

Determinants of MSME Income in Jambi City

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ABSTRACT

Income is something matter important point in achieved purpose and sustainability business carried out. This study aim for test aspects influential determinants to MSME income in Jambi City, testing influence of business capital, costs power work, and technology information to Jambi City MSME income. Study This using the primary data obtained through questionnaire to Jambi City MSMEs and the samples used in the research This is 150 respondents with technique taking sample use random sampling method. Analysis techniques in study This are there descriptive statistics and analysis regression multiples using SPSS version 25 software, results study prove that : Business capital, costs power work, and technology information influential to Jambi City MSME income, business capital influential to MSME income. That thing show that the more The higher the business capital owned by MSMEs, the more well as support For get income, Costs power Work influential to city MSME income jambi. That thing show that the more tall cost power work issued by MSMEs should be will support For produce high income, Technology information influential towards Jambi City MSME income. That thing show that the more tall technology information used by MSMEs, then will can support For get high income.

INTRODUCTION

Background

Micro, Small and Medium Enterprises (MSMEs) have show very important role in move economy good in scope national nor area. Until moment this MSME sector still have huge market opportunities because always there is a market for production goods and services. MSME activities carried out by the community group intermediate to bottom , but the existence of capable MSMEs survive the conditions in Indonesia's economy always changed. Proven moment the global crisis that occurred a number of time then, MSMEs were present as something solution from system healthy economy. MSMEs can be taken into account in increase market competitiveness and stabilization system existing economy. This thing because through sector industry here it is all related aspects with pattern life man sourced (Marfuah & Sri Hartiyah, 2019).

MSMEs become bone back system economy a people who don't only addressed reduce problem gap between group income and inter perpetrator business, or alleviation poverty and absorption power work. All over the world, especially in income countries low /poor, showing that MSMEs play role important in overcome obstacle poverty, inequality, and creation field work, especially in the regions rural. (Tambunan, 2019). MSME development will expand the economic base and can give significant contribution in speed up structural, i.e increase economy area and resilience economy national. Apart from that most people are comfortable in do activity MSME business because in business This own tough edge obtained at giant level companies, one of its advantages is convenience in adopting innovation in business, esp in field technology. Adoption technology latest become more easy done For increase growth MSME business because No own complicated system in its use (Mahayasa, 2017).

Capital committed in business is initial capital originate from own capital and profits from sales obtained as capital accumulation. MSMEs also still exist face constraint in matter access to capital and funding. As a result, MSMEs are having difficulties in increase capacity his business or develop capable products compete. Most MSMEs have not Enough touched by the service institution formal finance (banks). So that No A little from forced MSMEs utilise service institution finance Micro is traditional, though with sufficient burden and risk burdensome, for the sake of defending continuity life his business. Capital is something base in build business and in general become obstacles. Capital can from self Alone nor loan from party other. MSMEs are business individual or group small with capital from number of owners limited. Limited own capital so do loans to banks, however loan difficult obtained Because condition from the bank (Hasanah et al., 2020).

That capital covers Good in capital in the form of money (geldkapital), as well as in form goods (sachkapital), for example machines , things merchandise and so on ((Riyanto, 2010) in (Sulistio & Saifi, 2017)). Business capital or frequently called investment is expenditure For buy equipment production, purposeful capital goods For increase internal capital activity economy in use For produce goods and services (Sukirno, 2003). Share each effort, good scale small, medium nor large capital is one very important factor

that can be determine level production and also income . Capital is one of the inputs or factor possible production influence income However No the only one possible factors increase income ((Suparmoko, 1986) in (Sudirman, 2015)). If capital and energy Work increase so productivity and income will too increased (Sukirno, 2003). Source Power finance (capital) is factor the most important key in A company acquired through from support government and banking into the an MSME (Krejčí et al., 2015).

Labor is one matter supporting principal MSME progress is good from facet skills, numbers, as well as experience possessed by the workforce Work that. Labor that is everyone who is able do work good inside nor outside connection Work To use produce service or goods For fulfil need Alone nor society (Law Republic of Indonesia Number 13 of 2003 concerning Employment, 2003). Cost power Work is A matter important for an employee company. Cost power good work of course just later it will too impact good for worker so that can keep going work with full enthusiastic. Influence cost power work plays a very important role important in MSMEs because cost power Work the is necessary costs issued for workers in activity business carried out so that cost power work alone own influence to income generated by MSMEs. cost power work is the price charged For use power Work man that". Entire cost employees who direct follow as well as produce goods called Labor Costs Direct. (Mulyadi, 2010:319) in (Firmansyah & Darsawati , 2016)).

