Internasional Journal of Integrative Sciences (IJIS)
Vol.3, No.10, 2024: 1139- 1152

# Analysis of Factors Influencing the Level of Income of UMKM Business Owners in the Food Sector in Medan Sunggal District

Marisya Gultom[1*], Rusiadi[2]
Panca Budi Development University
**Corresponding Author:** Marisya Gultom marisyagultom03@gmail.com

A R T I C L E I N F O

*Keywords:* MSME Income, Raw Materials, Prices, Labor

*Received : 3 August*
*Revised : 23 September*
*Accepted: 20 October*



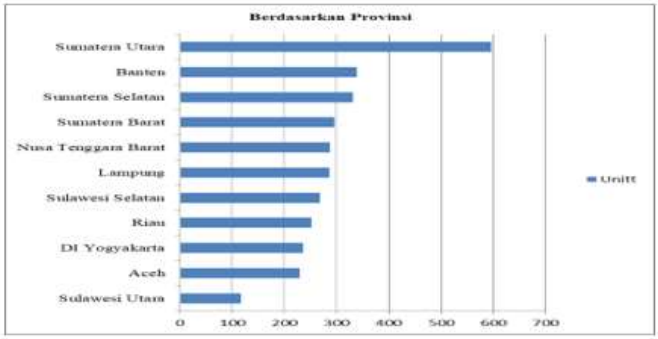
A B S T R A C T

The income generated from an MSME business is greatly influenced by production factors, so this study also wants to see what factors influence the income of MSME actors.CFA model (Confirmatory Factor Analysis)where this model is used to summarize several variablesand continued using multiple linear regression. Analyzing the existing factors including capital, raw materials, technology, price, business location and labor with data obtained from 90 UMKM business actors in Medan Sunggal District. The results of the analysis of factors that determine raw materials, prices and labor as the largest contribution to multiple linear regression show that the influence of raw materials and prices is significant and labor has no significant influence on income

DOI: https://doi.org/10.55927/ijis.v3i10.11960
E-ISSN: 2985-9050
https://journal.formosapublisher.org/index.php/ijis

## INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) are an important part of a country's economy, including Indonesia. The development of the Micro, Small and Medium Enterprises (MSMEs) sector has its own meaning in efforts to increase economic growth and efforts to reduce poverty rates in a country.(Afdal, 2018).One of the MSMEs that has a very important role in the Indonesian economy is the culinary/food sector MSME. In 2020, the total revenue of the culinary business in Indonesia was recorded at 6.2% compared to the previous year and is expected to continue to increase in the following year.(Akhmad & Purnomo, 2021).




Source: Ministry of Cooperatives and SMEs (processed by CNBC, 2023)

Figure 1. Number of MSMEs in Indonesia Throughout 2022

Reported from Kompas, the Ministry of Cooperatives and SMEs will also target at least 10 million SME units registered in the OSS system by the end of 2023, and this data will continue to change along with the increase in the number of SMEs registered in OSS. Based on the table above, it shows that many UMKM business actors, especially in North Sumatra, depend on their businesses as a livelihood.

Culinary UMKM located in Medan Sunggal District, is a strategic place to carry out micro, small or medium business activities, because the location of the area is close to office or industrial areas.(Anastasia, 2023). Because of its strategic location, there are many types of businesses in the area, such as micro businesses in food and non-food. The large number of residents who are entrepreneurs in this area can help increase the income of local residents.(Damanik & Lubis, 2022). However, there are many problems faced in starting a business/enterprise.

The first problem that is often faced by business people is capital, because if we want to start a business, we need a lot of initial capital, both for businesses that are being pioneered and those that are already running.(Wibawa, Ali, & Paryanti, 2021). The rise and fall of raw material prices makes it difficult for business people to determine prices and continue their businesses, because the lack of available raw materials can also reduce the taste of the dishes that are usually prepared by traders.(Marfuah & Hartiyah, 2019). Prices are very influential for every trader in general, especially in listing the prices set for products sold by traders. This incident is also experienced by the average trader in the area and many consumers complain about this problem.

Affordable staple food prices are very important for traders in maintaining the stability of their business income.

To increase revenue, MSME business actors must also be sensitive to technology. Challenges in growing the digitalization of national MSMEs include aspects of production and human resources, understanding technology, and adjusting business models (Damara, 2021).One of the marketing strategies that is widely used is the use of online media (Helmalia & Afrinawati, 2018) such as Gojek and others.

