

## THE INFLUENCE OF LABOR, SOCIAL MEDIA, AND PEOPLE'S BUSINESS CREDIT ON THE INCOME OF MICRO CULINARY ENTERPRISES IN DENPASAR CITY

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**Abstract:** Culinary micro-enterprises in Denpasar City are growing rapidly and becoming a leading sector in supporting regional economic growth. However, high levels of competition, limited skilled labor, low utilization of social media, and limited access to capital are major challenges in increasing business revenue. This study aims to analyze the influence of labor, social media, and people's business credit on the revenue of culinary micro-enterprises in Denpasar City, both simultaneously and partially. This study uses a quantitative approach with an associative research type. A sample of 100 respondents was determined through proportional stratified random sampling method, with respondents being drawn by accidental sampling in four sub-districts in Denpasar City. Primary data collection was conducted through field observations and questionnaires, while secondary data were obtained from official agencies such as the Denpasar City Cooperatives and MSMEs Office and the Central Statistics Agency. The data analysis technique used was multiple linear regression with the classical assumption test, the F test, and the t test to examine the influence of independent variables simultaneously and partially on business revenue. The results show that simultaneously, labor, social media, and people's business credit influence the income of culinary micro-enterprises in Denpasar City. Partially, labor has a positive and significant effect on the income of culinary micro-enterprises in Denpasar City. Furthermore, the income of culinary micro-enterprises in Denpasar City that use social media is higher than those that do not use social media, and the income of culinary micro-enterprises in Denpasar City that use people's business credit loans is higher than those that do not use people's business credit loans. It is recommended that culinary micro-enterprises optimize working hours and workforce productivity, utilize social media as a digital marketing tool, and access people's business credit programs optimally to increase competitiveness and business income.

**Keywords:** income, micro-enterprises, culinary, labor, social media, People's Business Credit

### INTRODUCTION

Income plays a crucial role in the macroeconomy as it affects consumption, savings, and investment, all of which support overall economic growth (Mankiw, 2016:430). National income reflects the total earnings received by all factors of production in a country, including wages, interest, rent, and profits. This indicator is also used to measure societal welfare, such as through per capita income, which shows the average income per individual (Mankiw, 2016:502). Income theory in economics explains that

income received by an entity can originate from various sources such as labor income, capital income, or business income. At the micro level, a business's income is calculated as the difference between revenues from the sale of goods and services and the production costs incurred. Sukirno (2006:37) explains that this economic income represents the profit obtained after deducting production costs, encouraging entrepreneurs to continue innovating and developing their businesses.

In economics, income refers to the outcomes earned by individuals, households, or companies from the economic activities they conduct, whether in the form of money or goods. Samuelson and Nordhaus (2003) explain that income results from economic activities occurring between two parties, such as sellers and buyers, who transact through the exchange of goods or services. This income becomes one of the key indicators in assessing the economic performance of an entity, whether it is a household, company, or country.

An increase in income will drive a country to strengthen its industrial and infrastructure sectors, improve health and education services, support small and medium enterprises, and make investments to accelerate economic development (Nasution, 2014). As one of the developing countries, Indonesia is currently focusing on national economic development efforts and encouraging sustainable economic growth. Economic development itself is a process of transformation from underdeveloped conditions toward progress, which ultimately can improve the welfare of society (Sukirno, 2007:9). In achieving this goal, one crucial step that must be taken is the enhancement of national economic development (Wirawan and Indrajaya, 2019). This economic development aims to increase per capita income in the long term, while also ensuring equitable income distribution for all citizens (Sasmitha and Ayuningsasi, 2017). Economic development becomes a vital element that must be carried out by a country to increase per capita income. The role of society, government, and all elements of the nation is essential in this process to achieve successful economic development.

Economic growth plays a vital role in regional development planning (Yasa and Arka, 2015). Economic growth is closely related to employment absorption—when the economy experiences a decline, employment opportunities also decrease, resulting in lower labor absorption. Indonesia, as an archipelagic country with the fourth largest population in the world, often faces the problem of a lack of job opportunities. An increasing population that is not matched by job availability contributes to the rising unemployment rate. The government places particular focus on micro enterprises as one of the solutions to reduce unemployment, considering that these enterprises can create new job opportunities and support improvements in community economic conditions. Kuncoro (2015:182) reveals that small businesses and household enterprises in Indonesia have played an important role in increasing the number of business units, absorbing labor, and supporting household income.

