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Development of entrepreneurial interest in business actors through communication strategies in Pangandaran

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ABSTRACT

The gap between job vacancies and job seekers has increased the number of unemployed in Indonesia. Even a fact shows an ironic phenomenon appearing in the world of Indonesian education that the higher a person's education, the higher the probability of becoming unemployed. One of the problems in Pangandaran is that the number of entrepreneurs is not ideal, so the ratio is at 2.5%, which means it is still below the national entrepreneurship ratio of 3.6%. The problem in increasing the number of entrepreneurs in Pangandaran is the mindset and readiness of the MSME actors themselves and capital. This study aims to determine how the development of entrepreneurial interest of small business actors through communication strategies in Pangandaran by the Pangandaran Regional Government, in this case, the Department of Trade, Cooperatives, and MSMEs. The method used is the descriptive method with qualitative and quantitative data. The study results show that the Cooperatives and MSME Office uses three methods of communication strategy: 1) education through counseling and socialization; 2) dissemination of information through social media and internet-based media; 3) dissemination of information through communication networks called the entrepreneurial community. The obstacles faced are: 1) capital factors; 2) mindset about entrepreneurship; 3) the low level of education which impacts the lack of adaptation in using ICT; 4) business actors do not fully understand the rules and policies related to MSMEs; 5) communication network is not optimal.

Keywords: Etrepreneurial intention; MSMEs; communication strategy; coastal communities; business communicatio

Pengembangan minat kewirausahaan pelaku usaha melalui strategi komunikasi di Pangandaran

ABSTRAK

Adanya ketimpangan antara lowongan pekerjaan dengan pencari pekerjaan yang mengakibatkan peningkatan jumlah pengangguran di Indonesia. Bahkan ada fakta yang menyatakan fenomena ironis yang muncul di dunia pendidikan Indonesia dimana semakin tinggi pendidikan seseorang, probabilitas atau kemungkinan menjadi pengangguran semakin tinggi. Salah satu permasalahan yang dihadapi Pangandaran belum idealnya jumlah wirausaha maka rasionya berada pada angka 2,5% yang mana masih berada di bawah rasio kewirausahaan nasional yaitu 3,6%. Adanya permasalahan dalam meningkatkan jumlah wirausaha di Pangandaran yaitu mindset dan kesiapan dari pelaku UMKM itu sendiri, serta modal kapital. Penelitian ini bertujuan untuk mengetahui bagaimana pengembangan minat kewirausahaan pelaku usaha kecil melalui strategi komunikasi di Pangandaran oleh Pemerintah Daerah Pangandaran dalam hal ini Dinas Perdagangan, Koperasi dan UMKM. Metode yang digunakan adalah metode deskriptif dengan mix data kulitatif dan kuantitatif. Hasil penelitian memperlihatkan Dinas Koperasi dan UMKM menggunakan tiga cara dalam strategi komunikasi yaitu: 1) edukasi melalui penyuluhan dan sosialisasi; 2) penyebaran informasi melalui media sosial dan media berbasis internet; 3) penyebaran informasi melalui jejaring komunikasi yaitu komunitas wirausaha. Adapun hambatan yang dihadapi yaitu: 1) Faktor modal; 2) mindset mengenai kewirausahaan; 3) rendahnya tingkat pendidikan berimbas pada kurangnya adaptasi penggunaan TIK; 4) pelaku usaha belum sepenuhnya mengerti mengenai aturan dan kebijakan terkait dengan UMKM; 5) jejaring komunikasi belum optimal.

Kata-kata Kunci: Niat kewirausahaan; UMKM; strategi komunikasi; masyarakat pantai; komunikasi bisnis

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INTRODUCTION

The gap between job vacancies and job seekers has increased the number of unemployed in Indonesia. There is even a fact that shows an ironic phenomenon appearing in the world of Indonesian education that the higher a person's education, the higher the probability of becoming unemployed because the higher the level of education, the narrower the available job opportunities (Direktorat Jenderal Pembelajaran dan Kemahasiswaan, 2013). One of the efforts to reduce the unemployment rate is to change society's mindset from job seekers to job providers. Professional employees such as civil servants, TNI (Indonesian National Army), private employees, and the like still become the favored work of the society.

