


The Influence of Capital and Information Technology on MSME Income (Case Study in Kenggungan District, Brebes)

*The Effect of Capital and Information Technology on MSME Income
(Case Study in Kedependenan District, Brebes)*

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ARTICLE INFO	ABSTRACT
Article History: Received: 2023, 02, 15 Revised: 2023, 02, 16 Accepted: 2023, 02, 20	<p><i>The existence of small, micro and medium enterprises (MSMEs) in Brebes Regency is an industry that has the potential to encourage economic development, because it can provide job opportunities for local and surrounding communities. Even though MSMEs have a very important position in the national economy, the MSME business does not always run smoothly because there are still many obstacles and obstacles faced by MSME actors. These obstacles include limited working capital, limited human resources (HR) and limited technology. This study aims to reveal the influence of capital and information technology on the income of MSMEs in the District of Dependency. This research is a type of quantitative research. The sample used in this study was 99 respondents using purposive sampling techniques. The data used is primary data using questionnaires. Primary data that has a nominal form is then converted to quantitative data in the form of intervals using the method of successive intervals. The technique used is multiple linear regression with MSME income as dependent, as well as two independent variables, namely capital and information technology. The results of this study show that there is a positive and significant influence of capital variables on MSME income, there is a positive and significant influence of information technology variables on MSME income, and there is a positive and significant influence of capital variables and information technology on MSME income.</i></p>
Keywords: Capital, Information Technology, MSME Income	<p><i>This is an open access article under the CC BY-SA license.</i></p>
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Abstract

The existence of small, micro and medium enterprises (MSMEs) in Brebes Regency is an industry that has the potential to boost economic development, because it can provide employment opportunities for the local community and its surroundings. Even though MSMEs have a very important position in the national economy, the MSME business does not always run smoothly because there are still many obstacles and obstacles faced by MSME actors. These obstacles include limited business capital, limited human resources and limited technology. This study aims to reveal the effect of capital and information technology on the income of MSMEs in the Ketanggungan District. This research is a type of quantitative research. The sample used in this study was 99 respondents using a purposive sampling technique. The data used is primary data using a questionnaire. Primary data which has a nominal form is then converted into quantitative data in the form of intervals using *the method of successive intervals*. The technique used is multiple linear regression with MSME income as the dependent, as well as two independent variables, namely capital and information technology. The results of this study indicate that there is a positive and significant effect of capital variables on MSME income, there is a positive and significant influence of

information technology variables on MSME income, and there is a positive and significant influence of capital and information technology variables on MSME income.

Keywords: Capital, Information Technology, MSME Income

1. INTRODUCTION

Definition Business Micro, Small, and Intermediate (UMKM) in Indonesia detailed in Constitution Republic Indonesia No. 20 Year 2008 about SMEs [1]. UKM No only become bone back economy, but also no aim for reduce inequality between groups income and between company or for alleviation poverty and promotion work. Development MSMEs expand base economy and can very speed up development, that is increase economy area and flexibility economy national [2]. Development business small is machine development national. Objective development UKM is for reach and assimilate area rural [3]. Factor production Which influence development UKM is capital, because UKM very depend on capital. Capital is wrong one factor development business, the more Lots capital so the more Lots also goods/services Which generated [4]. Technology is tool For increase productivity business. Tool this very make it easy production employee and increase productivity power work, which on finally influence level income. Development technology MSMEs influenced by Lots factor like: ability source power man for develop technology, availability capital For mastery technology, role institution study in support development technology, policy monetary And fiscal [5]. Technology refers on change function production which reflected from technique production [6]. Results study about connection capital MSMEs with income show that capital own influence which significant to development business MSMEs. The more lots capital which used and the more easy get capital business, influential to development business. Capital also own influence which significant to income UKM when level equity influence level profit which obtained [7].

Capital

Entrepreneurship chosen by people which like challenge And brave take risk. In shop anywhere no once free from capital. [6] Capital work also can interpreted as investment capital work or asset period short like cash, letter valuable, receivables, supply, and asset period short others [8]. Capital is wrong one material most important before somebody doing business [9]. The more lots capital which offered, the more lots opportunity for smoothness trading. For operate business, businessmen need capital. Thereby also role capital in business will become base in operate business, Because capital determine magnitude income which accepted. By because that, capital is factor which must there is before start business.

Factor capital is factor which influence income businessman, because the more lots capital which owned businessman, so the more tall income. In study this capital business consists from capital alone and capital debt. Part big capital businessman originate from capital alone, enhancement capital credit hit with activity trader which No can cover need credit [10]. Kindly theory, capital work influence growth amount goods which ready marketed [11]. Because capital means something which generated by natural or man and no needed in a manner direct for fulfil need man, but for help production goods other which later can direct fulfil need man and produce advantage [12]. There is a number of indicator which need noticed in increase capital, that is: structure capital (equity And debt), use capital addition, obstacle obtain debt, condition business post investment [13].

