MSME Development Strategy for Providing Information through Central Banking Microsite Web Based

Deni Danial Kesa¹ Diaz Pranita²
¹²Program Pendidikan Vokasi Universitas Indonesia

E-mail: d.danial@ui.ac.id

Abstract. Micro, Small and Medium Enterprises can shifting to modern way and involve Internet as based of their operational trading. The current start-up based on information technology needs an operational strategy to exercise control over its business. Companies can choose from a variety of ways of entering the market based on their company's conditions of establishment, growth, promotion, choice of form of sector, understanding of regulations and building investment. The strategic option from Central Bank of Indonesia Create microsite to give to international markets through Micro, Small and Medium Enterprises. MSME companies with minimal workers financial capital prefer to base their choice of local or international market entry modes on available resources. The deciding factor for a stable market entry mode where all the shortcomings of the company are present in its day-to-day operations. Research shows that creativity, product features, advertisement strength, investor strength and closeness to industry and compliance with regulations have a positive impact on the option of commitment to increase the reputation or branding of the company.

Keywords: Microsite, MSME, Start-up, Operational Strategy

1. Introduction
1.1 Background
The role of Micro, Small and Medium Enterprises (MSMEs) as a pillar of the economy in a country is no longer in doubt. Even in an economic crisis, no one can argue that the MSME sector can still turn the wheels of the economy back on. In the world, MSMEs have a big role in the country's economy, so that the development of MSMEs always receives serious attention from the government in each country.

In addition, the experience of the economic crisis in 1997 or 2008 shows that the MSME sector has relatively better resilience than large enterprises. This resilience is partly due to the fact that MSMEs do not depend on imported raw materials. In addition, MSMEs have high market potential, considering that with their usual low production, the prices of the products produced are relatively low so that they can be affordable by the market in Indonesia. MSMEs also have considerable potential for
employment compared to the large business sector and MSMEs provide a significant contribution to national income.

Micro, small and medium-sized enterprises have a predominant position in the development of the system of employment and economic growth[4]. With a more concrete nature of business and on a local basis, resilience in deciding the amount of benefit, salaries and styles of work that depend on local capacity has become more versatile in alleviating poverty. [3]. In carrying out their sector, small and medium-sized micro-enterprises concentrate on market growth and expansion, including by diversifying the company's structure, taking into account risk management and various changes to financial reporting and marketing forms that allow the company's output to be more liquid in accelerating market expansion and surviving difficult conditions. Secondly, in terms of changing market conditions, access to capital and even access to marketing and branding will establish a reasonably competitive strategy for producing new goods, retaining quality and even innovating, including the availability of ample jobs and human capital. Skilled in their area of expertise.

Table 1 Development of the Number of Business Units 2017 - 2018 (units)

| Indicators          | 2017          | Amount (%) | 2018          | Amount (%) | Development of 2017-2018 |
|---------------------|---------------|------------|---------------|------------|--------------------------|
| A. MSMEs            | 55,417,972    | 98,91      | 58,013,218    | 98,21      | 2,595,246                | 9,08       |
| - Micro Business    | 54,559,969    | 97,71      | 57,123,009    | 97,01      | 2,563,040                | 6,10       |
| - Small Business    | 801,772       | 1,10       | 822,451       | 1,11       | 20,679                   | 1,52       |
| - Medium Enterprises| 51,117        | 0,09       | 62,336        | 0,08       | 11,219                   | 1,21       |
| B. Large Enterprises| 5,114         | 0,01       | 5,422         | 0,01       | 308                      | 0,25       |

Source: Ministry of Cooperative and SME – www.depkop.go.id, 2019

Table 1 above shows the role of the MSME sector seen from the number of business units. Since 2017, the market share for MSMEs has reached 98.91%, where the largest portion is the micro business segment, with the number of business units reaching 98.21% of the total number of MSMEs. The number of MSMEs has grown by 9.08% from 2017 to 2018 while the number of large businesses has grown by only 0.25%. The large number of business units and this significant level of development shows that MSMEs have a very large role in people's economic activities

Meanwhile, the development of MSMEs is still faced with one of the obstacles in accessing financing from banks, namely the limited banking information regarding potential MSMEs or their business feasibility. In order to increase MSME lending, banks, for example, are not always able to obtain adequate financial information from MSMEs that have never been in contact with banks given the limitations or absence of such MSME financial records. This is partly due to the uniqueness of MSMEs, which generally do not have organized information regarding financial conditions, market share, competition dynamics and management records. On the other hand, MSMEs have limited information about bank products and services that suit their financial needs. Apart from that, there is also a need for information regarding the procedures and requirements that must be met in an effort to access these banking services.

