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Improving Business Performance through Competitive Advantage: Study on SMEs in Banjarmasin, Indonesia Titien Agustina^{1*}, Grahita Chandrarini², Abdul Manan² * 1STIMI *STIMI Banjarmasin, Indonesia 2Postgraduate Program in Economics, Universitas Merdeka Malang, Indonesia *Email: titienagustina9@gmail.com Abstract: This study aims to describe and analyze the learning, locus of control, motivation, competitive advantage and performance of Micro, Small and Medium Enterprises (SMEs) in Banjarmasin, Indonesia. A purposive random sampling was used as the data collection technique.

The Structural Equation Modeling (SEM) analysis technique by AMOS program was used to process the data from 100 respondents. Study results showed that learning, locus of control and motivation affect the competitive advantage. Likewise, learning, locus of control and motivation influence the business performance. The competitive advantage affects the SMEs performance in Banjarmasin.

Motivation gives a dominant direct effect on the competitive advantage. Locus of control gives the dominant direct effect on the business performance. Locus of control and motivation give greater total effects than the direct effect so that the competitive advantage is proven as an intervening variable that mediates learning, locus of control and motivation to the business performance.

It means that learning, locus of control and motivation significantly affect the business performance through the SMEs competitive advantage in Banjarmasin. The higher the business performance formed by the contribution of learning, locus of control and motivation, the higher the SMEs competitive advantage. Keywords: learning, locus of control, motivation, SMEs performance, competitive advantage INTRODUCTION A new

business birth provides vitality for the market economy.

New and emerging businesses create enormous proportions for innovative products that transform the way people work and live (Bygrave, 1996), through which humans produce most of new jobs through entrepreneurship. Before the economic crisis, Indonesia was dominated by 0.1% of large companies absorbing 2% of the workforce, while **Micro, Small and Medium Enterprises (SMEs)** could absorb 95% of the workforce, not less than 110 million people involved in this business at various business scales. The figure did not change too much after the crisis.

However, it turns out that the scale of the **micro and small enterprises** is the highest and fastest growth. When it was crisis, the SMEs proved their role which was not small, so it was considered **to be a safety valve** impact of the crisis, such as an unemployment and an employment termination that provided opportunities as well as overcame the community economic difficulties through a small business conducted with a not-too-large capital (see Sartika, 2002; Daryanto, 2013).

Through limitations and simplicity of SMEs so as to help the community in overcoming the crisis condition, it became one of the reasons to conduct this **study**. **The main objective of this study was to determine the** effect of learning, **locus of control, and** motivation of MSME actors on business performance through competitive advantage. In the free market era now, it is more realized that the SMEs existence could be a new force in building people's economy.

This is supported by the fact that SMEs are growing as a power of populist economy that has begun to be seen by many parties, so there are many new start-ups from young and creative people who are skilled in using technology and connected to social media (Pangestu, 2016). The presence of potential young people could give a new color in the creativity and the innovation that are certainly still in the scale **of micro and small enterprises**.

Through the life cycle of a business initiated from a micro-enterprise, **it is expected to** not only be able to achieve the ranking of small-scale enterprises, but it must be encouraged **to be able to** keep increasing to medium-scale enterprises, even reaching the ranking of large-scale enterprises, based on assets and revenues (see Indonesian Law No.20/2008). In reality, **the number of SMEs in Indonesia is** very large.

According to the Indonesian **Ministry of Cooperatives and SMEs**, **the number of SMEs in Indonesia is** the biggest compared to other countries (Harjono, 2015). Particularly in Banjarmasin, **the growth rate of** micro enterprises is very large; in 2015 to 2016 it

reached 29.77%, as shown in Table 1. Table 1 Total Population of SMEs in Banjarmasin in 2015-2016

No	Districts	Micro	Small	Medium	2015	2016
1	Banjarmasin Timur	5.227	718	458	6.403	7.117
2	Banjarmasin Tengah	6.058	806	519	7.383	8.578
3	Banjarmasin Barat	6.730	818	247	7.795	8.620
4	Banjarmasin Utara	5.808	787	218	6.813	7.908
5	Banjarmasin Selatan	7.691	594	200	8.485	10.113
	Total UMKM	31.514	3.723	1.642	36.879	47.857

Source: The Office of Cooperatives and SMEs, Banjarmasin City, 2016

The rapid growth of business units at the micro scale shows a huge entrepreneurial spirit.

As Bygrave (1996: 1) stated that it is the future of entrepreneurship. Sethuraman (1985: 720, in Idrus, 1999) mentioned that the large proportion of people working in the informal sector (which includes self-employed and self-employed assisted temporarily by family) in Indonesia are: 49.24% in the sub-sectors of trade (trade and restaurant) 18.66% in the processing and quarrying sub-sector (mining and quarrying) 4.36% in the sub-sector of the building (construction) 5.36% in the transport and communications sub-sector, as well as 18.52% in the sub-sectors of the public service of the total workers employed in each sub-sector.

SMEs in Banjarmasin, the capital city of South Kalimantan Province, Indonesia, were selected in this study because their rapid and high increase was accompanied by the Gross Regional Domestic Product and the good per capita income, in addition to being a highly developed and strategic medium-sized city. Since Kalimantan was still Borneo and has not been split into 4 (four) provinces in the Dutch colonial era, Banjarmasin has become a trade center that is lasted until now.

Moreover, urban people who come to Banjarmasin is increasing every year by the work unpreparedness and low skills, so that SMEs are the choice of the "grass root" in meeting the family economic needs. However, it does not rule out newly skilled and creative scholars to join as "start-ups" who are able to see opportunities and take advantage of those opportunities to develop a potential creative economy.

The presence of these businesses when they are not supported by a sufficient knowledge, then the ability to survive in today's free competition era will be an obstacle. Agung (2007: 61) stated that comparative and competitive advantages are determined by the ability to maximize knowledge. Ismanto's study result (2006: 143) stated that in order to achieve a superior product, entrepreneur must pay attention to the problem of entrepreneurial ability.

Ability is, one of them, obtained from continuous learning process. The entrepreneur's knowledge ability will affect the innovation and ultimately also affect the competitive

advantage which then it significantly effect the business or company performance.

Marquardt (1996: 15) stated that in order to achieve and maintain competitive advantage in a rapidly changing business environment, the organization must be able to improve its learning capacity. It means if a businessman in today's competitive era does not improve the learning well then it will affect the ability to achieve the competitive advantage.

As Subagyo (2013); Luke and Ferrel (2000)'s study results claimed that learning is considered by researchers as a key to the organization success in the future. In addition to learning, according to Subagyo (2013); Lee and Tsang (2001) stated that other factors are only supporters but individual factors (characteristics) of a businessman plays the most important role in determining the business success.

