

**THE ROLE OF MSME INCOME IN TANJUNG MORAWA
DISTRICT THROUGH CAPITAL, EDUCATION LEVEL AND
TECHNOLOGY IN DELI SERDANG REGENCY****Yulia Rahman¹, Deniawati², Ridhani Agustine³, Tri Kartika Yudha^{4*}**^{1,2,3,4}Universitas Islam Sumatera UtaraJl.Sisingamangaraja No.1, Kelurahan Teladan Barat, Kec. Medan Kota, Kota Medan
Sumatera Utara.***Email:** trikartikayudha@fe.uisu.ac.id**ABSTRACT**

This research looks at the role of MSME income in Tanjung Morawa District through Capital, Education Level and Technology. This research was conducted in Tanjung Morawa sub-district, Deli Serdang district. Tanjung Morawa District MSME Object. The reason the researcher chose this object is because MSMEs currently have an important role in the national economy and can open up job opportunities for the unemployed. The collection techniques in this research were observation, interviews and questionnaires. The analysis technique used was multiple linear regression. The results of this research show that capital and education levels increase, the income of MSMEs in Tanjung Morawa sub-district increases, and vice versa, if MSMEs experience a decrease in income it is because capital and education levels are inadequate, that education must be high in order to increase income in line with Tri Utari and Putu's research. Marlina (2014) education has a positive and significant effect on MSME income in the Imam Bonjol area, West Denpasar.

INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) have an important role and strategy in national economic development. Apart from playing a role in economic growth and employment, MSMEs also play a role in distributing development results. Micro, Small and Medium Enterprises (MSME) activities are one of the business fields that can develop in the national economy. According to (Noviono & Pelitawati, 2018), MSMEs are a good forum for creating productive jobs. This is because MSMEs are labor-intensive businesses, do not require certain requirements such as education level, worker expertise, and the use of business capital is relatively small and the technology used tends to be simple. MSMEs (Micro, Small and Medium Enterprises) are very helpful in advancing and encouraging the country's economic growth. MSMEs can also open jobs to the community so that the poverty level in a country is reduced. Not only that, MSMEs can also help increase the rate of economic growth, increase job opportunities, income equality, a balanced economic structure, and be able to reduce differences in capabilities between regions (Permana, 2017).

Proceeding 2nd Medan International Economics and Business

Volume 2, Issue 1, 2024

“Human Resource Transformation and Collaborative Innovation to Build Independent and Competitive Business in the Digital Era”

Table 1. Number of MSME Shops, Kiosks, and Warungs in Tanjung District Morawa

No	Desa/Kelurahan(1)	Shop (2)	Kiosk(3)	Warung(4)	Number(5)
1	Medan Sinembah	53	56	39	148
2	Bandar Labuhan	55	100	168	323
3	Bangun Rejo	29	56	190	275
4	Aek Pancur	-	3	5	8
5	Naga Timbul	4	40	65	109
6	Lengau Seprang	4	46	49	99
7	Sei Merah	-	10	40	50
8	Dagang Kerawan	54	230	195	479
9	Tanjung Morawa Pekan	872	640	864	2.376
10	Tanjung Morawa A	495	548	786	1.829
11	Limau Manis	94	456	385	935
12	Ujung Serdang	31	52	49	132
13	Bangun Sari	180	198	300	678
14	Bangun Sari Baru	76	115	72	263
15	Buntu Bedimbar	229	352	598	1.179
16	Telaga Sari	90	298	448	836
17	Dagang Kelambir	65	140	107	312
18	Tanjung Morawa B	208	357	565	1.130
19	Tanjung Baru	140	247	368	755
20	Punden Rejo	20	65	130	215
21	Tanjung Mulia	9	12	16	37
22	Perdamean	50	70	50	170
23	Wono Sari	65	118	150	333
24	Dalu Sepuluh A	60	342	151	553
25	Dalu Sepuluh B	42	97	114	253
26	Penara Kebun	-	5	3	8
Total (Tahun 2020)		2.925	4.653	5.907	13.485
Total (Tahun 2019)		3.119	5.012	6.418	14.549

Source: Central Statistics Agency of Deli Serdang Regency in 2022

Based on the table above, in 2020 the number of shops was 3119, stalls were 5012, and stalls were 6418. Meanwhile, in 2021Tajung Morawa District has 2925 shops, 4653 stalls and stalls of 5907. Therefore, the conclusion is that there is a decline in 2022. The results of previous research related to the relationship between capital and MSME income stated that business capital has a significant influence on the development of MSME businesses. The larger the capital used and the easier it is to get business capital, it will result in increased business development (Dhamayantie & Fauzan, 2017). Capital also has a significant influence on the income of SMEs where the amount of capital owned affects the level of profit to be obtained. High business capital is the most efficient way to maintain business flow and is able to affect income (Triyani et al., 2023). Meanwhile, regarding the relationship between education level and MSME income, in previous research, it was stated

Proceeding 2nd Medan International Economics and Business

Volume 2, Issue 1, 2024

“Human Resource Transformation and Collaborative Innovation to Build Independent and Competitive Business in the Digital Era”

that education has a negative and insignificant effect on the income of SMEs, especially in the trade sector (Hadi Mukhlisin & Heriyanto, 2023). The high or low level of education of MSME owners does not affect the income obtained. The implication is that there is no need for a high school if you just get an income equal to UMR (Fatin Laili & Hendra Setiawan, 2020). However, in another study, different findings were mentioned where the level of education had a positive effect on the income of MSMEs, so that the higher the level of education, the higher the income obtained by MSMEs anak (Hermiyanty et al., 2017); (Fauzi et al., 2020); (Tajuddin & Manan, 2017). Based on the previous explanation of the problems that occurred in. The increase in MSMEs in the Tanjung Morawa area can be overcome by choosing a strategy to increase these MSMEs.