The only opportunity that can still be pursued is to start a business. It is hoped that entrepreneurs, in this case, MSMEs (micro, small and medium enterprises), can absorb many workers. MSME is one of the solutions that can be developed to support economic development in Indonesia. The result of MSMEs today is inseparable from the development of Information and Communication Technology (ICT). The number of entrepreneurs or traders who use technology facilities to widen their business and reach their target consumers reinforces this. Online-based applications such as social media, online stores, and internetbased media are used to market and promote the goods and services they sell (Rahman & Oktavianto, 2020).

MSME actors operate product marketing using ICT for promotion because it can accelerate and expand the dissemination of information about products besides the relatively cheaper costs and can be done anytime, anywhere, not bound by space and time (Basry & Sari, 2018).

The increase in the growth of MSMEs

in 2018-2019 shows that MSMEs are the pillars of economic development in Indonesia because the circulation or turnover of financial transactions in the MSME sector tends to be fast since it is directly related to the primary needs of the society, such as necessities and simple carpentry tools. Research conducted by Lathifa shows that MSMEs assist the government in absorbing productive workers and reducing unemployment and poverty levels. In addition, the development of MSMEs is also inseparable from the government's policy, reducing business taxes from 1% to 0.5% to make it easier for people to carry out their tax obligations to the state (Lathifa, 2019)

It is reinforced by research from Harini et al. that MSMEs help the government to spread business in each economic sector so that it creates the potential for more significant employment, helps utilize local materials from the surrounding environment, and fulfills the primary needs of the society at relatively low prices (Harini & Handayani, 2019). Most MSME actors act based on three main pillars: natural resources, cultural heritage, and human resources (Hanidah et al., 2018). Using the concept of these three pillars, MSMEs can help society by absorbing local workers, utilizing the potential of the surrounding natural environment, and taking advantage of socio-cultural conditions in carrying out their entrepreneurial activities. For example, people in coastal areas can take advantage of the beaches, the coastal communities, and the cultural values of coastal communities to create entrepreneurial activities that have economic value, such as being a tour guide, performing religious rituals, selling souvenirs, and beach clothes.

Entrepreneurship is an exciting topic because micro, small and medium entrepreneurs provide jobs for the lower class people (Zahra,

Table 1 The development of MSMEs during 2018-2019 in Indonesia

Indicator	2018	2019	increase
Micro Enterprises	63,350,222	64,601,352	1,97%
Small Enterprises	783,132	798,679	1,99%
Medium Enterprises	60,702	65,465	7,85%

Source: Ministry of Cooperatives and the SMEs Republic of Indonesia, 2021

Gedajlovic, Neubaum, & Shulman, 2009; Vial & Hanoteau, 2015). Several studies suggest that entrepreneurship can have implications for increasing economic welfare and suppressing the number of social problems and forming an entrepreneurial-based community (Anderson & Miller, 2003; Parwez, 2017; Dhahri & Omri, 2018). Business-based communities such as the Association of Farmers Groups (GAPOKTAN), the Cirata Floating Net Pool (KJA), and Farmers Groups (Poktan) were established based on their similarities in entrepreneurial fields such as agriculture, fisheries as well as micro and small businesses (Subekti et al., 2019).

One the essential things entrepreneurship the is interest entrepreneurship. It is because intentions and interests will play a significant role in the success of the entrepreneurship program. This entrepreneurial interest is known as Entrepreneurial Intention (Prasetio et al., 2018). Several studies on Entrepreneurial Intention have been carried out, including the one proposed by Fayolle and Linan; They group these studies into 5 (five) categories or conceptual approaches. The first category focuses on research on the basic model of Entrepreneurial Intention; the second category focuses on the personal variables that make up the Entrepreneurial Intention configuration; the third category focuses on the interrelationship between entrepreneurship education Entrepreneurial Intention; the fourth category focuses on the context of the role and involvement of institutions in the configuration of Entrepreneurial Intention, and the fifth category focuses on the relationship between the entrepreneurial process and the intentionbehavior link.

