is believed to be a reflection of the sale value of the products. Quality is related to the selling value of the marketed products being an essential point in global competition. By producing the right quality products, the selling value also increases to gain more trust from consumers, namely the international community, to buy or use these products.

Diagram 5.
Business Type

Source: Processed by researchers, 2018

Of the 28 participants, the most types of businesses, namely ten professional services. For retail business types as many as six people, distributors as many as four people and manufacturing one person. Apart from these four types of businesses, there are other types of companies that participants work in, namely culinary. From all of these participants, the types of products offered were generally, namely, culinary, both in the form of cakes, restaurants, provision of cold food, snacks, crab preparations, food carts, local souvenirs, and others. In addition to culinary business, there are also business services for wedding preparations (wedding organizers, pre-wedding, souvenirs, and others), washing helmets, package books, rental of four-wheeled vehicles, providing prayer hours and plant rentals. The longest run was occupied since 1996, and the youngest was formed, namely in 2018.

Technopreneurship is done through reciprocal relationships, namely cooperation based on mutual benefits through a digital technology-based economy. This collaboration occurs because of mutual trust. These two things support the strength of economic

progress. Mutual trust is the main foundation and is the essential thing that strengthens the development of MSMEs to achieve compact cooperation (Herlan & Elyta, 2020). For this reason, the training provided by Bank Indonesia on e-commerce has provided material on the development of buying and selling through e-commerce 10 or 15 years before the widespread use of Shopee, Bukalapak, or Tokopedia. But this was not yet well known because the internet connection was still not connected as smoothly as it is today.

Smartphones and the internet have responded to the challenges of the globalization era with services that are getting cheaper, and there is assistance technology such as GPS that enables transformation to play a role in e-commerce. The development of information itself supports this. New technologies in e-commerce activities currently continue to develop rapidly. If an industry has not been able to prepare companies with the latest technology, it will always be a consumer and ultimately continue to import products from abroad. To export the results of local business production,

understanding the regulations in the era of free markets and elsewhere becomes essential. Product standards that are competitive and in line with international market share,

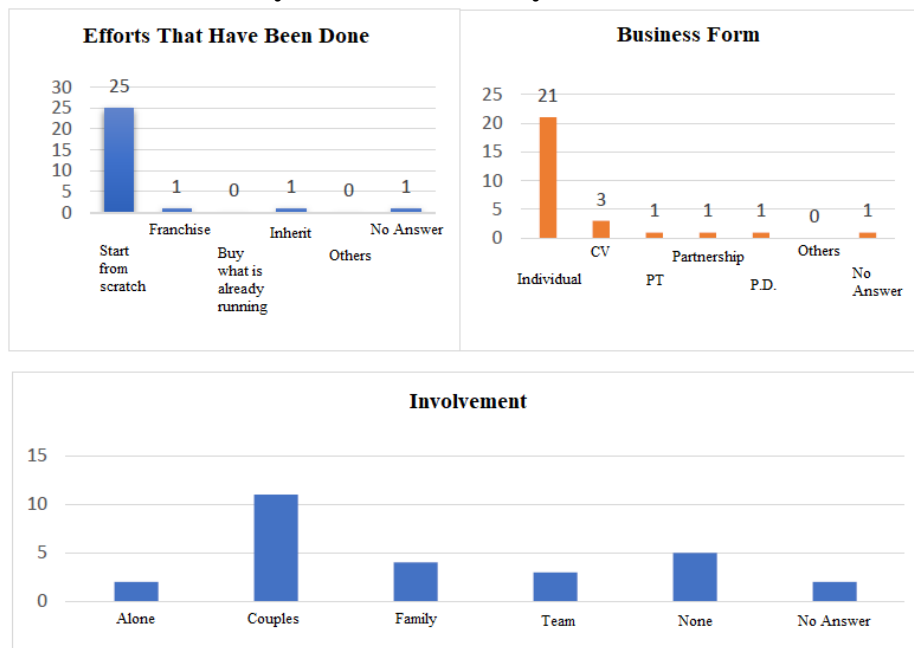
Then from the geographical, the existence of e-commerce still dominates in the regions of Java and Bali. For some areas in Indonesia, the provision of e-commerce services for example in Papua is minimal, only reaching 5.2%, this is seen as an opportunity but also as a challenge for the West Kalimantan region which should be superior because of its position directly facing the international market and as a region should best understand how to move and survive in the free market era.

West Kalimantan in e-commerce implements the most significant method of payment. In general, there is from abroad in terms of income level, which encourages a separate city to make payments to reduce monslet. The KPU and the agricultural sector, through AR, make payments to overcome investment failures, but payments can also increase investment success rates. West Kalimantan BPD provides programs so that service to each region is more optimal.