Technology which is something where are the problems faced by MSMEs lack of related information with progress technology information will cause facilities and infrastructure efforts that not developing or not support progress business ((Tyas and Safitri , 2014) in (Hasanah et al., 2020)). MSME players still Not yet many people take advantage of it means Technology Information (IT) for support his business that is For marketing and sales online via the internet or more known with Electronic Commerce (E-Commerce), even though it is one key the success of MSMEs is availability of a wide and clear market for product business (Hasanah et al., 2020). Technology own impact real in part big industry and across all aspect economy Where business and company Keep going experience quite a change big . Modern business does not Possible accomplished without help impactful technology _ significant to operations of Micro, Small and Medium Enterprises (Singh & Singh, 2015). Technology information Alone very role important in increasing MSME income. Likewise technology information alone own a lots benefits that can be obtained achieved For convenience in business carried out. Understanding importance technology information aim For adopt and utilize something information accounting, cause information accountancy used as guidelines in taking decision , reach efficiency and effectiveness activity business (Syarifah & Fauziah , 2017). The more understand to technology information so will the more wide view they to various form application technology inside _ life business and will can push acceleration provision information accountancy that is form report finance for among MSMEs, then enhancement skills and understanding to technology information especially to the owners inside

something company become prerequisites in reach efficiency and effectiveness activity effort .

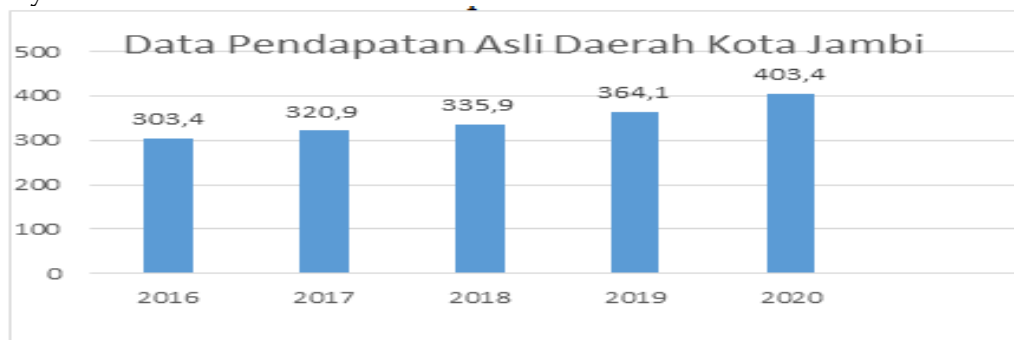


Figure 1. Data on Original Regional Income for Jambi City

Source : Jambi City APBD

Figure 1. show that income data original Jambi City area experienced increase in each the year . One influencing factors income original area the that is originate from the MSMEs Alone like tax For rent building or office, turnover sales and income employees, improvement turnover carried out by MSMEs of course can influence Jambi City Regional Original Income, with thereby that MSMEs continue experience rapid progress and has good market share in Jambi City. Observation preliminary work done researchers in Jambi City, MSMEs do not few still do constrained will limited their source of capital have an obstacle they For develop in business they so that influential to income will be they produce. Likewise with cost power work and technology influencing information income them. Lack of utilization of MSME actors in matter technology information factored from ignorance in method its use as well as in cost power Work they not enough take into account cost power their work _ take it out No in accordance degan income earned, Problems this is what it still is often happen to MSME actors in Jambi City. Income business is also mover, initiator , controller , even as consequence from trigger development economy national . disclose that the role MSMEs have position important in development economy national Because great contribution to increase income in a area. Income is also an mover For progress business alone and as one aspect important For walking something effort. The role of MSMEs has position important in development economy national Because great contribution to increase income in a regions (Marfuah & Sri Hartiyah , 2019).