Information Technology

Use technology is factor key for continuity life UKM in period front. Use *platforms* technology sale like *marketplace* can increase opportunity sales [12]. Kindly general, ignorance technology information make business difficult For operate with fluent, because in era globalization technology has become tool for develop and stimulate interest consumer to product which we production. Development technology information make it easy access market which more wide, so that lots which more know potency product non-commercial [14]. Capital which limited and use information which limited

influence low income businessman. Progress technology moment this impact big to development economy something country, push world business For operate his efforts in a manner more effective and efficient for reach results which maximum [15]. Technology refers on change function production which reflected in technique production which There is. By because that, change technical always addressed for reach benefit as big possible. Development technology on era moment this very fast, even capable create various system technology which designed For help man create quality. Lots technology can make implementation more easy for user. Industry which already lots use technology information Which always updates (computerized and embedded) supported with application technology modern with hope will give effect positive for continuity activity industry [13] Technology information has change public and behavior person in whole world.

Development technology and information mature this has influence life economy global Good in world on generally nor in Indonesia on specifically. With development technology which fast And fast, individual can use technology with good in accordance with needs [16]. Technology information can support operational company in a manner effective and efficient. Technology information beneficial in push cost in do business, matter this apply for para businessman MSMEs. In operational, UKM allocate and carry out allocation budget which later used For necessity development other. Technology is wrong one tool for jack up productivity in something company. Tool this make it easy worker in produce goods and increase productivity worker which on finally influence level income [17]. According to Tjhay (2003:3) in Syahroni (2014) the measurement is based on three (3) indicator items, namely (1) intensity of utilization, (2) frequency of use, (3) number of applications or software used [18].

MSME income

Income is an increase in economic benefits during an accounting period in the form of income or additions *to* assets or decreases in liabilities resulting in an increase in equity that does not come from contributions from investors [19]. Revenue is the amount of input obtained for the services provided by the company which can include the sale of products and or services to customers obtained in an operating activity of a company to increase the value of assets and reduce liabilities arising in the delivery of goods or services [20]. Income includes revenue (*revenue*) and profit (*gain*). Revenue is income that arises in the course of the ordinary activities of an entity and is known by different names such as sales, fees, interest, dividends, royalties and rents [21].

Income is results which obtained from buy and sell something product. Level income very influential to smoothness business because income is capital behind business Which make business still walk. Income low possible businessman bankrupt because income low. Restrictions entrepreneurship and low utilization technology make perpetrator MSMEs No can develop his business, Which on turn cause low income perpetrator MSMEs [22]. Duration contract also become factor important. Which can influence sale. The more long somebody in business, the more complex and appropriate strategy which they use for manage, produce and promote product them [10]. Income is s erroneous One matter which very important in operate business, Because in operate business must understand results and amount sale or income Which generated as businessman, is consideration income . Income related with cost based use. for keep or handle treasure riches member house ladder and share company, bonus and profit, contract, flower and also profit/advantage in meaning say finance [12].

According to law no. 20 of 2008, MSMEs [1] are defined as follows:

- a. Micro Enterprises are productive businesses owned by individuals and/or individual business entities that meet the criteria for micro enterprises as stipulated in this law.
- b. Small Business is a productive economic business that stands alone, which is carried out by individuals or business entities that are not subsidiaries or not branches of companies that are owned, controlled, or become part either directly or indirectly of medium or large businesses that meet the criteria of small business. small as referred to in this law.

c. Medium Enterprises are productive economic businesses that stand alone, which are carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or become a part, either directly or indirectly.

The indicators adopted from Danang (2017) are: a) income or sales turnover, income obtained from business actors within a certain period of time, b) operating profit, profit or profit derived from the sale of production [23]. The research model and development of the research hypothesis is shown in the following figure.

