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Analysis of Factors Affecting Decision Making in MSMEs Case Study: Buronan Ndower

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Abstract: Payment methods have a significant impact today due to various factors related to technological developments, changes in consumer behavior, and market dynamics. One of the latest innovations in payment methods widely established in Indonesia is using the QR Code Indonesian Standard (QRIS). The use of QRIS continues to increase along with the development of digital technology and changes in consumer behavior, which prefers easier transactions. This qualitative research uses a questionnaire survey containing questions relevant to the research objectives. Based on the research results, the QRIS payment method is one of the factors influencing buyer decisions, focusing on three main indicators: ease of use, transaction speed, and transaction security. The positive effect of the QRIS payment method contributes to increasing customer satisfaction, making consumers feel comfortable and safe and having a good shopping experience, so they tend to make purchases and choose QRIS as a payment method.

Keywords: QRIS, UMKM, Payment Methods

Introduction

MSMEs (Micro, Small, and Medium Enterprises) are a type of business that has a small to medium scale in terms of assets, turnover, and number of employees. These businesses are generally run by individuals or families and play an essential role in a country's economy. According to **Law No. 20/2008**, MSMEs are divided into three categories, namely micro, small, and medium enterprises, based on asset and turnover criteria. **Suyanto** (2004) explains that MSMEs have a significant role in creating jobs, increasing income, and reducing economic disparities. **Mardiasmo** (2009) also emphasizes the importance of MSMEs in supporting the local economy, given their flexibility and adaptability to market changes. Experts agree that MSMEs significantly contribute to economic development, especially in developing countries, by promoting economic equity and community empowerment.

MSMEs play an essential role in the economy, especially in Indonesia, as a major contributor to employment and Gross Domestic Product (GDP). However, the sustainability of MSMEs often faces various challenges, especially in making strategic decisions that affect

business growth and sustainability. One of the main problems MSMEs face is limited resources, both in the form of capital, skilled labor, and access to technology and information. This limits their ability to make data-driven decisions or implement competitive strategies. In addition, dynamic market changes, such as shifting consumer preferences, new competitors' emergence, or digitalization's impact, further complicate the decision-making process. MSME owners often have to devise adaptive strategies at short notice despite lacking adequate information. Operational challenges, such as stock management, production management, and distribution, also complicate determining strategic moves. Under these conditions, decisions are often made based on intuition or personal experience, which risks overlooking market opportunities or making costly mistakes.

It is essential to understand the factors that influence strategic decision-making in MSMEs to provide deeper insights into small businesses' needs and practical solutions to improve their competitiveness and sustainability amid such challenges. Decision-making is one of the crucial aspects in determining a company's success, especially for Micro, Small, and Medium Enterprises (MSMEs) that often operate with limited resources. In Buronan Ndower MSMEs, which operates in the culinary field, specializing in spicy foods such as spicy feet, spicy wings, spicy intestines, and spicy mussels, strategic decision-making is crucial to ensure business continuity and growth. Spicy food products have a competitive market, where consumer preferences can change rapidly, so appropriate decision-making is required to meet customer needs and maintain a competitive advantage.

Strategic decisions such as determining menu variants, setting selling prices, choosing marketing strategies, and managing raw materials management significantly affect daily operations and customer satisfaction. In addition, Buronan Ndower faces challenges in dealing with fluctuating demand, such as increased seasonal demand or competition from similar businesses. In these situations, poor decisions, such as not paying attention to market trends or failing to manage raw material stocks, can risk reducing customer satisfaction and lowering the business's reputation. The success of Buronan Ndower MSMEs also depends on the ability of business owners to make adaptive decisions in uncertain situations, such as dealing with rising raw material prices or capitalizing on digital marketing opportunities. By making decisions based on market analysis and sound intuition, these MSMEs can maintain their competitiveness, expand their market reach, and increase customer loyalty.

