

## BUSINESS DEVELOPMENT STRATEGY OF MICRO SMALL MEDIUM ENTERPRISE (MSMEs) Ar BY APPLYING THE TUYUL MODEL DESIGN (FAITH, EFFORT, BELIEVE, TENACITY, AGILE)

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### ABSTRACT

The study had a long-term goal for the practicality of the TUYUL model developed in Micro, Small and Medium Enterprises (MSMEs) businesses and to measure the effectiveness of the TUYUL model in developing MSMEs businesses. The specific target to be achieved is to be able to become entrepreneurial in producing products in the development of MSMEs. In this study, the analytical method used was a multiple linear regression analysis. The analytical method that had been used by the author was an applied qualitative descriptive method. The data analysis was carried out by using a qualitative data analysis. The results showed that the average percentage level of the given model was 98.60%. The model strategy was very easy to use for those who had been starting a business or those who had been running in the current state of the pandemic. The benefit of the model did not need to have a lot of capital to start a business, a strong determination to believe that every effort had to have a result accompanied by prayer. .

Keywords: Business Development, TUYUL Model and MSMEs

### 1. Introduction

The toughest obstacle today is that society must struggle to create outputs, the problems faced by the Indonesian people are still outdated and the lack of an entrepreneurial spirit in doing business is caused by several factors including a lack of faith in business, lack of product innovation, lack of perseverance and persistence to move forward.

Seeing the various problems above, it is deemed necessary to design and apply the TUYUL model (Faith, effort, confidence, tenacity and agility) in the development of Micro, Small

and Medium Enterprises (MSMEs) as entrepreneurial innovations in the current era of the digital economy. This model step is very interesting to study so that the existing theory can be expanded, deepened and or modified. Therefore, this study aims to describe a model in business processes with modifications to existing theories.

Islam regulates all human activities including doing Muamalah by providing limits on what can be done (Halal) and what is not allowed (Haram). In sharia business, the business carried out must be based on sharia. All existing laws

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and regulations are carried out to keep business people from getting halal fortune and being blessed by ALLAH SWT. Business with a sharia basis will bring Muslim entrepreneurs to the welfare of the world and the hereafter by always meeting the ethical standards of business behavior, namely: piety, kindness, friendliness and trust. The piety of a Muslim entrepreneur is to keep remembering Allah in his business activities, so that in carrying out business activities an entrepreneur will avoid bad traits such as cheating, lying, and deceiving buyers. A pious person will always run a business with the belief that Allah is always there to help his business if he does good and is in accordance with Islamic teachings. His piety is measured by the level of faith, intensity and quality of his good deeds. Several steps in supporting the TUYUL model (Faith, effort, belief, tenacity and agility) that will be applied by SMEs in Makassar City, need to be further enhanced by collaboration with other parties, one of which is higher education through the Community Service Program (PKM) or through Higher Education Applied Research Program (PUTPT). Other collaborations between universities are needed, especially in improving the quality of products & SMEs as well as in expanding access and marketing models for SME products. So it is hoped that the TUYUL UMKM and Higher Education model will improve the welfare of the people in Makassar City. Based on the background of the problem described, in order to achieve a detailed discussion, in this case the author identifies the following problems: How is the practicality of the TUYUL model developed in the Micro, Small and Medium Enterprises (MSMEs) business? and How effective is the TUYUL model in developing Micro, Small and Medium Enterprises (MSMEs) businesses?

**LITERATURE REVIEW**

**Strategy Concept**

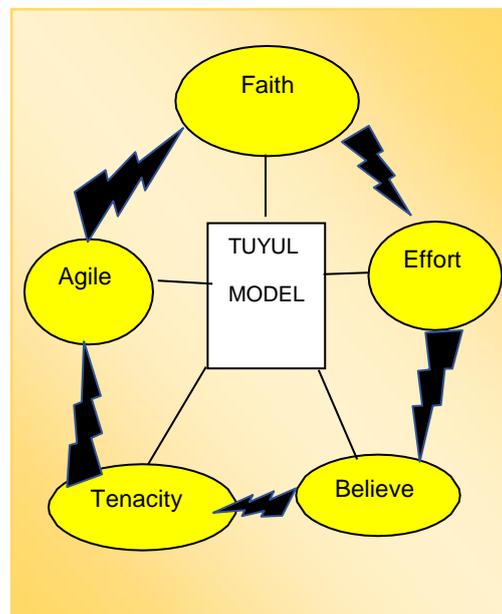
Strategy is the means and tools used to achieve the ultimate goal (target or objective). Strategy must be able to make all parts of a broad organization into one, integrated to achieve the ultimate goal (target or objective). This is a matter of organizational operations. According to Stoner, Freeman, and Gilbert, Jr. in Irine Diana Sari Wijayanti (2012) the concept of strategy can be defined based on two different perspectives, namely: 1) from the perspective of what an organization wants to do (intends to do). 2) from the perspective of what the organization actually does (eventually does).