MSMEs in Jambi City itself has experience such a development rapid progress and progress achieved as stated by Ilyas as head field empowerment business Jambi City Cooperatives and UMKM Department. There is more not enough from 104,155 MSMEs spread out widespread in Jambi Province itself with own details around 10,763 MSMEs are in Jambi City. There are also quantities power absorbed work _ from the MSMEs around 184,124 people with MSMEs have assets reaching Rp 1,69 Trillion with turnover reached Rp. 2.35 Trillion. The government also provides programs in effort increasing the level of MSMEs in Jambi City, namely in field capital , because capital is something constraint main problem faced for MSME actors. The government is also preparing coaching to to MSME actors so that in the future MSMEs in Jambi City experience progress for the future come and also be given training towards

the staff Work in develop their skills so they can more influential to perpetrator effort, esp in utilization sophistication technology existing information Now For progress of MSMEs in Jambi City itself (Muhammad Hanapi, 2019; Ratih Kusumastuti, 2023). Based on the description has been displayed, then writer lift study with title “Influencing Factors To MSME Income in Jambi City”.

Problem Formulation

Based on description of the background behind research , then possible problems _ formulated are :

1. How? influence of business capital , costs power work , and technology information to income in Jambi City MSMEs?
2. How? influence of business capital to income in Jambi City MSMEs?
3. How? influence cost power Work to income in Jambi City MSMEs?
4. How? influence technology information to income in Jambi City MSMEs?

Research Objectives

By special objective study this, namely :

1. For know How influence of business capital , costs power work , and technology information to income in Jambi City MSMEs.
2. For know How influence of business capital to income in Jambi City MSMEs.
3. For know How influence cost power Work to income in Jambi City MSMEs.
4. For know How influence technology information to income in Jambi City MSMEs.

Urgency Study

1. For researchers, research This expected can give contribution development knowledge through testing influence of business capital, costs power work and technology information to income in Jambi City MSMEs
2. For MSME players, research This expected become input in consider in implementation activity business
3. For parties others, research This expected can made as material reference study specifically study regarding business capital, costs of power work, technology information and income.

LITERATURE REVIEW

Micro , Small and Medium Enterprises (MSMEs)

In accordance with (Law Number 20 of 2008) concerning Micro, Small, and Medium Enterprises (MSMEs) the meaning of MSMEs is as following:

1. Micro Business is business productive owned by individuals and / or business entities individuals who fulfill it Micro Business criteria as arranged in Constitution this .
2. Small Business is business economy productive standing _ themselves , carried out by individuals or a business entity that is not is child company or No branch companies owned , controlled , or become part Good direct nor No direct from business intermediate or business big that fulfills Small Business criteria as follows intended in Constitution this .
3. Medium Enterprises is business economy productive standing alone , carried out by an individual or a business entity that is not is child company or branch companies owned , controlled , or become part Good direct nor No direct with Small Business or business big with amount riches clean or results sale annual as arranged in Constitution this. (Law Number 20 of 2008).

Based on understanding according to (Law Number 20 of 2008) concerning MSMEs, then these MSMEs can interpreted as business economy productive standing Alone can carried out by individuals or the body that owns it criteria separately in accordance with total wealth clean and results sale annual business that . Criteria used For define MSMEs as listed in article 6 is mark riches clean or asset value does not including land and buildings place effort , or results sale annually .

Venture capital

Business capital is amount of money used in operate activities business. Many people are watching that money capital is not everything in A business. However need to be understood that money is in A effort is very necessary. The problem here it's not important whether or not capital, because its existence It's really necessary, of course but How managing capital optimally so running business can walk smoothly. ((Bambang Riyanto 2010: 19) in (Faizal, 2017) . Following This is benefits from capital, namely :

1. Makes it easier establishment company new , One difficulty establishment business new is exists difficulty obtain capital.
2. Helps development company , medium company _ stage expansion requires large funds and these funds not always available in a way enough .
3. Increase investment , in A moderate economy _ development is urgently needed investment .

4. Streamline switch technology , technology that has company Not yet Of course the best technology temporary For obtain the best technology the sufficient funds are needed big .

Technology Information

Technology is A related concepts _ with type use and knowledge about tools and skills, and how he can give influence on abilities man for control and change something that is around it ((Rusman 2012) in (Marfuah & Sri Hartiyah, 2019)). Technology is something tools used for speed up productivity in something effort. Existence tool the make things easier for workers Work For produce goods and will increase productivity of the workforce work in the end will influence level income. Development MSME technology is influenced Lots factors , including the ability of human resources to develop technology, availability of capital for procurement technology, role of institutions study in support development technology as well as policy monetary and fiscal ((Suharyadi, 2004) in (Arva Bhagas, 2016)). Technology information Alone become thing you to must controlled by actors in MSMEs for face global competition , because basically technology Alone can help in increase MSMEs' own income.

