ISRG Journal of Arts, Humanities and Social Sciences (ISRGJAHSS)

ISRG PUBLISHERS
Abbreviated Key Title: ISRG J Arts Humanit Soc Sci
ISSN: 2583-7672 (Online)
Journal homepage: https://isrgpublishers.com/isrgjahss
Volume – II Issue-III (May – June) 2024
Frequency: Bimonthly

ANALYSIS OF FACTORS AFFECTING THE INCOME LEVEL OF MICRO ENTERPRISES IN SELONG SUB-DISTRICT, EAST LOMBOK DISTRICT

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| **Received:** 05.06.2024 | **Accepted:** 10.06.2024 | **Published:** 11.06.2024

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Abstract

This study aims to analyze partially and simultaneously business capital, working hours, length of business, education level and gender on the income of Micro Business actors in Selong District, East Lombok Regency.

This research is a type of quantitative research using a comparative causal approach or it can also be called ex post facto research. The sample of this study were 95 respondents who were micro business actors in Selong District, East Lombok Regency. The sampling technique in this study used purposive sampling technique using the slovin theory. This study uses primary data from the results of interviews and filling out questionnaires. This study uses multiple linear regression analysis methods with dummy variables.

The results of this study indicate that partially business capital, working hours, length of business and education level have a significant effect on the income of Micro Business actors in Selong District, East Lombok Regency with a significant level of α = 5% while partially gender does not have a significant effect on Micro Business actors in Selong District, East Lombok Regency at a significant level of α = 5% and simultaneously business capital, working hours, length of business, education level and gender have a significant effect on the income of Micro Business actors in Selong District, East Lombok Regency with a significant level of α = 5%.

Keywords: *Business Capital, Working Hours, Length of Business, Education Level, Gender and Business Income*

1. INTRODUCTION

1.1. Background

Economic development is the process of increasing real income per capita in the long term in a region. Economic development can also be said to be something that must be done if a nation wants to improve the standard of living and welfare of its people.

DOI: 10.5281/zenodo.11581488

Development in the economic sector is carried out to create equitable development results. One of them is in the industrial sector (Mustofa & Arief, 2021).

The industrial sector is one of the backbones of the Indonesian economy and it has been proven that when economic conditions are difficult the industrial sector is more able to survive. The role of the industrial sector aims to strengthen the structure of the national economy, increase resilience and increase employment opportunities to encourage development activities in other sectors. As well as expected to increase support between sectors of the national economy per capita income. That is the reason that encourages this industrial sector to be developed (Mustofa & Arief, 2021).

One of the industrial sectors being developed by the government is Micro, Small and Medium Enterprises (MSMEs). Micro, Small and Medium Enterprises (MSMEs) cannot be separated from their role in building the national economy. This industry is expected to be able to support job expansion, increase income and be able to improve the welfare of the community which will later make better developments in terms of socio-economics (Mustofa & Arief, 2021).

Micro, Small, and Medium Enterprises are economic activities carried out by most people in Indonesia (Law No. 9 1998). Every company/business entity engaged in Micro, Small and Medium Enterprises (MSMEs) has a very important role in economic growth, one of which is in Indonesia. Companies or business entities engaged in Micro, Small and Medium Enterprises (MSMEs) certainly desire and aim to experience business progress and development.

According to Hasanah et al (2020) Micro, Small and Medium Enterprises (MSMEs) have an important and strategic role in national economic development. Apart from playing a role in economic growth and employment, MSMEs also play a role in distributing development results. According to LPPI and Bank Indonesia (2015), in the crisis that occurred in the 1997-1998 period, only MSMEs were able to survive and were not affected by the crisis. Based on data from the Central Bureau of Statistics, it shows that after the economic crisis in 1997-1998 the number of MSMEs did not decrease, but rather increased in growth, even Micro, Small and Medium Enterprises were able to absorb a workforce of 85 million to 107 million until 2013. The development of the number of Micro, Small and Medium Enterprises labor can be seen in table 1.1 below.

Table 1.1 Development of the Number of Workers of Micro, Small and Medium Enterprises in Indonesia from 2010 – 2019

No.	Year	Number of Workers	Persentase %
1	2010	96.193.623	-0.02
2	2011	98.238.913	2.13
3	2012	101.722.458	3.55
4	2013	107.657.509	5.83
5	2014	114.144.082	6.03
6	2015	123.229.387	7.96
7	2016	112.828.610	-8.44
8	2017	116.673.416	3.41
9	2018	116.978.631	0.26
10	2019	119.562.843	2.21

Source: National Ministry of Cooperatives and SMEs

From the data we can see that the number of workers in 2010 amounted to 96,193,623 if we compare it with 2009 there was a decrease in the number of workers by 0.02%. Then the number of workers in 2011-2015 increased by 123,229,387 people and the development was 7.96%. Then the number of workers in 2016 was 112,828,610 people if we compare it with 2015 there was a decrease in the number of workers, which was 8.44%. Then the number of workers in 2017-2019 is 119,562,843 people and the development is 2.21% if we compare it with the previous year there was an increase in the number of workers in 2019, namely by 2.21% (Ministry of Cooperatives and SMEs National).