Types of Strategy hierarchy is divided into three types: 1) Corporate Strategy; The purpose of this strategy is to define what business the company does and runs. Some corporations own and operate only one business. 2) Business Strategy (or Competition) When a corporation owns and operates a business, it must develop a strategy for each business. Business (or competitive) strategy is applied at the business unit or product line level and focuses on improving the company's competitive position. 3)

Functional Strategy At the level of functional strategy, managers in specific areas such as marketing, finance, and operations decide how best to achieve company goals by carrying out their functional activities as effectively as possible.

**TUYUL Model Design Form**

This research will develop a model, namely the TUYUL model which aims at business development by synchronizing entrepreneurial principles. People who want to become entrepreneurs see business opportunities and take action in developing businesses by applying the designed model. so our research team is trying to design a business model for Micro, Small and Medium Enterprises (MSMEs) that will be applied in business development



**Figure 1. TUYUL Model Design**

- 1) Faith: In running a business, both small and large businesses, it must be based on piety to Allah SWT, by creating a good relationship between the servant and the creator.
- 2) effort: any action in any activity in the economy that is carried out by business actors or individuals in producing innovative and creative products for the purpose of gaining profit/profit
- 3) Confidence: believe that in running a business, one must believe that the business will succeed and have no doubts to improve the business
- 4) Tenacity: in running a business, requires tenacity/tenacity to achieve the desired target.
- 5) Agility: agility in doing business is important today, especially the agility of human resources in teamwork in innovating products and marketing products in developing the MSMEs business.

Regardless of the explanation of the tuyul model used, it can be concluded that the TUYUL model is a model that must be applied by SMEs by means of piety to Allah SWT. To advance the business by trying hard, like tuyul does not have to be visible and does not have to be crazy about praise but the results are visible, by believing that we can attract the attention of consumers to buy the product. Furthermore, SMEs need tenacity/tenacity to be able to compete, agility in terms of human resources in order to create good teamwork in order to achieve the goal in terms of increasing income in improving the economic conditions of the community

**RESEACRH METHODOLOGY**

**Place and time of research**

The research sites that will be selected in this study are the Small and Medium Enterprises (SMEs) community. The time in this research is about two months

**Population and Sample.**

The research population is people who do not have businesses and people who have businesses. The amount will be known after the initial survey/study is carried out. The research sample will be drawn randomly at the time of the initial study and try out. At the time of implementation the sample will be selected purposively.

**Method of Analysis**

The analysis method used was an qualitative descriptive method. The data analysis was conducted by using a qualitative data analysis covering several aspects, namely: Comprehending, Synthetizing, Theorizing, and Recontextualizing. The steps taken in analyzing data with qualitative analysis (Miles and Huberman) were stated as follows:

- 1) Data reduction was a process of selecting, focusing attention on simplifying, extracting, and transforming the 'coarse' data that arise from the records of the research object.
- 2) Data presentation (data display) was a group of structured information that gave the possibility of drawing conclusions and taking action. The presentation that was most often used in qualitative data in the past was a narrative text.
- 3) Verification was the conclusion made during the research.

**RESEARCH RESULTS AND DISCUSSION**  
**The Situation of MSMEs in the Covid-19 Pandemic Period**

Table 1. Number of MSME Respondents

No	Type of MSMs	Amount
1	Culinary Food	1
2	Café/Coffee Shop	1
3	Cleaning Production	1

	number of respondents	3

Source: Data Processed, (2021)

Based on the results of direct observations and interviews with several MSMEs, there are conditions for MSMEs in the Pandemic Period starting from 2020 - 2021: 1) Many employees are laid off (PHK) 2) Visitors Feel Lonely 3) Income is decreasing/below the average so that it suffers a loss. 4) Unstable economic conditions.

