# The Influence of Core Resources and Critical Resources on Customer Value on MSMEs Palm Sugar Products

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#### **ABSTRACT**

This study aims to determine the effect of core resources and critical resources on customer value at MSMEs Palm Sugar Products. The method used is explanatory research with analysis techniques using statistical analysis with regression testing, correlation, determination, and hypothesis testing. The results of this study, core resources have a significant effect on customer value by 9.2%; the hypothesis test is obtained t count> t table or (5.504> 1.968). Critical resources significantly affect customer value by 10.4%; hypothesis testing is obtained t count> t table or (5.891> 1.968). Simultaneously, core resources and critical resources have a significant effect on customer value with the regression equation Y = 37.234 + 0.164X1 + 0.203X2, and the influence contribution is 14.7%.

Keywords: Core Resources, Critical Resources, Customer Value, MSMEs Palm Sugar Products

## INTRODUCTION

Indonesia is an agricultural country that has a wide variety of agricultural products with high economic value. One of them, from the palm-palm family. For example, coconut, nifah, palm, areca nut, and sugar cane. It has a high enough glucose content useful in meeting human consumption needs as a food sweetener.

The palm tree has high economic potential because almost all parts of it can provide financial benefits. The fruit can be made back and forth, which is favored by the Indonesian people in general. The leaves can be used as a handicraft material and can also be used as a roof, while the roots can be used as medicinal ingredients. From

the stems, fibers, and sticks that have economic value can be obtained. In addition, sago can be taken from young stalks while used as furniture at old age. However, of all palm products, palm sap derived from male flower arms as material for palm sugar production is of the most significant economic value.

West Java Province BPS data shows that the economic potential in the plantation sector is quite good. It can be seen from the GRDP of West Java province, showing an average growth in the Agriculture, Forestry, and Fisheries sectors from 2010 to 2016 of 8.75%. The proportion of Agriculture, Forestry and Fisheries sectors to GRDP in 2016 can be seen in the figure below:

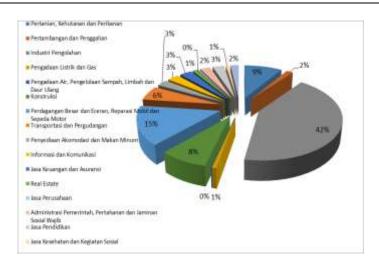


Figure 1.The proportion of the Agriculture, Forestry and Fisheries sectors to the GRDP of West Java
Province in 2016

In Figure 1. above, it can be seen that the Agriculture, Forestry, and Fisheries sectors contributed 8.90% to the West Java Province GRDP in 2016. However, if we observe further, the plantation sector, especially palm sugar

products, only contributed 0.47% to the GRDP of West Java Province. It is relatively small considering the high potential of palm sugar in West Java. For example, palm Sugar GRDP from 2010 to 2016 can be seen in the following figure:

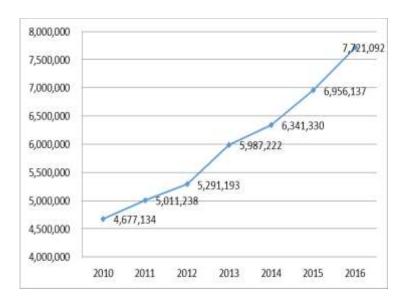


Figure 2.GDP of Palm Sugar Products in West Java Province in 2016 (in Million Rupiah)

The increase in the GRDP of palm sugar is caused by widening the production area for palm sugar. The area of sugar palm trees in West Java

is 14,204 hectares with 22,489 tons of brown sugar. The following are the six largest palm-producing provinces in Indonesia

Table 1. The Top Six Palm Producing Provinces in Indonesia in 2015

Area	Area (Ha)	Production (ton)
West Java*	14,204	22,489

North Sulawesi	6,328	6,889	
North Sumatra	5,255	4,352	
South Sulawesi	5,250	4,605	
Central Java	3,583	3,554	
Bengkulu	4,608	4,085	

The palm sugar business in Indonesia has promising prospects to be developed. It can be seen from the high demand both at home and abroad, especially for the type of ant sugar, which is often difficult to fulfill. The results of interviews with a small industry in a month can get orders of 15-25 tons. Unfortunately, this order has not been fulfilled due to limited supply and lack of capital.

The most significant need for ant sugar comes from the food and drug industry scattered around Tangerang regarding domestic demand. Meanwhile, for the local market, the highest demand occurs during and before the fasting month of Ramadan. As for export demand, many came from Germany, Switzerland, and Japan.