The condition of Micro, Small and Medium Enterprises (MSMEs) in Indonesia is not much different from those in West Nusa Tenggara. Based on data from the NTB Cooperative and UKM Office in 2022, the number of micro, small and medium enterprises in NTB is 103,284 MSMEs. Of the large number of MSME actors in the NTB region, most of them come from East Lombok Regency, namely 21,030 or 20.36% of the number of MSMEs in NTB (NTB Office of Cooperatives and SMEs, 2022).

East Lombok Regency is one of the regions in the NTB province. East Lombok Regency has an important role in growing small businesses such as micro, small and medium enterprises in NTB province. Apart from the agriculture, forestry and fisheries sectors, the MSME sector is able to contribute significantly to economic growth in East Lombok Regency. In East Lombok Regency, the number of MSMEs tends to be stable and growing from year to year. This statement is supported by data from the NTB Cooperative and UKM Office 2022 as shown in the table below.

Table 1.2 Number of MSMEs in East Lombok Regency 2019 – 2022

No.	Year	Business Classifications			Total
		Micro	Small	Medium	
1	2019	4.261	34	2	4.297
2	2020	4.261	34	2	4.297
3	2021	14.356	6.390	284	21.030
4	2022	14.356	6.390	284	21.030

Source: NTB Cooperatives and SMEs Service 2022.

From table 1.2, we can see that micro businesses in East Lombok Regency from year to year tend to be stable and experiencing development. In 2019 the number of micro businesses in East Lombok Regency was 4,26, small businesses were 34, and medium businesses were 2. Then in 2020 the number of micro businesses in East Lombok Regency was 4,26, small businesses were 34, and medium businesses were 2. The condition of MSMEs in 2019-2010 tends to be stable. Then in 2021 the number of micro businesses in East Lombok Regency is 14,356, this condition has grown by 70.31% from the previous year, small businesses are 6,390, this condition has grown by 99.46% from the previous year and medium businesses are 284, this condition has grown by 99.29% from the previous year. Then in 2022 the condition of MSMEs in East Lombok Regency is the same as in 2021. Of the many

DOI: 10.5281/zenodo.11581488

MSMEs in East Lombok, the number of micro businesses is the largest, namely 14,356 or 68.26% of the total number of MSMEs in East Lombok. This condition is certainly good news for the economy in the East Lombok Regency area because with an increase in the number of micro business units, it is expected to be able to contribute a large contribution to regional economic growth (NTB Cooperatives and SMEs Service 2022).

One of the places where micro business actors in East Lombok Regency are located is in Selong District. Selong Subdistrict is a city located in East Lombok Regency, West Nusa Tenggara Province and consists of 11 villages, namely: Pancor Village, Sekarteja Village, Sandubaya Village, Selong Village, North Kelayu Village, South Kelayu Village, Jorong Village, Kembang Sari Village, Majidi Village, Rakam Village, Denggen Village, and 1 village, namely: Denggen Timur Village. Selong is a city that is also the capital of East Lombok Regency. The number of micro businesses in Selong sub-district in 2022 is 1,698 which are distributed in business activities (1) the trade sector such as: food stalls, grocery stalls, accessories, cosmetics and fashion shops, (2) industrial sectors such as: wet snacks, dry snacks, food & beverage catering and street vendors (3) service sectors such as: laundry services, beauty services, car & motorcycle washing services. Every day the city of Selong always gets a lot of visitors starting from the Selong city park, tugu pancasila square (tugu field) to the pancor shopping center, here is the center of trade in Selong sub-district (East Lombok Regency Cooperatives and UMKM Service, 2022).

The fact shows that this micro business is an alternative choice because of the ease of running a business even though the level of competition is quite large but the capital is quite affordable. Researchers also want to know whether capital, working hours, length of business, level of education and gender affect micro business income. Therefore, researchers are interested in analyzing this phenomenon in Selong District. Based on the description above, research will be conducted with the title **"Analysis of Factors Affecting the Level of Micro Business Income in Selong District, East Lombok Regency".**

1.2. Research Problem

What factors influence the level of income of micro businesses in Selong District, East Lombok Regency?

1.3. Research Question

Based on the background and research problems described above, the research questions to be studied are:

1. Do capital, working hours, length of business, education level and gender partially have a significant effect on the income of micro businesses in Selong District, East Lombok Regency?
2. Do capital, working hours, length of business, level of education and gender simultaneously have a significant effect on micro business income in Selong District, East Lombok Regency?

1.4. Research Objectives

Based on the research questions above, the researcher has the following objectives:

1. Analyzing the partial effect of business capital, working hours, length of business, education level and gender on micro business income in Selong District, East Lombok Regency.
2. Analyzing the simultaneous influence of business capital, working hours, length of business, education level and gender on Micro Business income in Selong District, East Lombok Regency.

1.5. Benefits of Research

The benefits of this research are as follows:

1. Academic Benefits

As one of the requirements to complete strata one (S1) in order to obtain a bachelor's degree in Development Economics, Faculty of Economics and Business, University of Mataram.

2. Theoretical Benefits

This research is expected to contribute knowledge and be useful as a reference, information, complement and input material for further researchers regarding the factors that influence the income level of micro businesses in Selong sub-district, East Lombok district.

