

## DETERMINANTS OF INCOME IN THE CULINARY FIELD IN DENPASAR CITY

I Gusti Ayu Putri Okayuni<sup>1</sup> Ni Nyoman Yuliarmi<sup>2</sup>

<sup>1</sup> Faculty of Economics and Business, Udayana University  
e-mail : [igstaputriokayuni@gmail.com](mailto:igstaputriokayuni@gmail.com)

<sup>2</sup> Faculty of Economics and Business, Udayana University

\* Corresponding English Author : I Gusti Ayu Putri Okayuni

### Abstract

This study aims to analyze the effect of business capital, length of business, business location, working hours, and education level on the income of culinary business actors in Denpasar City. The background of this study is based on the important role of MSMEs in national economic development, especially in the culinary sector which is one of the mainstays of the Gross Regional Domestic Product (GRDP) of Bali Province. Denpasar City, as the center of economic and government activities, has great potential in developing culinary businesses, but still faces challenges in increasing the income of its business actors. This study uses a quantitative approach with an associative design. The research sample was determined proportionally through proportionate stratified random sampling and respondents were taken using accidental sampling techniques in four sub-districts in Denpasar City. Primary data were collected through observation, structured interviews, and questionnaires, while secondary data were obtained from related government agencies. Data analysis was carried out using multiple linear regression, supplemented with classical assumption tests, as well as F and t tests to test the significance of the influence of independent variables simultaneously and partially. The results of the study showed that simultaneously, business capital, length of business, business location, working hours, and education had a significant effect on culinary business income. Partially, the variables of business capital, length of business, working hours, and education have a positive and significant influence on income. However, the variable of business location shows a negative and insignificant influence.

**Keywords:** business income, culinary, UMKM, capital, location, education, Denpasar

### INTRODUCTION

Indonesia is one of the developing countries expected to progress toward becoming a developed nation. One of the necessary efforts to achieve this goal is the enhancement of national economic development (Wirawan & Indrajaya, 2019). In Indonesia's economy, Micro, Small, and Medium Enterprises (MSMEs) constitute the largest group of business actors. These enterprises play a significant role in the national economy, with the majority of micro-businesses estimated to operate within the informal sector. Economic growth is crucial in the planning of regional development (Yasa & Arka, 2015). The success of development in any country, including Indonesia, can be assessed through the welfare of its citizens. Economic development is not only driven by the formal sector but also by the informal sector

such as MSMEs (Putra & Sudibia, 2018), as the informal sector plays a vital role in Indonesia's economy, contributing both directly and indirectly to household and national income.

MSMEs in Indonesia have become a top priority in national economic development (Vinatra et al., 2023). They are the backbone of the people's economic system, aimed not only at reducing income disparities and business gaps but also at alleviating poverty and increasing employment opportunities (Safitrah, 2022). This is evidenced by the creation of new businesses, which open up job opportunities. Today, the business world is accessible to all age groups; both the younger and older generations are competing to seize opportunities to start their own businesses (Jalaliah et al., 2022). Every business is established with the primary objective of generating income. However, achieving this goal requires maximum effort and hard work in running the business (Zahara & Lubis, 2023). Numerous creative businesses emerge in Indonesia each year, helping to absorb labor and boost the regional economy. At the macro level, the growth and increase of Gross Regional Domestic Product (GRDP) from year to year serve as indicators of successful regional development, categorized by various economic sectors.

Bali Province is widely known as one of Indonesia's top tourist destinations, relying heavily on the tourism sector as the main pillar of its economy. According to the Central Statistics Agency (BPS) of Bali Province, in 2023, the highest contribution to Bali's GRDP at current market prices by industry came from the "Accommodation and Food and Beverage Provision" sector, accounting for 17.93%. This underscores the crucial role of the tourism sector—particularly accommodation and culinary businesses—in Bali's economy. The culinary industry has tremendous potential, supported by the well-developed tourism sector. Other significant contributors to the GRDP include the construction sector (10.66%) and wholesale and retail trade, as well as vehicle repair (9.20%).

