

THE PERCEPTION OF INTEREST FOR SMALL-SCALE TEMPE ENTREPRENEURS IN MALANG

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ABSTRACT

Tempe is known as one of the superior products of Malang. Hence, the development of micro- scale Tempe entrepreneurs is less visible. This study is trying to discover the perception of micro-scale Tempe entrepreneurs' profit that are affected by the business objectives that affect their performance. This research was conducted by using qualitative approach. Data were collected by using the interview to the micro-scale Tempe entrepreneurs in Malang. The informants are selected by using snowball sampling technique. The findings in this study are the perception of micro-scale Tempe entrepreneurs is divided into two which are the perception related to the world and the hereafter. The fulfillment of these perceptions requires business continuity continuously so that earnings continue to be generated. Related worldly affairs, they want the profits that can be used to meet basic needs. When basic needs are met, according to their income are gains that can be used for investments into other businesses. As for the affairs of the hereafter, they just want to have a business that makes able to worship in peace, and after all, it was nominally want the profits that can be used to continue to charity. Related to the calculation of earnings, they just want to get high profits that will go into the calculation of cost of sold goods.

KEYWORDS: Perception of Profit, Business Objectives, Micro-Scale Business

INTRODUCTION

Malang is an area that is pretty much known of having Tempe industry. Data from the Department of Cooperatives and SMEs in 2015 shows that there is Tempe entrepreneurs in all districts in Malang. Although a large part of them can survive in a less stable economic conditions, but this does not create micro-scale business to be confident to increase its business volume. They seem satisfied with the volume of the same business, as there is the pursuit of wealth or advantages are many.

Tempe entrepreneurs in Malang are able to develop a business, especially a lot of tourists that interest in buying the processed soybean as one typical souvenirs of Malang. Yet, for micro entrepreneurs, a golden opportunity to maximize the potential of the market has not been connected properly. Some training has been held by the government, mainly through the use villages to provide training to Tempe entrepreneurs, but the results are less than the maximum. Tempe entrepreneurs still run the business as before, as if he did not want to develop the business. They have a passion that is easily broken when the results are not in line with expectations. In addition, they are also easily giving discounts to customers. The sales volume is still small and doesn't make them feel pity with the merchandise when it is given free of charge to the customer. They also often lower prices when there is still unsold merchandise. It is impressive that they seemed to not care about the big profits to be obtained.

Reijonen (2008: 617) says that there are two ways of measuring success for micro and small businesses based on the existence of interest, namely financial and non-financial objectives. The second goal is linked to the inner satisfaction of businessmen. Satisfaction which is materialistic (financial) or the inner satisfaction (non-financial). Therefore, researchers wanted to know the perception of Tempe entrepreneurs related to the operating profit. They usually combine family and business finances, and have no financial records. However, they certainly have their own perspective in knowing the business to generate profits or not.

RESEARCH METHODS

This study uses a qualitative approach and phenomenology, in order to produce in-depth information related to the research topic. Johnson and Christensen (2004: 354) wrote that the study describes the phenomenology of consciousness and experience of a phenomenon. Based on what is revealed by Creswell (2007: 59-60), the type used is phenomenological transcendental / psychological, where researchers developed a structural description of the experience of others, so that the researchers did not focus on the interpretation of the researcher, but rather on a description of the experience of participants. This research wants to present phenomena on how the micro-scale business assumes that they have gained an advantage over the business.

The research data was taken by using interview to the micro-scale Tempe entrepreneurs in Malang. Furthermore, recording interviews will be transcribed into words. Transcript enables researchers to search for the next important revelation marked and registered. List significant statement will help researchers to formulate the theme of the data. Then described the theme of the data will be fundamental characteristic common experience or experienced by informants. The results of this description will be confirmed to the informant to ascertain the truth of what was captured by the researchers based on the interviews results.

There are two early informants in this study that is Ms. Sun and Mr. Pur. Ms. Sun is a former produsen of micro-scale Tempe entrepreneurs who live in one of the industrial centers in Malang. She decided to switch professions from Tempe producers who run more than 15 years as a tempeh and tofu trader. She was one micro-scale Tempe entrepreneurs and successful small-scale. She is also one of the most wanted businesswomen, but often refused when invited to work for the larger business income. Throughout the course of her business, Ms. Sun has never had financial records.

Mr. Pur is one of Tempe entrepreneurs in Tempe industrial centers in Malang, in contrast with Ms. Sun. He is anew micro-scale Tempe entrepreneurs for 5 year in running Tempe business, but has financial records. He had quit the profession as tempeh producers, but ultimately decided to run the profession today.

