STUDY EXPLORATION PATTERNS OF SUCCESS AND FAILURE ATTRIBUTION BUSINESS IN SURABAYA

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ABSTRACT:
In an effort to achieve business goals no entrepreneur or entrepreneurs who succeed and fail. One theory to identify the determinants of success and failure is attribution theory. This theory attempts to explain how people infer about the causal relationships between events or behaviors. In the context of behavioral achievement, causal attributions can be distinguished in three dimensions, namely dimensional locus (locus of causality), dimensional stability (stability of causality), and dimension control (controllability of causality). This study aims to explore the patterns of success and failure attribution Natives and Chinese entrepreneurs in small business scale three-dimensional micro-based causal attribution above. Subjects were Indigenous and Chinese businessmen. Having explored the patterns of attributions of success and failure of small business at the micro scale. Further testing to determine whether there are differences in attribution patterns between groups of Indigenous and Chinese businessmen. The subject of this study was small and micro business locations located in Surabaya and surrounding areas with informants as many as 26 people, including indigenous businessmen and Chinese businessmen. Methods of data collection used to use a combination of interviews and FGDs.

Key words: entrepreneurs, patterns attribution, locus of causality, stability of causality, controllability of causality.

ABSTRAK:
Dalam upaya untuk mencapai tujuan bisnis, tidak ada pengusaha yang berhasil dan gagal. Salah satu teori untuk mengidentifikasi faktor-faktor penentu keberhasilan dan kegagalan adalah teori atribusi. Teori ini mencoba untuk menjelaskan bagaimana orang menyimpulkan tentang hubungan kausal antara peristiwa atau perilaku. Dalam konteks pencapaian perilaku, atribusi kausal dapat dibedakan dalam tiga dimensi, yaitu dimensi lokus (lokus kausalitas),

Kata kunci: pengusaha, pola atribusi, lokus kasualitas, stabilitas kasualitas, kontrol kasualitas.

INTRODUCTION

Today the economic development is no longer supported by several large scale enterprises, but by small and micro enterprises (SMEs). Tambunan (2004) mentions that after the economic crisis run for seven years, one of the valuable lessons that can be drawn are: 1) Indonesian economy can not rely solely on the role of big business, 2) SMEs have better resistance than large businesses because SMEs more efficient and, 3) Until now there has been no clear industrial policy and how it was adopted in order to be better able to accelerate economic growth and job creation for the unemployed and poverty.

The strategic role of SMEs in national economic development can be seen in terms of quality as well as its ability to increase revenue and employment. In this case, SMEs have the ability to utilize raw materials and produce goods and services needed by the public at an affordable price. Besides the SME sector also has the ability to absorb labor. This is due to the nature of the labor intensive sectors (solid works) so labor in conducting its business.

Currently the number of business enterprises SMEs 37 million units or 99% of the number of businesses in Indonesia to absorb as much as 60.4 million workers or 87.5% of the total workforce overall. The ability of SMEs to grow and develop naturally differ from one type to another business. Generally speaking
ability is highly influenced by internal and external conditions. External factors that affect the dynamics of SMEs as the policies set by the relevant departments, market structure work, access to information and services as well as the type and quantity of commodities available will determine the sustainability of the business. The internal factors include marketing strategies, patterns of production, entrepreneurship, and employment will have more influence on the capacity of the SMEs themselves.

Identify the factors to be determinants of the success or failure of small business micro entrepreneurs is very important for educators and business practitioners. Business educators must equip students with knowledge about the key factors that determine the success and failure of small business micro entrepreneurs because these students are expected to become entrepreneurs in the future. This research is intended to find the key factors based on the perception of entrepreneurs, especially small micro entrepreneurs.

One theory which can be used to identify the factors that determine the success and failure of a business is attribution theory. Attribution theory, in principle, trying to explain how people draw conclusions about causal relationships between events or behaviors. In the context of achievement behavior, Weiner (1986) developed a theory of causal attribution in three dimensions, ie dimensions of locus (locus of causality), dimensional stability (stability of causality), and dimension control (controlability of causality).

Based on the above, the problem of this research can be formulated as follows:

1. How differences in attribution patterns of success and failure based on the dimension of locus of causality among small businessmen and Chinese micro Natives?

