

Innovative Behavior To The Success Of Women Entrepreneurs Of Indonesian Batik

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Abstract: Indonesian women may contribute to the economy from their private businesses at home. An example of women businesses is batik industry. Obviously, Indonesian women are considered having higher self-efficacy and innovative behavior to generate their success as batik entrepreneurs. However, the women entrepreneurs of jonegoro batik are indicated facing managerial problems. In particular, most of batik women entrepreneurs in Bojonegoro have difficulties in recording and managing the financial transactions. Recording accurate and precise financial transactions will help SMEs to prepare an effective financial strategy. This study aimed to improve financial management from traditional into a modern structure. Therefore, specific models of simple financial management should be developed into IT-based financial management. The planned system is designed for start-up SMEs in order to make a simple financial statement, profit and loss statement, and cost of goods sold. Thus, this study indicated a change in innovative behavior of Indonesian women entrepreneurs to increase their sales turnover.

Index Terms: financial management, marketing strategy, female entrepreneurs, Batik industry.

1. INTRODUCTION

Innovation behaviors lead entrepreneurs in Jonegoro Batik industry competing with ones from other regions in Indonesia. Historically, females' innovation behaviors was impressed by Javanese background. Laily and Wahyuni (2018) state that an innovative behavior significantly contributes to the success of entrepreneurial businesses, particularly Javanese culture. The ability to innovate is able to improve Indonesian females to be creative as well as to encourage an intention for entrepreneurship, i.e. doing a business with considerable initiative and risk. The current development of batik industry influences the increasing number of consumers who buy batik. The women with batik business are required to provide easy and safe systems for businesses and consumers. Accordingly, SIA Accounting Information System is determined as a system that collects, records, stores and processes data to retain information that is useful for decision making. The accounting information system can be utilized through a manual system or a computerized system (Bodnar and Hopwood 2010). In this study, some barriers in Jonegoro Batik industry are identified including managerial problem and financial report that have not been properly managed.

The entrepreneurs still conduct transaction processing, financial recording and financial reporting manually. As a result, the business markets for Jonegoro Batik businesses economically remain weak and limited. Web-based financial applications provide opportunities to access business information everywhere and every time throughout the world. It also facilitates saving time, money, and increasing interactivity with customers and other partners. Web-based applications are easy to use and to implement without any interruption with existing work processes (Hasan et al.2013). Based on the descriptions above, it is necessary to develop an innovation model with IT-based financial management that can assist the management development and success for Batik SMEs in Bojonegoro.

2 LITERATURE REVIEW

2.1 Innovative Behavior

Innovative behaviors is defined differently in previous researches. According to Wess and Farr (in De Jong & Kemp, 2003), it is described as all individual behaviors' direction to generate, acknowledge, and apply new things which are useful at different levels of organization. Similarly, Stein and Woodman (1997) argue that innovation is a successful implementation of creative ideas. Moreover, Bryd and Bryman (2003) identify two dimensions underlying innovative behavior, including creativity and risk taking. Then, Amabile (in Jong & Camp, 2003) confirms that all innovations start from a creative idea. In brief, innovation that fits with innovative behavior is considered as an incremental innovation.

2.2 SME's Financial Management

Good financial management will facilitate a business management and avoid the business from bankruptcy risk. Referring to Stoner (2009), a financial management is a set of activities in the forms of planning and decision making, organizing, directing and controlling that direct organizational resources to achieve particular organizational goals efficiently and effectively. According to PSAK No. 1 (2015: 1), "the financial statements are the structured presentation of financial position and financial performance of an entity". The objectives of financial statements are to provide information regarding the financial position, performance and changes in the financial position of a company that is beneficial to a large number of users in making economic decisions (IAI, 2012: 5). The types

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of financial statements are, for example: balance sheet, income statement, statement of capital, and cash flow. In addition, Financial report is a tool used to communicate information financial performance of a company to stakeholders. In short, the performance of a SME can be based on its financial reports that are managed periodically.