3. Practical Benefits

The practical benefits in this study are:

a. For Researchers

The benefit that researchers can feel is that they can add insight, experience and knowledge about the factors that influence the level of income of Micro Businesses in Selong sub-district, East Lombok district.

b. For Micro Business Actors

This research is expected to provide information related to Micro Business income. The results of this study are expected to be used as knowledge so that Micro Business actors can find out the factors that influence the level of Micro Business income in Selong sub-district, East Lombok district.

c. For the Selong District Government, East Lombok Regency

This research is expected to provide information for the government, especially the local government of Selong District, East Lombok Regency as a consideration to pay more attention to and develop micro businesses.

2. LITERATURE REVIEW

2.1. Theoretical foundation

2.1.1. Revenue

According to Harini et al (2022) states that revenue is the amount of money received by a company from an activity it carries out and most of these activities are activities of selling products and / or selling producer services to consumers. The word revenue in the business world is not a foreign thing. Whatever business is engaged in, its main goal is to generate income. Whether a large or small business, revenue can support optimal financial performance.

2.1.2. Business Capital

According to Suparmoko and Irawan (1986) Capital is one of the inputs or factors of production that can affect income but not the only factor that can increase income. A business will need capital continuously to develop a business that connects the tools, materials and services used in production to obtain sales results. Capital is all forms of wealth that can be used directly or indirectly

DOI: 10.5281/zenodo.11581488

in the production process to increase output. Capital is all forms of wealth that are used in the production process or produce output. Capital is wealth that can generate profits in the future. Capital is an asset used to assist the distribution of subsequent assets, (Hentiani, 2011).

2.1.3. Working Hours

Apart from the capital factor, the income level of traders is also determined by the length of time they open a business or their working hours. According to the Central Statistics Agency (BPS) the number of working hours is the length of time in hours used to work from all jobs, excluding official rest hours and working hours used for things outside of work during the week. For itinerant traders or traders in the informal sector such as street vendors, the number of working hours is calculated from leaving work or opening a stall / shop until arriving back home or closing the stall / shop. According to Herlambang (2002) states that trading businesses generate more income if workers work longer.

2.1.4. Length of Business

Length of business can be said to be the age of establishment of a business. Length of business is the length of time traders work in the trading business that is currently being run. The length of a business can lead to business experience, where experience can influence a person's observations in behavior. The length of business opening can affect the behavior of income, the length of time a business person pursues his business field will affect his productivity (professional ability / expertise), so as to increase efficiency and be able to reduce production costs smaller than sales results (Sukirno, 2002).

2.1.5. Education Level

According to Ihsan Fuad (2005) The level of education is often equated with the level of education because these two words have the same meaning. The level of education is a stage of education that is determined continuously, which is determined based on the level of development of students, the level of complexity of teaching materials, and the way teaching materials are presented. The level of education is a stage of education that is determined based on the level of development of students, the goals to be achieved and the will developed. The level of education affects attitude change. A higher level of education will make it easier for a person or community to absorb information and implement it in their daily behavior and lifestyle. Formal education forms values for a person, especially in accepting new things (Suhardjo, 2007).

2.1.6. Gender

The gender of the workforce is no less important in improving the performance of workers. Gender can indicate a person's level of productivity which will have an impact on income. Gender is related to physical endurance, communication, and agility in offering something to consumers. Universally, the productivity level of men is higher than that of women. This is influenced by factors owned by women such as physically less strong, in working tend to use feelings or biological factors such as having to take leave when giving birth.But in certain circumstances sometimes women's productivity is higher than men, for example work that requires accuracy and patience. In jobs that require the production process, women are usually more thorough and patient (Herawati, 2013).

2.2. Previous Research

Hendy riadmojo (2021) with the title "The Effect of Length of Business and Business Capital on the Income Level of MSMEs in Serengan District Surakarta" This research aims to (1) To determine the effect of length of business time on the income level of MSMEs in Serengan District Surakarta. (2) To determine the effect of business capital on the income level of MSMEs in Serengan District Surakarta. (3) To determine the effect of length of business and business capital on the income level of MSMEs in Serengan District Surakarta. The research method used is a quantitative method with a population of all MSME members in Surakarta Serengan District totaling 485. The sample was taken as many as 219 with the simple random sampling technique. The data analysis technique used is multiple linear regression analysis, t test, F test, and relative contribution and effective contribution. The results of this study obtained (1) There is a positive effect of business length on the income level of MSMEs. (2) There is a positive influence of business capital on the income level of MSMEs. (3) There is a positive effect of length of business and business capital on the income level of MSMEs.

Budi Prihatminingtyas (2019) with the title "The effect of capital, length of business, working hours and business location on the income of traders in the landungsari market" The purpose of this study was to explain the effect of: (1) capital; (2) length of business; (3) working hours; and (4) the effect of business location on the income of traditional Landungsari market traders, Malang City. The population in the study was 388 traders, where data were obtained using a Likert scale to measure attitudes, opinions and perceptions of a person related to social phenomena. Data analysis techniques using quantitative data and multiple linear regression analysis. The results showed that: (1) capital has a significant and positive effect on the income of traders in the Landungsari market, where daily capital in the form of money is used as initial capital to help traders sell; (2) length of business has a negative effect on the income of traders in the Landungsari market, where the length of business is less than 1 year needs to improve the skills of approaching consumers; (3) working hours have a negative effect on the income of market traders in Landungsari, but working hours in the morning are quite promising because many consumers visit the market to shop for various needs; (4) business location has a positive effect on the income of traders in the Landungsari market in Malang City.