Labor

Labor is very important factor in production, because power Work is factor mover other input factors , without exists power work so factor other productions do not will meaning (Wulandari Ni Made Masri, 2017). Increased production cause income will too follow increases . Labor in an organizational unit is needed For produce good quality product form material or product form services. Productivity power Work the moment This become center attention in effort For increase influencing performance efficiency and effectiveness organization. More analysis concentrate on performance, will more give emphasis on factors main among others are motivation Work power work (Wulandari Ni Made Masri, 2017).

Labor in an organizational unit is needed for produce good quality product form material or product form services. Productivity employee the, moment This become center attention in effort For increase influencing performance efficiency and effectiveness organization. More analysis concentrate on performance, will more give emphasis on factors main among others are motivation Work employee. Organization will succeed implement the programs when people are working in organization can carry out his task with Good in accordance with fields and responsibilities each answered. The employees who carry it out task the need given direction and encouragement so that existing potential _ in himself can changed become profitable achievements organization. (Main, 2019).

Business Income

Income is reception Good in the form of money or stuff , fine from other parties as well party Alone from work or activities carried out and assessed with top money prices in effect at the time this. Income can also be interpreted as all the results obtained after work , meanwhile income personal interpret as all type income , incl income earned without give something activity whatever is accepted by the population a country (Ardiana, 2018)

Income businessman is profit in activity company, profit determined with method reduce various costs incurred from results sales obtained, Income term used What when relate with Genre income something period particular origin from provision factors production of each in form rent, wages, and interest in a way sequentially. According to Mankiw as analyst economy macro opinion that income national can be measured with product domestic gross (Sukirno, 2003). Following This is influencing factors income from activity sale including :

- a) Conditions and capabilities trader Ability trader in transaction sell buy that is capable convince buyers For buy merchandise and at the same time obtain desired income.
- b) Market conditions Market conditions are related with state of the market, type of market, group existing buyers within that market, location trade, frequency buyers and tastes buyer in that market.
- c) Every Capital business need For operational purposeful effort For get profit maximum. The more Lots products sold resulting in an increase profit. For increase products sold something business must buy amount goods merchandise in amount big . For That needed additional capital for buy goods merchandise or pay cost operational to achieve objectives increase profit so that income can increases .
- d) Condition organization business The more big something business will own frequency increasing sales tall so that profit will the more big compared with more effort small .
- e) Other factors Other influencing factors business related with advertising and packaging product. Types trade in the market also influences it income.

State of The Art/ Research Previous

Study previous is reference researcher in taking A title research. Study previous researchers _ attach consists from nine title research, can seen in table 1 below this:

**Table 1
Study Previous**

No	Researcher , Year, and Title Study	Variable Research & Analysis Method	Research Results
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1.	(Hasanah et al., 2020) Influence of Capital, Education Level and Technology To MSME Income in the Regency Purbalingga	Variable : Income Variable Independent : Capital, Education Level, and Technology Analysis Method : Multiple Linear Regression with SPSS 16.0	<ul style="list-style-type: none"> • capital variable has an influence significant positive _ to income • Variable level education No there is significant influence _ to income • Variable technology there is significant influence _ to income
2	(Marfuah & Sri Hartiyah, 2019) The Influence of Own Capital , People's Business Credit (KUR), Technology , Length of Business and Business Location on Business Income (Case Study on MSMEs In Regency Wonosobo)	Variable : Income Variable Independent : Own Capital , People's Business Credit , Technology , Length of Business and Business Location Analysis Method : Multiple Linear Regression	<ul style="list-style-type: none"> • capital variable has an influence positive to income • Variable credit people's efforts (KUR are influential positive to income • Variable technology influential positive to income • Variable length of business influential positive to income business • Variable location business influential positive to income business •
3	(Susfayetti et al., 2018) Influence Understanding Technology Information , Quality of Education, Length of Business and	Variable : Implementation of SAK ETAP Variable Independent : Technology information , quality education , length of business . checker size business Analysis Methods : Analysis Techniques regression linear multiple	<ul style="list-style-type: none"> • Understanding Technology Information , Owner Education , Business Length, and Business Size have an influence in a way together (simultaneously) towards implementation of SAK ETAP on Batik MSMEs in Jambi City • Understanding Technology Information influential to implementation of SAK ETAP on Batik MSMEs in