The formation of interest in entrepreneurship is often considered an essential step in starting a new business. Intentions represent the direction of future action and influence a person's directing and maintaining his behavior. This statement is reinforced by research conducted by (Neneh, 2019), who suggests that entrepreneurship is generally seen as a deliberately planned behavior. This study used a sample of 277 respondents, which resulted in an emerging understanding of the entrepreneurial intention-behavior relationship by demonstrating a proactive personality to positively moderate the relationship between entrepreneurial intention

and behavior.

Currently, the Cooperatives and Trade Service is trying to improve the quality of MSMEs in Pangandaran in terms of the trade concept that will increase the turnover and assets of MSMEs. The authority to determine the amount of turnover for micro-enterprises is in the Regency/District government. The power to determine the amount of turnover for small businesses is in the Province government, while the authority to determine the amount of turnover for medium-large companies is in the Ministry. However, the problem lies in PP7, which contains a rule that starting in 2021, the standard for micro-enterprises is those whose assets are below 1 billion and sales below 2 billion. Previously, the standard investment for micro-enterprises was only 50 million, but it has changed to 1 billion. Improving the quality of MSMEs from 50 million to 1 billion is a tough job for the district government, considering that almost 98% of micro-entrepreneurs in Indonesia are small traders or hawkers.

According to the Department of Trade and Cooperatives of MSMEs in the Pangandaran Regency, the national entrepreneurship ratio is around 3.6% of the total population in Indonesia. Based on the data taken in 2018, business actors in Pangandaran were around 10,882. The Pangandaran Regency Government has not updated the data of business actors in their area, so the number of business actors in Pangandaran after 2018 is not precisely known. However, when the central or provincial government offers assistance, the Department of Trade, Cooperatives, and MSMEs proposes approximately 95,000 quotas of assistance. Compared to Pangandaran's population of 400,000, the ratio is 2.5%, which means it is still below the national entrepreneurship ratio. However, if viewed from the BPUN assistance list. MSME actors are more than 100,000 registrants. Of the total 2.5%, some are actors of very small micro-enterprises, for example, those who sell fried foods, *lotek*, meatballs, etc.

Currently, Pangandaran's Government is developing MSMEs through a communication strategy that provides information assistance, socialization, training, and counseling. The Cooperatives and MSME Trade Office members make all these efforts, and the Service assisted communities and the companion team outside the Servicemembers. Socialization includes all

forms of information related to MSMEs, such as training, financial assistance, and policy information. Counseling is in the form of mentoring carried out by a team of assistants outside the Service or sometimes carried out by members of the Service itself. Besides distributing financial assistance from the central or provincial government, one of the duties of the district government and related agencies is to provide socialization and assistance.

Communication is the process of delivering messages from communicators to communicants to get the same understanding. Effective communication can occur if the sender and recipient of the message reach the same meaning and interpretation of the message conveyed (Liliweri, 2011). A good communication strategy is needed to achieve effective communication and get the target audience by taking various actions to benefit the target audience, in these cases, business actors.

There is currently an imbalance between business actors from outside Pangandaran and the indigenous business actors, apart from capital readiness, regarding the mindset and enthusiasm of the MSME actors themselves. In terms of mindset, outsiders come and run their businesses with an entrepreneurial spirit, while most indigenous people only have a trading spirit and share hobbies. In terms of readiness, many business actors from indigenous people are left behind in terms of modern business knowledge, marketing, and self-qualification (related to soft skills and hard skills). It can be seen from how they market their products and their understanding of the world of technology and digitization. Microbusiness actors still need education and training related to business development because, so far, most of them only sell without developing products and marketing. One of the advantages of Pangandaran as a tourist destination is that it has high potential to create jobs (Hartono et al., 2022).

This study aims to determine how the development of entrepreneurial interest of small business actors through communication strategies in Pangandaran by the Pangandaran Regional Government, in this case, the Department of Trade, Cooperatives, and MSMEs.

RESEARCH METHOD

This study discusses the development of entrepreneurial interest through communication strategies to shape the entrepreneurial characteristics of business actors in the Pangandaran coastal area. The method used is the descriptive method with qualitative and quantitative data. The descriptive method is a research method based on the philosophy of post-positivism, which is used to examine the natural objects under the condition that the researcher is the key instrument, the data collection technique is carried out by triangulation, the data analysis is inductive, and the results of qualitative research emphasize meaning rather than generalization (Sugiyono, 2018).