The role of society in national development, particularly in economic development, includes support through Micro, Small, and Medium Enterprises (MSMEs). Micro enterprises, as a critical component of MSMEs, make significant contributions to the economy, both in developing and developed countries. In developing nations, micro enterprises play a vital role in creating job opportunities and increasing income (Biswas, 2015). Micro enterprises are considered to possess high innovation potential and are capable of opening new markets, which are essential for promoting local economic growth. The advancement of micro enterprises is believed to have a positive impact on

national economic performance (Sinambela et al., 2021). In Indonesia, micro enterprises—although smaller in scale compared to larger firms—play a very significant and strategic role in the economy. Micro enterprises serve as the backbone of regional economies, particularly in absorbing local labor and contributing significantly to the formation of Gross Domestic Product (GDP), indicating the importance of this sector in maintaining national economic stability and growth (Sutanty et al., 2022). The presence of micro enterprises involving many local business actors also promotes the strengthening of community-based economies and the diversity of local products, which are key strengths in national economic competitiveness.

The number of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia has reached 66 million business units (Ministry of Trade, 2024). Indonesia has the largest number of MSMEs in the ASEAN region, according to the ASEAN Investment Report. MSMEs in Indonesia are estimated to absorb 97 percent of the labor force and contribute 62.54 percent to the Gross Domestic Product (GDP). The employment absorption by Indonesian MSMEs is also the highest in ASEAN (Databoks, 2024). Specifically, micro enterprises in Indonesia play a very important role in the economy, as the majority of these MSMEs consist of micro enterprises focused on local and traditional sectors. MSMEs in Indonesia still face various limitations that hinder their development, such as limited access to banking, low quality of human resources, minimal use of technology, and inability to adapt to changing market preferences (Budiono et al., 2018). Competition in the MSME sector compels business actors to compete in terms of technology, product quality, and service. To remain competitive, MSMEs must adopt the latest technology and innovate. The application of information technology can help MSMEs—especially micro enterprises—in enhancing their competitiveness in an increasingly tight market (Tambunan, 2020).

Micro, Small, and Medium Enterprises (MSMEs) continue to grow rapidly every year. MSMEs have a significantly higher number of business units compared to large companies and are superior in attracting more labor and accelerating equitable development (Niode, 2019). In Indonesia, MSMEs have long been recognized as a highly important sector due to their significant role in the economy. However, the main problem faced by MSMEs is limited access to information, especially related to markets (Sudarmiati and Fitri, 2021). Micro enterprises in particular often face challenges such as low human resource qualifications, limitations in management and technology utilization, as well as limited marketing capabilities. In addition, the lack of access to information and difficulties in obtaining credit as capital are also significant obstacles to the development of the micro sector (Riantika and Ayuningsasi, 2024). This limitation in market information hampers the commercialization of MSME products, which affects low market orientation and global competitiveness. Without adequate market information, MSMEs find it difficult to direct their business development clearly and with focus.

Based on Law No. 20 of 2008 concerning Micro, Small, and Medium Enterprises (MSMEs), MSMEs in Indonesia are classified into: 1) Micro Enterprises are businesses with a maximum asset of IDR 50,000,000 and a maximum annual turnover of IDR 300,000,000. 2) Small Enterprises are businesses that have assets of more than IDR 50,000,000 up to IDR 500,000,000 and an annual turnover of more than IDR 300,000,000 up to IDR 2,500,000,000. 3) Medium Enterprises are businesses that have assets of more than IDR 500,000,000 up to IDR 10,000,000,000 and an annual turnover of more than IDR

2,500,000,000 up to IDR 50,000,000,000. This classification is important to determine access to financing and government policies that can support the development of MSMEs.

Micro enterprises are an inseparable part of MSMEs, which are included in the real sector of the Indonesian economy. This business scale has resilience to global crises and plays a role in accelerating national economic growth, as this sector is able to take and bear risks. The characteristics of micro enterprises include several aspects. First, in terms of ownership, micro enterprises are usually owned by individuals or sole proprietorships. Second, in terms of employment, micro enterprises have a maximum of 10 (ten) workers. Third, in terms of management, micro enterprises are generally managed by the owner or their family. Fourth, in terms of technology, micro enterprises often use simple technology. Fifth, in terms of legality, micro enterprises usually do not yet have complete business permits (Kustanto, 2023).

Putri and Jember (2016) explain that micro enterprises play a significant role in the movement of the national economy due to their contribution in increasing national income, absorbing labor, and raising income for low-income communities. The micro business sector also plays an important role in the development of economic infrastructure by creating innovation and wealth (Alamro and Tarawneh, 2011). This sector also provides sustainable ideas and skills to promote competition and efficiency in resource allocation, making it a major contributor to the economy (Turyahikayo, 2015).