The increase in domestic demand for palm sugar can be seen in the consumption of brown sugar (including palm sugar) in Indonesia, increasing every year. For example, based on Table 1.3, it can be seen that from 2011 to 2015, there was an increase in brown sugar consumption per capita per year with an average growth rate of 2.01 percent.

However, this increase is still not significant; the largest population in Indonesia shows this compared to sugar consumption. Based on Table 1.2, it can be seen that from 2011 to 2015, even though there was a decline, the consumption of sugar was still high compared to the consumption of brown sugar.

Table 2. Annual Sugar Consumption in Indonesia, 2011-2015

Year	Consumption of Sugar Per Year (Kg)	
2011	7,383	
2012	6,476	
2013	6,648	
2014	6,409	
2015	6,805	

This increase is in line with the increase in population and national income. During the 2011-2015 period, the population growth rate was an average of 1.49 percent per year, and an increase in the average national income per year reached 5.2 percent.

In Indonesia, the palm sugar business is developed chiefly in mountainous areas. Based on the data in Figure 1.3. Plant area relatively increases from year to year, so that palm sugar production also tends to increase.

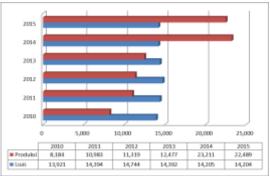


Figure 3. Development of Planted Area and Palm Sugar Production in West Java Province

The expansion of the area of sugar palm can be indicated as a guarantee for the supply of raw materials. It also means that the palm sugar business can be sustainable and has the opportunity to increase its production capacity. Aren is much more productive than sugar cane in producing sugar crystals per unit area. Productivity can be 4-8 times compared to sugar cane. The yield of palm sugar is 12 percent, while sugar cane is only 7 percent on average. Palm sugar is considered good and can be used as crystal sugar for export. The export price reaches IDR 50,000 / kg, and at the consumer level, it can reach IDR 90,000 / kg, while the price of sugar cane is only IDR 7,000 / kg. Directorate General of Plantation, 2015).

Competition between palm sugar businesses in the district. Cianjur, Kab. West Bandung, Kab. Sukabumi, Kab. Bogor and Kab. Garut and Banten Province are still relatively low because palm sugar entrepreneurs are not too much. Thus, the amount of supply is still lower than the demand.

Collector traders collect palm sugar that comes from artisans and SMEs at the village level. Then the sugar is brought to collectors at the subdistrict and district levels. From district-level collectors, palm sugar products are marketed through wholesalers and retailers. The marketing chain is long enough so that the costs incurred are even more significant. In addition, it impacts increasing the price of palm sugar so that the price of palm sugar is affordable, and palm sugar from MSMEs is pressed. As a result, the income received is not as expected.

Marketing constraints that entrepreneurs face in marketing palm sugar products include a lack of access to market information, especially about prices, so that artisans are very dependent on the price given by collectors (the bargaining position of the craftsmen is low). Generally, the craftsmen are still oriented towards family needs (subsystem) and are not yet market-oriented. Palm agro-industry is generally managed by local communities traditionally as a household scale industry. The marketing of palm sugar products is generally still limited in traditional markets. People are still not familiar with ant palm sugar products

as a substitute for sugar cane. It causes palm sugar to be known more for industrial purposes than for consumption. Even though,

Palm sugar products do not get proper attention from their own country; Indonesian people are accustomed to importing sugar provided by the Indonesian government at low prices, which causes chronic health problems and damages the price of sugar farmers.

The growth of the business world in Indonesia, which is increasingly developing, cannot be separated from micro, small and medium enterprises (MSMEs). MSMEs made a significant contribution to employment, amounting to 99.6 percent. Meanwhile, the contribution of MSMEs to Gross Domestic Product (GDP) was 56.7 percent. Therefore, according to data from the Ministry of Cooperatives and SMEs (2013), MSMEs are among the biggest supporters of economic growth. Indonesia has 51.4 million UMKM units, or around 99.91 percent of the total business actors engaged in the MSME sector (2013). Moreover, 97.1 percent (around 90.9) million) of workers in this country depend on the MSME sector. Therefore, Indonesia should have a solid MSME base with a population of 252.2 million (2014) and its natural resources (SDA).

Currently, the role of MSMEs in shaping the welfare of the people of West Java (Jabar) is enormous. With the number of MSMEs as many as 8,214,262 units and absorbing 13,911,531 workers from a total of 18,137,043 people working, it can be ascertained that most business actors and workers are here. Furthermore, the number of cooperatives as many as 23,843 units is another potential to support the livelihoods of MSMEs and the people's welfare. It should be recognized that the position of MSMEs in West Java is the primary support for overcoming high poverty and unemployment rates. The number of poor people who almost make up for the figure of 5 million people.