In the culinary business, several factors determine income generation. MSMEs still face various challenges and obstacles in coping with competition. The high number of culinary entrepreneurs indicates a highly competitive market, which impacts individual business revenues. With the large number of culinary enterprises, the probability of business failure also increases. Businesses that cannot adapt to market trends, innovate, or implement effective marketing strategies are at risk of losing customers. Intense competition can make it difficult for small MSMEs—often with limited capital and experience—to sustain their operations. The culinary potential of a specific area, characterized by local uniqueness, may serve as an attraction; however, businesses located far from city centers may incur high social or additional costs for consumers (Januari et al., 2024).

One critical factor in the development of an MSME is the income it generates (Ritonga & Dewi, 2023). Income is defined as the total earnings received by an individual or household over a specific period, typically in monetary form (Ramadhan et al., 2023). Income is essential for financing MSME operations without

relying solely on personal capital. It is expected to exceed operational costs so that businesses can achieve targeted profits.

One common challenge faced by MSMEs is the difficulty in obtaining business capital. Capital is a crucial factor in determining the level of production and income (Oktaviani et al., 2021). Business capital is necessary when starting a new venture or expanding an existing one, as the production stage largely depends on the availability of capital (Salinding & Dewi, 2022). Capital encompasses all forms of wealth that can be used—directly or indirectly—to increase output. Specifically, capital refers to goods produced for future use in production (Olfimarta & Wibowo, 2019). It can be considered the main asset of a business, available in the form of money or goods convertible into monetary value. The greater the available capital, the wider the variety of products that can be marketed, which, in turn, increases income.

Another determining factor is the length of time the business has been operating. Business duration refers to how long an individual or company has been active (Yuniasih, 2021). The duration of a business can vary in years. MSME actors new to the business world generally face more challenges compared to those with longer experience, such as understanding market conditions, risk management, and market reach (Fitriyanti & Suprantiningrum, 2024). Experience can influence income by increasing productivity and reducing production costs, allowing for higher pricing. Business longevity can affect income levels by improving efficiency and lowering production costs relative to sales revenue (Prihatminingtyas, 2019).

Business location is also a vital factor (Putri & Jember, 2016). It refers to the strategic choice of site made by entrepreneurs to optimize income, considering accessibility, consumer segmentation, and facility availability for business expansion (Pramesti & Suasih, 2023). According to Tambunan (2019), a strategic location can enhance customer accessibility and increase sales potential. Businesses located in city centers or high-traffic areas generally attract more customers than those farther from economic activity hubs. In this study, location is measured by travel time from the city center (Patung Catur Muka) to evaluate the effect of geographic proximity on culinary business income in Denpasar. According to Alpianingsih et al. (2023), easy access roads tend to attract more customers, which consequently increases business revenue.

Another essential factor in business management is working hours. Working hours are a fundamental aspect of any business operation. According to Ahmad et al. (2021), the longer the working hours devoted to running the business, the higher the potential income earned. Conversely, shorter working hours may result in lower income. Working hours are calculated from the time a vendor leaves home to start the business until they return, excluding non-working intervals.

Additionally, based on the core assumptions of Human Capital Theory, individuals can enhance their income by improving their education. According to Ramdani (2024), the education level of an individual—particularly the owner or manager—plays a significant role in shaping the knowledge, skills, and capabilities

needed to manage and grow a business effectively. The skills and competencies acquired by entrepreneurs are applied directly to their business units and are expected to improve sales and profits (Essel et al., 2019).

Based on the background outlined above, the author is interested in conducting a study entitled: Determinants of Business Income in the Culinary Sector in Denpasar City.

## **METHOD**

This study employs a quantitative approach with an associative design aimed at analyzing the influence of several independent variables—capital, business duration, business location, working hours, and education—on the income of culinary businesses in Denpasar City. Denpasar was chosen as the research site because, although it is the economic and administrative center of Bali, the number of MSMEs in the city remains relatively low. The variables are measured operationally—for example, income in rupiah per month, business duration in years, and education in terms of years of schooling completed. This study also defines a clear research object, namely culinary business actors who serve as respondents, selected through accidental sampling after being proportionally determined using proportionate stratified random sampling across the four sub-districts of Denpasar City (Sugiyono, 2023).