Therefore, this study explores the factors influencing strategic decision-making in Buronan Ndower MSMEs. Firstly, this study seeks to identify what factors play a role in the strategic decision-making process in these MSMEs. In addition, the research will also examine how limited resources, such as capital, labor, and access to technology, affect the decisions made by business owners. In a dynamic market, this research aims to understand

how Buronan Ndower MSMEs adapt to change, including shifting consumer preferences and increased competition. The study will also explore how operational challenges, such as stock management, production, and distribution, are managed to support effective decision-making. Finally, the research will analyze how the owner of Buronan Ndower MSME combines data-driven decision-making strategies and intuition to maintain competitiveness and improve the sustainability of her business.

1. Decision Making Theory

Decision-making is at the core of every business strategy. Based on Herbert Simon's (1947) theory of bounded rationality, decision-making in MSMEs is often carried out with limited resources and information. MSME owners usually cannot access complete details and tend to rely on intuition or experience in making decisions, even under conditions of uncertainty. Therefore, in the context of Buronan Ndower, business owners need to prioritize "satisficing" decisions over optimal ones.

2. Rational Decision-Making Theory

According to Robbins and Coulter (2016), rational decision-making includes the process of problem identification, alternative search, alternative evaluation, and selection of the best alternative. This theory suits MSMEs that can gather sufficient information and data despite limited capital and resources. In the context of Buronan Ndower, strategic decisions related to menu, pricing, and marketing can be considered rationally, considering market data and consumer preferences.

3. Intuitive Decision Making Theory

This theory explains that decisions are often made based on instinct and experience gained by business owners. Gary Klein (1998) states that business owners are more likely to use intuition-based decisions in situations full of uncertainty and time pressure. In Buronan Ndower MSMEs, business owners may often rely on personal experience in choosing menu variants or responding to changes in spicy food trends, given the limited data and time available.

4. Business Owner's Skills and Experience

Stewart and Darr (2004) state that entrepreneurs with extensive experience in a particular industry can better make effective decisions. This expertise includes a deep understanding of the product, the market, and the challenges faced in day-to-day operations. Business owners' experience managing crises or making decisions in complex situations often leads to faster and more effective decisions, even if they are not always based on complete data.

5. Owner's Intuition

Gigerenzer (2007), in his intuition decision-making theory, states that under conditions of uncertainty, business owners often rely on intuition or instinct to make decisions. For

MSME owners, such as Buronan Ndower, intuition-based choices are prevalent, especially when information is not fully available. This intuition is often shaped by first-hand experience and a more subjective market understanding.

6. MSME Resources

Penrose (1959) argues that capital, labor, or technology resources play an essential role in organizational decision-making. MSMEs with limited resources will have a narrower scope of decisions, which leads to practical and efficient decision-making. These limitations often push owners to make decisions focusing more on short-term operational viability.

7. Customer

Kotler and Keller (2016) state that customer needs and preferences greatly influence business decisions. MSMEs must always be sensitive to changes in consumer tastes to remain relevant in the market. For Buronan Ndower MSMEs, changes in spicy food preferences or healthy food trends can influence decisions regarding product offerings or menu innovations. A deep understanding of consumer behavior allows entrepreneurs to make more targeted decisions.

8. Competitors

Porter (1980), in his five industrial forces model, suggests that competition between firms is an external factor decisive in strategic decision-making. For MSMEs like Buronan Ndower, local competitors offering similar products can influence pricing decisions, promotions, and product differentiation strategies. Larger or more established competitors can encourage MSMEs to innovate or seek more specific market niches.

9. Technology

Teece et al. (1997) explained that the ability of a company to utilize existing technology significantly affects its competitiveness and operational efficiency. For MSMEs, technology can influence decisions in terms of marketing (e.g., the use of social media), product distribution, or even in terms of choosing an inventory management system. Buronan Ndower MSMEs, for example, may utilize technology to expand their market through online sales or use digital tools for stock and order management.

10. Market Condition

Ansoff (1965), in his growth matrix theory, suggests that market conditions influence a firm's growth strategy decisions. Economic fluctuations, changes in people's purchasing power, or even the global economic crisis can affect MSME decisions regarding product diversification or market expansion. For example, if market conditions experience a downturn, Buronan Ndower may have to adjust prices or offer promotions to maintain customer loyalty.