	Business Size Application Sak Etap on the Creative Economy (Case Study on MSMEs in Jambi City)		Jambi City <ul style="list-style-type: none"> • Owner Education influential to implementation of SAK ETAP on Batik MSMEs in Jambi City • No length of business influential to implementation of SAK ETAP on Batik MSMEs in Jambi City • Business Size does not influential to implementation of SAK ETAP on Batik MSMEs in Jambi City.
4	(Sugiarti, 2018) Influence Raw Material Costs and Labor Costs Direct To Sale Clean at Pt Mustika Ratu Tbk	Variable : Sales clean Variable Independent : Cost material standards and costs power Work direct Analysis Methods : Analysis Techniques regression linear multiple with SPSS 22	<ul style="list-style-type: none"> • Variable cost material standard influential to sales clean • Variable cost power Work direct influential to sale clean
5	(Lubis & Junaidi, 2016) Utilization Technology Information on Micro, Small and Medium Enterprises In Jambi City	Variable : Technology information Variable Independent : Characteristics of MSMEs Analysis Method : Descriptive technique qualitative and descriptive quantitative with utilise various equipment statistics descriptive and tables frequency singles and tables frequency cross .	<ul style="list-style-type: none"> • The low understanding to benefits technology information • The low availability investment • The low support institution government .

6	<p>(Firmansyah & Darsawati, 2016)</p> <p>Influence Labor Costs _ Direct And Cost Promotion Against the Company's Net Profit Level in Pd. Kaswari Lantern Mochi 2012-2014 period</p>	<p>Variable : Implementation of SAK ETAP</p> <p>Variable Independent : Technology information , quality education , length of business . checker size business</p> <p>Analysis Methods : Analysis Techniques regression linear multiple</p> <p>Variable : Net profit</p> <p>Variable Independent : Cost power Work direct and cost promotion</p> <p>Analysis Method : Multiple linear regression technique with SPSS version 17.</p>	<ul style="list-style-type: none"> • Variable cost power Work direct influential to profit clean • Variable cost promotion influential to profit clean
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Development Hypothesis

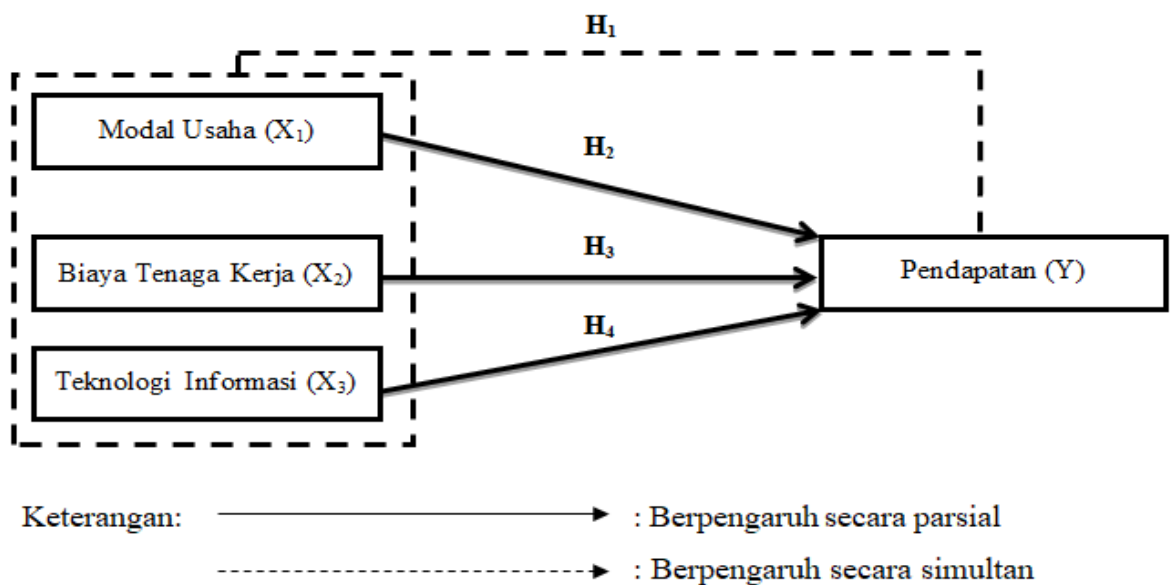


Figure 2.1. Research Model

H₁: Business capital, costs power work , and technology information in a way simultaneous influential to income.