METHOD

This research was conducted in Tanjung Morawa sub-district, Deli Serdang regency. Tanjung Morawa District consists of 25 villages. The reason for choosing the location is because the researcher wants to know the results of increasing MSMEs through Capital, Technology and Education. The object chosen by the researcher is MSME actors, especially in field of trade that has been registered with the Cooperative Office. The population in this study is the Village Head, MSME actors and Village administrators who are the source of research data that are able to provide the necessary data information. This study uses Purposive Sampling is a sampling technique of data sources with certain considerations, For example, the person is considered to know the most about what we expect. The researcher took 35 MSME actors. The data collection method used in this study

Example of writing a formula :

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3$$

Where:

Y = MSME income

X1 = Capital

X2 = Education

X3 = Teknologi

RESULTS

This multiple linear regression test was carried out to determine whether or not there was an influence of business scale, business age, level of education and accounting training on the determinants of the use of accounting information. Table 4 is the result of the multiple linear regression test.

Table 2. Multiple Linear Regression Test

Coefficients ^a		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constant)	14,366	2,273		6,321	,000
	Capital (X1)	,369	,052	,635	7,132	,000

Proceeding 2nd Medan International Economics and Business

Volume 2, Issue 1, 2024

“Human Resource Transformation and Collaborative Innovation to Build Independent and Competitive Business in the Digital Era”

Education (X2)	,032	,082	,034	,388	,699
Teknologi (X3)	-,172	,057	-,273	-2,997	,004

a. Dependent Variable: MSME income

Source: Processed with SPSS Version 25, 2024

From the table of coefficients above, the multiple linear regression equation can be obtained as follows: The results of the multiple linear regression equation in table 4.16 can be explained as follows: The constant value (a) has a positive value of 14.366, indicating that if the capital (X1), education level (X2) and technology (X3) variables are in a constant state, they are 14.366. The regression coefficient for the capital variable (X1) is 0.369. This means that every time there is an increase of 1 Rupiah, capital will increase by 0.369 or 36.9% and conversely if capital decreases by 1 Rupiah then capital will decrease by 0.369 or 36.9%. The regression coefficient for the education level variable (X2) is 0.032. This means that every time there is an increase of 1 Rupiah, the level of education will increase by 0.032 or 3.2% and conversely, if the level of education decreases by 1 Rupiah, the level of education will decrease by 0.032 or 3.2%. The regression coefficient for the technology variable (X3) is -0.172. This means that every time there is an increase of 1 unit, technology will experience a decrease of -0.172 or -17.2%.

Hypothesis test

T Test (Partial)

Table 3. T Test (Partial)

Coefficients ^a		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constant)	14,366	2,273		6,321	,000
	Capital (X1)	,369	,052	,635	7,132	,000
	Education (X2)	,032	,082	,034	,388	,699
	Teknologi (X3)	-,172	,057	-,273	-2,997	,004

a. Dependent Variable: micro, small and medium enterprise income

Source: Processed with SPSS Version 25, 2024

The t test was used to determine the partial influence of capital, education level and technology on the income of MSMEs in Tanjung Morawa District, Deli Serdang Regency. This test is by comparing the probability value or p-value (sig-t) with a significance level of 0.05. If the p-value is smaller than 0.05 then H_a is accepted, and conversely if the p-value is greater than 0.05 then H_a is rejected

DISCUSSION**Explanation of Discussion 1**

Discussion following hypothesis 1, write scientific findings obtained from the results of research that has been done but must be supported by adequate data. The scientific findings referred to here are not the research data obtained. These scientific findings must be explained scientifically, including What scientific findings were obtained? Why does that happen? Why are variable trends like that? All of these questions must be explained scientifically, not only descriptive, if necessary, supported by adequate underlying scientific phenomena (Marpaung et al., 2021); (Salahudin et al., 2018); (Sidik & Ilmiah, 2022). Also, it should be explained the comparison with the results of other researchers who are almost the same topic. Research results and findings must be able to answer the research hypotheses in the introduction.

Explanation of Discussion 2

Discussion following hypothesis 1, write scientific findings obtained from the results of research that has been done but must be supported by adequate data. The scientific findings referred to here are not the research data obtained. These scientific findings must be explained scientifically, including What scientific findings were obtained? Why does that happen? Why are variable trends like that? All of these questions must be explained scientifically, not only descriptive, if necessary, supported by adequate underlying scientific phenomena (WANDARI, 2018). Also, it should be explained the comparison with the results of other researchers who are almost the same topic. Research results and findings must be able to answer the research hypotheses in the introduction.

CONCLUSION

Based on the explanation given in the previous chapter, there are Some of the conclusions from this research are as follows: The research instrument in the form of a capital, education level, technology and income questionnaire has been said to be valid and reliable and can be used in this research. The value of constant (a) has a positive value of 14.366, indicating that if the variables are capital (X1), education level (X2), and technology (X3) in a constant state. Capital and education levels increase, the income of MSMEs in Tanjung Morawa sub-district increases, and vice versa, if there is a decrease in MSME income it is because capital and education levels are inadequate. MSMEs in Tanjung Morawa District often use technology as marketing promotional material to increase income. This means that every time there is an increase of 1 unit, technology will experience a decrease of -0.172 or -17.2%.

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Proceeding 2nd Medan International Economics and Business

Volume 2, Issue 1, 2024

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