Also Taormina and Lao's study results (2007) which stated a business success is determined by individual characteristics. Therefore, a businessman must also has personal characteristics that support, one of which is the Locus of Control. Kreitner and Kinicki (2000), as well Riani (2014) say that locus of control is one of personality variables.

Subagyo (2013: 184) mentioned the entrepreneur character has a dominant effect on the SMEs performance. As well as the Lee and Tsang's opinion (2001) on this matter. Bello's study results (2001) also stated that one of the important variables which are the outcome of the locus of control is the business performance or the organization performance.

In order to achieve a better business performance, there are variety of personality characteristics that determine, beside locus of control and achievement motivation (Riani, 2014). According to McClelland (in Tamizharasi and Panchanatham, 2010), the high need for achievement is the personal characteristic of an entrepreneur. Through possession of high motivation for achievement, an entrepreneur will always have a desire to excel and will work better than others to achieve success (McClelland, 1985).

Correspondingly, Riani's study results (2014: 12) stated that the need for achievement and internal locus of control of businessmen/ entrepreneurs are essential to achieve a competitive advantage for SMEs. Ferdinand (2005) stated that sustainable competitive advantage is the company's strategy to achieve its ultimate goal, which is the high-yielding performance.

That is, sustainable competitive advantage is not the ultimate goal, but it is a means to

achieve the company ultimate goal, which is to improve business/ company performance. LITERATURE REVIEW Business Performance and **Factors that Influence Entrepreneurial Attitudes and Behavior** Another sub-heading should be inserted here A business or company performance, including the SMEs performance is a benchmark of success rate and development of SMEs.

The attempt to do performance appraisals is important by recognizing the appropriate performance measurement. It is not easy to achieve a good performance, especially for SMEs which have a dynamic environment full of uncertainty (Anomsari and Mahmud, 2011: 215), such as competitors, marketing, raw materials, regulatory, and business associations, as well as the high competition intensity, such as the price, product, technology, distribution, manpower, and raw-material (Hashim, et al., 2001).

A businessman of SMEs **requires the ability to** keep growing and changing in line with changing circumstances so that they are able to capture the opportunities and challenges of trying, in order to bring in the achievement of good business performance from time to time. There are several benefits of measuring business performance, such as: Checking performance positions **Every entrepreneur needs to know** the current performance positions.

Knowledge of current performance positions is a foothold for achieving better performance positions in the future. Communicating work positions Information on performance measurement results should be communicated to the relevant parties to get attention and generate motivational impact. Setting priority actions Attention and follow-up efforts should be emphasized on performance aspects that contain the greatest added value.

It is done so that **the impact of the** improvement gives significant contributions. Encouraging achievement Performance information is useful for generating excitement, for example to catch up or to outperform competitors' business. By measuring the performance of this business, it will help the SMEs actor **to be able to** determine the next strategy in facing competitive market changes.

The challenges **of micro and small enterprises** actors are not small. Micro enterprises must be more challenging than small enterprises. Tambunan (2002: 73) mentioned that the challenges faced by small enterprises are: Marketing difficulties, also competition pressures, either in the domestic market of similar products made by medium enterprises, large enterprises and imports, or competition in the export market.

Financial constraints, in general, the initial capital of small enterprises sourced from

capital (saving) alone or informal sources, but these capital sources are often not enough for production activities, especially for investment (expanding of production capacities or replacing old machines). Meanwhile, expecting the rest of the financial needs to be fully financed by funds from banks is far from reality.

It is caused by a number of reasons including: the bank location is too far, the requirements are too heavy, the administration is complicated, and information of lending requirement and procedures is not enough. Limited human resources: it is a serious problem for many SMEs in Indonesia, especially in the aspects of entrepreneurship, management, production technique, product development, engineering design, quality control, accounting business organization, data processing, marketing technique and market research.

Raw material problems: raw material shortage (and other inputs) often becomes an obstacle for SMEs. During crisis times, many SMEs have difficulties in obtaining raw materials for the in rupiah is very expensive. Limitation of technologies, SMEs in general are still using traditional technology in the form of old machines or manual production means.

Underdevelopment technology does not only make the low total factor productivity and the efficiency in the production process, but also it makes poor quality products. Small enterprises have many limitations, so even more on Micro-scale Enterprises. This is also one of the reasons this study is done. The SMEs limitations are not only from external factors, but also from the SMEs themselves which do not have a clear business vision with missions or steps to achieve the desired success.

Confidence, personal character, and personal mindset patterns of SMEs actors would affect the attitudes and behaviors/ actions to achieve the business success. The learning process becomes one of the entrances for a businessman to improve the knowledge and skills that are owned and also the sharp thinking patterns (mindset). As Agung's opinion (2007: 61) and Ismanto's study results (2006: 143) emphasized the importance of learning for the entrepreneurial skills improvement.

According to Sandjoyo (2004: 119), entrepreneurship learning is an important factor in the entrepreneurship development. Small and micro entrepreneurs need to be given access and great opportunity to get education, training and guidance to take lessons that will shape and crystallize the learning experience from activities around the business.

Furthermore, Sandjoyo (2004) said that if SMEs want to succeed and progress, they have

to compete on the basis of efficiency and quality that can be obtained from a conducive business environment, a strong business motivation and, a correct and good learning in building competitive advantage. In addition through learning, then entrepreneurs must have **the locus of control or** individual control over work and belief in fate or personal goals.

Locus of control is a concept that demonstrates the individual's **beliefs about the extent to which** he believes he can control the events that affect their lives. Rotter (1966) stated that **the locus of control as** an action in which individuals connects events in private life with actions or forces beyond his control. Or how can one put the cause of an event in his life.

Is the cause of the event by a factor in itself and within the scope of its control or derived from factors beyond its control. Robbins (2003) also stated that **the locus of control** means as how far people are sure **that they can control their own destiny.** Kreitner and Kinicki (2000) said **locus of control as one of the personality variables** which is **defined as an individual's belief** to afford least **to control its own** destiny, then **the locus of control** illustrates how far one looks at the relationship between actions undertaken (action) with the result or results (outcomes).

Means **the locus of control** associated with the work attitude and self-image. Rotter (1966: 489) stated **locus of control is divided into two** (2), they are **the Internal Locus of Control and External Locus of Control.** Where internal-external control **refers to the extent to which a person** expects that the reinforcement or outcome of his behavior depends on his or her own personal behavior or personal characteristics.

Conversely, **the extent to which** one expects that reinforcement or result is a function of chance, luck, or fate, is to be **under the control of** another's power or unexpected. **In an internal locus of control,** according to Rotter (1966) such individual has no control over what will be accomplished. This characteristic is in line with entrepreneur characteristics, such as quick to accept the renewal (innovation).