This research was conducted in the Pangandaran district. The selection of research sites was based on the following reasons: 1) Pangandaran is a National Tourism Strategic Area (KSPN), which is expected to become a national tourist destination with many tourist visits. This condition has an impact on the potential for economic growth in tourism-based entrepreneurs. 2) Pangandaran has a lot of natural and cultural potential that can be packaged. It has economic value, for example, the natural potential for tourism activities, cultural potential such as *hajat laut*, and various natural products that can be sold.

The initial step taken by the researcher was to determine the research subject, which is defined as those who had data on the variables studied. The research subjects in this study were 1) the Department of Trade and Cooperatives of MSMEs in Pangandaran Regency; 2) MSMEs in Pangandaran, both outsiders and indigenous people. The sample used was purposive sampling with the following criteria: a) knowing and implementing the communication strategy carried out by the Pangandaran Cooperative and MSME Service; b) being directly involved in the implementation of communication strategies and interacting directly with MSME business actors in Pangandaran; c) MSME business actors in Pangandaran; d) MSME business community in Pangandaran.

Based on the criteria, the selected informants were: 1) representatives from the Pangandaran Cooperatives and MSME Service; 2) representatives from business actors in the

category of culinary business actors, fashion business actors, tourism service business actors, lodging business actors, and souvenir business actors. This study's data collection techniques were observation, interviews, questionnaires, and literature review.

RESULTS AND DISCUSSION

The development of entrepreneurial conducted Pangandaran interest by Cooperative and MSME Service is carried out through a communication strategy that communication networks, communication and information. communication technology. Communication strategies are expected to change behavior, so careful planning is needed to achieve the goal (Pratiwi et al., 2018). Communication strategy or planning is essentially an effort that is carried out consciously, continuously, and managed to choose the best alternative from various alternatives to achieve certain goals (Cangara, 2013).

An entrepreneurial communication strategy to develop community interest can be interpreted as a method or technique in the process of delivering messages in the form of education, enrichment of insight, training, and assistance carried out by the Service to the community by utilizing various media to increase entrepreneurial interest (Saleh & Sihite, 2020). The contents of entrepreneurial communication messages include: 1) developing entrepreneurial characteristics in the form of education and training; 2) policies and regulations related to entrepreneurship and the communication chain that must be followed. With this communication strategy, it is hoped that the strengths and weaknesses of the community regarding entrepreneurship will be revealed while solutions can be found for obstacles in the communication process.

The development of entrepreneurial characteristics carried out by the Service through education and training aims to foster and develop the spirit and characteristics of entrepreneurship in the community. Entrepreneurship education can improve community entrepreneurial characteristics such as internal locus of control, willingness to take risks, creativity, and ability to build social

relationships. Characteristics are inherent traits in the form of self-appearance, not attributes or the results of other people's evaluations. The characteristics and characteristics of entrepreneurship are as follows: 1) self-confidence; 2) task and result oriented; 3) risk-takers; 4) leadership; 5) originality; 6) future-oriented; 7) honest and diligent (Sukardi, 1991).

The government provides information assistance. socialization, training, counseling. The Cooperatives and MSME Trade Office members do all these things, and the Service assisted communities and the companion team outside the Servicemembers. Socialization includes all forms of information related to MSMEs, such as training, financial assistance, and policy information. Counseling is in the form of mentoring carried out by a team of assistants outside the Service or carried out by members of the Service. Besides distributing financial assistance from the central or provincial government, one of the duties of the district government and related agencies is to provide socialization and assistance.

Developing and instilling entrepreneurial characteristics in the community is essential because there are gaps, especially regarding the mindset and readiness of MSME actors. In terms of mindset, outsiders come and run their businesses with an entrepreneurial spirit, while most indigenous people only have a trading spirit and share hobbies. In terms of readiness, many business actors from indigenous people are left behind in terms of modern business knowledge, marketing, and self-qualification (related to soft skills and hard skills). This can be seen in how they market their products and their understanding of the world of technology and digitization. Apart from that, what distinguishes outsiders and indigenous people is more their capital and concept in opening and managing their business.