Determining the location of the business is also important, because the more strategic the location of the business, the easier it is for traders to sell their merchandise.(Fitriyani, Murni, & Warsono, 2020). Just imagine if the business location is located on a road that is prone to traffic jams while consumers are also rushed by their working hours and there are also many traders around selling similar foods, then consumers will also think twice about buying the goods we sell.(Bugis, Louhenapessy, Siregae, & Tuasuun, 2023). The large number of workers or students is a very potential thing to be used as a business area. This is what causes the phenomenon of the creation of small and medium enterprises that are established including in Sunggal District

Another factor is that the workforce determines the amount of income earned by the business owner, this can be seen from the number of workers, the more workers there are, the more income generated will increase and create satisfaction for consumers in terms of service.(Halim, 2020). From the description of the problems above, the author is interested in conducting research with the title "Analysis of Factors Affecting the Income Level of MSME Business Owners in the Food Sector in Medan Sunggal District".

## LITERATURE REVIEW

### 1. Income

According to the pioneer of classical economics, (Smith, 1776), income is classified into three main social classes: workers, capital owners and landlords. The three determine the 3 factors of production, namely labor, capital and land. Income is the result of the amount of profit obtained by micro, small and medium business actors in selling every day in Medan Sunggal District. The main purpose of running a trading business is to obtain income, where the income can be used to meet the needs of life and the survival of the trading business. Income can also be used as a tool to measure the economic condition of a person or household.

### 2. Capital

In the theory of capital production is money used to manage and finance production activities, capital will also be used as a cost in purchasing production sources which are referred to as business costs. Wiklund and Sheperd (2005) in Wahyuningsih's research (2015) stated that ease in accessing capital will increase the level of possibility of MSMEs in obtaining high financial performance.

**3. Raw Material**

Raw materials are the main materials needed for production. The availability of sufficient raw materials, and easy to obtain, will facilitate daily sales activities. This causes the raw material factor to also be an important thing in determining the income of MSMEs.

**4. Technology**

Khabib Alia Akhmadand Singgih Purnomo (2021:25) in his research stated that the increasingly rapid development of information technology has also influenced MSMEs, so that MSME actors try various existing information technologies.From the Medan City Government's Prokopim (2023), it is stated that currently there are 38,343 MSMEs recorded in the Medan City MSME Cooperative and MSME Data Collection System (SIMDAKOP) application. Of that number, 1,875 MSMEs have registered as fostered by the Medan City Cooperative, Small and Medium Enterprises, Industry and Trade Service (UKM Perindag Cooperative).

**5. Price**

Buchari Alam said that in economic theory, the concept of price, value and utility are the most related concepts. Utility is an attribute attached to an item, which allows the item to meet needs and wants and satisfy consumers (satisfaction) in research, Andre Febriantoni (2019). Pricing must also be carried out by business actors by taking into account everything from capital, production costs to distribution and knowing the expenses in detail, so as not to experience losses when running a business

**6. Business Location**

Location is a place for every business and is an important decision, because the wrong decision can result in failure before the business starts (Rbayulia, 2013). Losch and Weber's Location Theory, from Losch who sees the problem from the demand side (market), and Weber who sees the problem from the supply side (production). Losch said that the location of the seller greatly influences the number of consumers that can be taken. The further from the seller's place, the more difficult it is for consumers to buy because the transportation costs to get to the seller's place are more expensive. Losch tends to suggest that the production location be in the market or near the market.

**7. Labor**

Labor is a human resource that plays a role in community development activities. Labor also determines the amount of income earned by business owners, this can be seen from the number of workers, the more workers owned, the amount of income generated will also increase and create satisfaction for consumers in terms of service.