The development and growth of micro enterprises in various parts of the world have become one of the main drivers of economic growth (Musa and Hasan, 2018). Meutia and Ismail (2012) state that the role of micro enterprises in development and economic growth is very significant, not only in developing countries but also in developed countries. Micro enterprises in developed countries are very important because, in addition to absorbing more labor than large businesses, their contribution to the formation or growth of Gross Domestic Product (GDP) is also greater than large businesses (Tambunan, 2012:1). Micro enterprises are valued as extraordinary industries because of their ability to absorb more labor compared to other large industries. Data from the Central Statistics Agency show that in 2023, the number of workers in micro and small-scale industries in Indonesia reached 119.6 million people, equivalent to 96.92 percent of the total national workforce (BPS Indonesia, 2023).

The Province of Bali is one of the regions in Indonesia with a considerable number of Micro, Small, and Medium Enterprises (MSMEs) and plays a role in Indonesia's economic growth (Irayani and Ayuningsasi, 2021). Bali is also known as one of the provinces in Indonesia with unique tourism and culture (Wiyasa and Dewi, 2017). The diversity of art, customs, and culture that continues to develop and is well-preserved to this day makes Bali a destination that is always attractive to visit (Ariessi and Suyana Utama, 2017). The diversity of products produced by MSMEs in Bali includes handicrafts, culinary products, and fashion, reflecting the high creativity and innovation of the local community.

Denpasar City is one of the regions with the second-highest contribution to Gross Regional Domestic Product (GRDP) at current prices in Bali Province, amounting to 21.91 percent, after Badung Regency with a contribution of 24.93 percent (BPS Bali Province, 2024). This has a significant impact on the level of public consumption. Denpasar City, as the capital of Bali Province and the center of government, becomes the main location for various community activities. These busy activities also influence the demand for basic needs such as food and beverages. This condition creates great opportunities for the development of businesses in the culinary sector. The culinary sector in Denpasar City,

which includes various types of businesses such as food stalls, bakeries, and street vendors, becomes one of the important elements in the city's economy.

Culinary refers to processed products in the form of food and beverages. The term culinary comes from the English word "culinary," which means related to cooking activities. Culinary is an essential part of human life because food is a basic need that must be fulfilled every day. However, in a broader context, culinary also reflects the culture, identity, lifestyle, and even the social values of a society. Each region or country has its own culinary uniqueness formed by historical, geographical, religious, and customary factors (Utami, 2018). Culinary businesses are highly needed because people always need food (Ariansyah et al., 2020). Culinary is currently part of the creative industry with a broad market in Indonesia. Culinary business is a business activity engaged in the food and beverage sector, run by individuals or groups with structured planning. The goal is to gain profit through the production and sale of products or services aimed at fulfilling consumer needs (Nurmala et al., 2024).

The culinary businesses in Bali Province have become one of the important sectors in supporting the local economy while promoting the cultural heritage of the Island of the Gods (Mulyani & Indiani, 2024). Balinese cuisine has various uniquenesses that are believed to be the result of creativity, taste, and intention of the ancestors for centuries, and contains high cultural values. The distinctive taste of Balinese food, which is unique and different from other cuisines, becomes a special attraction for visitors. This difference holds great potential to become added value in the culinary tourism sector in Bali Province (Lumanaw, 2018).

Denpasar City offers a variety of interesting culinary dishes, ranging from traditional to international menus. This diversity becomes the main attraction for both local and international tourists visiting the city. This also encourages more business actors to compete in opening businesses in the culinary sector. The forms of culinary businesses in Denpasar are very diverse, ranging from food stalls, bakeries, to street vendors, each offering a different culinary experience. With the increasing number of tourists coming to Denpasar every day, the culinary business in this city becomes a very promising and profitable sector (Arifin & Mandala, 2019).

The large number of micro business actors in Denpasar City is certainly a valuable asset that strengthens the foundation of the regional economy, especially for the local community's economy to meet daily needs, particularly in the future (Bintari and Ayuningsasi, 2024). Therefore, the existence of micro businesses in the culinary field in Denpasar City is important as one of the efforts to drive the wheels of the economy in the region. Along with this development, the shift in people's consumption patterns in buying food has become an increasingly common and widespread phenomenon. In the past, cooking at home was the primary choice, but now buying ready-to-eat food is considered more practical and efficient. The main factors driving this change are the busyness of the community and technological advances. Buying food is now seen as cheaper and more time-saving because consumers no longer need to prepare ingredients, cook, or clean up after eating (Ufrida & Harianto, 2022). This condition makes the culinary sector increasingly potential to grow, as the need for practical solutions in fulfilling consumption patterns continues to increase.