On the other hand, the banking community itself often has difficulty accessing information related to the characteristics of MSMEs, especially in the regions. This condition of course creates a fairly wide information gap between banks and MSMEs. In fact, both of them need each other as fellow pillars of the economy. The absence of accurate information and data on the latest market opportunities in the country and abroad, has made MSMEs reluctant to develop their business, which has resulted in minimum financing needs. On the other hand, banks also experience limited access to information about MSME profiles[5].
channeled the availability of credit and working capital to the banking sector, as well as in an effort to expand MSME access to banks[5]. In realizing technical assistance in the form of providing information as a means of interaction between MSMEs and banks. Since the 1990s, Bank Indonesia through its website (www.bi.go.id) has introduced the Small Business Development Integrated Information System (SIPUK). In the history of the development of information systems starting in 2007, SIPUK was refined into Indonesian Business Data and Information (DIBI), and subsequently, to coincide with the 66th anniversary of the Republic of Indonesia independence on 17 August 2011, the INFOUMKM microsite was launched with the address https://www.bi.go.id/id/umkm/Default.aspx. After nine years past whether there is a significant relationship and development of this program, instead this will illustrate how information becomes a very important thing when it is associated with the development of business entities. banks and regulators so that the Info UMKM microsite will experience an increase in visitors and can help start-up companies that are looking to grow now[7].

1.2 Literature review

1.2.1 Definition of Bank

There are several definitions of a bank put forward by several experts. According to Kashmir [9]. The bank is a financial institution which is responsible for raising funds both individually and in groups and is used for saving, investing and distributing loans. Capacity-based and regulation-based bank also help the activity of money circulation under the supervision of monetary authorities.

Meanwhile, according to the Law [27]-[28], Banks collect public funds and return them to the public for a variety of purposes, known as the Intermediate Financial Trust. Carry trust, which is considered to be a trust-based entity as the central and main basis for banking operations, is linked to all transactions concerning the interests of customers[8]. People entrusting funds to the bank indicate that they already have faith in the financial institution. Confidence is aimed at allowing the people, as consumers, to withdraw money at any time without complications, without fear of the bank going bankrupt, and so on[10]. This trust is also exercised by banks to clients in terms of borrowing. The bank will determine the willingness of the consumer to repay the loan. Collect and return public funds to the public for a number of reasons, known as the financial intermediary.

Commercial banks are financial institutions which are responsible for raising funds from the public (funding) in the form of deposits and for channeling them back to the public in the form of loans[15]. Commercial banks also serve as trust agents, equity agents and growth agents. According to banking experts in developing countries, commercial banks are profit-driven financial institutions. Commercial banks perform an intermediation role to achieve this purpose. Since commercial banks are permitted to raise funds in the form of deposits, commercial banks are also known as depository financial institutions[11]. Commercial banks are also known as commercial banks that generate liquidity (deposits on demand) because they are dependent on their ability to produce capital (deposits on demand). Commercial banks are also referred to as commercial banks. Services offered by commercial banks are of a general nature, which ensures that they can offer all current banking services.

1.2.2 Definition of MSMEs

The definition of MSMEs is in accordance with Law [28] concerning Micro, Small, and Medium Enterprises. Micro enterprises are productive economic enterprises that are independent, carried out by individuals and / or individual business entities that meet the criteria of micro enterprises. Micro entrepreneurs must have a net worth of not more than Rp. 50 million (fifty million rupiahs) excluding land and buildings for business premises. In running their business, micro-entrepreneurs must also have an annual sale of at least Rp. 300 million (three hundred million rupiah) by the bank. The characteristics of a micro business include: Type of business goods is not always fixed; The place of business is not always fixed; Financial administration is not regular, because it does not separate family finances from business finances; Business actors are not yet entrepreneurial; Have a relatively
low level of education. Most of them do not have access to finance from banks. Generally they do not have business licenses so they have less number of workers, usually consisting of 4 people.