From the standpoint of MSMEs considered potential in Indonesia, with around

59 million MSMEs. In contrast, self-government programs until 2020 there will be MSMEs that can be used to enter prithomas and new ones around 12,500 here. It can be seen that not all can come, but if you pay attention to prithomas. Many MSMEs are struggling to enter prithomas and are focused on the local market. The most important thing is about import substitution to other countries compared to exports. AXPRES needs to create competitive and quality goods. Based on prithomas 2017-2019 regarding payment of his vision, a resolution regarding the quality of output and the development of the IT logistics side is needed. For this reason, the relevant ministries have encouraged an increase in the MSME program so that products have high-quality standards. The Ministry of UMKM also has Corporate Social Responsibility (CSR) programs that help UMKM funding.

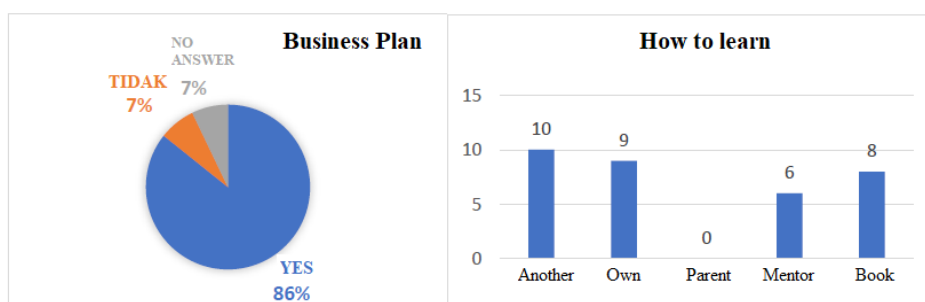
Based on this, the policies issued by the bank foundation facilitate payments where transactions do not need to cover with other countries. This is what drives BI to implement the fintech business incubator to improve Indonesia's export competitiveness in the era of the free market.

Diagram 6.
Analysis of Business Entity Contributions

Source: Processed by researchers, 2018

The effort that the participants did to get the business was by starting from 25 people. While starting with a franchise, inheriting, and not answering the questions each one person. In decision making efforts,

the technopreneurship principals generally involve others, especially spouses (11 people), because the forms of business they own are usually individuals (21 people).

Diagram 7.
Business Planning

Source: Processed by researchers, 2018

These business actors generally have business plans for developing their businesses (24 people). In making this business plan, participants get information from the general

public from the book. Of these 28 business actors, two people do not have a business plan, and two people do not answer questions. Thus, based on the provision of training, participants

have been able to apply e-commerce for business development. Based on training conducted by Bank Indonesia in forming technopreneurship, it was found that there was

an increase in knowledge related to managerial MSMEs by the participants. These developments can be seen in the following table.

Table 1
Development of Knowledge of Training Participants Regarding E-Commerce

No.	Indicator	Success rate (28 participants)			
		Before		After	
		Already Understand	Do not understand	Already Understand	Do not understand
1	Business applications through e-commerce	0	28	28	0
2	Managerial effort	0	28	28	0
3	The use of marketing and promotion through social media	5	23	28	0

Source: Processed by researchers, 2018

Based on the survey results of the success of the training, the development of training and technopreneurship needs to be done continuously and in line with the preparation of optimizing opportunities for MSMEs. Optimization is done so that MSME products can compete with the conditions of infrastructure, communication, and logistics, and financial developments.

Increased MSME Marketing and Export Resistance

With the influence of globalization, there are changes in each country's political and economic conditions, which is evident from the development of innovation through marketing steps to continue to exist in free-market competition. In practice, global competition is included in the liberalization of the economic capitalization system and market mechanism, as well as the demand for the development of modern patterns and lifestyles of society at this time (Widiastuti & Andrias, 2017). This condition leads to a market that is

not only used as a place for buying and selling transactions on the spot, but also as a discourse integrated with various facilities, entertainment, and comfort. Besides, the free market also encourages the emergence of multiple alternatives needed by producers and consumers to conduct transactions, such as financial services authorities effectively.

The Financial Services Authority (OJK) has the authority to grant fintech licenses. This potential is for loans that are carried out through an application or if, in West Kalimantan, it is brought to CU. But CU is not under the supervision of the OJK. This CU is under the control of the Office of Cooperatives and SMEs. Back to Firlendi features, this Firlendi feature was indeed alternative financing. With the existence of financial and information technology between lenders and borrowers, it doesn't always have to be face to face. Therefore, what becomes very important in the granting of OJK permits, one of which is the security of the technology itself, most feared is the leakage of data and

information features. To minimize this, OJK held a training which was also a granting of permission to fintech companies. Alternative financing is also part of the consideration in granting licenses. That is because when banks have tried to enter each stage of maintenance, but when they have to be at MSMEs, these MSMEs usually become irregular.

