Perception of people's business credit and own capital in increasing the productivity of MSME actors in Ciomas District, Serang Regency

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A R T I C L E I N F O	ABSTRACT
	Micro, small, and medium enterprises (MSMEs) in Indonesia are very important for economic growth and in efforts to overcome unemployment, poverty, and income equality. One of the problems for MSMEs in doing business is Capital Capital. This study aims to develop a model to examine the three variables the author has analyzed to determine the factors that can increase the productivity of MSME actors. This study used the associative descriptive quantitative method with a population of 90 respondents drawn into samples using non-probability sampling saturated sampling / total sampling. Data analysis techniques using linear regression with the help of SPSS software version 26. The results of this study show that the first hypothesis of people's business credit affects the productivity of MSME actors. Thus, the second hypothesis states that productivity influences the productivity of MSMEs. MSMEsproductivity of MSME actors is influenced by people's business credit and own CapitalCapital, which can simultaneously increase the productivity of MSME competitors rated to make theoretical contributions to the literature in this context, certainly in the context of t.

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1. INTRODUCTION

The existence of micro, small and medium enterprises (MSME) is important for economic growth and overcoming unemployment, poverty and income equality. One of the problems for MSMEs doing business is CapitalCapital. The existence of MSMEs cannot be eliminated from the role of society as it is today. Because the existence of MSMEs can provide benefits for the distribution of people's income. With it, it can create creativity that aligns with efforts to maintain developing elements of culture and tradition. MSMEs have a good impact, and one is that they can absorb many workers and secure the population, reducing the number of unemployed (Saleh et al., 2021). The level of competition is measured through a score index between 1.0 (lowest competitiveness) and 10.0 (highest competitiveness), which is developed ed, on sv eral faction technology techniques, use, and several types of products it's made, and all of them contain one important element, namely CapitalCapital. The role of CapitalCapital is very important for the growth of the small and medium business sector; CapitalCapital has a large role in fulfilling infrastructural costs and labour (Adyatma & Harmana, 2020).

The most important thing to achieve a maximum goalTherom the most supportive thing to achieve the goal is human resources (Susan, 2019). A company's success is determined by its resources, especially the human resources used for survival. Human resources play a role in determining the company's success in achieving its goals (Bariqi, 2018). Resources are a company's most unique, most vulnerable, purest and hardest-to-estimate asset. Each employee has a different set of backgrounds, which will affect their respective expectations and, in turn, affect the dynamics of the relationship between humans and the company's organization (Putri et al., 2023). Quality human resources will be produced if human resource management is done well and can shape employee performance better so that it can have a positive impact on the effectiveness of performance within the company as a whole (Al Amin et al., 2023; Alfarizi et al., 2022; Anshori et al., 2022). Human Resource Management can be interpreted as science applied in the management of Human Resources and is one of the main elements of the organization to achieve the goals that have been set. The success or failure of an organization in realizing its goals depends largely on the human resources owned by the company (Gunawan et al. 2022; Haryadi. D, 2022; Haryadi. D et al., 2021). Human resources have a very important role in organizations to achieve competitive advantage. The development of technology and environmental changes make human resources an important factor in determining the ability of organizations or companies in global competition (Haryadi. D et al., 2022; Haryadi. D & Wahyudi, 2020; Karsikah et al., 2023).

The concept of productivity can be seen from two dimensions, namely, the individual and organizational dimensions. The assessment of productivity problems from the individual dimension only looks at productivity primarily concerning individual personality characteristics. In this context, the essence of the notion of productivity is a mental attitude that always believes that the quality of life today must be better than yesterday and tomorrow must be better than today (Gunadi & Moelyono, 2022). Productivity is a "measure of productive efficiency." A comparison between what will occur from output and input. Inputs are often at the limit of using labour, while outputs are measured at the cost of physical units or forms of value. Productivity Scientifically calculated comparison between the amount produced and the amount of each source used during production (Sari & Arka, 2023). Work productivity is "A measure that shares consideration between the inputs and results released by an organization or company and the role of resources owned in a unit of time". Based on the experts above, it can be concluded that work productivity is the ability of employees to carry out more quality activities in a shorter time (Putra & Sutrisna, 2018; Gunadi & Moelyono, 2022).