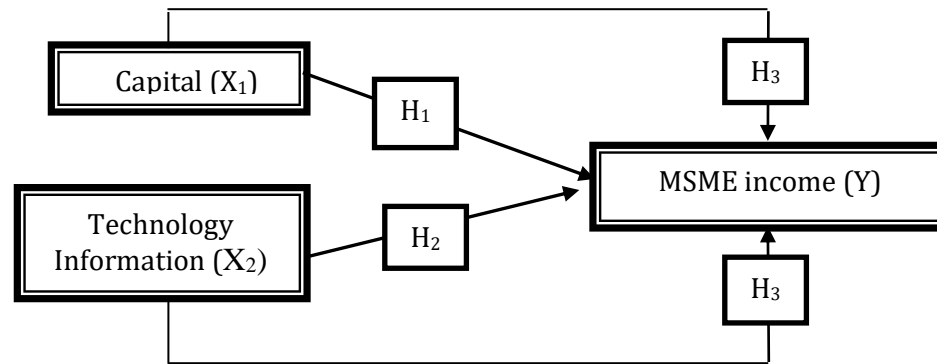


Figure 1. Thinking Framework

2. MET HODS

The analytical method used is descriptive analysis method with a quantitative approach by describing or illustrating the collected data in the form of numbers or using statistical tools [24]. In this study the independent variable is capital and technology information, while the dependent variable is income MSMEs. The population of this study were all MSME actors in Ketanggungan District, Brebes Regency, totaling 493. The data was taken as a sample of 20%, namely 99 respondents. The type of data used in this study is primary data, namely by conducting direct interviews with business owners and supported by financial reports and other documents.

Data collection in this study used a questionnaire instrument, namely data and information collection techniques by distributing a list of questions to the respondents studied and using the *Google Form application*. subject study this are the usually actors in Ketanggungan District, while the research object is the capital variable and technology information to income MSMEs. The research instrument was tested for validity and reliability. Data analysis techniques were carried out using descriptive tests and classical assumption tests, including tests normality, test multicollinearity and heteroscedasticity. Hypothesis testing was carried out using multiple regression tests, determination tests, t tests and F tests.

3. RESULTS AND DISCUSSION

Opportunity for get income lots from capital which issued, because the more lots capital which available. The more lots opportunity for produce Lots capital and profit . Besides understanding about technology information, media social specifically also influence income company, because media social moment this become place which strategic for promote product.

Validity and Reliability Test

To test the degrees of freedom $df = nk$ ($df = 20-2 = 18$) obtained r table of 0.4438 with a two-way test. For r each item can be seen in the column (*Corrected item total correlation*). The results of the validity test can be shown in the following table.

Table 1. Validity Test Results

Variable	Indicator	r table	r table	Results
Capital (X1)	M. 1	0.778		
	M. 2	0.452		
	M. 3	0.806	4,438	Valid
	M. 4	0.775		
	M. 5	0.756		
Information Technology (X2)	TI. 1	0.745		
	TI.2	0.783		
	TI. 3	0.820	4,438	Valid
	TI. 4	0.869		
	TI.5	0.855		
MSME Revenue (Y)	PU. 1	0.762		
	PU. 2	0.829		
	PU. 3	0.761	4,438	Valid
	PU. 4	0.863		
	PU. 5	0.783		
PU. 5	0.824			

Source: Data processed

Based on table 1, the results of calculating the correlation coefficient all have r counts that are greater than r tables (r counts > r tables). Thus, it can be concluded that all items are declared valid and all questions in the research instrument can be declared feasible as instruments for measuring research data.

Reliability Test

reliability test were carried out with *the Cronbach's Alpha Test Based on Standardized items*, with a *Cronbach's Alpha Based value > 0.60*, the instrument is said to be reliable .

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	Critical Value	Information
Capital	0.751	0.60	Reliable
Technology Information	0.874	0.60	Reliable
Income MSMEs	0.887	0.60	Reliable

Source: Data processed

Based on table 2, it shows that each questionnaire has a reliability coefficient greater than 0.60.

Classic assumption test

The normality test is used to determine whether the data is normally distributed. The normality test used is histogram and graphs.

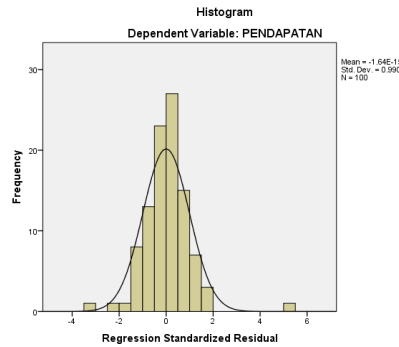


Figure 2. Histogram test results

The image above is a histogram graph. A histogram graph is said to be normal if the data distribution is bell-shaped, not skewed to the left or skewed to the right [24]. The histogram graph above forms a bell and is not skewed to the right or left so that the histogram graph is declared normal.