H₂: Business capital in a way Partial influential to income.

H₃: Cost power Work in a way Partial influential to income.

H₄: Technology information in a way partial influential to income.

The Influence of Business Capital on Income

Business capital is something required abilities owned by one person businessman Good in the form of money, equipment production, as well as provision material standard . Business capital element important for industry small For build effort and improve income (Faizal, 2017). In accordance with principle economy that with little capital so will get profit certain, whereas with large capital so will get profit as much as possible . Little capital will limit results production so that income achieved little. Lack of capital of course hinder development effort, meanwhile there is sufficient capital big so quantity production can improved so that sale increase and income business also increased. Based on description that is business capital influential to income effort .

Influence Labor Costs To Income

Labor is everyone who is able carry out work Good in the nor outside connection work, use produce goods or service For fulfil need society . Labor in an organizational unit is needed For produce good quality product form material or product form services (Main, 2019). Labor That covers power working work in the nor outside connection work , with tool production mainly in the production process is his energy myself, fine power physique nor mind. However absorption amount power Work naturally No excessive Because will increase waste or loss and gain make cost from power Work the increases. Labor role important in A company Because can help productivity company in produce income. Based on description the cost power Work influential to income.

Influence Technology Information to Income

Technology refers to an object the object used For convenience activity human , like machines, tools, or device hard ((Rusman 2012) in (Marfuah & Sri Hartiyah, (2019)). Good in use / make use of technology so will the more increase production so that can more Lots produce goods, then matter the will increase income effort. Apart from that with existing progress and sophistication in the world of technology Already Certain will can make it easier for MSME entrepreneurs in particular in do various his activities Good That in matter production things done nor form promotions that will done To use increase income effort . Based on description the technology information influential to income .

Research Roadmap Support Achievement of the Vision and Mission of Jambi University

Road map research and its relationships with Strategic Plan Jambi University research where scheme research selected in the study This including in one of the fields of Economics and Finance field from fields priorities that have been specified in the Plan Strategic (Renstra) Jambi University, Plan Parent Jambi University Research (RIP) and also Strategic Plan and RIP LPPM Jambi University with outer supporting publications **achieving the Vision and Mission of Jambi University**, Plan Research - research by researchers propose from study beginning research, research applied until in the future Can develop become research all development the flow follow Strategic Plan Jambi University Research and Achieving the Vision and Mission of Jambi University, the following is the research roadmap that has been provided implemented, moderate implemented and will be implemented in the year next .

METHODOLOGY

Design Study

Population used in study This is all MSMEs in Jambi City. Based on the data obtained from Ministry Small and Medium Enterprise Cooperatives Republic of Indonesia in 2022 (umkm.depkop.go.id) as many as 62,697 MSMEs. Retrieval method sample used in study is with method *random sampling*. The *random sampling* technique is technique taking sample from member population carried out in a way random without pay attention to existing strata in population that (Sugiyono, 2013). Amount sample searching for with Taro Yamane formula with level significance by 10% which produces sample as many as 100 MSMEs. Level of significance 10 % is used Because amount very large population in study this . As for the Taro Yamane formula can formulated as following :

Formula Taro Yamane:
$$n = \frac{N}{N d^2 + 1}$$

Description: N = Amount population
 \underline{d} = Level significance
 \underline{n} = Amount sample

Calculation :

$$n = \frac{62697}{62697 (0.1)^2 + 1}$$

$$n = \frac{62697}{627.97}$$

n = 99.84 rounded up to 100

Types, Data Sources, Data Collection Methods

Source of research data is factor important that becomes consideration in determination method data collection, consisting on primary data and secondary data. Basically type study in study This is survey research in the form of study explanation (explanatory), where researcher try look for explanation about influence of independent variables on the dependent variable. Data used in study This is primary data. Primary data was obtained with using a list of questions (questionnaire) that has been structured. Submitted questionnaires accompanied with letter application as well as explanation about objective research conducted. Instruction charging questionnaire made as simple and clear as possible Possible For makes it easier charging answer actually with complete. Deployment questionnaire done in a way direct to respondents.

