

Analysis of MSME Performance in Lombang Beach Tourism in Sumenep Regency According to Balanced Scorecard Perspective

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Abstract. The purpose of this study is to use the Balanced Scorecard approach to examine and determine performance measurements in Madurese tourism MSMEs. The target of this research consists of Madurese tourism MSMEs in Sumenep regency which operate in the food and beverage industry. Madurese tourism MSMEs located on the Lombang beach were used as research samples. This study uses a qualitative descriptive methodology based on observation and interviews. First, from a financial perspective, it is shown by the increase in profitability ratios in 2022 compared to 2021 for Madurese tourism MSMEs, namely Gross Profit Margin, Net Profit Margin and Return on Assets. This is a realization of the performance of the four perspectives in the Balanced Scorecard. Next is the customer's perspective. The number of Madurese tourism MSME clients will increase in 2021–2022. Three internal business process perspectives for tourism MSMEs in Madura also offer after-sales services, and these MSMEs welcome customer input and ideas as the first stage in their evaluation process. Owner motivation and frequent reviews are provided by the four viewpoints of growth and development.

Keywords: Balance scorecard, performance measurement, MSMEs

1 Introduction

One of the industries that significantly improves the economic welfare of a country is tourism. This is shown by the significant contribution to tourism GDP of 4.3% (Menparekraf, 2022). There are at least eight benefits for the nation's economy if tourism grows: First, wider business opportunities. Second, increase employment opportunities. Third, increase tax revenues. Fourth, increase the country's GDP. Fifth, accelerate progress in income balance. Sixth, increase the added value of cultural objects. Seventh, increase the domestic product market. And finally, because business is carried out by tourists and investors, this has a multiplier effect on the economy (Oka, 2008).

As the largest archipelagic country in the world, Indonesia is also a developing country that is rich in cultural and natural heritage. If this opportunity is utilized effectively, Indonesian tourism will be at the forefront of global competition. One of the fastest growing industries in the world in recent years is tourism. Ecological, political, cultural, social and other factors all play a role in the tourism industry, which can be considered as a very large system (Ngurah, 2017).

The tourism market, information, promotion and environmental guidance of tourist locations, as well as transportation and communication, are the four subsystems that form the

tourism system. The environment of a tourist destination which consists of interactions and reciprocal services between the people visited and tourism facilities will be connected to the tourist destination (Ngurah, 2017).

The main key for tourism and creative economy actors to be able to maintain their existence is to have characteristics that are unique, attractive, innovative, and provide good feedback to the surrounding community. One tourist attraction that meets these criteria is Lombang beach tourism in Sumenep Regency, Madura Island. On Madura Island, Lombang Beach Tourism, Sumenep – Madura is one of the beach tourist destinations that has historical significance. This location is ideal for studying and vacationing. This beach is special because the trees are arranged in a row as a barrier. The beach she-oak tree is a tree that grows near Lombang Beach. The only beach in Indonesia where beach she-oak trees grow is Lombang Beach. The coastline at Lombang Beach stretches for more than 12 kilometers. There is white sand along the beach. With the attractiveness of Lombang beach, the number of visitors or tourists is increasing. Apart from that, the Sumenep regional government continues to make efforts to develop MSMEs around the Lombang beach in order to improve the community's economy and support the development of tourism and the creative economy in Indonesia. Furthermore, the Sumenep Regency government continues to make efforts to improve the performance of MSMEs around the Lombang beach in order to improve the community's economy and support the development of tourism and the creative economy in Indonesia.

Judging from the excellent development of Lombang Beach, this can certainly create job opportunities for the local community to generate income. One of them is triggering the large number of MSMEs that have sprung up around the coastal area. Community-based small businesses have an important role in overcoming poverty by generating economic growth, creating jobs, and attracting new customers. One area of the company that is growing rapidly is trade. Tambunan said that those who do not have access to better job opportunities have no choice but to get involved in microenterprise operations (Rokib, 2017).

Micro businesses in Indonesia have very high development potential because they do not require a lot of money or special knowledge to operate. Many Indonesians start simple businesses to help meet their daily needs. This is caused by the low quality of public education, making it difficult for people to get formal jobs with good salaries. As a result, many people prefer to start a small business as their main source of income or as a side job (Safitri Irvina, 2018).