Micro businesses in the culinary field not only contribute to job creation but also play a role in preserving local culture and introducing the richness of regional culinary specialties to the wider community (Febriliani et al., 2024).

Research conducted by Rahmayanti et al. (2023) shows that Micro, Small, and Medium Enterprises (MSMEs) in the culinary sector in Denpasar City face intense competition due to changes in the business environment, marked by increasing uncertainty and competition intensity. The study stated that improving business performance amidst tight industry competition requires appropriate strategies, such as service strategies and the adoption of information technology to enhance the competitiveness of micro culinary businesses.

Competitiveness in a business refers to its ability to compete effectively in the market by leveraging various internal and external factors. In the context of micro culinary businesses, competitiveness is greatly influenced by product quality, customer service, and the ability to adapt to technological advancements (Pratama et al., 2024). In the culinary business, many factors influence income growth, one of which is labor. Micro businesses often face various challenges in managing labor effectively. The main challenge faced by micro-entrepreneurs in improving business performance, particularly in terms of productivity, is the lack of trained labor and suboptimal work hour management.

Labor refers to any individual of appropriate age and ability who performs work to produce goods and services. Labor is a crucial factor in a business. As a factor of production, labor plays an equally important role as capital. According to Wirawan and Indrajaya (2019), labor is not only viewed in terms of quantity and quality but also in terms of working hours or the duration a worker contributes to the company within a certain period. To meet consumer demands, entrepreneurs require labor to support the production process (Putra and Sudirman, 2015). Production efficiency can be measured by quantity, quality, and the work hours applied by each business (Mubeen, 2014).

Research by Sinaga and Yasa (2023) shows that labor has a significant positive effect on income levels. The more working hours provided by labor, the higher the income received. The study by Arniyasa and Karmini (2023) also stated that labor has a positive and significant effect on income, so if labor hours increase, income will also increase. The Cobb-Douglas theory asserts that labor affects production output — as the number of workers or working hours increases, the output produced will also increase.

As the number of workers increases, the role of technology such as social media becomes key in expanding market reach and improving efficiency. Social media allows businesses to communicate directly with consumers, promote products more effectively, and accelerate information distribution, ultimately increasing productivity and income (Lindiani et al., 2024). Technology plays a very important role in business, second only to labor. In today's global economy, technology has a significant impact on almost all industries and economic aspects (Singh and Singh, 2014). Technology serves as a tool to boost productivity in business, making it easier for workers to improve work efficiency, which in turn contributes to income growth. One application of technology is promotion via social media, which simplifies the product sales process and can ultimately increase business income.

Social media is a digital platform that enables users to interact, share information, and create content over the internet. Social media can be defined as an online platform that facilitates communication between individuals (Augustinah, 2019). Social media is a technology with great potential to improve business performance today (City, 2022). Entrepreneurs can promote their products via the internet, known as digital marketing. Marketing or promotional activities are important for business actors to introduce products or services to the broader public (Viodita et al., 2022). Previously, face-to-face

promotions limited market reach only to the local community. With social media, the target market can reach a broader audience and provide great opportunities for business growth.

According to the Denpasar City Office of Cooperatives and MSMEs (2023), the lack of adaptation to information technology developments significantly impacts income and may affect facilities and infrastructure that are not properly integrated. Many MSME actors have not fully utilized digital technology, especially in online sales via the internet, commonly known as Electronic Commerce, even though one of the keys to the success of MSMEs lies in having broad and clear market access for their products (Tajuddin and Manan, 2017).

Capital often becomes an initial challenge for micro-enterprises due to limited access to funding sources from banking financial institutions (Hasibuan & Marliyah, 2024). This lack of capital becomes a barrier to improving business performance, particularly in productivity and income (Ojuye & Egberi, 2018). In response to the capital issue, the government has introduced a financing policy known as the People's Business Credit (KUR), offering low-interest rates of 6 percent per year (Permana & Yulianti, 2022). This low interest rate is expected to be utilized by micro-entrepreneurs to increase capital, which in turn will boost productivity and income.

People's Business Credit is a form of financing for MSMEs and cooperatives, which includes working capital and investment financing, equipped with guarantee facilities for productive businesses (Ministry of Cooperatives and MSMEs, 2016). The goal of the KUR program is to accelerate the development of economic activities in the real business sector to reduce poverty and create more job opportunities. This program also aims to support smooth business operations through financing. Capital plays a crucial role in the sustainability of a business, which is why the government contributes through KUR provision. With KUR assistance, micro-entrepreneurs are expected to be more motivated to grow their businesses rapidly, as each additional capital from KUR can drive increased productivity and income.