Variable Study

Table 1
Definition Operational Variable

Variable	Definition	Indicator	Scale
Business Capital (X1)	Capital is all form wealth used _ For produce more wealth _ Lots Again For company . (Thomas & Norman, 2009) .	1. Capital as condition main company 2. Capital utilization 3. Amount of capital (Eva Rosadi, 2019)	Likert
Labor Costs (X2)	Cost power Work direct is Cost power work involved _ direct in the process of changing material direct become goods so ((Hermawan, 2013) in (Sugiarti, 2018)).	1. Quantity use power Work 2. Labor wages Work (Wahyuni, 2018)	Likert
Technology Information (X3)	Technology refers to an object the object used For convenience activity human , like machines , tools , or device hard ((Rusman 2012) in (Marfuah & Sri Hartiyah, 2019))	1. Usage technology 2. The role of technology 3. Convenience in business (Marfuah & Sri Hartiyah, 2019)	Likert

Revenue (Y)	Income is reception Good in the form of money or stuff , fine from other parties as well party Alone from work or activities carried out and assessed with top money prices in effect at the time this . (Ardiana, 2018)	1.Profit 2.Satisfaction 3. sourced from activity operation (Eva Rosadi, 2019)	Likert
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Data Analysis Methods

The data has been collected analyzed with tool analysis correlation and regression assisted by the SPSS program. Analysis results will in the form of : Statistics descriptive , data quality test, assumption test classic , analysis regression and hypothesis testing . Results data study analyzed with tool statistics consisting of from statistics descriptive , data quality test, assumption test classic , hypothesis testing.

RESEARCH RESULT AND DISCUSSION

Test Results Hypothesis

Test Results By Simultaneous (f Test)

F test was performed For know If There is variable independence is included to in the model has effect in a way simultaneous to variable dependent (Sugiyono, 2013). If set level significance 5% (0.05) and value probability < 0.05 , then there is significant influence in a way together between variable free to variable bound. However, if mark significance > 0.05 then No there is significant influence in a way together between variable free to variable bound . Following is ANOVA table showing f test results are in table 5.2 as following:

Table 2
F Test RESULTS

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	106,572	3	35,524	18,407	,000 ^b
	Residual	185,268	96	1,930		
	Total	291,840	99			
a. Dependent Variable: Income (Y)						
b. Predictors: (Constant), Technology Information (X3), Labor Costs (X2), Business Capital (X1)						

Based on Table 2 calculated f values obtained is amounting to 18,407 and value significance testing equal to $0.000 < 0.05$ ($\alpha = 5\%$). So you can

concluded that business capital variables, costs power work, and technology information in a way simultaneous influential to variable dependent income.

Test Results By Partial (t Test)

Partial test (t test) was performed For know influence and significance from between two variables independent or more to variable dependent (Sugiyono , 2013). Testing This done with t-test on levels 95% confidence. If value significance from something variable independent 0.05, then variable the No influential in a way significant to variable dependent. Partial test results (t test) in study This contained in table 2 as following :

Table 3
Partial Test Results (t Test)
Coefficients ^a

Model	Unstandardized coefficients		Standardized Coefficients Beta	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	2,139	2,043		1,047	,298		
Business Capital (X1)	,363	,087	,362	4,164	,000	,876	1,141
Labor Costs (X2)	,255	0.93	,238	2,751	,007	,886	1,128
Technology Information (X3)	,254	,082	,259	3,115	,002	,953	1,049

a. Dependent Variable : Income (Y)

Source : SPSS Version 25 output

Table 2 shows third t test results variable independent in the form of business capital , costs power work, and technology information own mark the probability of each is 0.000; 0.007; 0.002 where considered significant If probability is <0.05. T test on the business capital variable show mark significance of 0.000. Assess its significance more small of 0.05 shows that business capital variable own influence significant to MSME income . T test on variables cost power Work show mark significance of 0.007. mark its significance more small of 0.05 shows that variable cost power Work own influence significance to MSME income . T test on variables technology information show mark significance of 0.002. Assess its significance more small of 0.05 shows that variable technology information own influence significance to MSME income .