People's business credit influences the productivity of MSME actors. The concept of credit is a process in which ownership of goods or services is allowed without on-site payment under a contractual agreement for future payment (Rahman et al., 2020; Riawan & Kusnawan, 2018; Saragih & Nasution, 2015). Credit is an achievement given by one party to another party, and the achievement (service) will be returned at a certain period in the future, accompanied by counter-performance (remuneration) in the form of money. Credit is the ability to execute a purchase or enter into an agreement with a promise that payment will be deferred for an agreed period. Credit is a person's reputation, which allows him to get money, goods or labour by exchanging it with a promise to pay it in the future (Kerihi, 2021; Lastina & Budhi, 2018; Taha, 2022). There are several classifications of credit quality, namely, Lancer's credit, in particular attention, is susubstandarand doubtful. People's Business Credit can be interpreted as a source of Capital for Micro, Small and Medium Enterprises that can be used to procure business facilities that will be used as a production process. People's Business Credits Aisa program launched by the government was demolished for business actors in the Micro, Small and Medium Enterprises (MSMEs) sector whose capital sources come from banks (Latuconsina, 2016; Marfuah & aliyah, 2019; Syriac et al., 2019).

In addition to people's business credit, MSMEs' productivity is influenced by their Capital, which is obtained from the business owner himself. Capital includes donations, grants, relatives, and so on (Chania et al., 2017). The greater the Capital, The more the goods produced will increase, so the more the income obtained will increase (Marfuah & Hartiyah 2019). Own Capital's Capital is obtained from members and has no obligations or burdens on own capital. Capital is part of the value of wealth that can bring income (Riawan & Kusnawan, 2018). In this case, the

member's Capital Capital is used as principal savings, used as their business capital, and then responsible for the results of the business obtained. Own Capital is Capital that bears risk, called equity capital. Own Capital Capital is a source of wealth in cooperative business activities. Capital is a collection of capital goods contained in the balance sheet next to debit. So, the position of Capital Capital in the cooperative's balance sheet is in the debit column, used to produce something that adds wealth. The advantage of using Capital Capital Capital to finance a business is that there is no interest cost, but it will only pay dividends (Kerihi, 2021). Dividend payments are made if the company earns profits, and the amount of dividends depends on profits. Then, there is no obligation to return the CapitalCapital that has been used. The disadvantage of using CapitalCapital is that the amount is very limited and relatively difficult to obtain (Marfuah & Hartiyah, 2019).

In Indonesia's economic structure, the Micro, Small and Medium Enterprises (MSMEs) sector is a pillar of local economic growth. In Ciomas District, most of the MSMEs are the backbone of the economy, create jobs, and contribute to people's income. The key factors that often determine the success and growth of MSMEs are access to People's Business Credit and the level of Capital Capital owned by MSME actors. These two factors are the main focus of this analysis, which intends to understand the extent of the influence of people's business credit and own Capital on the productivity of MSMEs in the Ciomas area. Facing the challenges of micro, small and medium enterprises (MSMEs), President Susilo Bambang Yudhoyono launched the People's Business Credit program on November 5, 2007. People's Business Credit is a loan or financing for working Capital Capital or investment in micro, small, medium and cooperative enterprises in productive and profitable business fields, but not yet bankable and issued by guarantee companies. The People's Business Credit has also played a major role in developing MSMEs, helping to reduce poverty and unemployment. The businesses financed by people's business credit include trade, agriculture, telecommunications and restaurants.

This study aims to develop a model to examine the three variables the author has analyzed to determine the factors that can increase the productivity of MSME actors. This research is expected to make theoretical contributions to the literature in this context, including in the context of human resource management.