1.2.3 Small Business
Small business is a productive economic business that stands alone, which is carried out by individuals or business entities that are not subsidiaries that are owned, controlled, or are part of either directly or indirectly from a medium or large business that meets the criteria of a small business[12]. Small business actors must have a net worth of more than Rp. 50 million (fifty million rupiah) up to a maximum of Rp. 500 million (five hundred million rupiah) excluding land and buildings for business premises. In running their business, small business actors must have annual sales of more than IDR 300 million (three hundred million rupiah) up to a maximum of IDR 2.5 billion (two billion five hundred million rupiah). The characteristics of a small business are: The types of goods are generally fixed. Not easy to change.; The location of the business is fixed. It has carried out simple financial administration, because it has begun to separate family finances from business finances; Already have a business license.; Business actors have experience in entrepreneurship. Some have access to banking so they are not able to carry out business management functions properly. The number of workers is more than that of micro enterprises, which ranges from 5-19 people.

1.2.4 Medium Enterprises
Medium-sized enterprises are productive economic enterprises that are independent, carried out by individuals or business entities that are not subsidiaries that are owned, controlled, or are part of, either directly or indirectly, of small or large businesses that have medium-sized business criteria. Medium-sized businesses must have a net worth of more than Rp. 500 million (five hundred million rupiah) up to a maximum of Rp. 10 billion (ten billion rupiah) excluding land and buildings. In running their business, medium-sized business actors must have annual sales of more than IDR 2.5 billion (two billion five hundred million rupiah) up to a maximum of IDR 50 billion (fifty billion rupiah).

The characteristics of medium-sized enterprises are: Has a better and orderly organization[13]. The division of duties is clear between the finance, marketing, and production departments. Has carried out financial management well because it has implemented an accounting system regularly.; Has carried out the rules of labor organizations. There has been Social Security, health care, and others.; Already have legality requirements such as business permits, place permits, Tax Registration, environmental management efforts[14]. Already having access to banking in general already has quality and adequate human resources, and the number of workers is 20-99 people.

1.2.5 Definition of Microsite
There's a microsite around the marketing material. If you think the microsite is a "branded forum," a "contact forum" or a "neutral initiative," you are right. All four of them fall under the same category: a website where your brand is published and for your loyal readers to visit. [19]
A microsite (or better known as a mini website or landing page) is a separate website page or a small part of a website that has a different function than the "embedded" website. The difference between the microsite and the main website is that the microsite is typically intended for special purposes and has little content, while the main website has full information. Microsites are most commonly used for commercial purposes, such as selling goods, services and PPCs (Pay Per Click), as well as showing a particular post. Microsite itself focuses more on the content's use as a promotional, branding or even a campaign tool.

Microsites are also related to the promotion of social media, email, or search engines to improve the efficacy of advertisements[16]. Creating a new, attractive and lightweight load-time microsite design is necessary for visitors to be interested and to purchase the products/services/events offered. Then there is the Presentation Layer, this layer deals with how to adjust the appearance of the document on the screen, the sound that comes out, or how the document format is printed. In the old web technology, this part was integrated with the structural layer, but in the new standard this
layer was recommended to be separated\cite{17}. Included in this technology are Cascading Styles Sheets (CSS). Meanwhile, the third Behavioral Layer relates to the problem of using scripting languages and programming for the purpose of improving the interactive and dynamic side of web pages \cite{7}. Included in this layer are the Document Object Model (DOM) and JavaScript. DOM allows a document or script to access or update the content, structure, and style of the document. JavaScript is quite an old technology and is still being used to bring documents to life. Microsites or Landing Pages are usually used in web designs to display information or advertorials\cite{18}.

Microsites are generally linked to the main site. The difference between a microsite and its parent website is in the purpose and content, microsites can be aimed at specific purposes and have little content compared to the main website which provides complete information. Some business owners also only create microsites for a while. And commonly, when a particular product campaign is highly advertised\cite{23}. Not infrequently, the microsite is generated separately from the main website. So, this website makes it even more unique. That's why this website will have its own URL, which is different from the core website. Then, what's the difference between the microsite and the main website? In essence, what separates the two is their intent and their substance. The main website features wider and more general content\cite{21}. In the meantime, the website includes material that focuses mostly on new product introductions, branding and growing sales of such products.