Furthermore, unemployment in West Java is still high at 2.03 million (compared to Central Java's 1.17 million and East Java's 1.01 million). As many as 50.24% or 9.13 million, the existing workforce are graduates from elementary school and below. West Java is the largest province of

sending TKI / TKW abroad with unskill qualifications. This situation is ironic with the fact that West Java is the leading national investment destination province. Likewise, economic growth is relatively high. This paradox is understandable considering that progress at the macro level was not followed by the movement of the real sector and the widening economic inequality (Gini index has already passed 0.4).

The most apparent pace of movement of the real sector, in this context, is the stagnation of West Java MSMEs. (Rully Indrawan, 2014) This paradox is understandable considering that progress at the macro level was not followed by the movement of the real sector and the widening economic inequality (the Gini index has already passed 0.4). The most apparent natural sector pace, in this context, is the stagnation of West Java MSMEs. (Rully Indrawan, 2014) This paradox is understandable considering that progress at the macro level was not followed by the movement of the real sector and the widening economic inequality (the Gini index has already passed 0.4). The most apparent pace of movement of the real sector, in this context, is the stagnation of West Java MSMEs. (Rully Indrawan, 2014)

Definition of Small Business According to Tonar (2014), a small business is a small-scale economic activity of the people and meets the criteria for net assets or annual sales and ownership as stipulated in the law. Small scale economic activities of the people are economic activities that are owned and support most people. The definition of small business here includes informal small businesses and traditional small businesses. The potential of Micro, Small, and Medium Enterprises (MSMEs) in West Java Province can make a significant contribution to the local community's economy. However, there are still significant problems that MSMEs must face until now, namely in the capital, both the ability to provide capital and its management.

The people of the Cianjur Regency carry out palm sugar processing, Sukabumi Regency, West Bandung Regency, and Banten Province, with the raw material coming from the utilization of sugar palm plants not been cultivated

intensively. It is, of course, a problem, because in the end, it will cause a shortage of raw materials is the lack of capital owned. After all, this capital has a vital role in determining the progress and failure of a business. Most small industries cannot develop or compete because they often face capital problems, so they often experience deficits in production. The problems mentioned above will undoubtedly impact palm sugar artisans, seen from the decreasing quantity. On the other hand, the demand for palm sugar in this area has increased from year to year and has a relatively high economic value. Of course, the palm sugar processing business has good prospects, but sufficient raw materials must support the activity of the palm sugar production process.

Seeing the excellent potential of small industries does not mean that the business process does not face obstacles and challenges. As stated by Anoraga (2002 in Maemunah, 2015), small businesses face various challenges and constraints such as low quality of human resources; low levels of productivity and quality of products and services; lack of technology and information; production factors; insufficient facilities, and infrastructure; aspects of funding and financing services; the business climate is not yet supported, and coaching coordination is not good. However, MSMEs can exploit opportunities in their business activities, such as government commitment, the availability of various natural resources, and others.

MSMEs in rural areas are known as additional family income sources and support agricultural activities, which are the main livelihoods of most rural communities. Therefore, rural MSMEs have an essential meaning in reducing poverty in rural areas or other words; it is expected to improve the welfare of rural communities. One of the sectors expected is the Micro, Small, and Medium Enterprises sector, because, in this sector, the technology used in the production process is solid technology works, so that the existence of laborintensive technology is expected to absorb more workers. In addition, the tiny industry needs attention because it provides income for a large part of the workforce and the spearhead of poverty alleviation.

# **Core Resources**

Core resources are the main competitive advantage that represents the core ideas that differentiate the company and its products from competitors. The dimensions used in this research are unique products, expertise, special production methods, farm connections (self-produced raw materials), location close to customers, the flexibility of small company activities.

## **Critical Resources**

Critical resources do not create enough resources to gain a competitive advantage but are needed to support core resources. Critical resources need not be scarce but resources that can help a company survive to gain a competitive advantage. The dimensions used are unique resources, core competencies, capabilities, and knowledge.