People's Business Credit (KUR) serves as a primary driver of micro-business growth by providing accessible and affordable capital. Through KUR, micro-entrepreneurs can expand their businesses, improve productivity, and broaden their markets without being burdened by high interest rates. This program also encourages entrepreneurs to become part of the formal financial ecosystem, opening greater opportunities for sustainable growth.

People's Business Credit (KUR) is a financing program introduced by the Indonesian government in 2007. KUR aims to provide low-interest credit access to eligible Micro, Small, and Medium Enterprises (MSMEs) and cooperatives that are not yet served by formal financial institutions (Ministry of Finance of the Republic of Indonesia, 2024). The KUR regulations include several key points, such as credit ceilings adjusted to the type of business, relatively low interest rates, and the provision of credit without requiring collateral. The KUR ceiling can reach IDR 50,000,000 (fifty million rupiah) for the micro sector and higher for small and retail sectors (Ministry of Finance of the Republic of Indonesia, 2024).

People's Business Credit received by micro-entrepreneurs from various financial and non-financial institutions is expected to help fulfill capital needs and support the sustainability of their businesses (Ali et al., 2023). According to the research by Adju et al. (2023), the existence of People's Business Credit allows micro, small, and medium

enterprises to increase production and expand their businesses, resulting in higher income. These findings align with the research of Karama et al. (2023), which stated that after receiving People's Business Credit assistance, MSME income experienced a significant increase due to additional capital and effective use of funds.

The total disbursement of Credit Programs in Bali Province up to February 29, 2024, reached IDR 1,670,000,000,000 (one trillion six hundred seventy billion rupiah) for 21,799 borrowers. KUR disbursement is still dominated by the micro KUR scheme, reaching IDR 1,012,000,000,000 (one trillion twelve billion rupiah) for 17,347 borrowers. The highest disbursement amount was in Denpasar City, amounting to IDR 336,000,000,000 (three hundred thirty-six billion rupiah) (Ministry of Finance of the Republic of Indonesia, 2024).

As the provincial capital, Denpasar has advantages in terms of accessibility to various resources needed by micro-enterprises, including culinary micro-businesses, such as capital, labor, and skills training (Denpasar City Government, 2021). The presence of financial institutions, support from local governments, and empowerment programs for micro-enterprises further strengthen Denpasar's position as an economic center that supports the development of micro-enterprises, including those in the culinary industry. Programs such as People's Business Credit, training, business mentoring, and product promotion are the main factors driving the growth of the micro-enterprise sector and provide opportunities for entrepreneurs to grow and increase competitiveness in the market. With more developed facilities and infrastructure, Denpasar City offers ease for micro-enterprises, including culinary micro-businesses, in accessing the financing needed to grow their businesses (Denpasar City Government, 2021).

Based on data from the Directorate General of Treasury (DJPB) of the Ministry of Finance for Bali Province in 2024, Denpasar is recorded as the region with the highest utilization of People's Business Credit in Bali, especially in the micro business sector, amounting to IDR 336,000,000,000 (three hundred thirty-six billion rupiah). This indicates that Denpasar's role as a regional economic center significantly supports the growth of small and medium-sized enterprises, which are the backbone of Bali's economy. Easy access to People's Business Credit can help micro culinary businesses in Denpasar increase productivity and competitiveness in local and national markets, which in turn can have a positive impact on income.

## **METHOD**

This study employs a quantitative approach with an associative research design to examine the influence of labor, social media, and People's Business Credit (KUR) on the income of micro culinary enterprises in Denpasar City. The population in this study consists of all micro culinary business actors in Denpasar City, totaling 10,594 units. The sampling technique used is proportional stratified random sampling, resulting in a sample of 100 business units representing each sub-district. The types of data used include quantitative data (in the form of income figures, number of labor hours, and use of KUR) as well as qualitative data (in the form of supporting information from interviews and documents), with primary data sourced from questionnaires completed by business actors and secondary data obtained from the Denpasar City Office of Cooperatives and MSMEs (Sugiyono, 2018; Umar, 2013).

The variables in this study consist of income as the dependent variable, and labor, social media, and People's Business Credit (KUR) as independent variables. Income is measured based on total monthly business revenue in rupiah, labor is measured by the



number of working hours per month, while the use of social media and KUR are measured using a dummy scale (1 = used; 0 = not used). Data collection techniques include document observation, structured interviews, and the distribution of closed-ended questionnaires to micro business actors in Denpasar, spread across four sub-districts: South Denpasar, East Denpasar, West Denpasar, and North Denpasar (Sugiyono, 2017; Suyana Utama, 2016).