Saleh emphasized that a number of factors, such as low company productivity, contribute to the growth and development of community-based businesses. This can occur due to industrial processes that are not balanced between quantity and quality. Limited availability of productive resources, especially markets, capital, technology and knowledge. Current poverty levels and the expansion of micro-enterprises have a strong correlation. This micro-enterprise will contribute to Indonesia's economic growth and poverty reduction (Saleh, 2016).

Small and medium businesses are the lifeblood of the Indonesian and ASEAN economies. MSMEs cover between 51.7% and 97.2% of the total workforce in ASEAN. Therefore, it is important to emphasize collaboration for the growth and stability of MSEs. The MSME sector has an important role in the revival of the Indonesian economy. First, eliminating poverty. Second, in order to welcome the start of the ASEAN Economic Community (AEC) in 2016. This of course requires MSME companies to be on par with their colleagues in ASEAN. Therefore, the growth of MSMEs requires full assistance from the government, entrepreneurs and the community (Dewi Untari, 2019).

This statement shows that MSMEs have a significant impact in mitigating poverty problems. This creates opportunities for MSMEs to engage in internationalization activities

such as exports, foreign direct investment, and licensing, in addition to the rapid expansion of global networks and communications (Herlina Yoka Roida, 2010).

The growth of MSMEs in Indonesia is now estimated to reach around 65 million. A significant contribution to the Indonesian economy comes from the MSME sector which accounts for 97.0% of all employment and contributes 61.9% to GDP. MSMEs in Indonesia face a number of obstacles, including a lack of resources and opportunities to develop. Based on data from DPMPTSP and Naker Sumenep, the value of incoming investment throughout 2022 in the MSME sector is from data on 6,572 incoming Business Identification Numbers (NIB), namely 95% are MSMEs with an investment of IDR 1.78 trillion, the rest is obtained from the general sector (SUMENEP, 2023).

As a strategic-based measurement tool, the Balanced Scorecard offers a perspective on a company's internal processes, customers, finances, and learning and growth. One of the benefits of implementing a Balanced Scorecard is that it offers metrics that serve as a foundation for strategic improvement. An efficient MSME performance assessment information system product for formulating strategic plans for MSME growth in the Sumenep trade sector can be produced using the Balanced Scorecard approach. (2019, Arasy Alimudin)

Based on previous research conducted by Hari Susanta Nugraha, et al. The results of his research show that innovative MSMEs and local wisdom originating from culture and religion can be utilized as local potential that can be promoted while helping efforts to maintain local culture. Active participation of local governments and communities is needed for the growth of innovative MSMEs and tourism based on cultural and religious traditions. The government's active role can be seen in the form of operational financing of cultural activities, providing stimulants to the arts and culture activist community, providing joint discussions between the government and creative MSMEs and tourism actors, as well as facilitating licensing, while the community's active role can be seen in the form of activities that care about local culture (Hari Susanta Nugraha, 2017).

Moreover, there was previous research conducted by Arasy Alimudin and colleagues. This research uses four points of view to determine the extent of the contribution of the implementation of the Balanced Scorecard (BSC) to finance, customers, internal business processes and growth. Implementing BSC from four points of view can significantly improve the performance of MSMEs, which always focus on maintaining customer satisfaction to build trust in the quality of their products. This is followed by the support of dedicated and productive workers who will deliver goods and services effectively and on time. This affects the company's capacity to generate profits (Arasy Alimudin, 2019).

Therefore, the author wants to research with different case studies. Namely by choosing Lombang Beach as a research object and MSMEs as research indicators. The author's reason for conducting this research is to develop or deepen previous research. This research is different because it concentrates on one subject and uses a qualitative descriptive research design from a Balanced Scorecard perspective. Apart from that, the increasing number of MSMEs that are starting to emerge in the Sumenep area and the growth of imaginative tourism on Lombang Beach are further reasons why researchers are motivated to conduct this research. Therefore, researchers are interested in finding out how much contribution the performance of MSMEs through tourism on Lombang Beach has to the development of the local economy and the growth of Indonesia's creative economy.