2. How differences in attribution patterns of success and failure based on the dimensions variability of causality among small businessmen and Chinese micro Natives?
3. How differences in attribution patterns of success and failure based on the dimensions controlability of causality among small businessmen and Chinese micro Natives?

**LITERATURE REVIEW**

Development Opportunities and Constraints of SMEs. Development of Small and Medium Enterprises has a comparative advantage over large businesses. The advantages include: Seen from the side of capital, small business development requires a relatively small capital than large enterprises. Besides, it is also the technology used does not need high technology, so it is relatively easy compared to the founding of the business. Motivation small business gets bigger, considering the life and death depends on the effort the only one. A person with a high motive survival would be more successful than someone whose motivation is not that high. Besides the strong emotional bond with his efforts to increase the power of small entrepreneurs in the competition (the Department of Cooperatives, 1995).

There are a variety of facilities and services of government. This was evidence of the government’s commitment to develop small and medium enterprises. As economic actors SMEs still face structural constraints internally conditional, separti relatively weak capital structure and also in access to capital resources that often hit the collateral constraints (collateral) as a condition of obtaining credit (Hanan, 2003).

The absence / lack of protection for small businesses. Something that is supposed to protect the weak from the strong threat. Due to the absence of legal protection, space for small businesses often cornered by big business. Many small companies out of business because big business plunging into the business they work at small businesses. Or because it does not have the copyright resulting product then others so its eliminated. In partnership with large companies often happen pattern contrary to that supposed, where even small employers subsidize big business. Difficulty obtaining credit. Although small and medium-sized
businesses that actually reliably to the crisis, it is difficult to get a knock on the facility due credit rules are complex and a dilemma for them and the bank lender (Kamio, 2003).

Approval of GATT and free trade will open up opportunities for foreign entrepreneurs to enter Indonesia, because the government can no longer provide protection. It means that foreign products would be easily and free entry to Indonesia, which will eventually lead to the stronger competition small industrial commodities from other countries. High cost of SMEs experiencing Economic happens because the expenses that are not found in the post emergence financing alias hidden costs (Koesworo, 2011).

Entrepreneurial Success and Failure in Public. As has been argued, that the success or failure of self employment is highly dependent on the ability of private entrepreneurship bike. Zimmerer (1996) suggests several factors that lead to entrepreneurial new businesses fail in the running are:

1. Managerial incompetence or do not have the skills and knowledge to manage a business is a major factor that makes the company less successful.

2. Less experienced Both in technical ability, the ability to visualize the business, the ability to coordinate, manage human resources skills, and ability to integrate the operations of the company.

3. Lack of financial control, in order for companies to succeed with both the most important factor in maintaining the flow of finance is typical. Manage the expenditure and receipts carefully. Typical error in maintaining the flow will hamper the company's operations and will result in the company not smooth.

4. Failed in planning a crew point of an activity, once fail in planning it will have difficulty in implementation.
5. Inadequate location, strategic business location is a factor that determines the success of the business. Strategic location could result in the company not difficult to operate due to less efficient.

6. Lack of surveillance equipment, supervision eret relation to efficiency and effectiveness. Lack of supervision can lead to the use of inefficient and ineffective.

7. Attitudes are less earnest role in trying, attitude half the effort will result in the work done to be unstable and fail. With a half hearted attitude will likely fail big.

8. Inability making the transition entrepreneurship are less prepared to deal with and make changes, then there is no guarantee it to be a successful entrepreneur. Success in entrepreneurship can only be obtained if the bold change and able to make the transition any time.

In addition to the factors that make factor entrepreneurial failure, Zimmerer (1996) points out some of the potential that made retreat of entrepreneurship, namely:

1. Erratic income

   Either at an early stage and growth stage, in business there is no guarantee to continue to earn a sustainable income. In entrepreneurship is a loss at any time and from time to time also is pointless. Conditions of uncertainty is one step back from entrepreneurial activities.

2. Capital losses due to the loss of the investigation

   The failure rate for new businesses is very high. According Wirasasmita (1998), the level of mortality / failure of small businesses in Indonesia reaches 78%, resulting in a person's failure to withdraw from the investment
activities of entrepreneurship. For an entrepreneur, failure should be seen as a valuable lesson.