Putu martini dewi (2014) with the title "the influence of capital, education level and technology on the income of micro, small and medium enterprises (MSMEs) in the imam bonjol area of west Denpasar" The purpose of this study was to determine the effect of capital, education level and technology on MSME income in the Imam Bonjol area of West Denpasar. This study uses quantitative research, namely by looking at the amount of capital, the level of education of MSME owners and the technology used by these MSMEs. This study used 59 samples of companies located in the Imam Bonjol area of West Denpasar. The data analysis technique used in this research is multiple linear regression. It was found that capital partially had a positive and significant effect on the income of MSMEs in the Imam Bonjol area of West Denpasar. The level of education and technology also has a positive and significant effect partially on the income of MSMEs in the Imam Bonjol area of West Denpasar. Simultaneously, capital, education level and technology also have a positive and significant influence on the income of MSMEs in the Imam Bonjol area of West Denpasar.

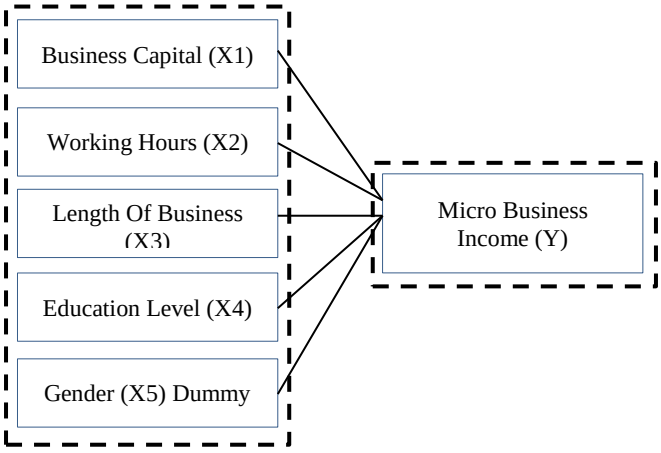
Judging from some of the previous research above, the similarity between this research and previous research lies in the dependent variable (dependent variable), both of which use the income

DOI: 10.5281/zenodo.11581488

variable, then the difference between this research and previous research lies in the independent variable (independent variable), population, sample and research location. From some of the previous studies above, there is one of the previous studies that has become a reference for researchers in conducting research, namely research conducted by Riadmojo (2021) with the title "The Effect of Business Duration and Business Capital on the Income Level of MSMEs in Surakarta Serengan District" So that researchers are interested in conducting research with the title "Alanisis Factors Affecting Micro Business Income Levels in Selong District, East Lombok Regency". Independent variables (independent) X1 Business Capital, X2 Working Hours, X3 Length of Business, X4 Education Level, X5 Gender (dummy) and dependent variables (dependent) Y Income.

2.3. Conceptual Framework

Based on the explanation above, the factors that affect the income level of micro businesses in Selong sub-district, East Lombok district can be described as follows:



→: Partial influence of independent variables (business capital, length of business, working hours, education level and gender) on micro business income in Selong District, East Lombok Regency.

- - →: Simultaneous influence of independent variables (capital, business, length of business, working hours, education level and gender) on Micro Business income in Selong District, East Lombok Regency.

Description:

Y = Income

X1 = Business Capital

X2 = Working Hours

X3 = Length of Business

X4 = Education Level

X5 = Gender (Dummy)

The independent variable of gender uses a dummy variable. Dummy variables are variables used to quantify qualitative variables such as: gender, race, religion and others. The purpose of using this dummy variable is to predict the value of the dependent / dependent variable on the basis of one or more independent / independent variables where one or more independent variables used are dummy (Rizal et al, 2023).

3. RESEARCH METHODS

3.1. Research Methods

This study uses quantitative research using a comparative causal approach or can also be called ex post facto research. This research took place or research location in Selong District, East Lombok Regency. This research was conducted for one month or until the data needed by the researcher was complete and conducted in Selong District, East Lombok Regency. This research consists of five independent variables (X1) Business Capital, (X2) Working Hours, (X3) Length of Business (X4) Education Level (X5) Gender and Dependent Variable (Y) Income. The sampling technique in this study used Purposive Sampling technique using the slovin formula so that the number of respondents was 95 respondents from 1,698 total population of micro businesses. The data collection technique in this study used observation, interviews, documentation and questionnaires (questionnaires). The type of data used in this study is primary data obtained from respondents. In this study, the analysis method used was multiple linear regression analysis using the help of the SPSS 26 program.