## METHODS

This research is quantitative descriptive in nature and aims to determine the relationship and patterns in the influence between two or more variables, where through this research a theory is built with the aim of explaining, predicting and controlling a phenomenon.(Sugiyono, 2010).To support quantitative analysis, the CFA (Confirmatory Factor Analysis) model is used.where this model is used to summarize several variablesand continued

using multiple linear regression which is a form of analysis to see the relationship between variables. The data collection techniques used in this study were Interviews and Document Studies with the population being 90 MSME food sector business actors (food stalls) in Medan Sunggal District (Rismalayanti, 2019).Clearly, common factors can be formulated as follows:

**Fi = WiX1+Wi2X2+Wi3X3+Wi4X4+Wi5X5+Wi6X6**

Where:

Fi = Factor I of estimation
WI = Factor weight or factor coefficient score
XK = Number of variables

RMultiple linear regression using the classical assumption test model, namely data normality, multicollinearity, autocorrelation test and heterodecasticity in the following equation form:

**Y = α + β1 X1 + β2 X2 + β3 X3 + β4 X4 + β5 X5 + β6 X6 + ε**

Where:

Y = MSME Income
X1 = Capital
X2 = Raw materials
X3 = Technology
X4 = Price
X5 = Business location
X6 = Labor force
a = Constant
b1-b2 = Regression coefficient
e = Error

## DISCUSSION

### A. Confirmatory Factor Analysis Results

Factor analysis is conducted with the aim of finding a way to summarize the available information towards the main variables into a new set of dimensions or variables (factors). Processing using the SPSS program, with the following results:

Table 1. KMO and Bartlett's Test

| | | |
|---|---|---|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .551 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 29,894 |
| | df | 15 |
| | Sig. | .012 |

Source: SPSS 20, 2024

Table resultsKMO and Bartlett's Test, looking at the Kaiser-Meyer-Olkin (KMO) value of 0.551 which explains that the number is > 0.5. This value indicates that the data is valid for further analysis. The number in the Bartlett test is 29.894 and significant 0.012 below 5%, so that the matrix is correlated and an identity matrix is formed which is considered that the factor model is good.To continue looking at variables that have cumulative correlation values < or > 0.5 with the results in the following table:

Table 2. Communalities

| | Initial | Extraction |
|---|---|---|
| Capital | 1,000 | .374 |
| Raw material | 1,000 | .613 |
| Technology | 1,000 | .656 |
| Price | 1,000 | .693 |
| Business Location | 1,000 | .662 |
| Labor | 1,000 | .847 |

Extraction Method: Principal Component Analysis.
Source: SPSS 20, 2024

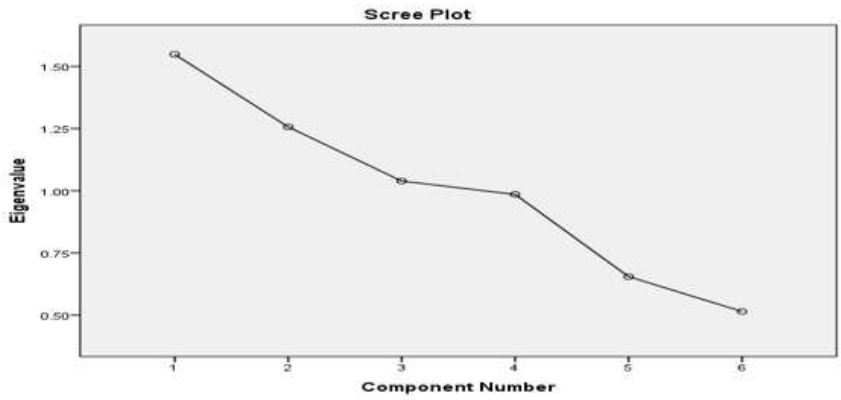
The results of the data processing above show the magnitude of the communalities number on the variable, so the formation of the relationship factor is getting closer. In the communalities, the extraction results show that there are five that exceed 0.5, contributing, namely raw materials, technology, price, business location and labor, so that they must continue to the total variance explained test.

Table 3. Total Variance Explained

| Component | Initial Eigenvalues | | | Extraction Sums of Squared Loadings | | | Rotation Sums of Squared Loadings | | |
|---|---|---|---|---|---|---|---|---|---|
| | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 1,549 | 25,816 | 25,816 | 1,549 | 25,816 | 25,816 | 1,527 | 25,457 | 25,457 |
| 2 | 1.257 | 20,950 | 46,766 | 1.257 | 20,950 | 46,766 | 1.205 | 20,089 | 45,546 |
| 3 | 1,039 | 17,319 | 64,085 | 1,039 | 17,319 | 64,085 | 1.112 | 18,539 | 64,085 |
| 4 | .985 | 16,425 | 80,510 | | | | | | |
| 5 | .655 | 10,914 | 91,424 | | | | | | |
| 6 | .515 | 8,576 | 100,000 | | | | | | |

Extraction Method: Principal Component Analysis.
Source: SPSS 20, 2024

Total Variance explainedin the initial eigenvalues table shows that there are three components that are used as factors influencing income. Then the Eigenvalues value displays its number above l for the need for factors for calculating the variance of the 6 variables dynamically, factor l is 1.549, factor 2 is 1.257 and factor 3 is 1.039. With this it is concluded that the third factor is the best to continue the analysis.