Information from both informants later developed and forwarded to the next informant till the answer for this experiment has been given. Differences in life background and experience in the financial statements would give a different picture of the informant.

DISCUSSIONS

Profit for the Entrepreneur's Perception who are Dominated by Financial Goals

Ms. Sun hopes to be able to meet the needs of herself and her siblings when choosing to become Tempe entrepreneur. She felt to have money every day to buy food for her family, no need to wait one month as employees. Micro-scale tempe entrepreneurs is only hope if the tempe business undertaken will enable them to meet their daily needs, both for herself or her family This is similar to the one found by Benz (2006: 32), where people become entrepreneurs for

profit obtained. Ms. Khasanah further explained if the earnings (gain) seen from the additional money in hand, which is obtained from the business carried on. Tangible profit is raised by Mrs. Khasanah as follows.

“If I get the profit means that I could purchase the soybeans, the wood, the leave and the yeast. All in all, I spend about 30 thousand rupiah. It is likely more than 30 thousand rupiah, then, the result is about 50, 49, or 48. The profit is used to fulfill daily food with my kids “

Speaking of income, the first thing thought by Ms. Khasanah is using money from the sale to buy the business capital, and the rest can be used to eat is the profit. Income here means additional property owned by the businessman, although direct income earned is often used for meal costs. The existence of an ability to buy food from the additional wealth is a manifestation of proprietary theory where individual's business income felt when there are additional assets (wealth).

Sprague in Godfrey (2010: 258) stated that the whole purpose of business is to increase the wealth of increased ownership. The increase in ownership is realized by increasing wealth, which means it generates a profit. According to Godfrey (2010: 258) in the proprietary theory, the concept of profit is to increase net wealth in exchange of "entrepreneurship". Earnings reflect the additional wealth generated by Tempe businesses. The profit is intangible that is meant to increase the wealth of the owner. When employers have no liability (debt) then the ownership of the employer is equal to its assets.

The net profit would increase the wealth of owners in a period of business operations. While the load will reduce the share of ownership, which means reducing the wealth of the owner. In accordance proprietary theory they will feel when there is an additional income for the owner of the property, for example, increasing the amount of money? When there are products that are not sold then they feel a loss. Though the accounting they may still be making a profit, even if there is a product that has not sold. Less details businessman in calculating the Overhead Plant Fee (BOP) caused this to happen. For them, as long as there is turnover and still have money left over, it means they have a profit.

Entrepreneurs who only wished to be able to meet the basic needs usually do not worry if it does not take into account overhead costs. Tempe micro entrepreneurs in Malang will see market prices in general, or the result of sharing information with fellow entrepreneurs, to determine the selling price. In fact, if employers want BOP carefully calculate the money saved can be increased, because they come to know how much the cost of product sales, which ultimately is to determine the selling price that is appropriate for their own products.

Mr. Sinar said if necessary estimated profit to be obtained in order to pay debts. Debt position here is a deduction from profits, or reduces the wealth of the entrepreneur. Therefore, because employers realize if the debt is a liability, then even reduce profits, debt payments remain to be done. Debt payments made to appease hearts because no dependents burden to others. Debt is indeed a promise that must be paid, has been mentioned several verses in the Qur'an that the debt should be paid as in Al-Nisa verse 11 and 12, where the debt is something that should take precedence is paid before the distribution of fortune. This justifies the importance of debt repayment.

Once entrepreneurs can meet their basic needs, and to meet its obligations then the remaining money will be saved. They will use these savings in case if there is a need of business or family needs that must be met immediately. However, not always the savings used to keep watch, savings can also be used as a form of savings before investing in similar businesses or other businesses.

Mr. Nito uses these savings to invest in other businesses that are more promising returns. He rarely sell tempe cheaply, if tempe is not in demand then will be recycled as a mixture of other products that can be sold in the next few days. Such entrepreneurs pay more attention to the operating profit generated; therefore, a more detailed account the overhead costs (BOP).

Plant overhead costs (BOP), such as indirect costs of production of the product, beyond the cost of raw materials and production costs. Examples of the BOP are the cost of electricity, yeast, the depreciation of equipment, and so forth. Employers who want to get high returns usually take into account of their BOP. BOP here is a business expense, or commonly referred to as operating expenses. According to (De Mel, et al, 2009: 19), profits can be seen from the reported profits directly, such as subtracting the revenues and expenses.

Although it is to have a domino effect to the market price in determining the price, some employers are still more detail in the calculation of production costs. Pak Sakmad for example, which decide to replace firewood fuel into gas fuel. Pak Sakmad do after he takes into account the purchase price compared to firewood and gas purchases. This action is done by separating the fuel-owned business with households, making it easy to determine what the most profitable fuel.