Discussion of Data Analysis Results

Influence of Business Capital, Labor Costs, and Technology Information To Jambi City MSME Income Simultaneous

Research results show that calculated f value obtained is amounting to 18,407 with mark significance testing equal to $0.000 < 0.05$ ($\alpha = 5\%$). This thing means that business capital, costs power work, and technology information in a way simultaneous influential to income. Based on explanation the then H1 is accepted. Study Which has done to respondents MSMEs City Jambi that capital which they are use most refers on capital they itself as well as other capital and also against cost power their work take it outin accordance with needs carried out by the business as well as use benefit from technology Which used business For income from MSMEs That yourself.

The Influence of Business Capital on Jambi City MSME Income

Research results This show that in the business capital variable that has calculated t value of 4.164 and value its significance equal to $0.000 < 0.05$ ($\alpha = 5\%$). Based on matter the can concluded that business capital influential in a way significant to income. Based on explanation the then H2 is accepted. Business capital become something important factor _ in activity business For creation activity business Which Good with difference magnitude capital Which customized with activity business Which executed And later Which will influential to income earned by the business. Results study this support research previously by (Hasanah et al., 2020) With business capital enough, MSMEs have ability For increase facilities and infrastructure company in frame support sustainability effort. Facilities and infrastructure This like equipment more production sophisticated more place wide device Which support marketing And sales, HR Which more skilled And so on. Research Results this is what is done (Krejčí et al., 2015) shows Capital is Wrong One input or factor production Which can influence income However No the only one factor Which can increase income Source Power finance (capital) is factor the most important key in a company Which obtained through from support government And banking to in an MSME.

Influence Labor Costs To Jambi City MSME Income

Research results This show that on the variable cost power work that has calculated t value amounting to 2,751 and value significance equal to $0.007 < 0.005$ ($\alpha = 5\%$). Based on matter the can concluded that cost power Work influential in a way significant to income. Based on explanation the then H3 is accepted. Cost power work is also a important factor for perpetrator business Which Where accuracy And suitability cost which issued true, true must be considered later will impact Good for business and income generated business, Results study This support study previously by (Firmansyah & Darsawati, 2016) there is influence cost power Work direct to profit clean. Because of cost power Work direct is trigger performance employee production, so that quantity And quality product Which later influence sale very dependent to him. Research conducted by (Sugiarti, 2018) shows cost power Work direct is cost

Which issued For use power work direct in processing something product from material standard becomes goods so. (Sukirno, 2003) If capital and energy Work increase so productivity And income too will increase

Influence Technology Information To Jambi City MSME Income

Research results This show that on the variable technology information that has calculated t value amounting to 3,115 and value significance equal to $0.002 < 0.005$ ($\alpha = 5\%$). Based on matter the can concluded that technology information influential in a way significant to income. Based on explanation the then H4 is accepted . Technology is also a thing important in activity business which is executed with exists renewal from time to time in order to get it more productive and efficient in its utilization For effort. Research results This in line with study (Hasanahet al., 2020) increasingly tall application technology so will the more big income obtained. This is very possible happen remember in an increasing era sophisticated , of course technology join in role in support effort. Technology like machines more production advanced so that can produce product which more quality in amount more lots and lots of time fast . Apart from that use technology in aspect marketing And sale like usesocial media can reach more many people inside more time short, cost Which more little and scope which is more wide.

CONCLUSIONS AND RECOMMENDATIONS

Conclusion case research results prove that:

1. Business capital, costs power work, and technology information influentialto income City MSMEs Jambi
2. Business capital influential to MSME income. That thing show that the more tall capital business Which owned MSMEs,the more Good also as support For get income
3. Cost power Work influential to income City MSMEs jambi. Matter the show that the more tall cost power Work issued by MSMEs should be will support For produceincome Which tall
4. Technology information influential towards City MSME income Jambi. That thing show that the more tall technology that information used by MSMEs, then will can supportFor get income Which tall

Advice For MSME Players:

1. MSME players are advised For more often utilise increasingly technology develop For support their efforts run like in form promotion product or services offered via the internet (online)
2. MSME players adapt cost power work expended with activity their efforts do

For researchers furthermore

1. For researchers furthermore study This can made as reference related research with business capital variables, costs power work, and technology information to Jambi City MSME income.
2. For researchers next to get it multiply at a time use other variables that have not used such as length of business and location business For research expected return can influence income

ADVANCED RESEARCH

In writing this article the researcher realizes that there are still many shortcomings in terms of language, writing, and form of presentation considering the limited knowledge and abilities of the researchers themselves. Therefore, for the perfection of the article, the researcher expects constructive criticism and suggestions from various parties.

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