2 Literature Review

Performance is an output (result) or achieving a goal that can be measured. However, performance is actually about how well someone performs, not just what they have achieved. According to Mulyadi (Galib & Hidayat, 2018), performance is a continuous assessment of the operational effectiveness of a company, division and its employees using predetermined benchmarks, standards and criteria. A company performs best when it produces something that is beneficial to its shareholders. The higher the performance of an organization, the greater its goals will be achieved. The industrial performance of an organization is what it produces within a certain period of time while adhering to predetermined criteria. The general objectives of the performance appraisal system according to Mardiasmo in Suryani & Retnani (2016) are (i) Improving strategic communication (both top down and bottom up). (ii) Able to track growth to achieve goals by measuring financial and non-financial performance fairly. (iii) Able to encourage middle and basic level managers to achieve good harmony by accommodating their interests. (iv) Tools for achieving fulfilment are based on personal strategies and logical group knowledge.

Kaplan and Norton initially introduced the Balanced Scorecard in the January – February 1992 edition of the Harvard Business Review. Kaplan and Norton used the Balanced Scorecard, which is a set of metrics that can produce non-financial insights, as a strategic management tool. Because the Balanced Scorecard emphasizes processes and requires the use of data from several activities to achieve various goals and benchmarks, it is consistent with activity-based accountability accounting.

The Balanced Scorecard is a framework for performance integration that combines several aspects from the customer perspective, internal company processes, finance, and development. Businesses must adapt to the changing nature of contemporary industrial competitiveness, and their performance metrics need to expand to include non-financial performance achievements that can drive profitable outcomes.

Economic Aspect Analysis of profitability and industry impact (solvency) is used in measuring this perspective. Analyzing a company's profitability is one way to measure the strength of the management team and its efficiency in running the day-to-day business. This perspective measurement measures the analysis of the contribution of implementing the Balanced Scorecard to industrial performance, resulting in the conclusion that the internal business process perspective has a significant contribution and connection and can be a feedback process by creating ties because of the effects it causes. can contribute to improving industrial performance. From an Internal Business Process Point of View, this takes into account the time value of money in the context of carrying out industrial business transactions. Examining how long it takes an employee to complete a transaction will reveal how productive time has been spent in the transaction process so far.

Long-term industry growth can be measured from three different viewpoints: people, systems, and organizational procedures. The goal from the education and development point of view is to facilitate the transformation of the business into a learning organization and to initiate its expansion, thereby contributing to the achievement of the goals of the other three views in the Balanced Scorecard framework. The Role of Financial Perceptions in the Success of Micro, Small and Medium Enterprises By using traditional performance comparisons that focus on financial elements and the Balanced Scorecard, Sim and Koh (Alimudin et al., 2019) concluded that the Balanced Scorecard has a more significant impact on industrial performance. The results of this research also strengthen the usefulness of the Balanced Scorecard and the effectiveness of a strategy and goal-oriented measurement system.

3 Methodology

By case study methodology, this study is included in the qualitative research category. According to Meleong (2013), qualitative research is characterized as a type of research that focuses on observing people's behaviour and producing data descriptions in the form of phrases or sentences, both written and unwritten, from several participants. Case study research is a qualitative approach in which the person doing the research must uncover or explore a limited system (case) from time to time by collecting detailed data that links several sources of information (such as observations, interviews, audio and visual material, documents, minutes and reports). And make a descriptive report of the case (Creswell, 2007).

Data collection in research uses interviews, observation, literature study and documentation. The focus of this research is on micro, small and medium enterprises (MSMEs) manufacturing food and beverages in Sumenep Regency. The sample in this research is Madura Tourism MSMEs. Next, performance measurement is carried out based on the Balance Scorecard.

4 Results and Discussion

4.1 Financial Perspective

A. Profitability Ratio

Table 1. Profitability Ratio

Description		2021		2022
Sales	IDR	36,500,000	IDR	54,750,000
Gross profits	IDR	21,900,000	IDR	32,850,000
Net profit before tax	IDR	15,330,000	IDR	22,995,000
Net profit after tax	IDR	14,563,500	IDR	21,845,250
Total assets	IDR	4,500,000	IDR	4,000,000

1. Gross Profit Margin

Table 2. Gross Profit Margin

Description		2021		2022
Sales	IDR	36,500,00	IDR	54,750,00
Gross Profits	IDR	21,900,00	IDR	32,850,00

$$\text{Gross profit margin} = \frac{\text{Gross profits}}{\text{Sales}}$$

$$\text{in 2021} : \frac{36,500,000}{21,900,000} = 1.6$$

$$\text{in 2022} : \frac{32,850,000}{54,750,000} = 1.77$$

Compared to 2021 which was 1.6, the Gross Profit Margin (GPM) of Madura tourism MSMEs increased to 1.77 in 2022. This shows the production efficiency of Madura tourism MSMEs.