It is not easy to change people's mindsets into entrepreneurial mindsets. One of the things done by the Service is to provide enrichment and insight into dreams or aspirations because dreams are passions that motivate people to move forward. Without dreams, one has no goals, and without goals, one does not have the spirit of trying (Direktorat Jenderal Pembelajaran dan Kemahasiswaan, 2013). People who do not have dreams are the same as people who do not have a purpose in life, do

not have enthusiasm, do not have a vision and mission for the future, and are not motivated, so most of their businesses do not develop or stay the same from time to time.

The second communication strategy is to disseminate and provide information on policies and regulations related to entrepreneurship by utilizing social networks such as entrepreneurial communities and village meeting forums, which include village elements such as village heads, village secretaries, cadres, and entrepreneurial activists.

In addition, the agency also uses internetbased media with a website (https://disdagkop. pangandarankab.go.id) facilitate to information needed by MSME actors by keeping up-to-date information. The information that business actors seek is mainly about the procedure for applying for MSME assistance. To use for assistance, MSME actors must collect the required files from the village administrator. The village administrator will then submit the file to the Cooperatives and Trade Office; the chosen files will then go through a selection stage by the Ministry.

The obstacles that usually arise regarding MSME assistance are public confusion and ignorance, as they cannot get help, ascertain when funds will be given, and so on. Besides, many business actors do not follow the regulations because they do not know information about it; for example, traders do not see that they are required to have permitted such as NIB (Business Registration Number), which is the identification number for business actors, Taxpayer Identification Number, OSS (Online Single Submission is a Business License issued by the OSS Institution) and PIRT (Home Industry Product Permit) for MSMEs engaged in the culinary sector. Most of the business actors are small traders who are managed by a specific community, such as *cilok* or fish meatball artisans, who do not know the policies and regulations related to MSMEs.

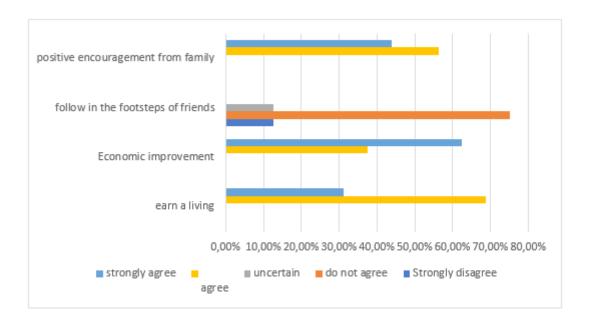
The local government carries out a communication strategy to provide education and information. Currently, communication is only done through social media or chat groups containing the MSME community with certified administrators. With a good communication strategy, the messages to be conveyed will be right on target and effective. The strategy's objectives are announcing, motivating,

educating, informing, and supporting decision-making (Liliweri, 2011).

The primary purpose of the communication strategy is to promote the availability and quality of information (one of the first goals of your communication strategy is to announce the availability of quality information). Therefore, the information that will be promoted as far as possible is related to the primary information of all such necessary details (Rohmah, 2018). The communication process between the Trade, Cooperatives, and MSMEs Service and MSME actors is currently running quite well by providing information assistance, socialization, training, and counseling. Socialization includes all forms of information related to MSMEs, such as training, financial aid, and policy information. Counseling is in the form of mentoring carried out by a team of assistants outside the Service or carried out by members of the Service. Besides distributing financial assistance from the central or provincial government, one of the duties of the district government and related agencies is to provide socialization and assistance.

The Service delivers information using social networks through the communities fostered in the social media or chat groups containing MSME actors and certified administrators. Communication is done in three ways. First, direct communication through village officials, communities, and companion teams outside the Service or Service members. Socialization of rules or policies is carried out by gathering the Village Head or Village Officers of the Ekbang Section in a meeting the Pangandaran Regent also attends. Second, utilizing social networks through chat groups of the fostered community, the internet such as particular websites, and social media such as Instagram. Third, socialization is carried out through direct communication forums that involve MSME actors, whether they join the community or not.