While in the **external locus of control,** these people think that success is not solely dependent on business accomplishments, but also by luck, fate, or dependence on others, which is caused by the great powers that surround. Table 2 shows characteristic differences between Internal LoC and External LoC. Visible **Locus of control is** not static, but **it can be changed.**

Individual who is internal LoC oriented can be transformed into individual external LoCs oriented, and vice versa. This is **due to the circumstances that accompany** it; they are

where the individual lives and often perform their activities. Table 2 Characteristic differences between **the Internal Locus of Control and External Locus of Control** No
_Internal Locus of Control _External Locus of Control _1_Like to work hard _Less initiative _2_Have initiative _Have a hope that there is little correlation between an effort and a success _3_Always try to find troubleshooting _Less like to try because of a belief that the outside factors which control _4_Always try to think as effectively as possible _Less search for information to solve the problem _5_ Always have the perception that effort must be done if it is to succeed _ _ _ _

Source: Crider (1983) cited by Ghufron and Risnawati (2010: 68) Motivation also greatly influences one's thinking and behavior, including an entrepreneur.

Robbins and Judge (2013: 202) defined motivation as "the **processes that account for an individual's intensity, direction, and persistence of effort toward attaining a goal**". Or on another page Robbins and Judge (2013: 245) mentioned motivation is the willingness to struggle or strive **to a higher level** toward achieving the organization goals in a condition to not ignore the ability to obtain satisfaction in the fulfillment of personal needs.

Usman (2008: 245) mentioned motivation is the desire or need which is caused someone has a motivation to work. Riani (2005) concluded **the motive or motivation** is able to give the **strength, the drive to move oneself in certain behaviors and at the same time give** directions to oneself to respond or to do activities toward the goal achievement. It means that motivation concerns some of the most profound things that exist in a human being.

Only the individual itself is able to direct and bring it to the end result in the achievement of the desired goal. The rest of people outside themselves can only provide input, submit data and facts, and direct. The final decision is entirely on the individual concerned, so the motivation **is none other than** the willingness to fight or to strive **to a higher level** towards achieving the goal provided that it does not ignore the ability to gain satisfaction in the fulfillment of personal needs.

Based on the things above, high motivation should also be owned by an entrepreneur. Through high motivation (McClelland mentioned the achievement motivation, 1961), a person has an inner impulse **to be able to** perform or to do/ to work the best or maximum **in order to achieve a** success.

Achievement motivation owned by an entrepreneur will give an encouragement and a spirit and then finally bring a positive self-growth and soul in running and developing SMEs business. Effects of Learning on the Business Performance Learning for SMEs

entrepreneurs becomes an important thing. It is because there are a number of people who are involved in running and building this business unit in SMEs.

In **micro and small enterprises** which have just been growing, the pattern of organizational structure is still very simple (Sartika, 2002: 15; Hadiyati, 2009; Tambunan, 2002). Therefore, learning here is related to the learning done by and or organization in the small business unit together. According to Prakosa (2005: 38), learning occurs when organizational members act as learning agents within the organization, that **respond to changes in the internal and external environments of the organization** (Argyris and Schon, 1978). The learning process within the organization continues to spin.

Individual actions lead to the interaction of organization with the environment and the results will be translated by individuals who studied with renewed confidence about the causal relationships that exist (Lee, Courtney and O'Keefe, 1992; and Sinkula, et al. (1997). In Deshpande et al.' study (1993) on the existing learning process within the organization or business explained that institutional learning is "a process whereby the management team changes the mental model of a company, a market and a competitor" (de Geus, 1988).

Sinkula (1994) put learning as a process through which an individual's knowledge is **transferred to the organization so that it can be used by other** individuals. Similarly, Kunartinah and Sukoco's study results (2010) concluded that education and training (as the formation of learning) directly affect the teacher's performance, because the research object is the teacher.

Then the Ismanto's study results (2006) revealed that the knowledge ability owned by entrepreneurs influences innovation and ultimately also affects the competitive advantage that then significantly affects the business or company performance. Learning will inevitably lead to an increase in understanding and knowledge that are sources of the business organization development, characterized by an increase in business performance directly. Learning is an antecedent of business performance.

The higher learning available in the organization will lead to the higher business performance. Both studies of Subagyo (2013) and Anggraini et al., (2014) concluded that entrepreneurial learning directly and significantly affects the SMEs performance. **It means that the** higher the entrepreneurial learning, the more competent the entrepreneur is in running the business, then the business performance will also be better. Thus, entrepreneurial learning **has a positive and significant** impact on SMEs business performance.

Effects of Locus of Control on the Business Performance Kreitner and Kinicki (2000) defined the locus of control as an individual's belief about whether it is capable or not in controlling their own destiny. Rotter (1966: 489) divided locus of control into two (2), they are the Internal Locus of Control and External Locus of Control. Hyatt and Prawitt (2001) cited by Patten (2005) mentioned an individual that is more likely to have an external locus of control will have a better performance than the individual that is more likely to have an internal locus of control in a structured corporate environment.

Conversely, an individual who is more likely to have an internal locus of control will have a better performance than the individual is more likely to have an external locus of control in an unstructured company. SMEs generally do not have a good organizational structure. Purnono and Lestari's study (2010: 157) said that a person's success is likely to be determined by the internal locus of control compared with the external locus of control.

In less structured companies, such as SMEs, it is very clear that this business unit is built very simply (Daryanto, 2013: 20) which is preceded by very "weak" structures, so that the corporate governance is also relatively poor. In responsibility and authority divisions are also not well structured. Therefore, for individual who has an internal locus of control, it might be able to build confidence in himself so he has a strong awareness that he can complete the jobs of the company's plans to be more creative and have a good innovation in running the company.

An individual who has a dominant external locus of control in business units such as SMEs, tend to be an individual who would hang every outcome to the fate, so the work will not be completed before any reprimand from the principal or agency. Chen and Silverthorne's study (2008) tested the effect of internal locus of control on the working pressure in Taiwan.

That study concluded that individual with an internal locus of control is considered to have a lower stress level than the individual with an external locus of control. Patten's study (2005) about the impact of locus of control on job satisfaction and the company performance concluded that the auditor with internal locus of control will experience higher job satisfaction than the auditor with external locus of control.

It can happen based on the explanation of the previous study that those who have an internal locus of control will result in good performance for the company, so the auditor can obtain such performance reward from the company and it will make the auditor was satisfied with what was done. In Boone et al.'s study (2000) stated that the business unit led by CEO with an internal locus of control resulted in better performance compared to

the business unit led by CEO with an external locus of control. Homell and Avolio (1993) also stated that the internal locus of control affects the business performance.

Among study results which show positive effect relationships of locus of control on the business performance, there is also a study which shows the negative direction or no effect. As expressed by Rozak (2007) in his study concluded that the locus of control which is established by dimensions of the internal and external variables did not show a significant effect, either directly or indirectly through the decision-making style and business strategy on the SMEs performance in Central Java.