Source: SPSS 20, 2024
Figure 2. Scree Plot Component Number

The movement of the direction of the graph indicated by the first factor is towards the second direction which is decreasing and then towards the third direction and so on it also decreases, so it can be seen that the three factors show good results.

Table 4. Component Matrix

| | Component | | |
|---|---|---|---|
| | 1 | 2 | 3 |
| Capital | .588 | -.112 | -.127 |
| Raw material | -.693 | .104 | .350 |
| Technology | -.284 | .624 | -.430 |
| Price | -.218 | -.761 | .258 |
| Business Location | .766 | .138 | .238 |
| Labor | .089 | .496 | .770 |

Extraction Method: Principal Component Analysis.
a. 3 components extracted.
Source: SPSS 20, 2024

There isthree factors that are optimally displayed in the results table until the Component Matrix table produces the distribution of the six variables determined by looking at the correlation number must be > 0.5 among them on factor l given by capital and business location, the second factor by technology and for the third factor by labor. Continued in the factor rotation process against the formed factors with the aim of clarifying the variables that enter into a particular factor.

Table 5. Rotated Component Matrix

| | Component | | |
|---|---|---|---|
| | 1 | 2 | 3 |
| Capital | -.608 | .056 | -.040 |
| Raw material | .754 | .055 | .204 |
| Technology | .237 | -.765 | -.122 |
| Price | .210 | .782 | -.194 |
| Business Location | -.692 | .023 | .428 |
| Labor | .101 | -.053 | .913 |

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
a. Rotation converged in 5 iterations.
Source: SPSS 20, 2024

The value stated in (Rotated Component Matrix) shows variables that clearly distribute their influence, namely raw materials 0.754, price 0.782 and labor 0.913.

**Table 6 Component Transformation Matrix**

| Component | 1 | 2 | 3 |
|---|---|---|---|
| 1 | .978 | .035 | .208 |
| 2 | .071 | .872 | .485 |
| 3 | .198 | .489 | .850 |

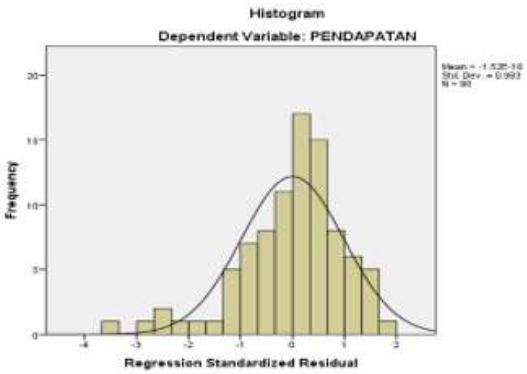
Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
Source: SPSS 20, 2024

From the tablecomponent transformation matrixdisplayed the value of each first, second and third component is > 0.5 which proves that the correlation is high. According to the results of the component matrix, it is known that from the six variables, three most feasible factors were selected from component l raw materials, component 2 price and component 3 labor. So

that a new set of dimensions of the Multiple Linear Regression equation model is formed which begins with the classical assumption test:

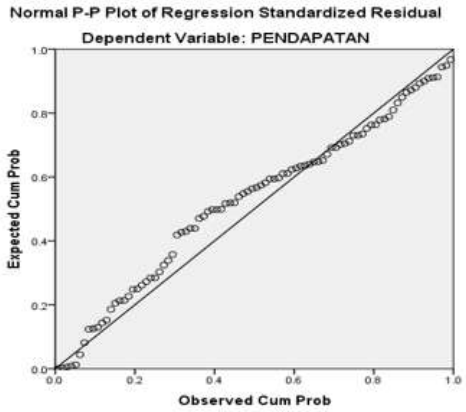
**1. Data Normality Test**

The normality test is a form of testing regarding the normality of data distribution. The normality test is used to determine whether the residuals being studied are normally distributed or not.(Rani, 2019).