2. Net Profit Margin

Table 3. Net Profit Margin

Description		2021		2022
Sales	IDR	36,500,0	IDR	54,750,0
Net Profit after tax	IDR	14,563,5	IDR	21,845,2

$$\text{Net Profit Margin} = \frac{\text{Net profits after tax}}{\text{Sales}}$$

$$\text{in 2021} : \frac{36,500,000}{14,563,500} = 2.5$$

$$\text{in 2022} : \frac{54,750,000}{21,845,250} = 2.5$$

NPM in 2022 does not change compared to 2021, neither increase nor decrease. A larger NPM shows that MSMEs can cut unnecessary expenses and expenses to optimize net profit (Nasrun, 2017).

3. Return On Assets

Table 4. Return On Assets

Description		2021		2022
Net Profit before tax	IDR	14,563,50	IDR	21,845,25
Total Assets	IDR	4,500,00	IDR	4,000,00

$$\text{Return On Assets} = \frac{\text{Net profits before tax}}{\text{Total assets}}$$

$$\text{in 2021} : \frac{14,563,500}{4,500,000} = 3.2$$

$$\text{in 2022} : \frac{21,845,250}{4,000,000} = 5.4$$

Return on Assets for Madurese tourism MSMEs in 2021 has an ROA value of 3.2, while in 2022 the ROA value is 5.6. The higher the ROA figure, it means that MSMEs are able to maximize the management of their assets. Gross Profit Margin, Net Profit Margin and Return on Assets have all been calculated for tourism MSMEs in Madura, and the results are encouraging. In 2022, we will see an increase in GPM, NPM, and ROA compared to 2021. If this happens, this shows that the economic prospects are bright (Raharjo, 2019).

B. Growth and Income

The Covid-19 outbreak has forced several MSMEs and large businesses to close and not operate again (Soeseny et al., 2021), but Madurese tourist MSMEs are able to continue to increase their annual income. MSMEs saw an increase in revenue due to higher product sales, which was the result of increasing market share and innovative efforts in Madura's tourism industry.

Even though the increase in Madurese tourism MSME income is unstable, namely monthly income sometimes experiences increases and decreases, the accumulated income in 2022 is greater than in 2021.

1. Utilization of assets

The utilization of assets for MSMEs is very important because it can maximize the use of their resources (Fahreza & Surip, 2018). Madura tourism MSMEs have made good use of their assets. This can be seen from the way existing machines are optimized to simplify processes and reduce production time. Apart from that, maintenance of assets by Madurese tourism MSMEs is also carried out regularly, namely by ensuring that the food and drink areas used are kept clean and also carrying out maintenance on machines such as blenders and dispensers to ensure that the machines are still working well.

4.2 Customer Perspective

A. Market share

The current Madurese tourism MSME market share is domestic tourists both from Sampang and out-of-town tourists, but there are several foreign tourists from European countries. This happens because Madurese tourism MSMEs are targeting to expand their market share overseas.

B. Customer retention

In an effort to increase business by serving and delighting customers and encouraging business, Madurese tourism MSMEs focus on customer retention. Improving customer relationships through evaluation of Madura tourism MSME services and feedback from customers in the form of recommendations or complaints about goods offered by MSMEs is one strategy to retain existing clients (Yelvita, 2022).

C. Customer acquisition

Madurese tourism MSMEs currently prioritize customer satisfaction and safety above all else.

D. Increase customer satisfaction

For the tourism industry in Madura to be successful, small and medium enterprises (MSMEs) must be able to satisfy customers in every way.

4.3 Internal Business Perspective

A. Market share

Madurese tourism MSMEs strive to continuously update their products to make them attractive to customers, both in terms of taste and appearance.

B. Operational

The operational process, in the form of the production of *rujak lontong*, *rujak buah*, *nasi pecel*, *soto ayam*, *pop mie*, boiled noodles and various types of iced drinks, iced tea, hot tea, black coffee and other things, is carried out by the MSME owners themselves. Madurese tourism MSMEs do not yet have employees, but they are assisted by family members such as the husbands and children of the MSME owners.