3.2. Operational Definition of Variables

The operational definition is a limited description of each key term or phrase used in research with a single and measurable meaning. The operational definitions of variables and measurement scales in this study are:

a) Income (Y) is the net income earned by Micro Business actors in Selong sub-district, East Lombok district in a month. This variable is measured in units of Rupiah.
b) Business capital (X1) is the working capital spent by business actors every month in preparing all their production needs. This variable is measured in units of Rupiah.
c) Working hours (X2) is the length of business time spent by Micro Business actors to work every day. This variable is measured in hours.
d) Length of Business (X3) is the length of business that micro business actors have been engaged in since opening a business until now. This variable is measured in units of months.
e) Education Level (X4) is the last education taken by Micro Business actors. This variable is measured in units of years.
f) Dummy Gender (X5) is a biologically and anatomically determined division of sexual types expressed in male gender and female gender. This variable is measured on a categorized nominal scale:

D = 0 if male

D = 1 if female

3.3. Data Collection Procedure

The type of data used in this study is primary data. For the procedure for collecting and collecting primary data, it is obtained by conducting interviews with respondents or micro business actors in Selong sub-district using a list of questions that have been previously prepared and arranged in the form of a questionnaire.

3.4. Data Analysis Procedure

3.4.1. Multiple Linear Regression Analysis

The method used by researchers by means of multiple analysis is a technique that analyzes data in discussing the relationship between the dependent variable and the independent variable. Multiple linear regression is a regression where the dependent variable (income (Y)) is associated with more than one independent variable (business capital (X1), working hours (X2), length of

DOI: 10.5281/zenodo.11581488

business (X3), education level (X4), and gender dummy (X5)). This technique is used to test the hypothesis that there is an influence between the dependent variable and the independent variable. The form of the equation is as follows:

$$Y = \alpha+\beta1X1+\beta2X2+\beta3X3+\beta4X4+\beta5X5+e$$

The above model is transformed into a multiple linear logarithm equation (Log), this is done because there are differences in units and variable magnitudes in the equation. So as to standardize the data, the regression equation above is transformed into a multiple linear logarithm model. The equation model is as follows:

$$Log(Y)= \alpha+\beta1 \log X1+\beta2 \log X2+\beta3 \log X3+\beta4 \log X4+\beta5 X5+e$$

Description:

Y = Income

Log = Logarithm

α = Constant Coefficient

β = Regression Coefficient

X1 = Capital

X2 = Working Hours

X3 = Length of Business

X4 = Education Level

X5 = Dummy Gender Variable, where :

0 : Male

1 : Female

e = Error term

3.4.2. Hypothesis Test

The hypothesis test used in this study uses the t test (Partial), F test (Simultaneous), and Adjusted R2

a) Test t (Partial Test)

is used to test the effect of the independent variable on the dependent variable partially. The criteria for acceptance or rejection of the hypothesis are based on:

1. The hypothesis is accepted if the significant value <0.05.
2. The hypothesis is rejected if the significant value is > 0.05.

b) F Test (Simultaneous Test)

used to determine the effect of independent variables together (simultaneously) on the dependent variable. The F test is done by comparing the results of the calculation of the calculated F value with the F value according to the table. If the calculated F value is greater than the Ftable value, then H0 is rejected and H1 is accepted.

c) Coefficient of Determination (R2)

The coefficient of determination essentially measures how far the model's ability to explain the variation in the dependent variable. The coefficient of determination can be seen in the R-squere (R2) value in the model summary table. The coefficient of determination is between 0 and 1.

3.4.3. Classical Assumption Test

The classic assumption test used in this study uses normality test, multicollinearity test and heteroscedasticity test.

a) Normality Test

The normality test aims to test whether in the regression model, confounding or residual variables have a normal distribution. The test used for the residual normality test is the Kolmogorov-Smirnoff non-parametric statistical test, namely:

H0: Residuals are normally distributed

H1: Residuals are not normally distributed

If the significance value in this test is greater than 0.05%, then accept H0 and the residuals are normally distributed.

b) Multicolonierity Test

The multicolonierity test aims to test whether the regression model found a correlation between the X (independent) variables. The basis for decision making in the multicollinearity test is:

1. If the tolerance value> 0.1 and the VIF value < 10 means that there is no multicollinearity.
2. If the tolerance value <0.1 and the VIF value> 10 means multicollinearity occurs.

c) Heteroscedasticity Test

The heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residuals of one observation to another. The heteroscedasticity test can be done using the Glejser test by regressing the absolute residual value on the independent variable. If the probability value (sig)> from 0.05, then there is no heteroscedasticity.

Decision basis:

1. If the probability value is more than > 0.05 then there is no heteroscedasticity problem.
2. If the probability value is smaller than <0.05, there is a heteroscedasticity problem.

4. RESULTS AND DISCUSSION

4.1. Multiple Linear Regression Analysis

The analysis used in this study is multiple linear regression analysis which is transformed into multiple linear logarithmic equations (Log10) to determine the description of how much influence the independent variable X consisting of business capital (X1), working hours (X2), length of business (X3), education level (4) and gender dummy (X5) has on the dependent variable income (Y).