Figure 3. PP Plot Test Results

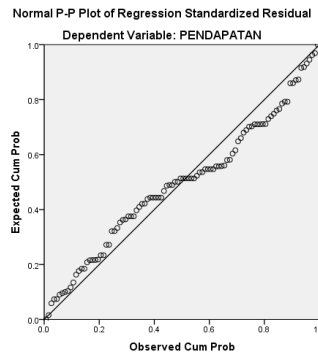


Figure 3 is a PP Plot graph. The PP Plot chart can be understood by looking at the distribution of items on the diagonal line on the chart. The PP Plot graph is said to not meet the normality assumption requirements if the items spread far along the diagonal line and do not follow the diagonal line [25]. The graph above provides an explanation of the curve showing the shape of the PP plot around the regression line. The PP Plot graph above shows that the data spreads around the diagonal line and follows the direction of the diagonal line. Thus, that the regression model is normally distributed or meets the normality assumption requirements.

Multicollinearity Test

To check whether multicollinearity occurs or not, it can be seen from the value of the variance inflation factor (VIF). VIF values that are more than 10 indicate an independent variable where multicollinearity occurs [26]. The multicollinearity test has the goal of knowing whether there is a correlation between the independent variables.

Table 3. Multicollinearity Test Results

Coefficients ^a		Collinearity Statistics	
		tolerance	VIF
1	(Constant)		
	Capital	.400	2,499
	Information	.400	2,499
	Technology		

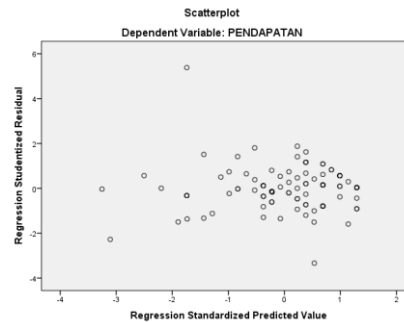
Source: Data processed

Based on table 3 above, it can be seen that the Variance Inflation Factor (VIF) values of the two variables namely capital = 2.499, Information Technology = 2.499 is less than 5, so it can be concluded that there is no multicollinearity problem between independent variables. Meanwhile, the tolerance value of the two variables, namely capital = 0.400, Information Technology = 0.400, is greater than 0.10, so it can be concluded that there is no multicollinearity problem between the independent variables.

Heteroscedasticity Test

heteroscedasticity test is to check the model whether there is an inequality of variance from the residuals for all observations in the linear regression model.

Figure 4. Heteroscedasticity Test Results



From Figure 4, the Scatterplot Output above, it can be seen that the dots spread randomly, do not form a clear pattern, and are scattered both above and below the number 0 on the Y axis. It can be concluded that the independent variables above do not occur heteroscedasticity.

Multiple Linear Regression Analysis

Multiple linear regression is a regression model that involves more than one independent variable . Multiple linear regression analysis was carried out to determine the direction and how much influence the independent variables had on the dependent variable [24]. Multiple regression works by considering the values of several available independent variables and predicting the values of one dependent variable.

a. Inferential Analysis

Table 4. Results Multiple Regression Analysis

		Coefficients^a		
		Unstandardized Coefficients		Standardized Coefficients
Model		B	std. Error	Betas
1	(Constant)	1,814	1,379	
	Capital	.565	.094	.482
	Information Technology	.559	.102	.439

Source: Data processed

Based on table 4 data, the regression equation can be obtained as follows:

$$Y = 1.814 + 0.565X_1 + 0.559X_2 + e$$

In the equation above, it shows that there is a positive influence of the independent variables, namely capital (X_1) and information technology (X_2), on the dependent variable, namely MSME Income (Y). The table shows the most dominant variable which can be seen from the *Unstandardized Coefficients* B column, the column shows that capital (X_1), has the highest number (0.565) compared to other variables.

b. Analysis of the Coefficient of Determination (R²)

Table 5. Results Determination Correlation Test

Summary models				
Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	.868 ^a	.753	.748	2.14841

a. Predictors: (Constant), Capital, Information Technology

Source: Data processed

Based on table 5 it is known that the independent variable affects the dependent variable by 0.753 seen from the Adjusted R Square column. It can be concluded that the independent variables Capital (X₁) and Information Technology (X₂) which affect the dependent variable MSME income (Y) are 75.3% and the remaining 24.7% are influenced by other variables.

c. Analysis t test

The t test is used to measure how far the influence of the independent variables is in explaining the dependent variable. If the value of Sig. < 0.05 or below 5%. In this study, 3 hypotheses were tested to see the effect of capital (M) and information technology (IT) on MSME Income (KU). This hypothesis was tested using the Analysis of Individual Parameter Significance Test (t test).