Dissemination of information must have endeavored so that the information can encourage people to care. Solving problems faced by society can be done by increasing knowledge/skills through activities in entrepreneurial motivation training. This activity is an alternative to change the community's economic condition and as an effort to improve society's welfare by building motivation to do business. Motivation is a significant factor in entrepreneurship



Source: research results in 2021

Figure 1 Motivations of business actors in running enterprises

because motivation is the driving force and encouragement for trying (Masrun et al., 2021). Motivation is related to the encouragement or strength in humans (Rajaema et al., 2019). One of the motivations is obtained from influential people or opinion leaders, because they can help in marketing products and directing buyers' opinions (Yuanita, 2021).

The following is an infographic about some of the motives of business actors that motivate them to be involved in entrepreneurship.

Analyzing the figure 1, if sorted by the highest percentage, the demand for earning living ranks first for business actors in running their enterprises. Making a living is an obligation, especially for men responsible for supporting their children and wives. Moreover, the culture in society positions men as the backbone of the family who have a big responsibility in fulfilling physical and spiritual living. Earning a living is the biggest motivation for informants to run a business.

The second factor that drives them into entrepreneurship is the positive encouragement from their families. This factor is mainly owned by business actors who come from entrepreneurial families, so the families unconsciously have instilled the entrepreneurial culture in their children from an early age.

The third factor is economic improvement. This factor is one of the motivations for entrepreneurs to do business. The invitation of friends is not the most significant motivating factor in this research. Most informants disagree if they are said to be entrepreneurs as they obey their friends' invitations. According to Poppy King King (Direktorat Jenderal Pembelajaran dan Kemahasiswaan, 2013), three things are constantly faced by an entrepreneur in any field: first, obstacle, hardship, and enriching life.

It means that their motivation in entrepreneurship is to seek economic profit, earn a living, and improve monetary standards. Profit is still one of the most significant factors in motivation in entrepreneurship, apart from the growth and development of the social economy, which requires the community to take advantage of the potential that exists in both social and natural environments to have economic value that can improve welfare (Day & Mody, 2017).

Entrepreneurship counseling and training conducted by the Service are expected to provide new values and insights about entrepreneurship to society. The main obstacle faced in developing MSMEs is the readiness of business actors. Therefore, the Service takes a different way of dealing with the business actors. For example,

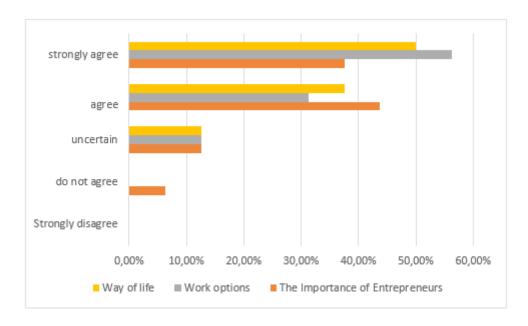


Figure 2 Attitudes of business actors towards entrepreneurs

the agency encourages young entrepreneurs to innovate and keep up with modern technology and business developments. It is hoped that every business actor can be up to date and adapt to ICT developments to compete with current products and be more literate.

For business actors who do not have those qualifications, the Service provides facilities in the form of direct assistance carried out by the companion team, for example, by coming to the business or production location. Dissemination of information is constrained because not all business actors have smartphones and are technologically responsive, and not all business actors join the community. Moreover, several village offices have a considerable distance from the business actors, so the distribution of information is not evenly distributed.

It can be said that another obstacle related to entrepreneurship education is the lack of skilled human resources (HR). The Service feels that this obstacle is natural because the development of an all-digital era demands technology-savvy human resources, while this qualification is still challenging to achieve, especially for elderly business actors. On the other side, the Service expects young business actors to take part in online pieces of training through zoom meetings because it is vital for developing MSMEs in Pangandaran.

In terms of entrepreneurship education, the Service applies different approaches according to the characteristics and qualifications of business actors since they have differences in terms of absorption, mastery of technology, education, and socio-economics.

The figure 2 shows that most of the informants see entrepreneurship as their choice in work and the way of life that has been determined for them. There is an assumption that the path of fortune in life has been determined, and they feel that entrepreneurship is the path given to them.