3. Need to work hard and long

Entrepreneurs usually work alone from start purchasing, processing, sales and bookkeeping. Long time and the need to work hard in entrepreneurship resulted in people who want to be entrepreneurs into retreat. He is less accustomed to facing challenges. Successful entrepreneurs generally make the challenge as an opportunity to be on the face and in the field.

4. Quality of life remains low despite efforts

Quality of life is not immediately rise in the business, will lead a person back from entrepreneurial activities. For example, traders do not increase the quality of his life, it will retreat from its trading business and get into another business.

**Entrepreneurial Success and Failure: Research Perspectives**

Literature on the determinants of success and failure is still relatively limited. Empirical studies on this subject are still limited. This fact may reflect the difficulty in conducting research as well as the time needed to conduct long-term research. Another difficulty is the absence of a clear definition of success and failure of the business itself. Some research has been done generally using survival (viability or longevity) as a termination factor success and using business as a factor of business failure. This definition is still too raw. A company may be able to survive in the long term and therefore categorized as a successful company but the owners actually disappointing because, for example, management can only get a minimal profit. But there are also companies that closed due to sell assets that are beneficial owners. As a result of these difficulties, many researchers are trying to put forward their own theories about the causes of success and failure.
At the macroeconomic level, Chen and Williams (1999) has conducted research on the failure rate of companies by region and found that external factors such as tax rates, the budget for infrastructure, the budget for university research, and corporate debt are all factors that significantly affect business failure rate. Research conducted by Platt and Platt (1994) found a link between credit market conditions with the level of business failure. While research conducted Everet and Watson (1998) concluded that macro economic factors can explain the failure of the business between 30% to 50%.

Attribution theory is a study in psychology that has developed about 50 years ago that led Heider (Rogolf, et al., 2004). At first this theory tend to view humans as a relatively naive, unskilled observers (unskilled) about various events and trying to draw conclusions based on what he saw and experienced. During its development, the theory is then more focused on efforts to examine the patterns of errors and biases in the attribution process (Kelley and Michela, 1980). The table indicates that the causes for the success / failure of a business it is possible to be classified into three attribution dimensions: locus, stability, and control.
METHODS

This study was designed in the form of exploratory research and design was chosen to explore the respondents' attribution patterns of success and failure that they wrestled. In this case, the respondent will be given the freedom business success and failure factors and intervene as little as possible avoided research efforts. Hypothesis testing is used to test the differences in patterns of attribution of success and business sectarian entrepreneurs.

This research tries to explore the pattern of attributions of success and failure and then classify them into three dimensional attribution. Further comparisons will be conducted to determine the pattern of attributions of success and failure of a business by comparing Indigenous and Chinese entrepreneurs.

Elements or basic things that are used in this study is the attribution of success and failure of business entrepreneurs in small and micro scale enterprises, the Natives and Chinese women entrepreneurs (Table 2).

The samples in this study were 30 employers who expected to consist of 15 men and 15 indigenous entrepreneurs ethnic Chinese businessmen that business locations located in Surabaya. That number is expected to represent the population since the study was exploratory research. Data was collected through interviews and FGD (Focus Group Discussion).

The main instrument used to collect and measure the data is an open question that is intended to determine the pattern of attributions of success and failure in entrepreneurship as follows:

1. Respondents were asked to name as many factors driving the success of his business.
2. Respondents were asked to name as many factors inhibiting the success of its business.

The term inhibiting the success of intentionally used in this research to replace the motivating factor failure is more negative connotation (Table 3).
Domain analysis is used to analyze the object picture researchers in general or on the surface level, but relatively intact on the research object. This analysis technique known as the techniques used in research aimed at exploration. That is, the analysis of the results of this study only targeted to obtain the whole picture of the object under study, without having is detailed in detail the elements that exist in the integrity of the research object.

RESULTS AND DISCUSSION

Twenty six had participated in the Focus Group Discussion, everything is a manufacturing and service businesses are micro, small, medium, according to the criteria used for this study. Employers who is selected sample and provide a complete response to the necessary data. 26 people in this study but only 20 informants whose data can be used. Profile companies participating in this research is viewed in terms of the business, owners, and entrepreneurs race to see attribution. These companies are engaged in different businesses according to 3 categories. Everything is micro, small, and medium enterprises that had engaged in each business field for more than three years, and only 3 companies are relatively new (less than one year in operation). Data about the profile of the respondents in this study are presented in full in the following table:

**Actors experience SMEs: An Overview.** Findings in previous research conducted by Koesworo (2012) found that SMEs rarely suffered business losses. However, for businesses that sell goods which can not foul does not cause significant harm.