Source: SPSS 20, 2024

Figure 3. Histogram of Normality Test




Source: SPSS 20, 2024

Figure 4. Normal PP Regression Plot Standardized Residual

Histogram graphdisplays a balanced convex image in the middle and the pp plot is with the points between the diagonal lines, so that the data can be declared normal and pass the data normality test.

**2. Multicollinearity Test**

Table 7. Coefficientsa

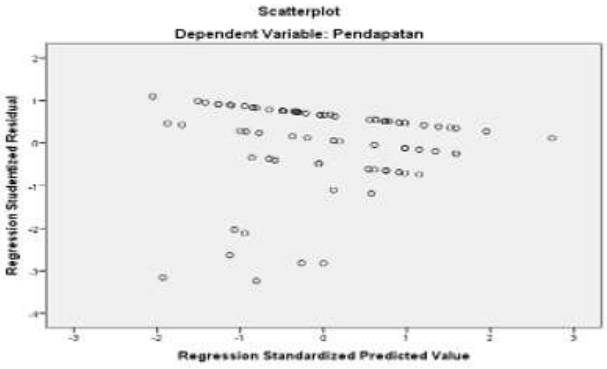
| Model | | Collinearity Statistics | |
|---|---|---|---|
| | | Tolerance | VIF |
| 1 | RAW MATERIAL | .965 | 1,036 |
| | PRICE | .964 | 1,038 |
| | LABOR | .975 | 1,026 |

a. Dependent Variable: INCOME

Source: SPSS 20, 2024

The values generated in the table contain tolerance values for raw materials of 0.965, prices of 0.964 and labor of 0.975, all of which are greater than 0.5 and the VIF values for raw materials of 1.036, prices of 1.038 and labor of 1.026 are also less than 5, so from these results it can be concluded that the data has passed and is free from multicollinearity problems.

**3. Heteroscedasticity Test**




Source: SPSS 20, 2024

Figure 5. Scatterplot Heteroscedasticity

The points on the scatterplot show that the results are spread randomly and are around the zero point so as not to form a certain pattern/trend line. With these results, the data is free from heteroscedasticity problems, in other words: the variables tested in this study are homoscedastic.

**B. Multiple Linear Regression Results**

Table 8. Multiple Linear regression Results

Coefficientsa

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 12.189 | 2.387 | | 5.106 | .000 |
| | RAW MATERIAL | .212 | .123 | .198 | 1,719 | .090 |
| | PRICE | -.006 | .126 | -.006 | -.049 | .961 |
| | LABOR | -.061 | .160 | -.044 | -.379 | .705 |

a. Dependent Variable: INCOME

Source: SPSS 20, 2024

**Y = 12.189 + 0.212 X1 – 0.006 X2 – 0.061 + e**

**Explained:**

1. Raw materials, prices and labor are considered fixed, so revenue is 12,189 units.
2. Raw materials experience an increase in units (Appreciation) so income increases by 0.212 units
3. If prices increase by one unit, income will also decrease by 0.006 units
4. An increase in labor by one unit will also result in a decrease in income by 0.061 units.

**C. Goodness Off Fit Test**

**1. t-test (Partial Hypothesis Test)**

Table 9. T-Test Results

**Coefficientsa**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 12.189 | 2.387 | | 5.106 | .000 |
| | RAW MATERIAL | .212 | .123 | .198 | 2,719 | .000 |
| | PRICE | -.006 | .126 | -.006 | 2,049 | .001 |
| | LABOR | -.061 | .160 | -.044 | .379 | .705 |

a. Dependent Variable: INCOME

Source: SPSS 20, 2024

It can be explained based on the table above that:

a) The calculated t value of the raw material variable is 2.719 > 1.989 in the t table value which results in Ha being accepted so that H0 is rejected, meaning that raw materials significantly influence income.

b) The calculated t value for the price variable is 2.049 > 1.989. The t table value explains that the price has a significant effect on income, as indicated by Ha being accepted and H0 being rejected.

c) The calculated t value for the labor variable is 0.379 < 1.989. The t table value thus proves that labor does not have a significant effect on income, so Ha is rejected and H0 is accepted.