2.3 Microsoft Access

Microsoft Access can be utilised for online system either for office or individual purposes. The The functions of Microsoft Access can assist storing databases, managing office applications, and creating accounting applications. The database is identified as an archive of table-shaped data to provide product information. To generate an information, data is required to be used as input. Microsoft Access can also be applied as a medium for creating basic web applications. Besides, another function of web application can be used for financial statements, including: an application program for learners, an employee salary program, a form and a sub form, a database, a library book program, a precense list, an inventory program, and others.

3 METHODE

This study aimed to improve a new model of corporate financial management and marketing strategies for female entrepreneurs in Bojonegoro, Indonesia. Thus, applied experimental method was applied to investigate the new programs. The first stage was to identify criteria for SMEs' IT financial model. The second stage was to create system design based on the application of financial management model. The last stage was to carry out the implementation test for an access system. In this study, the method for system development was SDLC (System Development Life Cycle). This is a development life cycle system. SDLC method had a structured stage of development that involved planning, identification and system analysis (new and old), system design (conceptual and detailed system), system implementation (coding or program development and testing), and system operation (testing), and maintenance or conservation. This also included manual operation (manual book) installation. In the software installation, the concept of SDLC determined various types of software advancement methodologies. Furthermore, SDLC development is a process to develop information systems.

4. RESULT AND DISCUSSION

The analysis results for a new model of financial management system with IT required information and management for planning cash in, cash out, cash planning, capital structures, and investments. Therefore, the survey result as well as discussion with stakeholders were generated as data that were described as follows: First, the business cash flow of female entrepreneurs of Jonegoro Batik were not well

managed since there was no borderline between business financial management and family financial management. Second, the cash proprietorships of family and business were unclear since there were no apparent financial records between family and business cash flows. Therefore, the female entrepreneurs' financial performance were not good. In turn, their Batik businesse could nor survive longer. Furthermore, the initial solution was provided by applying the application of business entity. In this new model, there was obvious separation of interests between business entity and family entity as presented in the following chart:

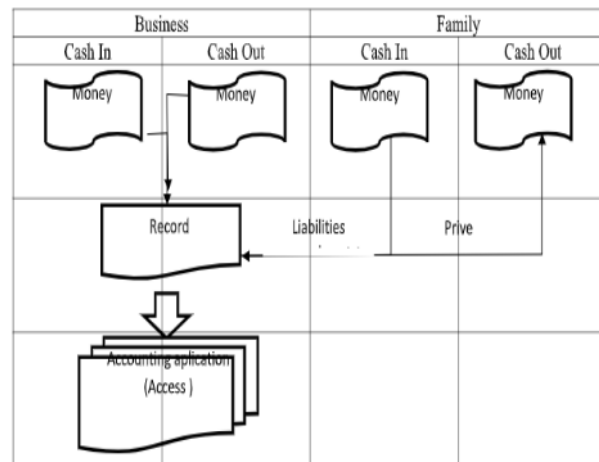


Figure 1. Financial Management of Batik SMEs by applying business entity

As the figure above, the business entity applied accounting concepts. There was also separations between company and family interests. The incoming cash from the family had to be recognized as a debt or capital. While the cash out was recognized as a prive. The first pattern using business entity was considered as the beginning of financial management improvement. Hence, there were some stages to ease managing finance as the Figure 2: Then, the design of database structure and the tracking of financial transaction data that were considered by the batik SMEs were developed expertise models that match users' needs. The models were designed with simple access so that the users were able to use the system easily. The model was formed into hierarchies with several menus as described figure 3:

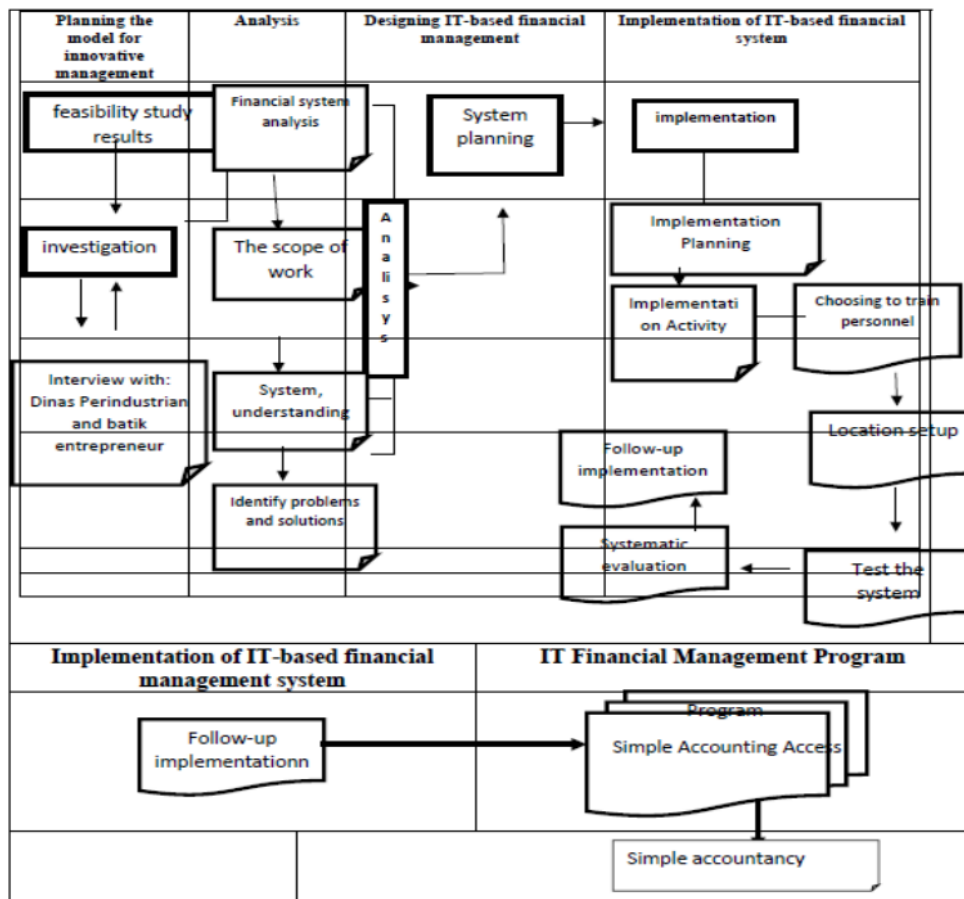


Figure 2. Stages of Financial Management Model with SDLC Method

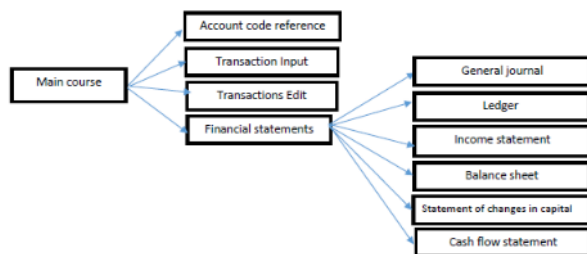


Figure 3. Main Menu Structures with Simple Accountancy

5. CONCLUSION

This study explored an innovative behavior for women entrepreneurs in Bojonegoro Region by utilising a new model of financial management. This found that the batik entrepreneurs generally utilised traditional financial management without segregating cash flows of family and business. In other words, they used business assets for personal benefits without any appropriate financial management as well as without an obvious recognition between business finance and family finance. Otherwise, the

female entrepreneurs had not applied accounting concept to run their batik industries. Furthermore, this study argued that the women entrepreneurs need to apply the concept of business entity to separate between business and family interests. Moreover, the concept could facilitate the female entrepreneurs of Batik Jonegoro in managing accurate and detailed finance records. Furthermore, this study argued that Batik entrepreneurs had to apply IT system to manage financial transactions accurately, comprehensively, and accountably by implementing simple accounting model. Utilizing IT-based technology would help the women entrepreneurs to manage financial transactions accurately and accountably in the short period with the implementation of simple bookkeeping model by access. In brief, the changes of entrepreneurship innovation behavior contributed to increase the sales turnover of women's businesses in Bojonegoro Regency in particular and in Indonesia in general. Suggestions For female entrepreneurs of Batik Jonegoro, using technology is a new thing. This is an innovation behaviour for them. Hence, the application of simple accountancy by access needs to be continued and maintained since such facility can be enhanced maximally.

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