**Common Problems and Obstacles of SMEs.** In general, the results indicate that the discussion as one of East Java province whose development is so rapid in the growth of SMEs. This is possible because there is enough infrastructure to support the growth of industry, trade and services, both at the micro scale small, medium and large. Willingness transportation facilities by land,
sea or air is a major catalyst for business development in East Java. However, since the economic crisis struck in 1997, and a slow economic recovery efforts have extended heavy burden on SMEs. Political instability at the national level and some areas, security threats, porakporandanya banking sector, also has caused a major problem for SMEs. However, based on observations compared with large enterprises, SMEs can overcome the situation despite the relative state of SMEs likely soon also be affected from the shrinking domestic market, as most SMEs mamasok of their products to large companies which experienced the most severe impact of the crisis. This is consistent with the findings of previous studies conducted by Koesworo (2012).

**The success and failure of Attribution Theory Based Business.** Trouble not the clear definition of success and failure of the business itself. Some research has been done generally using survival (viability or longevity) as a termination factor kerberhasilan and using business as a factor of business failure. This study uses attribution theory. Shaver, et al. (2001) proposed a framework and processes based on attribution theory to study the reasons why a person starting a business. Categorization was based on the factors causing the locus of causality internal or external. Including causality stability and whether a reason is variable in the short Djangkan or stable in the long term. The issue of responsibility or blame the other party is not included in the frameworks used Shaver et al. (2001) because they only examine the actions in creating business (business creation) and not the results.

However, in general both descendants of indigenous entrepreneurs and businessmen have agreed that the following be the key to business success: First, is the factor Hard work, encouragement, dedication. The small business owner must be committed to achieving success and are willing to spend time and effort as much as possible to be able to make it happen. Second, market demand for products and services provided. Careful analysis of the market conditions to help the owners of small businesses saw the possibility of acceptance of their products
in the market. Third, managerial competence. The successful small business owners may get competency through training or experience or by learning from the expertise of others. Only a few entrepreneurs manage to succeed himself or managed directly after college, most of the work once the company is large or allied denganteman other friends in order to have more expertise in a new business. Fourth, Luck.

FGD results indicate that: Factors affecting the success of entrepreneurs in Surabaya and its surroundings is the education value perspective: the will to do, creativity, innovation, honesty, responsibility, trust, discipline, perseverance, hard work; s like to thank, chasing results, brave, take the risk. In addition, it must be supported by a number of factors as follows: 1) the need to control their work, 2) they enjoy the completion of business affairs, 3) directed by myself, 4) they manage by objectives, 5) their chance analyzer, 6) they control the schedule, 7) they are creative thinkers, 8) they are problem solvers, 9) they are objective thinkers.

Further discussion of the results of the two groups in the FGD indicated that the following factors are the main causes of failure include, managerial incompetent:
1. Give less attention
2. Weak control systems
3. Lack of capital
4. Tarif taxes
5. Corporate debt
6. Managing the business is not good (poor management) the problem of funding
7. Strategic errors
8. Fault management in identifying key business relationships, lack of careful planning
9. Skills in finance
10. Bad management reporting
11. Optimisme excessive.
Koesworono study (2008) with a quantitative approach to indigenous women micro entrepreneurs and Tionghoa found that:

1. The locus of causality dimension.

From the perspective of ethnicity, more Chinese entrepreneurs attribute their business success as entrepreneurs than native internal factors. However, from a gender perspective, there is no significant difference between entrepreneurs women and men to attribute success in their business. Both tend to attribute their business success as internal factors. As for the attribution of business failure, entrepreneurs are even more men to attribute the failure of their business as internal factors while female entrepreneurs are more likely to attribute the failure of their business as external factors. Of ethnic perspective there is no difference attribution tionghoa business failures and indigenous entrepreneurs, both tend to attribute the failure of their business as external factors.

2. Dimensional stability of causality

For business success factors, there is no difference either attribution locus of ethnic and gender perspectives. Entrepreneurs, both native and Chinese women men, are more likely to attribute their business success as an unstable factor. The same thing also applies to business failure. Entrepreneurs are more likely to attribute the failure of their business as an unstable factor.