The main website is functionally designed to provide general business knowledge\cite{21}. Both goods and other company material. Although the microsite is a mere attempt to advertise such goods. Based on the existence and intent of the web, there are two types of microsites you need to know. The following are the following types: Firstly, Temporary microsite, as the name suggests, temporary microsites are meant to be used at a particular time. This independent website is primarily designed to advertise an event or product\cite{22}. The content includes articles and promotional videos for the product\cite{20}. Even the website is typically created in conjunction with the product campaign. Secondly, Permanent Microsite In contrast to the previous method, this method of microsite is used for a long period of time. That's not just for those projects. Permanent microsites are also used by the media to post material on a daily basis.

1.2.6 Definition of Marketing Strategy

There are many meanings of the context of the marketing technique put forward by experts. Pursuant to \cite{11}. A marketing strategy is a fundamental method designed to achieve a business by creating a sustainable competitive advantage through the markets in which it enters and the marketing initiatives used to support that target market. Philip Kotler\cite{11}, discussed in term of marketing strategy is a marketing technique that would be used to achieve marketing objectives. Marketing strategy involves clear tactics for target markets, positioning, marketing mix and the amount of marketing costs incurred.

Meanwhile, Sahaym et al \cite{12}, mention the term strategy can be formulated as "an adjustment action to react to certain (new and unique) environmental situations that are considered important, where such adjustment measures are taken. knowingly based on reasonable considerations " . A strategy also contains strategic planning that is ongoing, as detailed, namely: Division of work authority and respective responsibilities. \cite{24} Here we will know with a question who? What is meant is who is the implementer or who is the planner. Location of activities, we can mention the place where a type of business or a line of business will be carried out, with the term the location of the activity. Communication is getting smoother and the world feels increasingly narrow, relations between continents are getting faster, cultural mixing, exchange of information and many other factors serve as a very potential element in determining a policy. Advances in technology have changed the human conception of time. The implementation of detailed actions, after we examine the three factors mentioned above, there is only one more factor that we need to pay attention to as a complement to the whole, namely the way in which these necessary actions will be carried out.
1.2.7 Marketing Strategy

Phillip Kotler states that the marketing strategy of an organization is formed by 4 combinations called the marketing mix [11]. Merge marketing with maximum adaptation we can call Marketing mix, its a combination of variables or core activities of the marketing system that can be controlled by the company in order to pursue the desired level of sales in the target market. In a situation of increasingly sharp competition, the marketing mix of banking service products needs to be redefined so that it becomes: Products that can become customer solutions, in the sense that products produced by companies must provide solutions for individual consumers, and it would be better if they were added with products or services that were other. Products in the marketing mix are meaningless if the benefits do not provide solutions for consumers[25]. Price must be seen as the cost incurred by consumers in buying, using and storing. Price determination by producers will be meaningless if the total financial consequences that are borne by consumers have not been calculated. This condition develops in line with the ease of information obtained for consumers. The Distribution or place function accommodates the convenience channel, manufacturers can no longer rely on conventional distributors due to the development of various consumer demands in how to buy or get products, from direct mail, teleshopping, and catalog orders. Promotions carried out are in the form of communication with existing and potential stakeholders and the general public through a promotional mix consisting of advertising, sales promotion, public relations and publicity, personal selling and direct marketing.

Promotion strategy, according to Cantonnet, et al [5], promotion is essentially a marketing communication, meaning marketing activities that seek to disseminate information, influence or persuade and or remind the target market of the company and its products so that willing to accept, buy and be loyal to the products offered by the company concerned. Kleih, et al. [8], disclosing the meaning of promotion is an effort or activity of a company in influencing actual and potential consumers so that they want to make purchases of products offered, now or in the future. Actual consumers are consumers who directly buy the products offered at the time after the promotion of these products has been launched by the company. And potential consumers are consumers who are interested in making purchases of products offered by the company in the future. In carrying out promotions in order to be effective it is necessary to have a promotional mix, namely the optimal combination for various types of activities or the selection of the types of promotional activities that are most effective in increasing sales.