Methodology

This research uses a qualitative method with an in-depth interview approach with the Buronan Ndower business owner. **Kvale (1996)** explains that qualitative interviewing is a method that prioritizes an in-depth understanding of individual subjective views. In this interview, the researcher acts as an active listener and asks open-ended questions to obtain information that explains the phenomenon's meaning. Interviews were conducted to explore various factors influencing decision-making in running the MSME operations, such as financial, marketing, and human resource management. In addition, quantitative data in the form of sales figures were also analyzed to provide an overview of the influence of decisions made by owners on business performance. This qualitative approach offers an opportunity for researchers to gain a deeper understanding of the process and thinking behind decision-making in the specific context of Buronan Ndower MSMEs and the factors that influence it. The data collected was then thematically analyzed to identify relevant patterns and relationships between these factors and business sales outcomes.

Result and Discussion

Buronan Ndower MSMEs have faced challenges in making strategic decisions to improve competitiveness, maintain customer loyalty, and increase business sustainability. Buronan Ndower MSMEs are highly adaptable to change, including shifting consumer preferences and increased competition. Buronan Ndower MSME has explored how operational challenges, such as stock management, production, and distribution, are managed to support effective decision-making. The following is an explanation of the results of the theoretical basis:

Theoretical Foundation	Indicator	Explanation
1. Decision Making Theory	1. Managerial Decision 2. Product Development Innovation Decision	1. Managerial decisions at Buronan Ndower MSMEs include HR Management. Buronan Ndower opens employee recruitment, new employee training, and employee creativity development. 2. Product Innovation and Development Decisions at Buronan Ndower MSMEs include Adding New Products by assessing market potential and resources to introduce new products to expand product lines and attract new customers.

Theoretical Foundation	Indicator	Explanation
2. Rational Decision-Making Theory	1. Business Location Selection 2. Determination of Product Selling Price	1. Buronan Ndower, which initially sold only one location, has now expanded its reach to several new locations (Opening branches). To ensure this decision was rational, the business owner conducted a thorough market analysis, including collecting location data, evaluating customer accessibility alternatives, and calculating the costs of opening branches. 2. Buronan Ndower faces the challenge of determining the selling price of its products to remain competitive yet generate optimal profits. The business owner undertakes various steps in this process, such as production cost analysis, assessing market demand, competitor analysis, determining a reasonable profit margin, price testing, evaluation, and periodic adjustment.
3. Intuitive Decision Making Theory	1. Decision to Specify a New Product 2. Decision on Flexible Operating Hours	1. At Buronan Ndower MSME, which is engaged in spicy seafood culinary, the owner decided to add a new menu, namely "Sweet Shellfish". Without formal market research or data analysis, the owner confidently launched the product based on instinct or feelings based on previous experiences with customers who liked spicy seafood. 2. Buronan Ndower's owner decided to change the operating hours from the previous open stand at 08.00 WIB to 10.00 WIB. This decision was intuitively made when the owner felt the level of customer density at 10:00 WIB. Without using analytical

Theoretical Foundation	Indicator	Explanation
		data, the owner implemented the change in operating hours based on his understanding gained from direct experience.
4. Business Owner Skills and Experience	1. Expertise in Marketing and Product Development 2. Expertise in Cooking	1. The owner of Buronan Ndower MSME has experience in Business Administration courses, specializing in digital marketing and market research. This expertise helps to design effective marketing strategies through social media platforms such as Instagram, TikTok, and WhatsApp to attract customers. In addition, experience in market research allows the owner to create products that suit the tastes of customers' needs, 2. The owner of Buronan Ndower MSME has experience in cooking since 2021. In addition to the Buronan Ndower business, the owner has a business in the field of catering cuisine. In this case, the owner not only masters the ability to cook but also can process delicious food ingredients, select quality raw materials, create new menus creatively, and manage time and cooking processes.
5. Owner's Intuition	1. Intuition in Determining the Right Time for Promotion 2. Intuition in Increasing Product Price	1. Buronan Ndower's owner felt that holiday periods or certain seasons could be good opportunities to roll out promotions. Without waiting for more detailed sales data, the owner immediately launched seasonal discounts and product bundling. 2. The owner of Buronan Ndower SMEs felt that the price of the raw materials they purchased had started to increase, but their customers had