3. Controlability dimensions of causality

For this dimension, there are differences in attribution of business success is based on ethnic perspective. More Chinese entrepreneurs attribute their business success as a factor that can be controlled, whereas more indigenous entrepreneurs attribute their business success as a factor that can not be controlled. Meanwhile, from the perspective of gender, there were no significant differences in entrepreneurial women and men. Both are more
likely to attribute the success of their business as a factor that can not be controlled. Factor based on the dimensions kontrolabilitas business failures showed no significant differences according to gender and ethnic perspective. Entrepreneurs are more likely to attribute the failure of their business as a factor that can not control them.

CONCLUSION

The findings of this study indicate the dimensions of locus, a small class of indigenous entrepreneurs to attribute success and failure of their efforts during the past year as something external. Instead employers china, attributing failure and keberbasilan comes from within him. Dimensional stability, indigenous as something that is not stable, otherwise China as something stable. Dimensions of indigenous control as something that can not be controlled, otherwise china as being controlled. Dimensional control of others, no difference.

Both indigenous entrepreneurs and businessmen have a deal that descendants of the following to be the key business success: First, is the factor Hard work, encouragement, dedication. The small business owner must be committed to achieving success and are willing to spend time and effort as much as possible to be able to make it happen. Second, market demand for products and services provided. Careful analysis of the market conditions to help the owners of small businesses saw the possibility of acceptance of their products in the market. Third, managerial competence. The successful small business owners may get competency through training or experience or by learning from the expertise of others. Only a few entrepreneurs manage to succeed himself or immediately succeed after college, working mostly used in large corporations allied with your friends or other friends in order to have more expertise in a new business. Fourth, Luck.
FGD results indicate that: Factors affecting the success of entrepreneurs in Surabaya and its surroundings is the education value perspective: the will to do, creativity, innovation, honesty, responsibility, trust, discipline, perseverance, hard work, love grateful, chasing results, brave, take risk. In addition, it must be supported by a number of factors as follows: 1) the need to control their work, 2) they enjoy the completion of business affairs, 3) directed by myself, 4) they manage by objectives, 5) their chance analyzer, 6) they control the schedule, 7) they are creative thinkers, 8) they are problem solvers, 9) they are objective thinkers.

Further discussion of the results of the two groups in the FGD indicated that the following factors are the main causes of failure include: Managerial incompetence, lack of attention, control systems are weak, lack of capital, high tax rates, corporate debt, manage the business with not good (poor management), funding issues, strategic mistakes (strategic errors), error management in identifying key business relationships, lack of planning, lack of skills in finance, reporting poor management, excessive optimism.

This study has several limitations, among others: First, this study using focus group discussions so that the data obtained is really based on the perceptions and opinions of the FGD participants. The results will likely be different if the researchers used a quantitative approach that can be generalized.

This study only focused on the application of attribution theory, the upcoming study did not rule out that other theories can also be used as a basis for identifying the success and failure of SMEs businesses in Indonesia. Other limitations are recognized in this study is the narrow focus of the research so much less explored in several aspects such as competitive strategy adopted by the two business groups that participated in the study. Second, research conducted at one point in time are less likely to be used as a reference. Periodic nature of research is needed to determine the underlying factors of success and failure of
businesses considering the time and the conditions are always dynamic business environment. Thus the larger picture can be obtained, especially in terms of identifying attribution of the causes of success and business failure. Third, another limitation is the difficulty faced by researchers to test the validity and reliability of answers given by the respondents. This difficulty is due to answer a questionnaire form that is open. Because it is necessary to develop methods of measuring patterns of attribution that allows testing the validity and reliability. Fourth, the research is intended to examine the pattern of attributions of success and failure, the approach is still limited to the psychological aspect, the pattern of attribution based on ethnic perspective. Because it is necessary to study or research to further enrich interdisciplinary discourse and understanding of the factors or dimensions that shape patterns of attribution.