There are five types of promotional activities, including: Advertising, which is a form of non-personal promotion using various media that is shown to lure consumers to buy. Face-to-Face Selling (Personal Selling), which is a form of personal promotion with oral presentations in a conversation with prospective buyers who are shown to stimulate purchases. Publicity, which is a form of non-personal promotion regarding certain services or business units by reviewing information or news that is generally scientific in nature. Sales Promotion (Sales Promotion), which is a form of promotion outside the three forms above which are intended to stimulate purchases. Direct Marketing, which is a form of personal selling directly aimed at influencing consumer purchases.

2. Methodology

The writing method is carried out by means of descriptive analysis and uses a qualitative approach, using existing literature [6], and which becomes the basic primary of the elaborated knowledge. This study seeks to analyze the nature and results of start-up companies and the direct and instant impact on the use of microsites from Indonesian banks that foster MSMEs [11]. The writing of this paper is based on cases of rampant start-ups in Indonesia, which can positively boost the national economy, and its implementation, has become the spearhead of economic development and creative industry. Various classic and contemporary treatments and strategies have been used as alternatives to develop MSMEs towards small and medium start-ups. Then make full observations of some of the strengths and weaknesses of MSMEs which can be used as business development opportunities based on
guidance information from the BI website and the utilization of access to business assistance services from various sectors, both financial and non-financial sectors. The nature of this paper is preliminary before doing more in-depth research and comparing aspects quantitatively through the use of sampling and data analysis.

3. Result and Discussion

It is hoped that the UMKM Info Microsite will also be able to "facilitate" the meeting of buyers and sellers. In order to encourage banking intermediation to the real sector and MSMEs, there is also information on the profile data of MSMEs that are not currently receiving bank financing, but require credit or financing for business development[26]. The author describes based on the manual book, data obtained from Bank Indonesia and interviews conducted with Bank Indonesia employees who handle the UMKM Info microsite.

3.1 Site Map Microsite Info on MSME Central Bank of Indonesia

The author describes the site map microsite for MSME Info on Bank Indonesia based on data obtained from the Bank Indonesia MSME Info microsite and interviews conducted with Bank Indonesia employees who handle the UMKM Info microsite. Based on the Site Map above, the Bank Indonesia MSME Info microsite consists of 10 (ten) main menus, namely: About This Service, this menu contains a set of Governor of Bank Indonesia regarding the UMKM Info microsite. Coordination and Cooperation, this menu is divided into two sub menus, the first is the Five Finger Philosophy which explains that empowering MSMEs can be likened to the five fingers on our hands.

![MSME Info Microsite Sitemap](Source: Microsite Info UMKM Bank Indonesia – 2019)

Each finger has its own role and cannot stand alone, because it will be stronger for us to be used together. The second, MSME Development Cooperation, describes the cooperation between Bank Indonesia and other agencies, in order to develop MSMEs in Indonesia. In the framework of
developing UMKM, BI collaborates with several ministries and other parties as outlined in the form of a Mutual Agreement (Memorandum of Understanding).

Business Consultation, this menu is divided into 3 sub menus, namely: Bank Indonesia Info Outlet (GIBI), Bank Partner Financial Consultants (KKMB), and Credit Application Animation. The Business Consultation menu is intended for MSMEs or banks who wish to consult related to MSMEs, either through GIBI or KKMB, and there is a Credit Application Animation sub menu that explains to MSMEs about applying for credit to banks. Business Feasibility, this menu is divided into 3 sub menus, namely superior commodities, financing patterns, decision support systems for investment (SPKUI). The Business Feasibility menu provides information on the form of commodity / product / type of business research that is superior in Indonesia, as well as research on MSME financing patterns of several types of businesses. If the UMKM wants to know whether or not a certain commodity is feasible or not, and to know how feasible the business is, it can perform a simulation in the sub-chapter of the Decision Support System for Investment (SPKUI). The UMKM Profile Database is a company profile that exists in several MSME clusters / centers, as well as a survey of MSME profiles that are eligible for bank financing. Divided into 4 sub menus, namely UMKM Cluster Development, Profile of MSME Centers, Profiles of MSMEs Eligible for Funding, and Profile of Export Products of MSMEs.