Similarly, Purnomo and Lestari's study (2010: 157) stated that the variable locus of control is not significant and has positive impact on the SMEs performance. Purnomo and Bieber's study took question item on respondents related to variable locus of control that does not divide and differentiate items in the questionnaire between internal locus of control and external locus of control, so the answers obtained from respondents are bias or redundancies that create chaos measurement resulted in the hypothesis is not supported.

Effects of Motivation on the Business Performance Motivational theory proposed by McClelland (1985) is based on his research that there is a positive correlation between achievement needs and achievements and successful implementation. An entrepreneur, a scientist and a professional empirically have an above-average achievement motivation (McClelland, 1961).

Entrepreneurs' motivation does not merely want to achieve the benefits for themselves, but it is because the entrepreneur has a strong desire to excel. In addition to achievement motivation, McClelland also mentioned the need for someone to have motivation to affiliate or power motivation. A strong motivation on all three will have an impact on overall business performance.

McClelland's study (Robbins, 2003: 173) on entrepreneurs shows a more meaningful evidence of achievement motivation than other job groups. It means that entrepreneurs have a higher n'ach than other professions. The key characteristics of entrepreneurial role according to McClelland (Suryanto, 1987) include the ability to assume less risk as a result of skill and it is not by chance, enthusiastic and/ or creative activities (= motivation) of personal responsibility, and knowledge of decision outcomes; which is considered as a measure of results. So does Robbins call it (2003: 218).

McClelland's results on Robbins and Judge (2013) also stated that in circumstances which are containing less risk, entrepreneurial performance will depend more on skills or

achievements than on other jobs. An entrepreneur in creating an innovation or renewal needs a passion and it must be an active person. Entrepreneurs can work for a long time, for example 70 hours to 80 hours per week.

The duration isn't important, but due to the entrepreneurial spirit that hold work in a long time so that for individuals who have a high n'ach, and they are not so keen on other people or community recognition for their success, but an eneed for achievement entrepreneur really requires a way to measure how well the achievement has been done.

The results of McClelland's (1985) study concluded that achievement satisfaction derives from taking initiatives to act to achieve success, rather than from a general recognition of personal achievement. In addition, we concluded that people who **have a high need for achievement** n'ach are less affected by the exchange for money, but they are more interested in achievement.

Based on that, the standard for measuring the entrepreneur's success is clear, such as profit, the amount of market share or the rate of sales growth. Mulyanto (2004: 217) in his research concluded that motivation **does not have a significant** influence on business performance of street vendors in Trade Centers, but in the Tourist Center, motivation **has a positive effect** at a significance level of 92%.

It **means that if the** motivation of PKL business in Tourist Centers is increased, the business performance will be also increased. Brahmasari, et al. (2008: 132) in their **study revealed that the** motivation has a positive but not **significant effect on the** company performance. That is, although the work motivation **has a positive and significant impact on job satisfaction** but it does not necessarily affect the company performance.

It happens because the employees were satisfied that their **needs have been met** by the management so that they can work optimally. Huda's study results (2014: 175) also concluded that motivation affects **the performance of the** entrepreneur. Achievement orientation is **the most dominant form of** motivation that affects the company performance to generate output quality.

Accordingly, it can be said **that there is a positive correlation between** a high motivation, especially of achievement motivation, on the business performance. Effects of Learning **on the Competitive Advantage** Sinkula et al. (1997) in their study found a positive correlation about high learning process becomes very important in creating **a sustainable competitive advantage** of companies.

It means that, **in order to achieve and** to maintain a competitive advantage in a business

environment that is changing rapidly as it is today, the entrepreneur or organization must increase the learning capacity (Marquardt, 1996: 15; Khandekar and Sharma, 2006, in Anggraini et al., 2014: 306). Narver and Slater (1990) say the basic competitive advantage of the company is the configuration of practical management which facilitated the knowledge development that also has an impact on the effective company performance.

Furthermore, Prakosa (2005: 51) in his study concluded that, in order to gain a competitive advantage, the company performance can be affected by learning. Ismanto's study result (2006) revealed that the entrepreneur's knowledge ability affects innovation and ultimately also affects the competitive advantage. Subagyo's study (2013) concluded that education and training, mentoring and experience give a significant contribution to the entrepreneurship learning which significantly influences the competitive advantage.

Wherein, the better the entrepreneurial character, the higher the entrepreneurial learning and the more competent entrepreneurs in running the business, it will further enhance the competitive advantage of SMEs. Based on those findings, the learning will provide a positive and significant impact on an entrepreneur's competitive advantage, because the better and higher the learning is, it would increase the quality of himself as an entrepreneur who in the end will fully support the ability of businesses to enter the market competition.

Learning capital will establish and equip an entrepreneur the character and competence and skill to achieve the excellence in the competitive market. Effects of Locus of Control on the Competitive Advantage Riani (2014) in her study found and confirmed that there might be a relationship between personality traits and the concept of competitive advantage.

In addition to 2 (two) constructs of personalities, such as internal locus of control and need for achievement, are also found an association with the company's competitive advantage. Where in the internal locus of control, it is found that a) each as much as 91% of respondents expressed a confidence in the ability of self-determination, and trust in controlling their own plan; b) up to 85% expressed a confidence in their control over their own lives; c) who expressed a confidence in the success of their own abilities and skills as much as 78% of all respondents; and d) 62% expressed a confidence in the protection of self-interest.

Next, Riani (2014) in her study stated that the need for achievement and owning an internal locus of control as the personal characteristics of an entrepreneur is very

important to achieve a competitive advantage for SMEs. It shows that there is a relationship between locus of control on competitive advantage that is certainly much needed and must be held within an entrepreneur.

Likewise, Purnomo and Lestari's study result said that a person's success which is likely to be determined by the locus of control is internal (2010: 157). It means that an entrepreneur who has a dominant internal locus of control will have a greater likelihood of success because he was able to excel in addressing the changes that occur in the business.

Effects of Motivation on the Competitive Advantage Riani (2014), mentioned that one of the variables in her study was the achievement motivation, concluded there is a relationship between personality traits and competitive advantage concept, in which personality traits were raised in the study was the achievement motivation, beside the locus of control.

Sutanto and Eliyana's study results (2014: 125), one of the variables in their study is the achievement motivation, concluded that there were are a significant relationship between achievement motivation and attitude, attitude and entrepreneurship characteristics, and achievement motivation and entrepreneurial characteristics. In contrast to Al-Rfou and Trawneh's study results (2009: 105) on motivation, they said there was a significant relationship between motivation and competitive advantage.

So the company/ organization must continue to create a high motivation to make employees satisfied and to have willingness to work effectively and efficiently in order to achieve organizational goals, one of which is the ability to excel in competition. However, the employees are the assets or resources that are most important and they determine the companies' competitive.