$$t_{table} = t(a/2 ; nk-1) = t(0.05/2 ; 99-2-1) = t(0.025 ; 96) = 1.98498$$

Where :

a = Confidence level => 0.05

n = Number of samples => 99

k = Variable X => 2

Table 6. Test Results t

Model	Coefficients ^a			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	std. Error	Betas		
1 (Constant)	1,814	1,379		1.316	.191
Capital	.565	.094	.482	6.038	.000
Information Technology	.559	.102	.439	5.498	.000

a. Dependent Variable: MSME Income

Source: Data processed

Table 6 can be explained as follows:

a. Hypothesis Testing 1

Hypothesis 1 or Ha: There is a positive and significant effect of capital on the income of MSMEs in Keuntungan District, Brebes Regency. Based on the results of Table 6 the capital variable has t count > t table which is equal to 6.038 > 1.976 and a significance of 0.000 < 0.05, so it can be concluded that H₁ (Ha) is accepted and H₀ is rejected, which means there is an effect of the Capital variable (X₁) on Income MSMEs (Y).

b. Hypothesis Testing 2

Hypothesis 2 or Ha: There is a positive and significant effect of capital on the income of MSMEs in Keuntungan District, Brebes Regency. Based on the results of Table 6 the capital variable has t count > t table which is equal to 5.498 > 1.976 and a significance of 0.000 < 0.05, so it can be

concluded that H₂ (H_a) is accepted and H₀ is rejected, which means that there is an influence of Information Technology variable (X₂) on MSME Income (Y).

d. Analysis F test

The F test aims to find out whether the independent variables simultaneously (*simultaneously*) affect the dependent variable. The F test was carried out to see the effect of all the independent variables together on the dependent variable. The level used is 0.5 or 5%, if the significant value of F < 0.05 it can be interpreted that the independent variables simultaneously affect the dependent variable or vice versa [24].

Table 7. F Test Results

ANOVA ^a						
Model		Sum of Squares	df	MeanSquare	F	Sig.
1	Regression	1362.320	2	681,160	147,576	.000 ^b
	residual	447,720	97	4,616		
	Total	1810040	99			

a. Dependent Variable: MSME Income

b. Predictors: (Constant), Capital, Information Technology

Source: Data processed

c. Hypothesis Testing 3

Hypothesis 3 or H_a: There is a positive and significant influence of capital and information technology on the income of MSMEs in Keuntungan District, Brebes Regency. Based on the results of Table 7, it has F count > F table which is equal to 147.576 > 2.700 and a significance of 0.000 < 0.05, so it can be concluded that H₃ (H_a) is accepted and H₀ is rejected, which means there is an influence of the capital variable (X₁) and information technology (X₂) together against MSME Income (Y).

4. DISCUSSION

The purpose of this study is to find out and analyze whether or not there is an influence of capital and information technology on MSME income. On the information that has been obtained through questionnaires and processed using SPSS it can be concluded that

a. The following is the influence of independent and dependent variables, which consist of Capital, Information Technology and MSME Income.

1) The Effect of Capital on MSME Income

Based on the results of the hypothesis data analysis (t test) shows that the significance level of the Capital variable is 0.000 which is less than 0.05 (0.000 < 0.05), so that it is known that Capital has a positive and significant effect on MSME Income in Ketanggungan District, Brebes Regency. This means that the better the capital owned by MSME actors, the better and increased the income received by MSME actors and the lower or smaller the capital owned, the lower or less MSME income will be. This is in accordance with other capital objectives, namely to overcome the decline in income of MSME actors.

2) The Effect of Information Technology on MSME Income

Based on the results of the hypothesis data analysis (t test) shows that the significance level of the Information Technology variable is 0.000 which is less than 0.05 (0.000 < 0.05), so that it is known that Information Technology has a positive and significant effect on the income of MSMEs in the Ketanggungan District, Brebes Regency. This means that the better the use of information technology in the marketing strategy carried out by MSME actors, the better and more income received by MSME actors and the lower or smaller the use of information technology, the lower

or less MSME income will be. This is in accordance with other information technology goals, namely to increase product marketing online *via* the internet or social media.

- a. Based on the regression equation, it shows that there is a positive and significant influence of the independent variables, namely Capital (X_1) which is equal to 0.565 and Information Technology (X_2) of 0.559 on the dependent variable, namely MSME Income (Y).
- b. Dominant Variable
Unstandardized Coefficients B column, showing that Capital has the highest number (0.565) compared to other variables. It can be concluded that the most dominant variable in this study is capital (X_1).
- c. From the results of multiple linear regression analysis in this study, it shows that the independent variables affect the dependent variable by 0.753 seen from the Adjusted R Square column. It can be concluded that the independent variables capital (X_1) and information technology (X_2) which affect the dependent variable MSME Income (Y) are 75.3% and the remaining 24.7% are influenced by other variables.

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