2. RESEARCH METHOD

The type of research conducted is descriptive quantitative. As well as explaining the relationship between variables through hypothesis testing using data tested through statistical tests. The population in this study is MSMEs in Ciomas District, Serang Regency, Banten Province, while the sample used is Micro, Small and Medium Enterprises. Sampling in this study by distributing questionnaires to Micro, Small and Medium Enterprises in Ciomas District, Serang Regency, Banten Province, 90 respondents have been obtained. The author surveyed from October 18, 2023, to December 15, 2023, and 90 respondents' data has been collected. The data analysis technique in this study is a descriptive analysis using the IBM SPSS assistance program version 26, then to determine the influence between variables using inferential analysis with the SPSS assistance program version 26 through validity test analysis, reliability calculations, and then classical assumption tests including data normality. To find out the relationship between variables by using the t-test and f-test according to the hypothesis that has been proposed. In this study, the author formulates a research hypothesis, the author formulates a hypothesis, namely:

H1: There is a significant influence on the Productivity of MSME Actors.
H2: There is a significant influence on the productivity of MSME actors.
H3: There is a significant influence on People's Business Credit, and Capital itself simultaneously significantly affects the Productivity of MSME Actors.

3. RESULTS AND DISCUSSIONS

Before a hypothesis test can be performed, a validity test must be performed to show the extent to which the instrument method or measurement method of something is positively designed. Five statements measure productivity, five statements measure the People's Business Creativity variable, and the Variabnel of own Capital is measured using five survey statements collected. This

study seeks to validate the validity of the corrected item-total correlation value by looking at its value in the comparison of r-count with r-table with the validity number Sakhikh has obtained. In addition, the value of Cronbach's alpha also obtained the value of reliability calculations that are very reliable, and the results of validity tests and reliability calculations for each variable with indicators can be seen in the table below.

Table 1. Validity and Reliability Test

Item Statement	Validity Convergent	r-table	Decision	Reliability Convergent
Productivity				0.773
P_1	0.523	0,207	Valid	
P_2	0.380	0,207	Valid	
P_3	0.547	0,207	Valid	
P_4	0.586	0,207	Valid	
P_5	0.705	0,207	Valid	
People's Business Loans				0.794
PBL_1	0.649	0,207	Valid	
PBL_2	0.594	0,207	Valid	
PBL_3	0.481	0,207	Valid	
PBL_4	0.659	0,207	Valid	
PBL_5	0.501	0,301	Valid	
Own Capital				0.931
OC_1	0.882	0,207	Valid	
OC_2	0.561	0,207	Valid	
OC_3	0.882	0,207	Valid	
OC_4	0.917	0,207	Valid	
OC_5	0.896	0,207	Valid	

Table 1 shows that all statement indicator variables for each variable on each indicator have an r-count value of > 0.207, which automatically satisfies the data validity standard. An indicator is considered accurate if each r-calculate point of validity value r is > 0.207. Not only look at the validity of the reliability value as well, which must be greater than 0.60. The average alpha value lies above 0.60. The following are the results of the classic assumption test from normality data that are proven to be normally distributed data, as seen in Table 2 below.

Table 2. One-Sample Kolmogorov-Smirnov Test

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		90
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.42117536
Most Extreme Differences	Absolute	.058
	Positive	.058
	Negative	-.052
Test Statistic		.058
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Table 2 shows the magnitude of Kolmogorov-Smirnov normality; the 2-tale significance normality test is Unstandardized Residual 0.200), which is residual data having a significance value greater than 0.05. It can be concluded that the data is normally distributed. The following multicollinearity test results can be seen in Table 3 below.

Table 3. Multiklonieritas Test

Model		Collinearity Statistics	
	Tableicients[a]	Tolerance	VIF
1	People's Business Loans	.964	1.037

Own Capital		.964	1.037

a. Dependent Variable: Productivity

The multicollinearity test obtained a Variance Inflation Factor (VIF) value of 1.037 and a Tolerance value of 0.964. The result of the decision for the multicollinearity test is that if the tolerance value (0.964) > 0.10 and VIF (1.037) < 10, it can be interpreted that there are no symptoms of multicollinearity, so it can be concluded that the model used does not contain symptoms of multicollinearity. The results of linear regression analysis can be seen in Table 4 below.

Table 4. Regression Linear Test

Model	Coefficients a Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3.193	1.860		1.717	.090
1 People's Business Loans	.640	.079	.631	8.131	.000
Own Capital	.186	.068	.213	2.737	.008

a. Dependent Variable: Productivity

The positive constant of 3.193 means that if the variable value of people's business credit and own Capital equals zero, then the level or magnitude of productivity is 3,193. The regression coefficient of the people's business credit variable has a positive value of 0.640, which means that if the value of the people's business credit variable increases by one hundred per cent, the productivity variable increases by 0.640 times. The value of the regression coefficient of the modal variable itself is positive at 0.186. This explains that if the value of CapitalCapital itself increases by one hundred per cent, then the variable productivity increases by 0.186 times. The following analysis results in hypothesis testing are presented in Table 5 below.