Table 4.1
Multiple Linear Regression Test

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	-6.938	2.055		-3.376	.001
Business Capital	.289	.087	.276	3.307	.001
Working Hours	.377	.114	.281	3.291	.001
Length Of Business	.015	.006	.220	2.486	.015
Education Level	.624	.146	.414	4.277	.000
Dummy Gender	.384	.699	.051	.550	.584

Table 4.2
T test (partial)

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Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	-6.938	2.055		-3.376	.001
Business Capital	.289	.087	.276	3.307	.001
Working Hours	.377	.114	.281	3.291	.001
Length Of Business	.015	.006	.220	2.486	.015
Education Level	.624	.146	.414	4.277	.000
Dummy Gender	.384	.699	.051	.550	.584

a. Dependent Variable: Revenue

Source: Results of Data Processing with SPSS 26

Based on the table above, the t test results can be obtained as follows:

1. In the business capital variable, the calculated t value is obtained at 3.307 with a t table of 1.66196, so the calculated t value> t table. While the significant value on the business capital variable is 0.001 <0.05. So it can be concluded that H1 is accepted and H0 is rejected, meaning that business capital has a significant effect on the income of micro business actors in Selong District, East Lombok Regency.
2. In the working hours variable, the calculated t value is obtained at 3.291 with a t table of 1.66196, so the calculated t value> t table. While the significant value on the variable length of working hours is 0.001 <0.05. So it can be concluded that H1 is accepted H0 is rejected, meaning that working hours have a significant effect on the income of micro business actors in Selong District, East Lombok Regency.
3. In the variable length of business, the t value obtained is 2.486 with a t table of 1.66196, so the t value> t table. While the significant value in the variable length of business is 0.015> 0.05. So it can be concluded that H1 is accepted and H0 is rejected, meaning that the length of business has a significant effect on the income of micro business actors in Selong District, East Lombok Regency.
4. In the education level variable, the calculated t value is obtained at 4.277 with a t table of 1.66196, so the calculated t value> t table. While the significant value on the education level variable is 0.000> 0.05. So it can be concluded that H1 is accepted and H0 is rejected, meaning that the level of education has a significant effect on the income of micro business actors in Selong District, East Lombok Regency.
5. In the gender dummy variable, the calculated t value is obtained as 0.550 with a t table of 1.66196, so the calculated t value < t table. While the significant value on the gender variable is 0.584> 0.05. So it can be concluded that H1 is accepted and H0 is rejected, meaning that gender does not significantly affect the income of micro-business owners in Selong District, East Lombok Regency.

4.2.2. F Test (Simultaneous)

The F test is conducted to see whether there is an influence of the independent variables (business capital, working hours, length of business, level of education and gender) on the dependent variable (income) simultaneously (together). Variables are said to have a simultaneous effect if the Fcount> Ftable value and Sig value <0.05. The Ftable value is calculated with the provisions of df1 = k - 1 and df2 = n - k, where k is the number of independent variables while n is the number of samples. Df1 = 5 - 1 = 4 and df2 value = 95 - 5 = 90, with df1 = 4 and df2 = 90, the Ftabel value is 2.47.

The following are the results of the F test in this study:

Table 4.3
F Test (Simultaneous)

ANOVA[a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	548.636	5	109.727	13.223	.000[b]
	Residual	738.521	89	8.298		
	Total	1287.158	94			

Source: Results of Data Processing with SPSS 26

Based on the results of the above calculations, it can be seen that the Fcount value is 13.223 and the sig value is 0.000. So in this study, it was found that the value of Fcount> Ftable (13.223> 2.47) and the Sig value of 0.000 <0.05. So it can be concluded that H2 hypothesis testing is accepted and H0 is rejected. This explains that business capital, working hours, length of business, education level and gender simultaneously (together) have a significant effect on the income of micro business actors in Selong District, East Lombok Regency.

4.2.2. Test Coefficient of Determination (Adjusted R Square)

The coefficient of determination has a function to explain the extent to which the ability of the independent variables (business capital, length of business, working hours, education level and gender) to the dependent variable (income) by looking at the Adjusted R Square.

The results of the coefficient of determination can be seen in the following table:

Table 4.4
Determination Coefficient Test

Model Summaryb				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.872[a]	.761	.747	.09645

a. Predictors: (Constant), LOG_X4, LOG_X3, LOG_X1, LOG_X2, X5

b. Dependent Variable: LOG_Y

Source: Results of Data Processing with SPSS 26

The results of data analysis on the income level variable show that the Adjusted R Square is 0.747 or 74.7%. This shows that the ability of the independent variables, namely business capital,

DOI: 10.5281/zenodo.11581488

working hours, length of business, level of education and gender in explaining the dependent variable, namely income, is 74.7%. Furthermore, the rest of the Adjusted R Square value is 25.3% which is the influence of other variables not included in this study such as: type of micro business, business location, promotion system, training, work experience and number of family dependents.

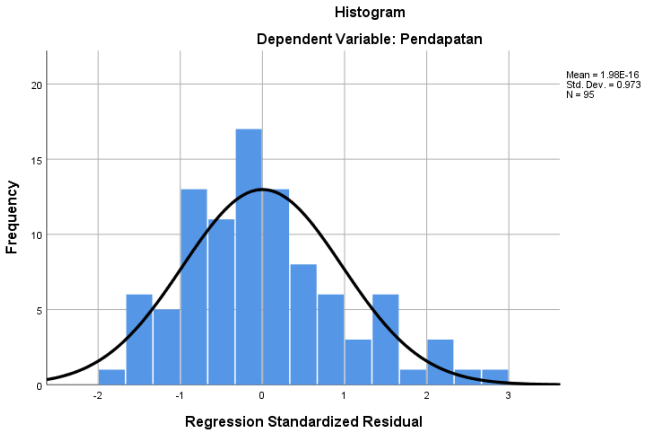
4.3. Classical Assumption Test

The classical assumption test aims to ensure that the model obtained actually fulfills the basic assumptions in multiple linear regression analysis.