Theoretical Foundation	Indicator	Explanation
		not fully felt the change. Based on his experience and observation of market conditions, the owner decided to raise prices within a reasonable range, communicate the changes clearly to customers, and maintain product quality.
6. MSME Resources	1. Human Resources (HR) 2. Natural Resources	1. Buronann Ndower MSMEs rely on skilled and experienced resources in the culinary world. The owner and employees have in-depth knowledge of authentic recipes and serving methods, which not only supports product quality but also enhances service satisfaction. The owner has continuously trained to ensure that each team member can manage business operations efficiently and provide a consistent customer experience. 2. To maintain the quality and authenticity of the flavors, Buronan Ndower MSMEs choose to use organically produced raw materials. By utilizing the abundant natural resources in the local area, Buronan Ndower MSMEs can offer products that are not only healthy but also support the local economy.
7. Customer	1. Local Customers 2. Traveler Customers	1. Local customers are people who live around the location of Buronann Ndower MSMEs. They often come to enjoy Buronan Ndower's specialties for family events, social gatherings, or just lunch, afternoon, or evening. The advantage of local customers is that there is high loyalty because they are familiar with the taste and quality of the product. In addition, they often become word-of-mouth promoters,

Theoretical Foundation	Indicator	Explanation
		which is very helpful in marketing and business growth. 2. Tourist customers come to Buronan Ndower MSMEs because they are interested in Buronan Ndower's culinary specialties. They mostly come from outside the sub-district to outside the district and outside the city and want to taste the menu from Buronan Ndower, which is difficult to find elsewhere. So they will come back again or recommend it to their friends.
8. Competitors	1. Local Competitors (Similar businesses)	1. Ceker 29 is a direct competitor to Buronan Ndower as they target the same market segment and similar products. But Buronan Ndower has a distinctive taste and image different from its competitors. Buronan Ndower is more affordable and often holds promotions or discounts to attract customers.
9. Technology	1. Use of Online Promotion Platforms 2. Implementation of Management System Technology	1. Buronann Ndower utilizes technology to promote products through various platforms such as Instagram, TikTok, and WhatsApp Story. Buronan Ndower also uses DM, Chat, and manual Courier ordering services. These technologies allow customers to quickly order food without waiting long and provide convenience and higher accessibility. With these indicators in place, the use of social media platforms has a positive impact on Buronan Ndower MSMEs, namely increasing sales and market reach.

Theoretical Foundation	Indicator	Explanation
		2. Digital management systems can help MSMEs manage their operations more efficiently. Business owners can access inventory reports automatically, analyze raw material consumption trends, and arrange purchases as needed. With these indicators in place, they can ensure consistent availability of raw materials, manage inventory more effectively, and avoid shortages or overstocks.
10. Market Conditions	1. Intense Competition in the Culinary Sector	1. Buronan Ndower operates in the local culinary market where there are many competitors with similar products. For example, Outlet Ceker 29 offers a similar business but different flavors. Therefore, Buronan Ndower MSMEs always make innovations in the menu, improve service quality, or brand differentiation (Branding). With the implementation of these indicators, Buronan Ndower MSMEs have succeeded in attracting and retaining loyal or new customers.

Conclusion

The discussion above cannot be repeated in this section, either with more detailed or brief sentences. In this section, the author is expected to provide insight to the reader regarding the research findings and be able to bring logical consequences to the developing social reality both theoretically and practically. Meanwhile, the final paragraph contains an explanation of the research possibilities that have not been discussed in the discussion or new analysis spaces that are generated as consideration for further studies.

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