Table 5. Hypothesis Test

Variable	T-value	P-values	Result
PBL → P	8.131	0.000	Accepted
OC → P	2.737	0.008	Accepted
PBL & OC → P	42.564	0.000	Accepted

Source: Results of research data processing 2024

Table 5. Showing the findings in this study, statistically, people's business credit significantly influences the productivity of MSME actors. People's business credit influences the productivity of MSME actors. The concept of credit is a process in which ownership of goods or services is allowed without on-site payment under a contractual agreement for future payment (Rahman et al., 2020; Riawan & Kusnawan, 2018; Saragih & Nasution, 2015). Credit is an achievement given by one party to another party, and the achievement (service) will be returned at a certain period in the future, accompanied by counter-performance (remuneration) in the form of money. Credit is the ability to execute a purchase or enter into an agreement with a promise that payment will be deferred for an agreed period. Credit is a person's reputation, which allows him to get money, goods or labour by exchanging it with a promise to pay it in the future (Kerihi, 2021; Lastina & Budhi, 2018; Taha, 2022).

The second finding in this study shows that, statistically, the capital variable significantly affects MSME actors' productivity. Own Capital is Capital obtained from the business owner himself. Capital consists of savings, donations, grants, relatives and so on (Chania et al., 2017). The greater the Capital used for the production process, the more the goods produced will increase, and the income obtained will increase (Marfuah & Hartiyah 2019). Own Capital is Capital obtained from members and has no obligations or burdens on the own capital. Capital is part of the value of wealth that can bring income (Riawan & Kusnawan, 2018).

The third finding in this study statistically shows that the productivity of MSME actors is positively and significantly influenced simultaneously by people's business credit and own capital, own capital. Credit is a person's reputation, which allows him to get money, goods or labour by

exchanging it with a promise to pay it in the future (Kerihi, 2021; Lastin & Budhi, 2018; Taha, 2022). There are several classifications of credit quality, namely, Lancer's credit, in particular attention, is substandard and doubtful. People's Business Credit can be interpreted as a source of Capital for Micro, Small and Medium Enterprises that can be used to procure business facilities that will be used as a production process. KUR is a program launched by the government that was demolished for business actors in the Micro, Small and Medium Enterprises (MSMEs) sector whose capital sources come from banks (Latuconsina, 2016; Marfuah & Hartiyah, 2019; Syriac et al., 2019). Capital own is a collectivity of capital goods in the balance sheet next to debit. So, the position of Capital own in the cooperative's balance sheet is in the debit column, used to produce something that adds wealth. The advantage of using Capital Capital Capital to finance a business is that there is no interest cost, but it will only pay dividends (Kerihi, 2021). Dividend payments are made if the company earns profits, and the amount of dividends depends on profits. Then, there is no obligation to return the CapitalCapital that has been used. The disadvantage of using CapitalCapital is that the amount is very limited and relatively difficult to obtain (Marfuah & Hartiyah, 2019).

4. CONCLUSION

From the results of research and discussion, the author can conclude, namely the first hypothesis, that people's business credit significantly influences the productivity of MSME actors. The second hypothesis is that their CapitalCapital significantly influences the productivity of MSME actors. The third hypothesis is that the productivity of MSME actors is significantly influenced by people's business credit and own Capital Capital. The author presents research suggestions for Micro, Small and Medium Enterprises (MSMEs). It is expected to be able to increase the business income they manage by adding production factors that have a direct influence on business productivity so that, in the end, it will also increase the income and welfare of business actors. Cooperative and MSME Service Institutions are expected to be able to cooperate with banks and other financial institutions so that many have access to additional Capital to develop their businesses. For further research, it can be used as a reference. Researchers want more researchers who can use or add different variables to find factors that affect their income and find different research objects or locations. Researchers realize that from this study, there are still many limitations and shortcomings, so further research is needed to be more in-depth. This research is expected to make theoretical contributions to the literature in this context, including in the context of human resource management.

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