Other problems faced by the Indonesian people are still outdated and the lack of an entrepreneurial spirit in doing business is caused by several factors including a lack of faith in business, lack of product innovation, lack of perseverance and persistence to move forward so that many employees are laid off and some SMEs are out of business in the future Covid 19 pandemic.

Seeing the various problems above, it is deemed necessary to design and apply the tuyul model (faith, effort, confidence, tenacity and agility) in the development of Small and Medium Enterprises (SMEs) as entrepreneurial innovations in the current era of the digital economy.

**The Practicality of the TUYUL Model Developed in Micro, Small and Medium Enterprises (MSMEs)**

Table 2. Tuyul Model Practicality Level

No	TUYUL MODEL	Persentase
1.	Faith	100%
2.	Effort	100%
3.	Believe	100%
4.	Tenacity	100%
5.	Agile	93%
<b>Average</b>		<b>98,6%</b>

Source: Data Processed, (2021)

Sometimes there are people who think Why Apply the TUYUL Model? Initially the TUYUL model had a mystical connotation so that the TUYUL model was considered negative, but it turned out that on the contrary the TUYUL model had a positive religious meaning that could be used to advance business.

Based on direct observation, distributing questionnaires and interviews to MSMEs respondents, that many respondents chose to agree with the TUYUL model by showing an average percentage level of 98.6%.

This tuyul model strategy is very easy to use for those who are starting a business or those who are running in the current state of the pandemic.

Based on the results of interviews with one of the respondents (MSMEs) regarding the practicality of this model, This Tuyul model is very good and practical for making strategies during the current situation, because during this pandemic, the community is experiencing losses, so we have to develop strategies in this interesting time.

The benefit of the tuyul model is that the TUYUL model does not need to have a lot of cap-

ital to start a business, a strong determination to believe that every effort must have results accompanied by DOA With the TUYUL Model, MSMEs will get reciprocity to promote MSMEs and can create jobs for the unemployed by utilizing existing human resources (HR). In the current situation, HR development is very important in a business. An MSME that has good quality human resources will have an impact on the performance and progress of MSMEs. Some of the strategies of MSME owners in developing human resources are (1) providing special training to employees so that employees have the tenacity to make creative and innovative products for business development. (2). MSME owners provide opportunities for employees to share ideas or ideas for advancing the business so that employees feel more valued and employees can develop. (3). The owner gives an award to employees so they are more motivated to work. By having the right HR development strategy, MSMEs are easy to manage and can run better.

**The Effectiveness of the TUYUL Model in Business Development of Micro, Small and Medium Enterprises (MSMEs).**

Table 3. Motivation to Become an Entrepreneur

No	Kategori	Jumlah	Persentase
1.	Satisfying Basic Needs	100%	Very Effective
2.	Satisfying Needs and a sense of calm	93%	Very Effective
3.	Building Friendships And Business Relationships	86%	Very Effective
4.	Satisfying Needs in the Form of Self Appreciation	81%	Very Effective
5.	Community Recognition for Their Work That Is Beneficial for the Interests of Many People	93%	Very Effective
<b>Average</b>		<b>90,1</b>	

Source: Data Processed, (2021)

Table 4. Application of the TUYUL Model in Business Development

No	Kategori	Jumlah	Persentase
1.	Piety in starting a business or advancing a business	100%	Very Effective
2.	Advancing business with Effort	100%	Very Effective
3.	Convinced to be able to innovate in making creative products	100%	Very Effective
4.	Tenacity to be competitive	100%	Very Effective
5.	Agility in terms of human resources.	93%	Very Effective
<b>Average</b>		<b>95,8%</b>	

Source: Data Processed, (2021)

The application of the tuyul model in business development with an average percentage of 95.8% is categorized as very effective.