Informants' attitude in seeing entrepreneurship as a way of life and choice of work is a positive thing because the Service can provide education for the business actors related to entrepreneurship and types of entrepreneurs so that it can increase their level of welfare.

The Service carries out dissemination of entrepreneurship information in several ways: 1) direct communication through village officials, communities, and companion teams outside the Service or service members; 2) utilizing social media such as WhatsApp, which contains chat group features, Instagram, and the official website of the Pengandaran Cooperative and MSME Service; 3) live communication forums; 4) direct communication at the Pangandaran Cooperative and MSME Service for people

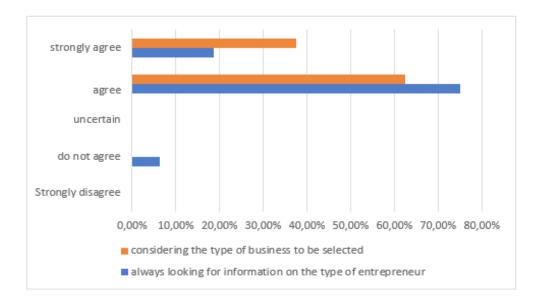


Figure 3 Finding Information about Entrepreneurs

who want to ask about information related to MSMEs.

The Service conducts follow-up through village officials, communities, and companion teams outside the Service or Service members. In addition, the Service also provides additional information and cooperates with the parties under it. There are no significant obstacles in disseminating the news because it is also disseminated by other agencies that have a cooperative relationship with MSME Service. The main obstacle is the readiness of the business actors (reluctant to receive socialization, not participating in the training provided) and self-qualification.

people do not know entrepreneurship kewirausahaan (Wibowo et al., 2012). In introducing entrepreneurship, a concept is needed to develop the dynamics of thinking and acting, the courage to take risks, and self-confidence (Hafiar et al., 2019). The main obstacle for business actors is selfqualification or the limited quality of human resources (HR). The low education of business actors results in limitations in absorbing and adopting information and adapting to ICT developments so that they will be unable to compete with ICT literate people. In addition, they also do not have sufficient managerial skills in managing business resources; for example, they do not have financial books, which means

that business finances and personal finances are mixed up, so most of their businesses do not develop or run in place.

One of the goals of the communication strategy is to be able to make decisions based on the information obtained or sought (Sari et al., 2016).

actors' decisions Business in entrepreneurship are based on positive support and encouragement from the family to create motivation that stimulates a sense of confidence in taking risks when starting a business (Susilowati & Harsono, 2019). In addition, the community's demands are also factors that influence informants' decisions in entrepreneurship, for example, support from friends or people in the society who also have a profession as an entrepreneur. Sometimes family and social support are significant because they can have a positive influence on business actors. If they live in an entrepreneurial environment, they will positively impact seeing the role models of successful entrepreneurs.

The Pangandaran Department of Trade, Cooperatives, and MSMEs follow up with the village and their assisted communities. The community has a greater chance of making contact or interaction with MSME actors; it is just that the scope is limited to that community.

There are several obstacles related to communication between the Service and

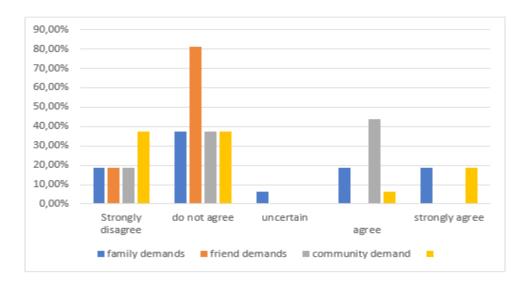


Figure 4 Decisions of business actors when deciding on entrepreneurship

MSME actors: 1) not all business actors join the community, and in certain areas, some village offices are pretty far from business actors, so information is not evenly distributed; 2) aspects of the readiness of business actors (reluctant to receive socialization, not participating in the training provided) and self-qualification; 3) lack of HR skills in using smartphones or social media, especially for elderly business actors.