Effects of Competitive Advantage on the Business Performance Porter (1992) defined the competitive advantage as a company's benefit strategy which cooperates to compete more effectively in the market place. The strategy should be designed to achieve continuous competitive advantage, so that the company can dominate the market for existing and new markets.

Day and Wensley (1988) stated that there were two foothold in achieving competitive advantage, the advantage of resources and excellence position. In these studies, it was demonstrated that the company's competitive advantage of affected by the company performance. Many other researchers who claimed the competitive advantage affected the performance.

Majeed's study results (2011: 195) summed up the positive influence between competitive advantage and corporate performance. Here are Istanto's study results (2010: 135) stated the competitive advantage and positioning affected the performance. Ismanto's other studies results (2006) also revealed that the knowledge ability of entrepreneurs affected innovation and ultimately also affected the competitive advantage, then significantly affected the business or company performance. Based on Prasetya, et al.'s study results (2007: 16) concluded that the competitive advantage testing on the company performance showed a significant value.

The higher the competitive advantage, it will increasingly have a positive effect on the company performance. From 3 (three) competitive advantages which became objects of the study, such as innovation of products, strategic alliances and changes in the environment, were proven to improve company performance. Furthermore, Riduwan, et al.'s study results (2011) stated that there were positive effects between a competitive advantage and the organization performance, and competitive advantage to mediate organizational resources effects, capabilities and systems on the organizational performance.

Further research from Ismanto (2006: 143) stated that the higher the competitive advantage, the higher the company performance. In order to create superior products, entrepreneurs must pay attention to the problem of entrepreneurial capabilities. Narver and Slater (1995) said the effective corporate performance was the configuration of practical management to provide facilities for the knowledge development which was the basis of competitive advantage. However in Droge et al.'s study results (1995) showed that the company's competitive advantage would ultimately affect the enterprise market performance as measured by the customer growth.

Subagyo (2013: 186) stated that SMEs needed to have a competitive advantage because it would improve the business performance. In studies, it was proved that competitive advantage could directly improve the SMEs performance. To increase the competitive advantage, SMEs must be able to improve the quality of services and products.

The competitive advantage would be created when SMEs were constantly creating an innovation by developing products and quality. Likewise Sunandar (2016), an association was found between sustainable competitive advantage and a positive business performance. Furthermore, Anggriani, et al. (2014: 305 & 307) in their study said their positive influence between a business performance and a competitive advantage, or otherwise.

It means that if the business performance is increased, it will also increase the competitive advantage and vice versa. These studies results are supported by Day and Wensley (1988), Narver & Slater (1995) and Ferdinand (2005) who said there were a positive influence between the performance of the company and a competitive advantage, or otherwise.

The following is the relationship of the influence variables tested in this study: Based on the explanation, the hypotheses of this study can be formulated as follows. Learning, locus of control and motivation have a significant effect on the performance of micro, small and medium enterprises. Learning, locus of control and motivation have significant effect on the competitive advantage of micro, small and medium enterprises.

Competitive advantage has a significant effect on the performance of micro, small and medium enterprises. Learning, locus of control and motivation have a significant effect on the performance of micro, small and medium enterprises through competitive advantage. Figure 1.

Research Conceptual Framework METHOD Data were collected by using questionnaires as a means of collecting data, where the analysis object is SMEs in Banjarmasin in accordance with the criteria of Law No. 20 of 2008 (based on assets and revenues). In order to predict the amount of variation, relationship form and to determine the direction and magnitude of effect between the independent variables and the dependent variable, Structural Equation Modeling (SEM) analytical techniques was operated by AMOS program. Thus this study included a quantitative research design.

The populations in this study were 47,857 units. Since it was very large, then respondents were determined based on sample requirements, such as SME that has been operating for at least two (2) years, the company stands alone and it is not a branch or a franchise, as well as it is an owner or manager., tThis study used purposive random sampling technique.

According to Cooper and Schindler (2008), one type of purposive random sampling is judgment sampling. Judgment sampling technique was used to choose the sample members (respondents) who met the criteria as specified. The subject of this study is the company/ SMEs unit's manager/ owner, because the business unit's manager/ owner is the person who is most responsible and knows the ins and outs of the business management as a whole, either it is related to human resource issues or other resources, including capital, production and marketing problems. In order to determine the size or magnitude of the sample Slovin formula was used (Sanusi, 2014: 101). tThe sample size wasere 100 respondents.

It corresponds to the sample size requirements if SEM is used are between 100-200 samples by Hair et al. (2006). This study used an error rate that can be tolerated by 5%. The study analysis technique used Structural Equation Modeling (SEM) operated by AMOS (Analysis of Moment Structure).

SEM is a set of statistical techniques that allow the measurement of a series of relationships that are relatively "complex", simultaneously. Modeling studies through SEM also allows a researcher to answer the research questions that are regressive or dimensional (i.e. to measure what the dimensions of a concept).

SEM can also identify an influence or a degree of factors relationship of which dimensions will be identified (Ferdinand, 2005). After the data processing through SEM was done, a descriptive analysis based on statistical data obtained from the relevant theories to the problems studied was conducted.

RESULT AND DISCUSSION Research Result Validity test results on all indicators of the variables which include learning, locus of control, motivation, competitive advantage and business performance, all produced a value above the recommended amount, i.e. above 0.3. This test showed that the validity coefficients are ranged from 0.502 to 0.973, which they are bigger than r table suggested.

It proved that variable instruments of learning, locus of control, motivation, competitive advantage and business performance in this study are valid, which means that the instrument used by researchers are able to measure the variables measured. In this study, reliability testing was conducted on 100 respondents. Reliability test results of the variable instrument for learning, locus of control, motivation, competitive advantage and business performance shows the value Cronbach Alpha for each variable are above the cut-off, namely 0.6.

This test proved the study instruments of all the variables in this study are reliable, it means that the instrument which is used in this study has a good level of consistency in generating a score measured. In the overall model fit and proper test conducted by using SEM with a full model. In this model test, it is obtained the fit index on a weighted proportion of the variance in the sample covariance matrix.

Suitability test results for the model which are being developed in this study are obtained level of significance to test the difference is the chi-square amounted to 186.760 with a probability of 0.073 which is above the limit of significance 0.05. It shows that there is no significant difference between the covariance matrix of the data with the

estimated covariance matrix.

It also means that the null hypothesis that there is no difference in the sample covariance matrix and the matrix of the estimated population can not be denied. The results of data processing and analysis of the full model SEM results can be displayed in Figure 12. / Figure 21. Results of Data Processing (Source: Data processed, 2017) Therefore, constructs in the research model which are being developed is acceptable.

Table 3 shows the suitability indices of other models such as TLI value 0.976 greater than 0.95; CMIN / DF value 1,167 smaller than 2,00; RMSEA value 0,041 is less than 0.08. In AGFI value 0.783 and GFI value 0.835, those values are below the required threshold which are greater than or equal to 0.90.