Based on the results of an interview with one of the respondents (MSMEs) regarding business development strategies during the current pandemic: Maintain health, packaging and taste, and be more innovative seeing the needs during a pandemic Some of the things that MSMEs do are: 1) E-Commerce 2) Digital Marketing 3) Improving Product and Service Quality 4) Customer Relationship Marketing (CRM)

**Providing Training in the Application of Business Development Models**



In raising the younger generation as MSME actors, broadly speaking, there are several categories of youth that need to be empowered;

- 1) Someone who has a business, but needs special guidance and training.
- 2) Someone who has expertise but does not have capital
- 3) Someone who has capital, but does not have expertise.
- 4) Someone who has no capital and no skills

**Business development through the use of Faith, Effort, Believe, Tenacity and Agility model strategies. The model can be explained as follows**

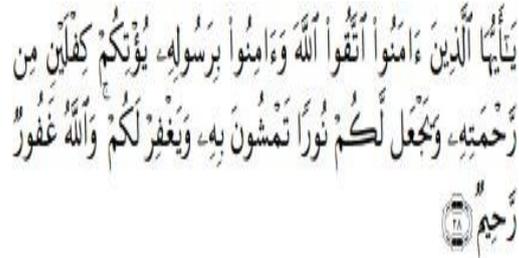
**Faith**

In empowering millennial generation youth as MSME actors, broadly speaking, there are several categories of youth that need to be empowered; 1) Someone who has a business, but needs special guidance and training. 2) Someone who has expertise but no capital 3) Someone who has capital, but does not have expertise. 4) Someone who has no capital and no skills.

Business development through the use of Faith, Effort, Faith, Tenacity and Agility model strategies. The model can be explained as follows 1) Taqwa Faith and piety in starting/running a business. Piety is the goal of life for every Mus-

lim. Everyone must carry out all the commands of Allah and stay away from all His prohibitions, only hoping for His pleasure. In muamalah, you must be pleased with Allah

And when Abraham said (unto his Lord): My Lord! Show me how Thou givest life to the dead, He said: Dost thou not believe? Abraham said: Yea, but (I ask) in order that my heart may be at ease. (QS. Al Baqarah; 260)



**Tenacity and Agile**

MSMEs have tenacity, tenacity in open- ing new markets and agility in running new organ- izations in an industry and the agility of teamwork to increase sales during the COVID-19 pandemic

O ye who believe! Be mindful of your duty to Allah and put faith in His messenger. He will give you twofold of His mercy and will appoint for you a light wherein ye shall walk, and will forgive you. Allah is Forgiving, Merciful; (QS.Al Hadid (57; 28).



Faint not nor grieve, for ye will overcome them if ye are (indeed) believers (Qs. Al-Imran, (3): 139).

**Effort**

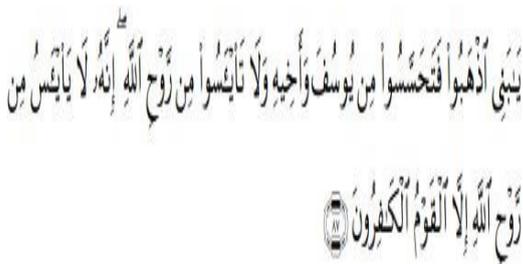
Advancing business by trying hard with- out giving up, such as tuyul does not have to be visible and does not have to be crazy about praise but the results are visible. So every action is accompanied by efforts in making products, producing innovative and creative products, in- troducing new products with high quality. For the purpose of gaining profit.

**CONCLUSION AND SUGGESTION**

**Conclusion**

Based on the problem formulation and research results, the following conclusions can be drawn:

- 1) The practicality of the TUYUL model has an average percentage rate of 98.6%. This TUYUL model strategy is very easy to use for those who are starting a busi- ness or those who are running in the cur- rent state of the pandemic. The benefit of the TUYUL model is that the TUYUL model does not need to have a lot of cap- ital to start a business, a strong determi- nation to believe that every business has a result accompanied by a prayer. there is
- 2) The application of the TUYUL model in business development with an average percentage of 95.8% is categorized as very effective.



O my children, go you, then seek about Joseph and his brother and do not despair of the grace of GOD. Verily, no one despairs of the mercy of Allah, except a people who disbelieve

**Suggestion**

The suggestions are as follows

- 1) An MSME must always be motivated to try hard in developing its business despite facing current and future situations.
- 2) Further researchers can expand their re- search variables by using the tuyul model

**Believe**

An MSME entrepreneur believes in introducing new production methods

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