MSME Credit, this menu provides statistical information or MSME credit data, based on 3 sub-chapters, namely Quarterly MSME Credit Distribution, Monthly MSME Credit Distribution Statistics, and Government Program Credit Schemes. Financing Success Stories, containing 15 profiles of entrepreneurs from various regions and economic sectors who have achieved success with the support of bank financing, are presented here. Research, presenting research results that can be used as a reference for determining policies for developing UMKM in the future and also as an effort to accelerate MSME credit through research based policy, is divided into 2 sub-chapters, namely National Research and Regional Research. Commodity Data, provides information on data and profiles of non-oil and gas export commodities that can be glimpsed by MSME players. UMKM
Web Links, information about MSMEs on the website of Government Institutions, so that visitors can visit sites from ministries related to MSME development. [21]

Initial view of the Bank Indonesia MSME Info microsite. Various information regarding MSME commodities, as well as banking products and services, including potential MSME commodities in a region, superior commodity financing patterns, MSME cluster development patterns, Government program credit schemes, business consultations from the financial side, financing success stories, profiles MSMEs that are eligible for bank financing.

3.2 Marketing Mix
In the marketing mix, there are various kinds of marketing elements that can be used by management to achieve their marketing goals. Kotler, Philip (2017). The marketing mix is: Products, Bank Indonesia MSME Info microsite products are designed to develop MSMEs and to address information gaps that occur between MSMEs and Banks, so in terms of products, this microsite is designed to provide information related to MSMEs[11]. There are 10 main menus or features contained in the Bank Indonesia MSME Info microsite, for example, the Business Consultation menu is intended for MSMEs who wish to consult their business. Then there is information about the Bank Indonesia Info Counter (GIBI) which is present to answer all questions from the public regarding banking issues and business potential. There is also information regarding the existence of a Bank Partner Financial Consultation (KKMB) which can be optimized to become a companion for MSME players. In the Sub menu Decision Support System for Investment (SPKUI) which is designed to provide a more flexible description of the financial feasibility model of a small business unit. Users can make changes to the basic information based on the assumed cost value and several technical parameters included in the model.

The MSME Credit Menu provides statistical information or MSME credit data, including Net Expansion (NE), Debit Tray (BE), Non Performing Loans (NPL), and Withdrawal Allowances, complete with variations based on bank group, economic sector, type of use, and location. projects that are published on a monthly basis. In addition to MSME credit data, this menu also provides information on credit schemes issued by the government, including People's Business Credit (KUR). The Research Menu presents research results that can be used as a reference for determining policies for developing UMKM in the future and also as an effort to accelerate MSME credit. Another, the Commodity Data menu provides data information and profiles of non-oil and gas export commodities that can be glimpsed by MSME players. Meanwhile, if visitors want to get inspiration, the Financing Success Stories menu is worth observing, because there are 15 profiles of entrepreneurs from various regions and economic sectors who have experienced success with the support of bank financing. Not only that, it is hoped that the Info UMKM microsite can "facilitate" the meeting of buyers and sellers. Through the menu Cluster / Center for MSMEs, profile information is presented on 20 UMKM centers from various locations. In order to encourage banking intermediation to the real sector and MSMEs, information on MSME prodil data is also available that are not currently receiving bank financing, but require credit or financing for business development[15]. Bank Indonesia MSME Info Microsite has fulfilled the need because it has good and complete information, and is very useful for the target market, especially on the Business Consultation menu and Financing Success Stories, because many unbankable MSMEs need information about credit or consultations related to MSMEs. as well as banks and Financing Success Stories can motivate people who want to become MSME actors.

Price, the pricing strategy is an important role of the marketing mix, and greatly determines people's interest in using a product. The public wants to always be taken advantage of in using the product, at least in proportion to the amount of money spent to buy that product. The Bank Indonesia MSME Info microsite is different from other websites or microsites where if we want to get information or data we have to spend money or subscribe every month can cost hundreds of thousands to millions and even billions of rupiah. From various data and information provided by Bank Indonesia in the MSME Info microsite, there is no charge.
Place, Bank Indonesia chose the internet as a place to market this microsite, which is located at http://www.bi.go.id/web/id/umkmbi/. Bank Indonesia chose the Internet because the internet is very profitable. If you look at it in detail, the internet is actually much more efficient and economical than other media and infrastructure. The internet knows no country or continent boundaries. The computer network that has been installed can be likened to a spider web that has spread to almost all parts of the world [9]. Another advantage of the internet is that it can be accessed for 24 hours. Accessing the internet will not be limited by time. One example, the weakness of media such as television is that the information that is broadcast only lasts at the time of broadcast, if the broadcast period expires, then everything disappears without a trace, meaning that there is no more chance for them to get the information they need. This kind of weakness is not found in the internet, because the internet is an information medium that continues without knowing the time, every time you open the internet, whatever the time, the target site will open.