**2. F-Test (Simultaneous Hypothesis Test)**

Table 10. Results of Simultaneous Hypothesis Testing

**ANOVA**

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 1183.070 | 3 | 394,357 | 125,689 | .000b |
| | Residual | 269,830 | 86 | 3.138 | | |
| | Total | 1452.900 | 89 | | | |

a. Dependent Variable: INCOME

b. Predictors: (Constant), LABOR, PRICE, RAW MATERIALS

Source: SPSS 20, 2024

On testing the resultssimultaneously seen with the calculated F value of125,689and the sig value of 0.000 proves the Fsig value <0.05. Therefore, in general, the influence of raw materials, prices and labor is significant on the income of MSMEs in Medan Sunggal sub-district.

**3. D-Test (Determination Test)**

Table 11. Results of Determination Test

**Model Summaryb**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|---|---|---|---|---|---|
| 1 | .902a | .814 | .808 | 1.77131 | 1,590 |

a. Predictors: (Constant), LABOR, PRICE, RAW MATERIALS

b. Dependent Variable: INCOME

Source: SPSS 20, 2024

The determination test is shown by looking at the valueThe R Square in the table is 0.814 or 81.4%, which means that the influence of the raw material, price and labor variables is able to influence 81.4% so that the remaining 18.6% of the income level is influenced by other variables not in this study.

## DISCUSSION

It can be explained based on the results that the income of MSMEs in Medan Sunggal District is greatly influenced by the use of raw materials, as a consideration in determining the selling price and the workforce that produces it so that it can achieve profits from the net income generated.(Djayastra & Yuliarmi, 2015). According to the existing reality, raw materials are the basic capital for producing a food product at the MSME level, so that it becomes an indicator of the progress of a food business.(Utami & Wibowo, 2013). Conditions such as determining the selling price of a product are also considered based on operational costs which include the cost of raw materials and labor because the greater the production costs required will also affect the level of income of MSMEs in Medan Sunggal sub-district.(Feried & Nasution, 2017)has suggested that raw materials have a significant influence on income. This is supported by research(Abidin & Ariani, 2014)states that the factors that influence income are education, capital and labor.

Apart from raw materials and prices, income levels are also influenced by the number of workers, where in a production process, increasing the quantity means that the income earned by MSME business actors in Medan Sunggal District will increase.(Astari, 2017). Labor as one of the production factors has an influence, but not as big as on raw materials and price levels, because the quantity of products produced can continue to increase even without increasing the number of workersion.(Ardiansyah, 2017).

## CONCLUSION

It is concluded from the results of the analysis of determining factors between variables that affect income in the food sector in Medan Sunggal District, three factors were selected with the largest contribution, namely raw materials, prices and labor, which were continued in other processing, resulting in the variables of raw materials and prices significantly influencing income, different from the labor variable whose influence was not significant. However, overall, the three variables still influence the income of MSMEs in the food sector, especially in Medan Sunggal District with an influence value of 81.4%. Therefore, there are many other factors that can influence the level of income, such as capital, business location and use of technology. With this, it is hoped that this study can provide information regarding MSME businesses to better calculate what factors can influence their income optimally, especially in Medan Sunggal District.

## REFERENCES

Abidin, Z., & Ariani, D. (2014). Pengaruh Modal kerja Bersih Terhadap laba Bersih Pada PT Soelina Inter Karya Proscessing. Jurnal Ilmiah Prodi Manajemen, Vol. 2, No.

Afdal, M. (2018). Analisis Faktor-Faktor Yang Mempengaruhi Omset UMKM Di Kecamatan Somba Opu Kabupaten Gowa. Fakultas Ekonomi dan Bisnis Islam UIN Alauddin Makasar.

Akhmad, K. A., & Purnomo, S. (2021). Pengaruh Penerapan Teknologi Informasi Pada Usaha Mikro Kecil dan Menengah di Kota Surakarta. Journal Sebatik, Vol 25, No. 1.

Anastasya, A. (2023). Data UMKM, Jumlah dan Petumbuhan Usaha Mikro Kecil dan Menegah di Indonesia. Diambil Kembali dari UKM Indonesia.

Apriadi, P. (2015). Analisis Pengaruh Modal, Jumlah Hari kerja, Luas Lahan, Pelatihan dan Teknologi Terhadap Pendapatan Petani Padi di Kecamatan Gambir Kabupaten Banyuwangi. Jurnal Ilmu Ekonomi.