The data analysis technique used is multiple linear regression to determine the simultaneous and partial influence of each independent variable on income. The regression equation model used is:  $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$ , with classical assumption testing including normality, multicollinearity, and heteroscedasticity tests. The F-test is used to assess the simultaneous effect, while the t-test is used to examine the partial effect of each independent variable on business income. The analysis is conducted at a 5% significance level using statistical software (Suyana Utama, 2016; Sugiyono, 2018).

## RESULTS AND DISCUSSION

### Multiple Linear Regression Analysis

**Table 1. Results of Multiple Linear Regression Analysis**

No.	Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	Constant	7,766,416,169	25,0279,237		31,031	0.001
2	Labor	26,331,499	2,524,796	0.620	10,429	0.001
3	Social media	645,472,584	266,226,437	0.130	2,425	0.017
4	People's Business Credit	1,379,541,218	258,591,166	0.283	5,335	0.001

Source :data attached to the author's thesis

Table 1 shows the regression equation describing the influence of labor ( $X_1$ ), social media ( $X_2$ ), and People's Business Credit ( $X_3$ ) on the dependent variable, namely income (Y) of micro-enterprises in the culinary sector in Denpasar City. The resulting regression equation is as follows:

$$\hat{Y} = 7,766,416,169 + 26,331,499 X_1 + 645,472,584 X_2 + 1,379,541,218$$

$$Se = (25,0279,237) (2,524,796) (266,226,437) (258,591,166)$$

$$t = (31,031) (10,429) (2,425) (5,335)$$

$$sig = (0.001) (0.001) (0.017) (0.001)$$

$$F = (169,180)$$

$$R^2 = (0.841)$$

Based on the coefficient of determination ( $R^2$ ) value of 0.841, it can be interpreted that 84.1% of the variation in the income of micro culinary businesses in Denpasar City can be explained by the combination of labor ( $X_1$ ), social media ( $X_2$ ), and People's Business Credit (KUR) ( $X_3$ ). Meanwhile, the remaining 15.9% is caused by other factors not included in this research model, which may consist of external variables or unmeasured factors in this analysis.

## Results of the Classical Assumption Tests

### 1) Normality Test Results

**Table 2. Results of Normality Test (One-Sample Kolmogorov-Smirnov Test)**

No.	One-Sample Kolmogorov-Smirnov Test	
1	N	100
2	Test Statistics	0.063
3	Asymp.Sig. (2-tailed)	0.200

Source: Processed primary data, 2025

Based on the normality test using the One-Sample Kolmogorov-Smirnov Test as shown in Table 2, the Asymp. Sig. (2-tailed) value is 0.200, which is greater than the significance level of 5 percent (0.05). Therefore, the data used in this study are normally distributed, and it can be concluded that the model satisfies the normality assumption.

### 2) Multicollinearity Test

**Table 3. Multicollinearity Test Results**

No.	Variables	Tolerance	VIF	Information
1	Labor force (X <sub>1</sub> )	0.469	2,134	Free from multicollinearity
2	Social media (X <sub>2</sub> )	0.580	1,724	Free from multicollinearity
3	People's business credit (X <sub>3</sub> )	0.588	1,701	Free from multicollinearity

Source: Processed primary data, 2025

Based on Table 3, the results of the multicollinearity test indicate that all variables have tolerance values above 0.1 and variance inflation factor (VIF) values below 10. Labor (X<sub>1</sub>) has a tolerance value of 0.469 with a VIF of 2.134, social media (X<sub>2</sub>) has a tolerance value of 0.580 with a VIF of 1.724, and People's Business Credit (X<sub>3</sub>) has a tolerance value of 0.588 with a VIF of 1.701. Since all tolerance values are greater than 0.1 and all VIF values are less than 10, it can be concluded that there is no multicollinearity in the regression model.

### 3) Heteroscedasticity Test

**Table 3. Heteroscedasticity Test Results**

No.	Variables	Probability	Information
1	Labor force (X <sub>1</sub> )	0.062	Free of heteroscedasticity
2	Social media (X <sub>2</sub> )	0.752	Free of heteroscedasticity
3	People's business credit (X <sub>3</sub> )	0.653	Free of heteroscedasticity

Source: Processed primary data, 2025

Based on Table 3, it shows that all variables have probability values (Prob.) greater than the significance level of 0.05. Labor (X<sub>1</sub>) has a probability value of 0.062, social media (X<sub>2</sub>) of 0.752, and People's Business Credit (X<sub>3</sub>) of 0.653. Since all probability values are greater than 0.05, it can be concluded that this regression model does not experience heteroscedasticity problems.