3.3 Promotion of Start Up Development Strategy

Promotion is a communication activity that aims to smooth the running of the Bank Indonesia UMKM Info microsite, in other words an attempt to persuade the public to visit the microsite, recommending the Bank Indonesia MSME Info microsite. Promotion is a means of communication and information from producers to consumers and is a factor that is very concerned about in distributing goods [4]- [12]. Promotional activities play an active role in introducing, notifying, and reminding the benefits of a product, namely the Bank Indonesia MSME Info microsite to encourage the public to visit the microsite.

Promotion is one of the elements in the marketing mix. In the previous sub-chapter the author has discussed the marketing mix and of the four marketing mixes the factors that make the Bank Indonesia MSME Info microsite less visitors are promotions. Bank Indonesia is not doing enough promotion so that the public does not know about the UMKM Info microsite, there are even some people who do not know that Bank Indonesia deals with MSME problems. This should be taken into account by Bank Indonesia to further enhance its promotional strategy so that the microsite can reach the public targeted by Bank Indonesia.

According to Philip Kotler and Armstrong, promotion as a communication tool consists of five main activities which are often referred to as the promotion mix. The promotion mix consists of five promotional tools, namely advertising, face-to-face selling (personal selling), publicity, sales promotion, direct marketing. The several promotional mixes that have been implemented by Bank Indonesia, they are as follows: Advertising is a means of promotion to convey information to the public. Advertising is generally intended to grow the impression (image) of a particular company. Bank Indonesia can promote the UMKM Info microsite via the internet, by placing advertisements on one particular website, such as Facebook, or others [14].

Face-to-face sales (Personal Selling), Personal selling is an oral presentation by a company to one or more prospective buyers with the aim that the goods or services offered can be sold. This method allows personal interaction between two or more people, so that each person can observe the needs of the other characteristics and adjust quickly[17]. Bank Indonesia can carry out personal selling by visiting several MSMEs, banks, universities, and so on by introducing the UMKM Info microsite. Bank Indonesia can also conduct seminars by inviting several MSMEs, banks, students, academics, researchers and related agencies whose aim is to introduce or promote the MSME Info microsite, so that the public will know about the Bank Indonesia UMKM Info microsite, and will visit the microsite.

Publicity, Another important tool to support promotional activities is publicity. Publicity is a form of promotion aimed at making the audience know and feel the overall values of the activity. Bank Indonesia can provide messages through publicity that are included in news, articles in newspapers, tabloids, and magazines[9]. In addition, Bank Indonesia also plans to make a video about the UMKM Info microsite which will later be socialized with MSMEs, banks, lecturers, academics, researchers, students, and related agencies.
4. Conclusion

4.1 Conclusion

The factors that cause the Bank Indonesia UMKM Info microsite to have few visitors, if seen from the marketing mix, namely product, price, and place microsite, Bank Indonesia MSME Info is already good, but there is a weakness in one variable, namely promotion that has not reached the community targeted by Bank Indonesia. And when viewed from a technical point of view the PIECES method, namely information, economy, control, efficiency, and service microsite Info on MSME Bank Indonesia is already good, but the performance variable is not good because the components on the page are too many, so it takes too much time.

The strategy carried out by Bank Indonesia to increase its visitors for the Info UMKM microsite was to increase promotional strategies, such as advertising, personal selling, publicity, and direct marketing so that the public would know about the Bank Indonesia UMKM Info microsite.

4.2 Suggestions

In improving the function of the microsite, there should be several strategies related to the discussion to be used as useful input and considerations for interested parties, including the writer suggesting that Bank Indonesia needs to improve its promotional strategy and disseminate the MSME Info microsite to information technology-based start-ups so that Info UMKM microsite can be known by the community, that way the level of visitors to the microsite will increase and the access function from start-up becomes more well informed.

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