Ardiansyah. (2017). Pengaruh Inflasi Terhadap Pertumbuhan Ekonomi di Indonesia. Jurnal Pendidikan Ekonmi.

Astari, T. (2017). Pngaruh Modal Kerja dan Penjualan Terhadap laba Bersih pada perusahaan Sub Sektor Food and Beverrage yang Terdaftar di Bursa Efek Indonesia Periode 2011-2015. Jurnal Administrasi Bisnis, Vol. 5, No. 2 hal 297-308.

Athaya, D. (2022). Pengaruh Strategi Bertaha Usaha Mikro Kecil Menengah (UMKM) Terhadap Peningkatan Pendapatan Di Masa Pandemi Covid 19. Jurnal Ilmiah Universitas Islam Negeri Raden Intan.

Bahri, F. (2017). Pengaruh Modal, Lama Usaha dan Jam Kerja Terhadap Pendapatan Pedagang di Sekitar Pondok Pesantren BiharuBahri Asali Fadlaailir Rahman Di Desa Sananrejo Kecamatan Turen Kabupaten Malang. Jurnal Universitas Brawijaya, 16.

Bugis, M., Louhenapessy, D., Siregae, N. C., & Tuasuun, S. (2023). Pengaruh Suku Bunga, Jumlah Uang Beredar dan Nilai Tukar Rupiah Terhadap Tingkat Inflasi Provinsi Sumatera Utara tahun 202-2021. Jurnal Aplikasi Kebijakan Publik & Bisnis, Vol 4, No 2.

daengs, A., Istanti, E., & Yovita, M. (2021). Changlles of Exchanga Rate Fluctuation And CPO price in Indonesia Palm Oil. Internasional Journal of Enterpreneur and Business Devepopment, Structural Equation Model (SEM).

Damanik, D., & Lubis, I. (2022). Analisis Pengaruh Demokrasi, Jumlah Penduduk dan Indeks Pembangunan Manusia Terhadap Pertumbuhan Ekonomi di Pulau Sumatera. Prosiding Seminar Nasional Parawisata dan Kewirausahaan, (pp. 503-515).

Datri, K., & Syamri, S. (2016). Makro Ekonomi . Jakarta: PT Raja Grafindo Persada.

Dewi, M. I., & Wanagama, W. (2018). Analisis Faktor yang Mempengaruhi Pendapatan Pedagang di Pasar Seni Guwang. Jurnal Ekonomi Pembangunan Faakultas Ekonomi dan Bisnis.

Djayastra, I. K., & Yuliarmi, N. N. (2015). Analisis faktor-faktor yang Mempengaruhi Pendapatan Pedagang Pasar Seni Sukawati Gianyar. Jurnal Ekoomi dan Bisnis, Vol.4, No. 2.

Efendi, B., Zulmi, A., & Rangkuty, D. M. (2021). Family Business Resilience Strategy in Indonesia. JEpa, 367-374.

Febriantoni, A. (2019). Pengaruh Harga Barang dan Modal Terhadap Pendapatan Pedagang Dalam Perspektif Ekonomi Islam. Jurnal Ilmiah Ekonomi dan Bisnis Islam.

Feried, A. I., & Nasution, D. P. (2017). Analisis Ekonomi dan Potensi Pengembangan Wilayah Dalam mendukung Ketahanan Pangan (Studi Kecamatan Brastagi Kabupaten Karo). Jurnal Kajian Ekonomi dan Kebijakan Publik, Vol.2, No. 2.

Fikri, A. a. (2021). Analisis Simultan Sektor Moneter Di Indonesiaa (Pendekatan Parsial Mundell-Flaming. Jurnal Ekonomi & Peneitian, Universitas Negeri Yogyakarta, 18(1).

Firman, H. (2019). Faktor-faktor yang Berpengaruh Terhadap Pendapatan Paetani Rumput Laut di Desa Tirowali Kecamatan Ponrang. Jurnal Ekonomi Pembangunan.

Fitriyani, S., Murni, T., & Warsono. (2020). Pemilihan Lokasi Usaha dan Pengaruhnya terhadap Keberhasilan Usaha Jasa Berskala Mikro Kecil. Managenent Insight, 13 (1), 47-58.

Haedir. (2019). Analisis Pengaruh Produk, Harga dan Kualitas Pelayanan Terhadap Pendapatan. Jurnal Manajemant dan Bisnis, Vol 2, No. 1.