### Simultaneous Regression Coefficient Test (F-Test)

The simultaneous regression coefficient test (F-test) is conducted to examine the influence of the variables in the research model simultaneously. The F-test is used to

determine whether labor ( $X_1$ ), social media ( $X_2$ ), and People's Business Credit ( $X_3$ ) simultaneously have a significant effect on income ( $Y$ ).

Based on Appendix No. 4, the calculated F-value ( $F_{count}$ ) is 169.180. Meanwhile, the F-table value at the 5% significance level is determined by:  $F_{table} = F_{\{(k-1), (n-k)\}} = F_{\{(3), (96)\}}$ , so  $F_{table} = 2.70$ . The results show that  $F_{count} = 169.180 > F_{table} = 2.70$  or significance value  $= 0.000 < \alpha = 0.05$ , which means  $H_0$  is rejected. Thus, it can be concluded that labor ( $X_1$ ), social media ( $X_2$ ), and People's Business Credit ( $X_3$ ) simultaneously have a significant influence on income ( $Y$ ). This indicates that the regression model used is able to explain the relationship between the independent variables and the dependent variable well.

### Partial Regression Coefficient Test (t-Test)

The t-test is conducted to evaluate the extent to which each independent variable individually (partially) influences the dependent variable. This test is performed by comparing the calculated t-value ( $t_{count}$ ) with the critical value from the t-distribution ( $t_{table}$ ). If  $t_{count} > t_{table}$ , the independent variable has a significant effect on the dependent variable. Conversely, if  $t_{count} < t_{table}$ , the independent variable does not have a significant effect. This t-test is useful to determine the contribution of each variable separately in the model, so it can identify which variable most affects the research outcome.

**Table 4. Results of Partial Test Analysis (t)**

No.	Variables	Regression Coefficient	t count	Sig.
1	Labor	26,331,499	10,429	0.001
2	Social media	645,472,584	2,425	0.017
3	People's business credit	1,379,541,218	5,335	0.001

Source: Processed primary data, 2025

### The Effect of Labor on the Income of Micro Culinary Enterprises in Denpasar City

Based on Table 4, the labor variable ( $X_1$ ) has a  $t_{count}$  of 10.429. Given that the critical  $t_{table}$  value for  $t_{\{\alpha, (n-k)\}} = t_{\{(0.05); (96)\}} = 1,66088$ , it is evident that  $t_{count} (10.429) > t_{table} (1,66088)$ . Since this test uses a one-tailed t-test approach, the significance value for the labor variable does not need to be divided by two. The significance value ( $Sig = 0.001$ ) is less than  $\alpha = 0.05$ , so  $H_0$  is rejected. This result indicates that labor ( $X_1$ ) has a positive and significant effect on the income of micro culinary businesses in Denpasar City. The regression coefficient of the labor variable is Rp26,331.499, meaning that an increase of 1 working hour per week is predicted to increase the business income by approximately Rp26,331, assuming other independent variables remain constant.

### The Effect of Social Media on the Income of Micro Culinary Enterprises in Denpasar City

Based on Table 4, the social media variable ( $X_2$ ) has a  $t_{count}$  of 2.425. Given that the critical  $t_{table}$  value for  $t_{\{\alpha, (n-k)\}} = t_{\{(0.05); (96)\}} = 1,66088$ , it is found that  $t_{count} (2.425) > t_{table} (1,66088)$ . As this test uses a one-tailed t-test approach, the significance value for the social media variable also does not need to be halved. The significance value ( $Sig = 0.017$ ) is less than  $\alpha = 0.05$ , so  $H_0$  is rejected. This means that social media ( $X_2$ ) has a positive

and significant influence on the income of micro culinary businesses in Denpasar City. The regression coefficient for social media is Rp645,472.584, indicating that businesses that use social media platforms have Rp645,472 higher monthly income compared to those that do not, assuming other variables are held constant.

### **The Effect of People's Business Credit (KUR) on the Income of Micro Culinary Enterprises in Denpasar City**

According to Table 4, the People's Business Credit variable ( $X_3$ ) has a tcount of 5.335. With  $t_{table} = 1,66088$ , we find that  $t_{count} (5.335) > t_{table} (1,66088)$ . As a one-tailed t-test is applied, the significance value does not need to be divided. The significance value ( $Sig = 0.001$ ) is below  $\alpha = 0.05$ , meaning  $H_0$  is rejected. This indicates that People's Business Credit ( $X_3$ ) has a positive and significant effect on the income of micro culinary businesses in Denpasar City. The regression coefficient of the KUR variable is Rp1,379,541.218, meaning that businesses utilizing the People's Business Credit program earn Rp1,379,541 more per month than those that do not, assuming all other independent variables remain unchanged.