Employers are trying to get a stable and sufficient income to be able to survive, to be able to pay debts, to invest, and so forth. Profits are material are also needed to purchase capital in order to maintain business continuity (going concern). The survival of the business is indeed one of the assumptions in accounting where the company was founded with the intent to not liquidated (dissolved) in the near term, but the company is expected to continue to operate (exist) in the time period is not limited (Hery, 2010: 152).

Various kinds of methods are used to continue running the business. Mr. Sinar said he will sell cheap his goods, so that the customer resells it easily. As if the next another, enables sellers to sell products, it turns out this is one marketing strategy. Pak Sinar hopea there will be more customers who take their products because of cost, so the profits also increasing and remains stable. Mr. Sanan is also like that, lightening the hands of Mr. Sanan in providing merchandise for the ease of paying the middlemen turned out to be coupled with a desire to get a lot of customers. Some Tempe micro scale entrepreneurs do have a high degree of loyalty to the customers, so that they remain loyal. Customer loyalty is an important part of a trading activity, so that the business continues to run, and they became a steady income. This suggests a financial motive.

The financial motive is a manifestation of the entry into force of the theory of psychological egoism Rachel (2004), in which self-interest motivates any action. Various sales and production strategy turned out to do micro-scale Tempe entrepreneurs in order to gain the advantage and could continue to maintain the business. Measures such as mixing soybean with the basic ingredients for cheaper price, it also made employers to increase profits. Quality is slightly lowered only in order to earn more profits. Selfishness they appear in this case. Even so, employers still tailoring products to consumer tastes so that their products remain in demand, even if the quality is lowered.

Profit Perception for the Entrepreneur Which is Dominated by Non Financial Effect of Interest

Though Mr. Purnomo has a financial records related to his business, he has another motive behind running Tempe businesses. For Mr. Purnomo, it is not just financial gain that made him survive in the tempeh industry. Creating closeness with God also grown. He was unsure if the fortune already set up, and every effort must benefit. It is therefore not surprising that some entrepreneurs in Malang tempe always trying to put the interests of God, such as timely prayer and the

congregation, to pay zakat, alms, prayer in the last third of the night, and so forth.

Their efforts closer with God are experienced by Mr. Purnomo.

"... We sell in the market, we can sell as much as possible. Just be sure that in the market, we must arrive quite early, too late even before the dawn prayer, yes it difficult.. Thus, our time is limited, so we wait to pray first, then, leaving after dawn. ... "

Mr. Purnomo when encountered by the researchers are going to do dhuhur prayer, he does look a religious. He stops all activities, including serving guests, when the call to prayer has reverberated. Efforts to pursue prayer in congregation in the mosque are a manifestation of Surat Al-Jumu'ah paragraph 10 below.

"If it had been accomplished shala, then spread about the earth, and seeks the gift of God and remembers God a lot that you prosper"

The verse indicates God's command to man to balance prayer and work. When humans carry out their daily prayer should be in accordance with the rules of God, so also when work must also comply with the rules of Allah. When executed according to the rule of God, then the equilibrium is reached and the ritual activity of sociological activity.

Besides his intention to have a peaceful hearts, he strongly believed if God will expedite efforts for His servants who fear Him and want to try. Trying to balance relationships with God and with our fellow human beings is also seen from what is done by Mrs. Febby. He hopes to always be charitable. He believed if God is Just, who always gives his servants in times of need.

Ms. Suntiani also experienced similar things. Competition among employers in the area of its business which is often solved by magic war, made her to continue to increase faith. In order not participate shirk; she continued to assure themselves if only God, who controls the production success of the business, it's not magic. It was his own magic associated with black magic. At this time, she does not have to worry if the product will be damaged, because it involves God in her efforts. He always asks to keep awake, easy to wake up at night, in order to check the condition of Tempe is being produced, so the fit and quality is assured. Although she keeps on being awake, she claimed to be able to enjoy a good night's sleep rhythm.

The manifestation of non-financial objectives related non- spiritual affairs is attachment to God. Business owners can set the time of worship in accordance with the rules, so they can join prayer in congregation in the mosque. Basically, they have indeed believed if fortune already set up, and every effort must benefit. Therefore, employers usually do not really care how much profit will be obtained, because the task they are just trying. As far as possible they manage their businesses, according their experience. Determination of income was adjusted with the knowledge that they got before, though some employers still view other employers in determining the selling price of products.