#### **Customer Value**

Customer value is all the benefits or quality obtained by consumers against the sacrifice; mathematically, customer value is the total benefit

or quality divided by the price. The dimensions used are product quality, service quality, price, and image

## **METHOD**

The population in this study amounted to 300 MSME respondents for Palm Sugar Products. The sample in this study amounted to 300 MSME respondents for Palm Sugar Products. The type of research used is associative. The aim is to determine the effect of the independent variable on the dependent variable either partially or simultaneously in analyzing the data used instrument test, classical assumption test, regression, coefficient of determination, and hypothesis testing.

## **RESULT and DISCUSSION**

# **Descriptive Analysis**

This test is used to determine the minimum and maximum score, the mean score, and the standard deviation of each variable. The results are as follows:

Table 3. Results of Descriptive Statistics Analysis

Descriptive Statistics						
N Minimum Maximum Mean Std. Deviation						
Core Resources	300	38	80	56.55	8,537	
Critical Resources	300	33	71	52.43	7,827	
Customer Value	300	39	75	57.14	6,369	
Valid N (listwise)	300					

The core resources obtained a minimum variance of 38 and a maximum variance of 80 with a mean score of 56.55 with a standard deviation of 8.537. Critical resources obtained a minimum variance of 33 and a maximum variance of 71 with a mean score of 52.43 with a standard deviation of 7.827. Finally, the customer value is obtained with a minimum variance of 39 and a maximum variance of 75 with a mean score of 57.14 with a standard deviation of 6.369.

## **Verification Analysis**

This analysis aims to determine the effect of the independent variable on the dependent variable. The test results are as follows:

## a. Multiple Linear Regression Analysis

This regression test is intended to determine changes in the dependent variable if the independent variable changes. The test results are as follows:

**Table 4. Multiple Linear Regression Test Results** 

#### Coefficientsa

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
M	odel	В	Std. Error	Beta		
1	(Constant)	37,234	2,802		13,288	.000
	Core Resources	.164	.042	.220	3,867	.000
	Critical Resources	.203	.046	.249	4,376	.000

a. Dependent Variable: Customer Value

Based on the test results in the table above, the regression equation Y = 37.234 + 0.164X1 + 0.203X2 is obtained. From this equation, it is explained as follows:

- The constant is 37,234, which means that if the core resources and critical resources are not there, then there is a customer value of 37,234 points.
- 2) The regression coefficient for core resources is 0.164; this number is positive, meaning that every time there is an increase in core resources of 0.164, the customer value will also increase by 0.164 points.

3) The regression coefficient for critical resources is 0.203; this number is positive, meaning that every time there is an increase in critical resources of 0.203, the customer value will also increase by 0.203 points.

## b. Correlation Coefficient Analysis

Correlation coefficient analysis is intended to determine the low relationship between the independent and dependent variables either partially or simultaneously. The test results are as follows:

Table 5. Results of Correlation Coefficient Testing Results of Core Resources Against Customer Value

### Correlationsb

		Core Resources	Customer Value
Core Resources	Pearson Correlation	1	.304 **
	Sig. (2-tailed)		.000.
Customer Value	Pearson Correlation	.304 **	1
	Sig. (2-tailed)	.000	

<sup>\*\*.</sup> Correlation is significant at the 0.01 level (2-tailed).

The test results obtained a correlation value of 0.304 means that core resources have a low relationship to customer value.

Table 6. Testing Results of the Correlation Coefficient of Critical Resources to Customer Value

#### Correlationsb

		Critical Resources	Customer Value
Critical Resources	Pearson Correlation	1	.323 **
	Sig. (2-tailed)		.000
Customer Value	Pearson Correlation	.323 **	1
	Sig. (2-tailed)	.000	

<sup>\*\*.</sup> Correlation is significant at the 0.01 level (2-tailed).

b. Listwise N = 300

#### c. Listwise N = 300

The test results obtained a correlation value of 0.323 means that critical resources have a low relationship to customer value.

Table 7. Results of Correlation Coefficient Testing Core Resources and Critical Resources Simultaneously to Customer Value.

Mo	de	Sum	marv

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.384a	.147	.142	5,901

a. Predictors: (Constant), Critical Resources, Core Resources

The test results obtained a correlation value of 0.384 means that core resources and critical resources simultaneously have a low relationship to customer value.

## d. Analysis of the coefficient of determination

The coefficient of determination is intended to determine the influence of the independent variable on the dependent variable either partially or simultaneously. The test results are as follows:

.Table 8. Test Results of the Determination Coefficient of Core Resources on Customer Value

**Model Summary** 

	Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
ĺ	1	.304a	.092	.089	6,078

a. Predictors: (Constant), Core Resources

Based on the test results, it was found that the determination value was 0.092, meaning that the 9.2% to the customer value.

core resource had an influential contribution of

Table 9. Test Results of Critical Resource Determination Coefficient on Customer Value

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.323a	.104	.101	6,03

a. Predictors: (Constant), Critical Resources

The test results obtained a determination value of 0.104, meaning that critical resources influence 10.4% customer value.