Another problem related to the development of MSMEs, apart from the communication factor, is the capital factor. Capital is the most important aspect before the production and marketing process occurs. Therefore, the source of capital must be considered carefully. MSME actors who need capital should borrow from sources with a clear legal status, such as banks. A People's Business Credit (KUR) program makes it easier for business actors to borrow money to run the business. Ideally, this program does not require loan guarantees, but banks apply guarantee rules to avoid irresponsible actions in practice.

The problem faced by MSME actors related to capital is the difficulty of their access to the banks. They do not take care of the legality of the NIB (Enterprise Identification Number), which in turn complicates the licensing process. MSME actors do not even know or think about the legal process, so how will they care about their product and marketing development?

Consequently, the quality of their business does not grow. Thus, to change the quality of MSMEs, especially micro-enterprises, is to change their mindset into an entrepreneur's mindset.

MSME actors who need capital should borrow from sources with a clear legal status, such as banks. Based on information received during interviews, there is a People's Business Credit (KUR) program that makes it easier for business actors to borrow money. Although this program should not require loan guarantees, in practice, banks apply guarantees to avoid irresponsible or abusive actions. There are still some business actors who make quick and easy loans but with high-interest rates, such as online loans and moneylenders. It is difficult to get rid of because it uses an easy procedure and does not require collateral. However therefore, many informants are in heavy debt.

Besides capital, obstacles arise from negligent business actors, especially in fulfilling business licenses such as NIB, NPWP, or OSS registration. MSME actors who do not have a business license will get a problem when applying for financial assistance. A business license is one of the administrative requirements in obtaining financial assistance. In some cases, they end up making a sudden permit (creating a business license to get financial assistance).

Currently, the Service does not have specific specifications regarding MSMEs that are being

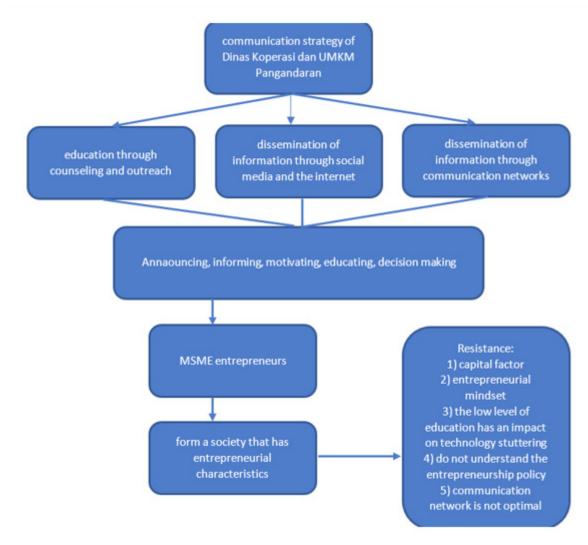


Figure 5 Chart of developing the entrepreneurial interest of MSME actors through communication strategies

promoted. Every MSME is encouraged to innovate and be creative in creating products by looking at the current market. The Service prioritizes local-based superior products and commodities popular in the market to be developed within five years.

CONCLUSION

The development of entrepreneurial interest by the Pangandaran Cooperatives and MSME Service is carried out through a communication strategy that utilizes communication networks, group communication, and ICT. The Service socializes information by using social networks through the communities they are fostered in the social media or chat groups containing MSME actors and certified administrators. Communication is done in three ways. First, direct contact through village officials, communities, and companion teams outside the Service or Service members. Socialization of rules or policies is carried out by gathering the Village Head or Village Officers of the Ekbang Section in a meeting, which the Pangandaran Regent also attends. Second, utilizing social networks through chat groups of the fostered community, such as particular websites, and social media like Instagram. Third, socialization is carried out through direct communication forums that involve MSME actors, whether they join the community or not.

There are several obstacles related to communication between the Service and

MSME actors: 1) not all business actors join the community, and in certain areas, some village offices are pretty far from business actors, so information is not evenly distributed; 2) aspects of the readiness of business actors (reluctant to receive socialization, not participating in the training provided) and self-qualification; 3) lack of HR skills in using smartphones or social media, especially for elderly business actors.

Another problem related to the development of MSMEs, apart from the communication factor, is the capital factor. Capital is the most important aspect before the production and marketing process occurs. Therefore, the source of capital must be considered carefully.

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