It is not an obstacle to further analysis because Cheng (2001) explained that AGFI classified as hard-to-achieve measure and AGFI value which is less than 0.783 had already showed a good fit model. Hair et al. (2006) also noted that the GFI value 0.835 and AGFI value 0.783 can be categorized as marginal fit and the model can still be retained for subsequent analysis.

So suitability indexes of this model give an enough confirmation in order to make the research model which is being developed is acceptable. Table 3 Structural Equation Modeling Goodness of Fit Evaluation Goodness of Fit Indices _Results _Cut-off Value _Information _ Chi-square (df = 160) _186.760 _Chi-Square table = 190.52 _Good _ Probability Chi-Square _0.073 _ = 0.05 _Good _ CMIN / DF _1.167 _ = 2.00 _Good _ RMSEA _0.041 _ = 0.08 _Good _ GFI _0.835 _ = 0.90 _Marginal _ TLI _0.976 _ = 0.95 _Good _ AGFI _0.783 _ = 0.90 _Marginal _ Sources: Primary data is processed, 20167.

Relationships between variables become the basic hypothesis proposed in this study. It required a statistical test that can be referenced through a regression weight on the full model, so that the SEM test analysis is resulted as Table 4 below: Table 4 SEM Test Results Variable lines of the study _Direct Effect _Indirect Effect _Total Effects _ Probability _PEMB KINUS _0,224 _ - - _ 0,028*) _LoC KINUS _0,264 _ - - _ 0,013*) _ MOT KINUS _0,236 _ - - _ 0,035*) _PEMB KUBER _0,216 _ - - _ 0,033*) _LoC KUBER _0,278 _ - - _ 0,006*) _MOT KUBER _0,383 _ - - _ 0,000*) _KUBER KINUS _0,263 _ - - _ 0,021*) _PEMB KINUS KUBER _ 0,224 _0,216 x 0,263 = 0,057 _ 0,281 _ 0,000*) _LoC KINUS KUBER _ 0,264 _0,278 x 0,253 = 0,073 _ 0,337 _ 0,000*) _ MOT KINUS KUBER _ 0,236 _0,383 X 0,263 = 0,101 _ 0,337 _ 0,000*) _*) Probability level less than 5% _ Sources: Primary data is processed, 20167.

Description: PEMB = Learning; LoC = Locus of Control; MOT = Motivation; KUBER

= Competitive Advantage; KINUS = Business Performance Discussion
Based on the data processing results through, it has shown that there is a significant causal relationship to each variable. So all hypothesis are accepted. Under these conditions, the study findings show that the learning of SMEs actors is formed by indicators: education, training, experience, and guidance or mentoring in accordance with the opinion of Rae (2000); Minniti and Bygrave (2001); Sandjoyo (2004: 119); Rakib (2009: 192); Priyanto (2009: 66), and Subagyo (2013: 78).

From those four indicators, the training is the most dominant. Wright et al. (1998) stated that "the accumulation of learning" is one of the intangible assets that made an individual or a company's capabilities could not be replicated (inimitable), especially the subtle technical knowledge (tacit knowledge).

Based on that, education, training, mentoring and learning from experience are the significant determining factors of entrepreneurial learning. It means that entrepreneurship does not appear suddenly, but it is through a process of continuous learning. Learning can be said as the key to the attitude formation, mindset and behavior of an entrepreneur, because the business world requires responsiveness and rapid responses.

The changing demands and consumer behavior as well as the high market, it certainly needed a businessman (an entrepreneur) who is able to welcome and respond to everything responsively, as the market development and the changes are taking place. If an SME actor does not have a good and high learning, it is difficult to survive (at least 2 years) in the tight market competition this time and the global changes very quickly.

Through the higher learning, the interest and enthusiasm for learning which are possessed will assist the birth of optimism by itself, the willingness to change and to capture new experiences are further processed into creativity, initiative, and innovation in the production or services will also be given. Only businesses that have a good learning (high) and smart emotional can survive and continue to increase the business capabilities so that the business wheels will be shining more brilliantly. Shaping locus of control is from an internal locus of control and external locus of control.

From those two indicators, the internal locus of control is the most dominant. It shows that success of the SMEs actor is largely determined by the locus of control himself; especially in the business operator who dominantly has a high internal locus of control.

Through the internal locus of control which is dominant than external locus of control, someone will be able to control and regulate the rhythm of thoughts, feelings, and

motivation and also behaviors that are born (appeared) from himself, so it makes him shows behaviors, such as positive thinking, optimism, open minded, visionary, intelligent adversity, etc.

When it is linked to the personality concept that should be on a businessman, then SMEs actor who has **an internal locus of control is the** most to survive under the uncertainty and high pressure conditions. This is in line with Homell and Avolio (1993); Boone et al. (2000); Hyatt and Prawitt (2001); Patten (2005); Chen and Silverthorne (2008); and Purnomo and Lestari (2010)'s study results which state that a person who has **an internal locus of control** tendency will have a good performance in work, especially in companies that are not structured well, a kind of SMEs which are generally still neat and have a good management.

So a person who has **an internal locus of control** tendency will perceive that everything happened, either **in the form of** events, occurrences, fate or destiny, is entirely in his control, not by others outside of himself. Eventually **he was able to** control the circumstances that happened to him. Thus the individual is suitable as a businessman, his first demands is what is raging within himself, which is "his heart sound" that interprets every event and circumstances he experienced, to form emotional readiness and self-control which are strong for what happened outside himself, is an individual **with an internal locus of control.**

Based on this, businessman **with an internal locus of control,** will be fit with the profession related to the complexity of the work, the demands of complex information, a job that requires initiative, creativity, high motivation and leadership (Purnomo and Lestari, 2010: 148). This is in line with Miller, et al.'s opinion (1982) who said that "the ability to work in a stressful situation will encourage employers to use planning and proactive in working."

Today, it is highly needed a businessman who has a personal characteristic **with a high internal locus of control,** so he can be proactive to the uncertain situation, but quickly adapt to changes and demands as well as high competitions and emotional. The results are also supported by the study conducted by Srimulyani (2013). Under these conditions, work in the business world, requires more "energy" than the most professions, considering the business world is always changing and evolving with the very volatile competition level and sometimes unpredictable beforehand.

However, a strong willpower and desire to progress and to develop is growing from within and over the full awareness of himself, so managing itself or it could be called a self-management is fully controlled consciously by himself. Not looking for a scapegoat

or blaming the circumstance or determined by outside of him. A businessman who has a good **internal locus of control will** have a high self-management.