Table 10. Test Results of the Determination Coefficient of Core resources and critical resources of customer value.

## **Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.384a	.147	.142	5,901	

a. Predictors: (Constant), Critical Resources, Core Resources

Based on the test results, the determination value of 0.147 means that the core resources and critical resources simultaneously influence 14.7% customer value, while other factors influence the remaining 85.3%.

# e. Hypothesis testing

# Partial hypothesis test (t-test)

Hypothesis testing with the t-test is used to determine which partial hypothesis is accepted. The first hypothesis: There is a significant effect of core resources on customer value. The second hypothesis: There is a significant effect of critical resources on customer value.

Table 11. Hypothesis Test Results of core resources on customer value

#### Coefficientsa

		Unstandardized Coefficients		Standardized Coefficients		
Model		В	Std. Error	Beta	t	Sig.
1	(Constant)	44,326	2,355		18,825	.000
	Core Resources	.227	.041	.304	5,504	.000

a. Dependent Variable: Customer Value

Based on the test results in the table above, the value of t count> t table or (5,504> 1,968) is obtained. Thus the first hypothesis is that there is

a significant influence between core resources on customer value.

Table 12. Hypothesis Test Results from Critical Resources to Customer Value.

#### Coefficientsa

		Unstandard	ized Coefficients	Standardized Coefficients		
Model		В	Std. Error	Beta	t	Sig.
1	(Constant)	43,359	2,365		18,334	.00
	Critical Resources	.263	.045	.323	5,891	.00
_						

a. Dependent Variable: Customer Value

Based on the test results in the table above, the value of t count> t table or (5.891> 1.968) is obtained. Thus, the second hypothesis is that there is a significant influence between critical resources on customer value being accepted.

## Simultaneous Hypothesis Test (Test F)

Hypothesis testing with the F test is used to determine which simultaneous hypothesis is accepted. The third hypothesis There is a significant effect of core resources and critical resources on customer value.

Table 13. Hypothesis Test Results Core resources and resources critical to customer value.

#### **ANOVA**a

1								
Model		Sum of Squares	df	Mean Square	F	Sig.		
1	Regression	1785,932	2	892,966	25,644	.000t		
	Residual	10342,188	297	34,822				
	Total	12128,120	299					

a. Dependent Variable: Customer Value

b. Predictors: (Constant), Critical Resources, Core Resources

Based on the test results in the table above, the calculated F value> F table or (25,644> 2,627), the third hypothesis proposed a significant influence between core resources and critical resources on customer value is accepted.

# **Discussion of Research Results**

- 1. Effect of core resources on customer value Core resources significantly affect customer value with a correlation of 0.304 or have a low relationship with an impact contribution of 9.2%. Hypothesis testing obtained the value of t count> t table or (5,504> 1,968). Thus, the first hypothesis proposed that a significant effect between core resources on customer value is accepted.
- 2. Influence of critical resources on customer value

Critical resources significantly affect customer value with a correlation of 0.323 or have a low relationship with an influential contribution of 10.4%. Hypothesis testing obtained t value> t table or (5.891> 1.968). Thus, the second hypothesis proposed that a significant effect between critical resources on customer value is accepted.

3. Influence of core resources and critical resources on customer value

Core resources and critical resources significantly affect customer value by obtaining the regression equation Y = 37.234 + 0.164X1 + 0.203X2, the correlation value is 0.384 or has a low relationship with an influential contribution of 14.7%, while the rest is 85.3% influenced by other factors. Hypothesis testing obtained the value of F count> F table or (25,644> 2,627). Thus, the third hypothesis proposed that there is a significant effect between core resources and critical resources on customer value is accepted.

## CONCLUSION

Based on the results of the calculations and discussion above, it is concluded as follows:

a. Core resources have a significant effect on customer value with an impact contribution of

- 9.2%. Hypothesis test obtained t value> t table or (5,504> 1,968).
- b. Critical resources have a significant effect on customer value with an influence contribution of 10.4%. Hypothesis test obtained t value> t table or (5.891> 1.968).
- c. Core resources and critical resources significantly affect customer value with an impact contribution of 14.7%, while other factors influence the remaining 85.3%. Hypothesis testing obtained the value of F count> F table or (25,644> 2,627).

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