4.3.1. Normality Test

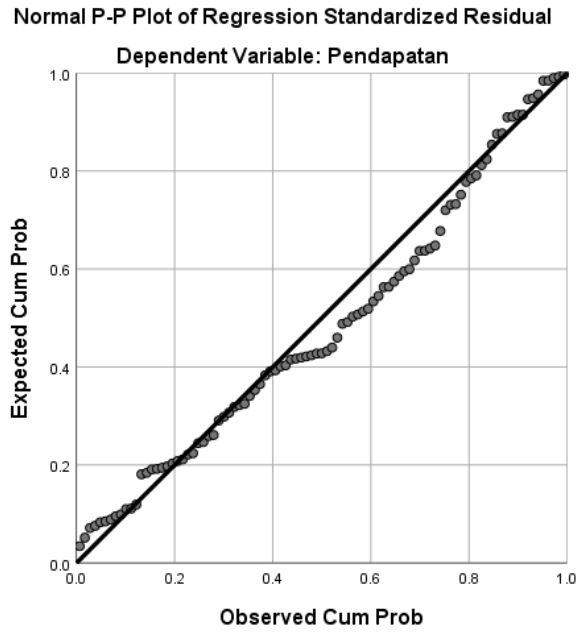
The normality test aims to test whether the dependent and independent variable regression models both have a normal distribution or not. In this study, the normality test was carried out by looking at the histogram, graph and Kolmogorov Smirnov test.

Figure 4.1
Normality Test Histogram Graph



Source: Results of Data Processing with SPSS 26

Figure 4.2
Plot Probabilitas Normal



Source: Results of Data Processing with SPSS 26

Table 4.5
Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		95
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.09385022
Most Extreme Differences	Absolute	.053
	Positive	.053
	Negative	-.040
Test Statistic		.053
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Source: Results of Data Processing with SPSS 26

Based on the histogram graph, the residual data has shown a normal curve that forms a perfect bell. Likewise, the normal P-P Plot graph shows that the data spreads around the diagonal line and follows the direction of the diagonal line. To further ensure that the residual data has followed the normality assumption, the residual data is tested again using the Kolomorov Smirnov test. In table 4.12 above, it shows that the value of Asymp.Sig. (2-tailed) is greater than 0.05, namely 0.200. Thus, the residual data is normally distributed and the regression model has met the assumption of normality.

4.3.2. Multicollinearity Test

The multicollinearity test aims to determine whether the relationship between the independent variables has a multicollinearity problem or not. A good regression model should not have a correlation between the independent variables. The following are the results of the multicollinearity test in this study:

Table 4.6
Multicollinearity Test

Coefficients[a]							
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-6.938	2.055		-3.376	.001		
Business Capital	.289	.087	.276	3.307	.001	.924	1.082
Working Hours	.377	.114	.281	3.291	.001	.884	1.131
Length Of Business	.015	.006	.220	2.486	.015	.826	1.210
Education Level	.624	.146	.414	4.277	.000	.687	1.456

DOI: 10.5281/zenodo.11581488

Dummy Gender	.384	.699	.051	.550	.584	.760	1.316
Dummy Gender	.384	.699	.051	.550	.584	.760	1.316

a. Dependent Variable: Revenue

Source: Results of Data Processing with SPSS 26

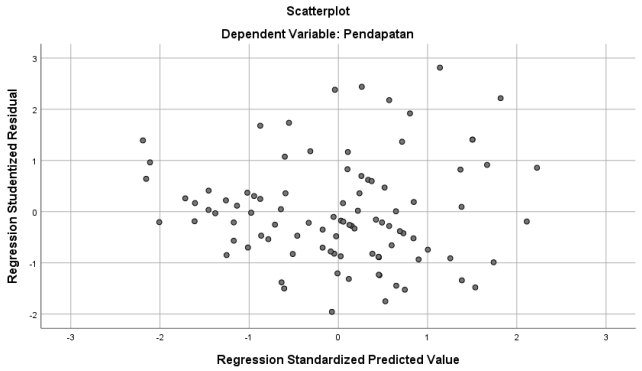
Based on table 4.6 above, it can be seen that the tolerance value of the independent variable business capital is 0.924, working hours is 0.884, length of business is 0.826, education level is 0.687 and gender is 0.760> from 0.1 and each VIF value is <10, so it can be assumed that there is no multicollinearity between the independent variables in the regression model.

4.3.3. Heteroscedasticity Test

The heteroscedasticity test aims to test whether there is inequality of variance in the regression. If the variance of the residuals of one observation to another is constant, it is called homoscedasticity and if it is different it is called heteroscedasticity. A good regression model is one with homoscedasticity or no heteroscedasticity.