OJK has issued a regulation regarding pretest through OJK regulation No. 13 / OJK 02 of 2018 concerning Digital Financial Innovations in the financial sector. This has had an impact on society, which is the realization of the Indonesian people who had previously been disadvantaged by very high interest. OJK, in this case, acts as a bridge for science and technology in the context of

funding and development between banks and the community.

Furthermore, there are other factors, namely, marketing factors and imaging of production results, which refer to the determination in allocating production results with marketing strategies to determine the competitiveness of a product. One of them is by implementing marketing as a strategy. Business people answer that consumers buy the leading cause of their products because of the quality of the products and the quality of the products they market. Besides, it was also conveyed in terms of services by MSMEs to consumers, so they want to buy the products they offer. The business objectives can be seen in the following table:

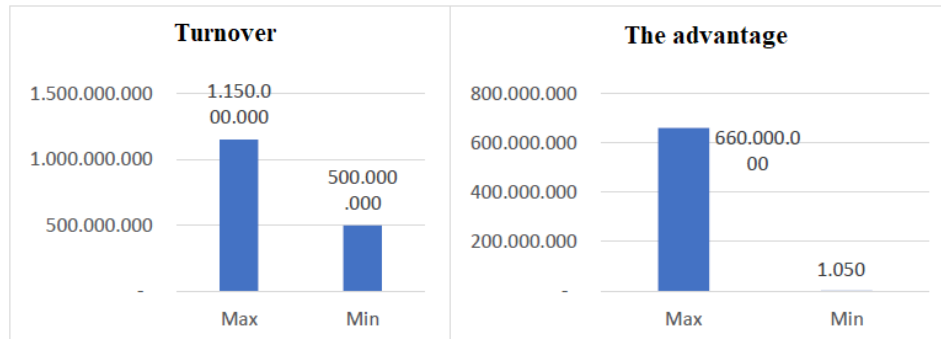
Table 2
Business Purpose

Business Purpose	amount
Social media	14
Offline	7
Banner	1
Service improvements	1
Product innovation	2

Source: Processed by researchers, 2018

Judging from how to get business prospects, MSMEs generally market their products through social media, both Facebook and Instagram. Besides, through social media, efforts are made in getting business prospects,

namely offline, banner installation, service improvement, and product innovation. How the business prospect's income can be seen in the following diagram:

Diagram 8.
Business Opinion

Source: Processed by researchers, 2018

In terms of turnover and profit targets, the average target turnover per nine months is IDR 41,071,429.00, with a profit of IDR 23,571,429.00 per year. The way that technopreneurship practitioners do is to develop their businesses, namely through improving the quality and quality of products and increasing promotion through online and offline and networking. If the nine-month target is reached, technopreneurship practitioners will generally expand the market by opening branches but still maintaining the quality and quality of the products being marketed. Over the next 30 days, the perpetrators want an increase in turnover and profits from the sale of marketed products and new customers.

The role of Bank Indonesia in forming technopreneurship in empowering MSMEs has become an essential solution in efforts to increase export commodities. The ability to play a role in boosting exports institutionally as well as acting in policies that can empower the community so that MSMEs seek to compete and capture and win every opportunity in the digital business era.

CONCLUSION

The state, through Bank Indonesia, a representative of West Kalimantan, has sought to be responsible for increasing market reach and product promotion, product quality, market network, and product marketing, managerial organizing of MSMEs, as well as cyberspace security and security by conducting financial technology business incubator training (fintech)) by selecting potential technopreneurship actors in West Kalimantan. The implementation of technopreneurship is done through the fintech business incubator, which is carried out by realizing digital-based entrepreneurship or technopreneurship implemented by Bank Indonesia through fintech incubator training. Through the training, the participants felt the impact of increasing knowledge and productivity of digital-based businesses. Production by local industries which remains flexible despite global shocks. Although having a wealth of available resources has produced distinctive commodities, domestic industrial production is considered to still unable to compete with foreign industrial output due to the behavior of Indonesian consumers. The quality and selling value of

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Doi: 10.24198/cosmogov.v7i1.27509

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the products is carried out through Bank Indonesia intermediation to local businesses. Local industry is one of the supporters of the economic sector, which has an essential role in export activities in Indonesia, namely market liberalization, which is influenced by economic globalization. The fintech business incubator, as an increase in export competitiveness by Bank Indonesia, is based on the presence of local industries or Micro and Small and Medium Enterprises that absorb labor and contribute to Gross Domestic Product. Thus the intermediation undertaken by Bank Indonesia has supported the implementation of the fintech business incubator. Also, marketing has been done through exports that continue to run despite the economic downturn in the export destination countries. With the influence of the political economy, there are changes in political and economic conditions in each state. This has led to the development of innovation through marketing measures to continue to exist in global competition.

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