A business operator can realize that the success and the business success which is running now are not determined by other people or other parties or even God. The motivation of a SMEs actor is formed by achievement motivation, affiliation motivation, and power motivation. Among the three indicators, achievement motivation gives the most dominant contribution to the motivation of SMEs actor, as the opinion of McClelland (1961) and their study results (1985: 68) stated that "the characteristics of people **who have high achievement motivation** were present in an entrepreneur or a businessman."

It shows that the power of **high achievement motivation will** support and encourage people, especially SMEs actor in running its businesses so it will be able to lead himself to perform various efforts that led to the positive orientation and action real, that success (achievement), one of which is achieved through passion and motivation earnestly to achieve something valuable (achievement) and always be increasing or climbing to get better results than ever before.

These study findings **are consistent with the** opinion of Kock (1965) and Winter (1971) in As'ad (2004: 79) that there was influence between achievement needs and the business development of an entrepreneur. Also it is supported by the McClelland's study results in Robbins (2003); McClelland **in Tamizharasi and Panchanatham** (2010); McClelland in Robbins and Judge (2013); and Huda (2014).

High motivation to excel in their field for SMEs actors will be leverage for them to be getting stronger and higher to explore the potential and resources that are nearby. Competitive **advantage is formed by** consumer loyalty, uniqueness, integrity, responsibility, innovation, creativity, and proficient **in a variety of** applications. Among these indicators, the most dominant one in shaping **the competitive advantage of SMEs** actors is skills in using **a wide range of** applications.

This is in line with the ever-changing and a lot of demands era, including on a businessman to be more understand what the market wants, especially consumer who become the target of his products or services. Without the skills or expertise in using the various applications of information technology and the Internet around him, the utilization of existing resources around through the gadget in hand, it is impossible for the SMEs actor **to be able to survive in** era which is very competitive today.

Findings from this study are in line with Bernardin and Russel's concept (2004) which

said that the competitive advantages are related to how the company selects and really be able to implement generic strategies into practice. Since the present era is the entrepreneurship era, as mentioned by Bygrave (1996:1), a businessman who wants to survive in the market competition is an SMEs actor that is ready to collaborate with the IT sophistication in many ways.

Performance of SMEs actors are established by the sales growth, asset growth, employment growth, and profit growth, where the sales growth influence is the highest. It means that sales which keep growing are indicating a continuous improvement so the run business is constantly increasing. Findings from this study indicated SMEs in Banjarmasin perceived through an entrepreneur's ability to utilize electronic media (internet/ IT) will have impact on the skills possessed so that it will have an impact on the performance of a business carried on.

The impact of the ability to utilize electronic media (internet / IT) will assist businessman in promoting the product or service results so it improves the business performance that can be observed from the sales growth experienced by SMEs in Banjarmasin. The findings of this research were supported by Lee and Tsang (2001); Prasetya et al.

(2007); Holy (2009); Rakib (2009); Istanto (2010); Lukiastuti (2012); Subagyo (2013); Anggraini et al.'s study results (2014) that measuring the companies or businesses performance was important in order to know the company achievements for a certain period. Theoretically, the findings of this study were supported by Madura (2001: 36) and Bello's opinion (2001) that the key to achieve the business /company performance is in human resources. Therefore, the business /company performance depended on how to manage human resources.

It means that measurement activities in the management process are urgent matters such as in the saying: you can-not control what you can-not measure. Performance measurement is a process to qualify accurately and validly the efficiency and effectiveness level of an activity that has been realized and developed with the planned level of achievement (Susilo, 2002: 28). The results showed that learning has a positive and significant contribution to competitive advantage.

It means the competitive advantage levels of SMEs actors in Banjarmasin are described by the learning. Learning contribution directly contributes to the competitive advantage. Therefore, to optimize competitive advantage in SMEs in Banjarmasin, it must be pursued to improve the learning by always providing a boost to improve the learning capacity through training in order to improve the businesses competence and strengthen the product/ service to enter the global competition.

Without forgetting the increase in formal education to establish a mindset and attitude behavior. Thus, it will add to the experience of SMEs actors in Banjarmasin to become increasingly capable and be able to excel in competition. Education also contributes in supporting SMEs actors' competitive advantage in Banjarmasin, in addition to guidance (give a mentoring) that are directly or indirectly.

The findings of this study indicate that the learning through training activities which has been followed by SMEs actors in Banjarmasin has a positive impact on the competitiveness of business excellence. It can be seen from the businessman's proficiency in utilizing the electronic media application (Internet), mainly on activities to promote the product/ service produced to the public. Skills owned by the businessmen have an impact on the growth performance of SMEs in Banjarmasin.

The study findings empirically reinforce the study results from Purnomo and Lestari (2010), Sinkula et al. (1997); Prakosa (2005); Ismanto (2006); Rakib (2009); Subagyo (2013) that the learning provided a significant and positive impact on competitive advantage of a businessman. Through a better and higher learning, it will certainly improves the quality of a businessman that will eventually fully support the ability to enter and compete in the more modern market competition and more demanding consumer.

Findings from this study indicate that the locus of control through hard work will bring success to the SMEs actors in Banjarmasin, so it gives a positive impact on the competitive advantage. It can be proven by the presence of a strong will to become a different person and be willing to update their knowledge and skills through learning to use the internet in order to have good skills on the electronic media (Internet) so that it can help to expand the products/ services promotion through online marketing.

Hard work and skill owned by businessmen have an impact on growth performance of SMEs in Banjarmasin. Next, motivation directly contributes to the competitive advantage. Optimizing the competitive advantage of SMEs actors is by encouraging and increasing the motivation in many ways. Advantages in dynamic competition would be very helpful if the SMEs actors have a high motivation, especially on the achievement motivation.

The findings of this study showed that motivation through perseverance in realizing the business achievements of the SMEs actors in Banjarmasin has a positive impact on the competitiveness of business excellence. It can be proven by a high motivation to excel so it willing to do the learning skills that bring about improvement in utilizing and/or

applying the electronic media (internet), especially in activities to promote the product or service which is produced.

A high achievement motivation encourages entrepreneurs to have the skills in using and applying electronic media (internet) so that the impact will be on the growth performance of SMEs in Banjarmasin. The findings of this study empirically support the study results conducted by Al-Rfou and Trawneh (2009) that there was an evidence of the motivation influence on the competitive advantage.

Riani (2014) as well as Sutanto and Eliyana's study (2014) also stated that the achievement motivation had a positive and significant support on personality traits and the competitive advantage. Findings from this study indicated that the higher the motivation of the SMEs actors, the better the ability to have high competitiveness, or vice versa.

Next, Learning has a positive and significant contribution to the SMEs. Performance. That is, high and low performance of SMEs in Banjarmasin is described by the learning. Learning directly contributes to the business performance. To optimize the SMEs performance in Banjarmasin, it should be pursued to improve the learning through the provision of training that provide their expertise, educate businessmen to have the mindset and attitude in accordance with the demands of the market and consumers which are constantly changing and increasing, and give new experiences in performing and coping with changing or stressful situations.