## **Discussion**

### **The Effect of Labor on the Income of Micro Culinary Businesses in Denpasar City**

Based on the results of multiple linear regression analysis, the labor variable ( $X_1$ ) shows a positive and significant effect on income ( $Y$ ) of micro culinary business actors in Denpasar City. The hypothesis stating that labor has a positive influence on the income of micro culinary businesses in Denpasar City is therefore accepted. This implies that the income of micro business owners will increase as the number of labor hours rises. Specifically, an increase of 1 working hour will lead to an income increase of approximately Rp26,331 per week, assuming other independent variables remain constant.

Labor plays a crucial role in micro enterprises, as it refers to individuals who are capable of working to provide services or conduct economic activities that generate goods or services needed by the business. The higher the intensity of labor (in terms of working hours), the greater the potential income that can be generated (Bintari & Ayuningsasi, 2023). Longer working hours create greater opportunities to serve customers and boost sales, which in turn impacts income positively. This finding is consistent with previous studies conducted by Sinaga & Yasa (2023), Arniyasa & Karmini (2023), and Bintari & Ayuningsasi (2023), all of which also found that labor has a positive effect on income. In other words, the income of business actors tends to increase as the number of working hours utilized in business operations increases.

### **The Effect of Social Media on the Income of Micro Culinary Businesses in Denpasar City**

Based on the results of multiple linear regression analysis, the social media usage variable ( $X_2$ ) has a positive and significant effect on the income ( $Y$ ) of micro culinary business actors in Denpasar City. The hypothesis stating that social media positively affects the income of micro culinary businesses in Denpasar City is accepted. This implies that the income of micro culinary businesses in Denpasar City tends to be higher if business actors utilize social media in their operations.

Social media plays a strategic role in supporting the marketing and promotion of micro-enterprise products. Platforms such as Instagram, Facebook, and TikTok can reach

a broad consumer base. Through social media, business owners can introduce their products, interact directly with customers, and even receive orders online, which indirectly contributes to increased sales and business income. Based on research data, the majority of respondents in this study already use social media to promote their products and acknowledge that social media helps attract more customers. These findings are in line with the studies conducted by Agnesia & Saputra (2023), Hardiansyah (2023), and Riantika & Ayuningsasi (2024), which also show that social media has a positive impact on income.

### **The Effect of People's Business Credit (KUR) on the Income of Micro Culinary Businesses in Denpasar City**

Based on the results of multiple linear regression analysis, the People's Business Credit (KUR) variable ( $X_3$ ) has a positive and significant effect on the income (Y) of micro culinary business actors in Denpasar City. The hypothesis stating that People's Business Credit positively affects the income of micro culinary businesses in Denpasar City is accepted. This means that the income of micro culinary businesses in Denpasar tends to increase when they utilize KUR facilities in their business operations.

KUR plays an important role as one of the financial sources that can drive the development of micro businesses. KUR offers access to working capital with low-interest rates and more lenient requirements compared to commercial loans, allowing business actors to increase working capital, expand business capacity, purchase production equipment, or add inventory. The utilization of this credit can help increase production volume, accelerate distribution, and ultimately contribute to higher sales and business income. Based on research data, most respondents in this study have not yet taken advantage of the People's Business Credit program for their culinary businesses. Several reasons include a lack of information or understanding of the KUR program, fear of debt-related risks, and the fact that some businesses are still in a very early or small-scale stage. However, business owners who have utilized KUR facilities reported that the additional capital from KUR significantly helped improve their business operations. These findings are consistent with the studies conducted by Ali et al. (2024), Adju et al. (2023), and Karama et al. (2023), which also demonstrate that the use of KUR positively affects income.

### **CONCLUSION**

Based on the results of the discussion and the analysis presented previously, the following conclusions can be drawn.

- 1) Labor, social media, and People's Business Credit (KUR) simultaneously have a significant effect on the income of micro culinary businesses in Denpasar City.
- 2) Labor has a positive effect on the income of micro culinary businesses in Denpasar City.
- 3) Income of micro culinary businesses in Denpasar City that utilize social media is higher than those that do not.
- 4) The income of micro culinary businesses in Denpasar City that use People's Business Credit (KUR) is higher than those that do not use KUR loans.

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