Halim, A. (2020). Pengaruh Pertumbuhan Usaha Mikro Kecil dan Menengah Terhadap Pertumbuhan Ekonomi. Jurnal Ekonomi Pembangunan, Vol. 1, No. 2, 157-172.

Marfuah, S., & Hartiyah, S. (2019). Pengaruh Modal Sendiri, Kredit Usaha Rakyat (KUR), Teknologi, Lama Usaha dan Lokasi Usaha. Journal of Economic, Business and Engineering, 183-195.

Pane, S. G. (2023). Human Capital dan Pengentasan Kemiskinan Dalam Kerangka Ekonomi Islam. Journal of Islamic Economics and Finance , 55-60.

Pane, S. G., Tanjung, A., Tobing, C. T., & Ar, N. A. (2024). Analisis Sistem Pembayaran Menggunakan Dompet Digital. Journal of Information Technologi and Computer Science, 282-289.

Pratama, R. (2018). Pengaruh Modal, Lokasi dan Jenis Dagangan Terhadap Pendapatan Pedagang Pasar. Vol. 2, No. 3.

Rahardja, P., & Manurung, M. (2010). Teori Ekonomi Mikro: Suatu Pengantar. Jakarta: Lembaga Fakultas Ekonomi UI.

Rani. (2019). Pengaruh Modal dan Lama Usaha Terhadap Pendapatan Pedagang di Pasar Tradisional Pasar Minggu. Jurnal Sekertasi dan Manajemen, No. 1, Hal 143-148.

Rusiadi, B. E. (2023). Kemanpuan Model CFA Dalam Memprediksi Transmisi Kebijakan Moneter da Dtabilitas Inflasi di Indonesia. Jurnal Minfo Polgan, Vol. 12 No. 2.

Rusiadi, Subianto, N., & Hidayat. (2017). METODE PENELITIAN Manajemen, Akuntansi dan Ekonomi Pembangunan Konsep, Kasus dan Aplikasi SPSS, Wviews, Amos Lisrel. Medan, Indonesia : pers USU.

Rohmah, S. (2017). Faktor-faktor yang Mempengaruhi Tingkat Pendapatan Pedagang Pasar Juwana baru Kabupaten Pati. Skirpsi fakultas Ekonomi, Universitas Negeri Semarang.

Sari, W. I., Nasution, L. N., & Novalina, A. (2021). Analisis Leading Indocator Kebijakan moneter Dalam Mengatasi Kemiskinan Di 5 Negara Asia Tenggara. Jurnal Kajian Ekonomi dan kebijakan Publik, Vol. 6 (2).

Sari, W. I., Novaina, A., & Hasanah, U. (2020). Analisis Penerbitan Surat Utang Negara Terhadap Pertumbuhan Ekonomi di Indonesia Melalui Inflasi sebagai Variabel Mediasi Dalam Melawan Wabah Covid-19. Jurnal Ekonomi dan Pembangunan (JePA), 9-21.

Sari, W. I., Sanny, A., & Yanti, E. D. (2023). Analisis peningkatan Pendapatan Ekonomi di era Ekonomi Digital Melalui Metode Uji Beda (Studi kasus: Desa Kota Pari). Jurnal Ilmiah Edunomika, 7 (2).

Sugiyono. (2010). Metode penelitian pedidikan: Pendekatan Kuantitatif, Kualitatif dan R&D. Bandung: Alfabeta.

Suhensti, N., & Kristiyani, L. (2018). Analisis Pengaruh Jumlah Uang Beredar, Suku Bunga dan Nilai Tukar Terhadap Inflasi Di Indonesia Periode 2014-2016. Jurnal Manajemen Daya saing.

Utami, S., & Wibowo. (2013). Pengaruh Model kerja Terhadap Pendpatan dengan Lama Usaha Sebagai Variabel Moderasi. Jurnal Ekonomi dan Kewirausahaan, Vol. 3, No. 2.

Wibawa, Ali, M., & Paryanti. (2021). Analisis Faktor-Faktor Yang Mempengaruhi Pendapatan UNKM. Jurnal Ekonomi dan Bisnis, Vol. 5, No. 3, 650-660.

Yuniarti, P. (2019). Analisis Faktor-faktor yag mempengaruhi Pendapatan Pedagang di Pasar Tradisioanl Cinere Depok.