In the business world, especially in the era of globalization, which is increasingly uncontrollable and unpredictable, if SMEs actors are lack of the good knowledge and learning, the bigger pressure will be felt. The findings of this study empirically support George and Jones (2002)'s opinion; then amplifies the study results of Rakib (2009); Ismanto (2006); Kunartinah and Sukoco (2010); Subagyo (2013); Anggraini et al. (2014).

The findings of this research also shows SMEs actors in Banjarmasin perceive that the businessmen's locus of control must grow and develop within businessmen themselves (internal locus of control) so that it will have an impact on improving the business performance that can be observed from sales growth experienced by SMEs actors in Banjarmasin. Theoretically, this study supports the findings of Homell and Avolio (1993); Boone et al.

(2000); Hyatt and Prawitt (2001); Patten (2005); and Rozak (2007), Saints (2009)'s study; and supports Wuryaningsih and Kuswati's idea (2013: 280) that someone with (internal) locus of control which is well managed will be able to improve the previous good

performance to become even better. The study findings are also consistent with Patten's study (2005) which stated that **the locus of control has a significant effect on the achievement of a performance in the organization.**

Beuckman's opinion (2005: 15) stated that some empirical studies have shown **the locus of control is a determinant variable of individual's performance and companies performance, such as SMEs. An individual with an internal locus of control will work to earn rewards by showing the efforts of achieving the reward. The competitive advantage has a positive and significant contribution to the** business performance.

It means that the competitive advantage levels of SMEs actors in Banjarmasin are explained by the competitive advantage. The competitive advantage directly contributes to the business performance. It **means that if the competitive advantage of SMEs actors is increasing, it will also increase the business performance of SMEs.**

This study finding indicates SMEs actors in Banjarmasin perceive that through an entrepreneur's ability to utilize electronic media (internet), it will **have an impact on its capacity to bring the influence on the performance of a business carried on. The impact of the** ability to utilize the social media (Internet) is helping businessmen to promote products/ services that improve the business performance that can be observed from the sales growth experienced by SMEs actors in Banjarmasin.

This study finding is supported by the studies from Day and Wensley (1988), Narver and Slater (1990), Ferdinand (2005); Prakosa (2005); Prasetya et al. (2007); Istanto (2010); Sulistyawati and Indrayani (2012); and also Anggriani, et al. (2014) who said there were **a positive and significant influence** between the business performance and the competitive advantage or otherwise.

Learning, **Locus of Control and motivation have a positive and significant contribution to the SMEs performance in Banjarmasin through the Competitive Advantage. It means that the level of SMEs performance in Banjarmasin is explained by the competitive advantage. The effect** of Learning on the Business Performance through the Competitive Advantage shows the total effect is greater than the direct effect, so that the Competitive Advantage is proved to be the intervening variable which mediates the Learning to the Business Performance.

Next, **the effect of Locus of Control to** the Business Performance through Competitive Advantage shows the total effect is greater than the direct effect, so that the Competitive Advantage is proved to be the intervening variable which mediates **Locus of Control on** the Business Performance. Then, the effect of motivation on the Business

Performance through the Competitive Advantage shows the total effect is greater than the direct effect, so that the Competitive Advantage is proved to be the **intervening variable that mediates the** motivation to the Business Performance.

It means that the learning, **locus of control and motivation** significantly affect the business performance through the SMEs competitive advantage in Banjarmasin. The higher the business performance is formed by the contribution of learning, **locus of control and** motivation, the higher the SMEs competitive advantage. Findings from **this study indicate that** the locus of control, which is characterized by **an internal locus of control** that is owned by a businessman through a hard work, and a motivation which is characterized by the high achievement motivation through the tenacity shown by SMEs actors in Banjarmasin, has a positive impact on the high business performance, it is reflected in the sales growth.

Where the sales growth was also driven by the SMEs actors' ability in Banjarmasin in looking at chances and opportunities of the current global era so that it takes the advantage of the electronic media (internet) to promote the product or service of the running company, so it brings a positive impact on sales growth which is getting better over time.

CONCLUSION **Based on the results of the** descriptive analysis, it is described that Learning is formed by education, training, coaching/ mentoring and experience. The greatest role towards forming of an SMEs actors' Learning is from the training (skills). **Locus of Control is** formed by **the Internal Locus of Control and External Locus of Control.**

The greatest role towards the establishment of an SMEs actors' **Locus of Control is** from **the Internal Locus of Control.** Motivation is formed by Achievement Motivation, Affiliation Motivation, and Power Motivation. The greatest role towards forming of an SMEs actors' Motivation is from the Achievement Motivation.

The Competitive **Advantage is formed by** consumer loyalty, uniqueness, integrity, responsibility, innovation, creativity, and proficient **in a variety of** applications. The greatest role towards forming of an SMEs actors' Competitive Advantage is from their proficiency in using of various applications electronic media (internet). The Business Performance is formed by sales growth, profit growth, asset growth, and employment growth.

The greatest role towards forming of an SMEs actors' Business Performance is from the growing sales. Learning, **Locus of Control and motivation** effect on the businessmen's

Competitive Advantage, which means that the better the learning, Locus of Control and Motivation of an entrepreneur, it can improve the SMEs actors' Competitive Advantage in Banjarmasin.

Locus of Control gives a dominant effect on the SMEs actors' Competitive Advantage in Banjarmasin compared to the Motivation and the Learning. It indicates that the Locus of Control has a larger role in improving the Competitive Advantage. Learning, Locus of Control and motivation effect on the SMEs performance in Banjarmasin, which means that the better the learning, Locus of Control and motivation of an entrepreneur, it can improve the SMEs performance in Banjarmasin.

Motivation and Locus of Control give a dominant influence than learning on the SMEs performance in Banjarmasin. It indicates that the motivation which is formed by achievement motivation and Locus of Control which is established by an internal locus of control, have more role in improving the SMEs performance.

Competitive Advantage effects on the Business Performance, which means that consumer loyalty, uniqueness, responsibility, integrity, creativity, innovation and proficiency in using various applications can improve the SMEs performance. It means that the proficiency in using various applications of electronic media (Internet) has an impact on the sales growth from time to time.

Competitive Advantage is able to mediate the effect of learning, Locus of Control, and Motivation on the SMEs Performance in Banjarmasin. It means that learning through the training, motivation through the Achievement Motivation and Locus of Control through the Internal Locus of Control and have a significant positive impact on the business performance improvement through the sales growth from time to time.

Where the Competitive Advantage is capable of being a mediator. It can be proven by the entrepreneur's proficiency in utilizing various applications of electronic media (Internet) mainly on activities to promote the products or services which has impact on improving the SMEs performance. DAFTAR PUSTAKA Literature: Agung, A.M.L. 2007.

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