To detect the presence or absence of heteroscedasticity in this study, it can be seen from the scatterplot graph and the results of the Glejser test below:

Figure 4.3
Heteroscedasticity Test



Source: Results of Data Processing with SPSS 26

Based on Figure 4.3, the scatterplot image shows that the resulting points spread randomly and do not form a pattern and are scattered above and below or around the number 0 on the Y axis, this indicates that there is no heteroscedasticity in this regression model.

To be more accurate, it is tested again with the Glejser test, the results of the Glejser test below:

Table 4.7
Glejser test

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.143	.166		.859	.392
	X5	.014	.014	.121	1.013	.314
	LOG_X1	-.019	.022	-.093	-.841	.403
	LOG_X2	.002	.052	.005	.048	.962
	LOG_X3	-.011	.037	-.033	-.286	.775
	LOG_X4	.067	.065	.129	1.033	.304

a. Dependent Variable: ABS_RES

Source: Results of Data Processing with SPSS 26

From table 4.7 above, it can be seen that:

- The significance value of the business capital variable is 0.403> 0.05, so there is no heteroscedasticity.
- The significance value of the working hours variable is 0.962> 0.05, so there is no heteroscedasticity.
- The significance value of the length of business variable is 0.775> 0.05, so there is no heteroscedasticity.
- The significance value of the education level variable is 0.304> 0.05, so there is no heteroscedasticity.

4.2. Research Discussion

4.2.1. The Effect of Business Capital on Micro Business Income in Selong District, East Lombok Regency

Based on this study, the t test results show that the t value is 3.307 with a t table of 1.66196, so the t value> t table. While the significant value of the business capital variable is 0.001 <0.05. So that testing the hypothesis of this study is H1 accepted and H0 rejected.

4.2.2. The Effect of Working Hours on Micro Business Income in Selong District, East Lombok Regency

Based on the results of this study, the t test results show that the t value is 3.291 with a t table of 1.66196, so the t value> t table. While the significant value on the working hour variable is 0.001> 0.05. So that testing the hypothesis of this study is H1 accepted and H0 rejected.

4.2.3. The Effect of Length of Business on Micro Business Income in Selong District, East Lombok Regency

Based on this study, the t test results show that the t value is 2.486 with a t table of 1.66196, with a t value> t table. While the significant value in the variable length of business is 0.015 <0.05. So that testing the hypothesis of this study is H1 accepted H0 rejected.

4.2.4. The Effect of Education Level on Micro Business Income in Selong District, East Lombok Regency

Based on the results of this study, the t test results show that the t value is 4.277 with a t table of 1.66196, so the t value < t table. While the significant value on the education level variable is 0.000> 0.05. So that testing the hypothesis of this study is H1 accepted H0 rejected.

4.2.5. The Effect of Gender on Micro Business Income in Selong District, East Lombok Regency

Based on the results of this study, the t test results show that the t value is 0.550 with t table 1.66196, so the t value < t table. While the significant value in the gender variable is 0584, > 0.05. So that testing the hypothesis of this study is H1 rejected and H0 accepted.

4.2.6. Simultaneous Effect of Capital, Working Hours, Length of Business, Education Level and Gender on Micro Business Income in Selong District, East Lombok Regency

DOI: 10.5281/zenodo.11581488

Based on the results of the above calculations, it can be seen that the Fcount value is 13.223 and the sig value is 0.000. So in this study, it was found that the value of Fcount> Ftable (13.223> 2.47) and the Sig value of 0.000 <0.05. So it can be concluded that H2 hypothesis testing is accepted and H0 is rejected.

5. CONCLUSIONS AND SUGGESTIONS

5.1. Conclusion

Based on the results of data analysis, hypothesis testing and discussion obtained from 95 samples of Micro Business actors in Selong District, East Lombok Regency which have been described in the previous chapter, the researchers draw several conclusions on the results of the analysis, namely as follows:

1) The results of the test of the effect of business capital variables, working hours, length of business and education level partially have a significant effect on the income of micro business actors in Selong District, East Lombok Regency, while the gender variable partially has no significant effect on micro business actors in Selong District, East Lombok Regency.
2) The results of the test of the effect of business capital variables, working hours, length of business, education level and gender simultaneously have a significant effect on micro business actors in Selong District, East Lombok Regency.

5.2. Advice

Based on the research and analysis results obtained, the following suggestions can be made:

1. The government is expected to pay more attention, utilize, improve existing facilities and develop micro businesses or traders in Selong District. The government is also expected to be able to provide data on Micro Business actors or MSMEs more specifically. Not only the total of all traders in one sub-district, but in the form of total data on traders in each Kelurahan / Village. It is also necessary to record whether the trader is still active or not, and sells what type of sales. To make it easier for researchers to obtain data from the trade office, cooperative office and other related agencies.
2. Business capital, working hours, length of business and level of education are among the factors that influence income. Business capital factors, working hours, length of business and level of education have an influence on the size of the income earned by traders. So in this study, researchers suggest that traders in Selong District, East Lombok Regency, in increasing income, must increase business capital, increase knowledge and skills in trading along with the length of business that has been carried out and can increase their working hours to increase their income.
3. Future researchers are expected to be able to further develop the theory, develop analysis, and add other variables that have not been included in previous studies in order to improve the results of the study. That way it can provide even better results.

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DOI: 10.5281/zenodo.11581488