REFERENCE


APPENDIX

Table 1. Table of Attribution Dimensions

<table>
<thead>
<tr>
<th>Locus</th>
<th>Stability</th>
<th>Control</th>
</tr>
</thead>
<tbody>
<tr>
<td>Internal</td>
<td>External</td>
<td>Stable</td>
</tr>
<tr>
<td>Hard Work</td>
<td>Motivation</td>
<td>Strategic</td>
</tr>
</tbody>
</table>

Table 2. Elements of the studied

<table>
<thead>
<tr>
<th>Element</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attribution External</td>
<td>Attribution of success and failure are inherent (directly related) to yourself</td>
</tr>
<tr>
<td>Attribution Internal</td>
<td>Attribution of success and failure that leads to strength or condition beyond himself to others, environmental, government and so on</td>
</tr>
<tr>
<td>Attribution Stable</td>
<td>Attribution of success and failure are not easily changed and long-term</td>
</tr>
<tr>
<td>Attribution Unstable</td>
<td>Attribution of success and failure are always changing, situational and short-term</td>
</tr>
<tr>
<td>Attribution Controlled</td>
<td>Attribution of success and failure can be managed and controlled</td>
</tr>
<tr>
<td>Attribution Uncontrolled</td>
<td>Attribution of success and failure that can not be managed and controlled</td>
</tr>
<tr>
<td>Small and Micro Enterprises</td>
<td>Number of employees up to 15 people</td>
</tr>
</tbody>
</table>

Table 3. Causes of Business Failure

<table>
<thead>
<tr>
<th>Source</th>
<th>Causes of Business Failure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Platt dan Platt (1994)</td>
<td>Failure due to credit market conditions</td>
</tr>
<tr>
<td>Gaskill et al (1993)</td>
<td>Managing a business is bad (poor management); funding issues.</td>
</tr>
<tr>
<td>Perry (2001)</td>
<td>Planning underdone</td>
</tr>
<tr>
<td>Timmons (1994)</td>
<td>Fallacy strategy; fault management, financial skills, poor management reporting, excessive optimism</td>
</tr>
</tbody>
</table>
Table 4. Profile of Respondents

<table>
<thead>
<tr>
<th>Dimension</th>
<th>Category</th>
<th>Number of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Line of Business</td>
<td>Food, Drinks</td>
<td>6</td>
<td>30%</td>
</tr>
<tr>
<td></td>
<td>Non Food</td>
<td>13</td>
<td>65%</td>
</tr>
<tr>
<td></td>
<td>Retail and Apparel</td>
<td>1</td>
<td>5%</td>
</tr>
<tr>
<td>Owner</td>
<td>Family</td>
<td>1</td>
<td>5%</td>
</tr>
<tr>
<td></td>
<td>Individual</td>
<td>19</td>
<td>95%</td>
</tr>
<tr>
<td>Businessman</td>
<td>Native</td>
<td>14</td>
<td>70%</td>
</tr>
<tr>
<td></td>
<td>Non – Native</td>
<td>6</td>
<td>60%</td>
</tr>
</tbody>
</table>

Table 5. Problems and Barriers to SMEs

<table>
<thead>
<tr>
<th>Problems and Barriers</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Weak Business Networking and Small Business Market Penetration Capabilities</td>
</tr>
<tr>
<td>2 Business Infrastructures Limited Lack of information relating to the progress of science and technology</td>
</tr>
<tr>
<td>3 Charges for Illegal Practices unofficial charges</td>
</tr>
<tr>
<td>4 The system changes will have implications for small and medium businesses in the form of new levies imposed on SMEs.</td>
</tr>
<tr>
<td>5 Implications of Free Trade AFTA resulted SMEs required to undertake the production process productive and efficient</td>
</tr>
<tr>
<td>6 Most of the products of small industries have traits or characteristics of the products and handicraft-handicraft with a short resistance.</td>
</tr>
<tr>
<td>7 Limited Market Access Limited market access would cause the resulting product can not be marketed competitively</td>
</tr>
<tr>
<td>8 Limited Access Information In addition to access to finance, SMEs also encountered difficulties in terms of access to information.</td>
</tr>
<tr>
<td>9 Capital deficiency resulted in SMEs can not survive</td>
</tr>
<tr>
<td>10 Limited availability of raw materials</td>
</tr>
<tr>
<td>11 Intense competition with other SMEs that produce similar products and serve the same niche market.</td>
</tr>
<tr>
<td>12 Limited additional capital gain knowledge.</td>
</tr>
</tbody>
</table>

Sources: Koesworo (2012)