The Formulation of the Concept

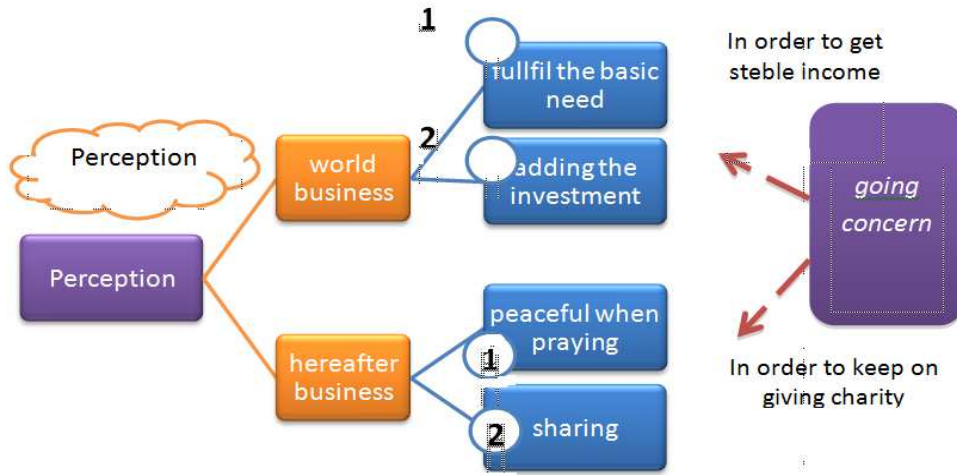


Figure 1

Perception profit for micro-scale Tempe entrepreneur’s means the way they observed that the effort has made a profit. Based on the results of the study, it is found that there are two perceptions of profit, the perception associated with worldly affairs and matters related to the afterlife. In accordance with the context, perceptions related to earthly things done as a self-defense in the world. Employers hope that efforts that the Tempe can run continuously, so the daily needs are met. Daily needs are related to the fulfillment of the meal (food). Employers are not usually itemizing the business expenses, they feel a profit only when there is an excess of money after a turnover. This money later directly used to meet daily needs.

After the daily needs are easily met, micro entrepreneurs who have big dreams often related businesses expect a higher profit of tempe-run businesses. This profit will be invested for other business that is more promising returns. The desire for investment into other areas, even for bigger things, make employers tends to take into account the operating expenses in more detail. They just find it at a profit when it can save to invest.

Not only related to worldly affairs are more impressed "materialistic", to pursue happiness in the hereafter, they need the money. Profits from the business are expected to make their Tempe quiet in conducting worship. They so can set the time of worship in accordance with the rules of God, because they were in control of their own efforts. Employers became quiet worship as they believe that if the fortune already set up, and every effort will certainly benefit. Thus, as long as they want to try.

Furthermore, they continue this Tempe businesswith the expectation that profits from the business can be used for charity. They just could feel that profit if they could give charity, because it means the existing advantages of the fulfillment of their needs and desires. They also believe if God will meet all the necessities of life, as long as they want to balance business and prayers. This makes them choosing Tempe businesses, because they can maintain the balance of relationships with fellow human beings (worldly) and relationship with God (Hereafter), through this charity.

Various kinds of perception above in reference to one big point of perception returns to owners of micro-scale tempe, that they want to get the advantage of the material (money) continuously. This profit will be used to meet the needs of the world and the hereafter. Perception profit was adjusted to their respective destinations. Employers, who want to earn

a lot of profit, will be detailed in calculating the cost of production, although it does not have the financial records. Employers who do not have a high profit target, will be modest in calculating the profits, if the goal has been achieved, they have earned a profit.

CONCLUSIONS

Basically, micro-scale tempe entrepreneurs in Malang expect that the business can continue to run (going concern), to be run at a profit that can be used to meet the goals of each. Materialistic goals (financial) achieved for worldly affairs and hereafter. Employers, who want to earn a lot of profit, will be detailed in calculating the cost of production. Employers like this hoping to satisfy his worldly desires to invest continuously, and also can meet akhiratnya affairs that can continuously charity. However, hopes that will arise after the fulfillment of basic needs, both dunawi and the hereafter. To meet basic needs, employers usually do not itemize the business expenses so that if the goal has been achieved, they felt they had to get profits. Whereas in the science of accounting, they are not necessarily going to make a profit.

Preferably, the micro-scale Tempe entrepreneurs in Malang are given education on how to calculate profit. This is necessary so that they can determine their own selling prices so that large and small profits can be determined without having to look at the market price. Future studies should broaden the field of research, to micro entrepreneurs in other fields, such as agriculture, trade, and so forth. Future researchers can also see the industrial sector besides Tempe that has been characterized to be the icon of the City of Malang, for example, craft businesses.

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