- C. After sales service
Tourism MSMEs in Madura appreciate criticism and suggestions and accept customer input.

4.4 Growth and Learning Perspective

- A. Employee capabilities

Madurese tourism MSMEs do not yet have employees. However, there are several families who, during the product sales process, are already used to doing this work, such as making ice tea drinks or other drinks.

- B. Information Systems Capabilities

Madurese tourism MSMEs have no marketing information system capabilities via the internet yet, but what Madura tourism MSMEs do is word of mouth (WOM) which is a consumer effort to market, advocate, discuss and sell goods or services that we have used to other customers (Maita & Fahrani, 2020).

- C. Motivation, Granting Authority and Limiting Authority

Madura tourism MSMEs provide motivation to families who help by giving praise as a form of appreciation for their tenacity in working. This step was taken to increase the family's motivation, so that they are increasingly motivated to improve their performance in supporting Madurese tourism MSMEs. Giving praise can be an effective way to express appreciation for the efforts and contributions that have been made by the family (Pratiwi, 2021). It is hoped that giving this praise can encourage their enthusiasm and dedication in supporting the success of these MSMEs. To limit the authority for the family, namely only making easy products such as drinks for difficult products such as *rujak lontong*, *rujak buah*, *nasi pecel*, *soto ayam*, *pop mie*, boiled noodles made by MSME owners.

5 Conclusion

Profitability Ratio Based on calculations of profitability measures for Madurese tourism MSMEs, such as Gross Profit Margin, Net Profit Margin, and Return on Assets, in 2022, all of them will increase compared to the previous year. This may indicate that things are going well from a financial perspective. Regarding the income growth experienced by Madurese tourist MSMEs, the total income in 2022 is greater than the total income in 2021, but the difference is not statistically significant. This is caused by unpredictable monthly income growth and not increasing consistently every month. Madurese tourism MSMEs have maximized their resources. By using machines, the use of this machine can shorten the time required for production. By opening their business in the morning, Madurese MSMEs also maximize their time.

MSMEs in the tourism industry in Madura have a broad market focus. Customer Retention, MSMEs in the Madura tourism industry have succeeded not only in attracting new customers, but also maintaining their customer satisfaction through friendly service and open communication. Building stronger customer relationships through customer evaluation of the

services provided and customer feedback in the form of recommendations and criticism that will advance MSMEs is one strategy for retaining consumers in MSMEs. Apart from attracting new customers, Madurese tourism MSMEs also retain their current customers by fostering positive customer connections, fostering open communication by asking for input and criticism, and providing sufficient service to retain returning customers.

Madurese MSMEs operating in the tourism industry continue to expand their product lines by developing new taste profiles. MSMEs in the tourism industry in Madura often use automation to simplify their operations and reduce the possibility of human error. Once a transaction is made, many MSMEs associated with tourism in Madura are eager to hear from their customers about what they felt about their experience, both positive and negative. Madura tourism MSMEs also provide after-sales services where these MSMEs are very open to suggestions and criticism submitted by customers as a step for evaluation.

Madurese tourism MSME owners do not employ employees, but instead involve several family members to help in running their business. Even though the MSME owner does not employ anyone, a number of family members help out at busy times. To prevent human error, Madurese tourism MSME owners always monitor volunteers and assess their qualifications. Family members who help are usually rewarded with praise to help them work better.

Employing families as efficiently as possible can reduce costs by avoiding the need to hire workers. Apart from that, Madurese tourism MSMEs have regular distributor traders who provide lower raw material prices and increase cost efficiency.

Building customer relationships through regular service evaluations and incorporating client input in the form of ideas and constructive criticism can help MSMEs keep their customers coming back.

After purchasing these MSME crackers, buyers can always provide input to the Madura Tourism MSME After Sales Service.

Madura tourism MSMEs provide motivation to family members who help by giving bonuses and praise. Apart from providing financial rewards in the form of bonuses, praise is also given as a form of recognition for their contribution and hard work. However, along with providing motivation, these MSMEs also impose restrictions on authority to ensure efficient operations and in accordance with the established business vision. With a combination of motivation, granting authority, and limiting authority, Madurese tourism MSMEs try to create a balanced and productive work environment for family members involved in the business

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