The data used consist of primary data, collected directly from MSME actors, and secondary data, obtained from related institutions such as the Central Statistics Agency (BPS) and the Department of Cooperatives and MSMEs of Denpasar City. Data collection techniques include non-participant observation, structured interviews, and questionnaires. The data obtained are analyzed using two main approaches: descriptive analysis to describe the characteristics of the data, and multiple linear regression analysis to examine both the simultaneous and partial effects among variables. In addition, classical assumption tests such as normality, multicollinearity, and heteroscedasticity tests are conducted to ensure the validity of the regression model used (Marhaeni & Yuliarmi, 2019; Wooldridge, 2016).

To test the hypotheses, an F-test is used to examine the simultaneous influence of all independent variables on business income, while t-tests are employed to measure the partial effect of each individual variable. The criteria for hypothesis testing are based on a significance level of  $\alpha = 0.05$  and a comparison between calculated and tabulated test values. The results of the analysis will indicate the extent to which capital, business duration, location, working hours, and education explain the variation in income among culinary MSMEs in Denpasar City. Through a systematic method and the support of relevant theories, this research is expected to make a scientific contribution to the development of micro-enterprises and strategies for increasing MSME income in the culinary sector (Suyana Utama, 2016; Sugiyono, 2023).

## RESULTS AND DISCUSSION

### Results of Analysis of Research Data

#### Multiple Linear Regression Analysis

**Table 1. Multiple Linear Regression Test Results**

Model	Standardized Coefficients		t-stat	Sig.
	$\beta$	Std. Error		
1 (Constant)	989073.3	485747.9	2,036	0.045
Venture capital Length	0.997625	0.034972	28,527	0.001
Business Location	0.72696.91	14747.38	4,929	0.001
Business	-9205,781	10869.32	-0.874	0.339
Working hours	3112,504	1142,620	2,724	0.008
Education	118227.8	22141.55	5,340	0.001

Source: Primary processed data (appendix 5), 2025

From the results of the multiple linear regression analysis in Table 1, the following equation can be made:

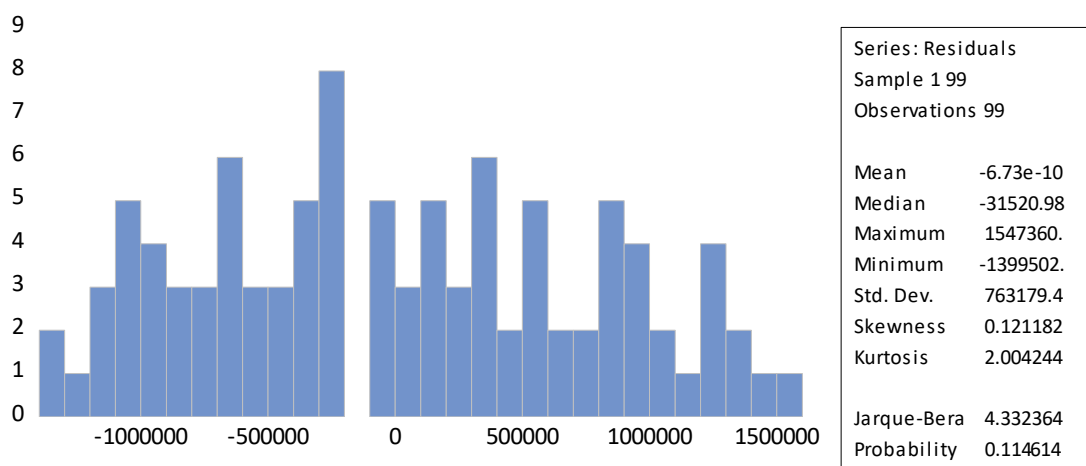
$$Y = 989,073.3 + 0.997 X_1 + 72696.91X_2 - 9205.78X_3 + 3112.50$$

For the results of this equation, a classical assumption test will be carried out. This test is carried out to prove that the results obtained are BLUE (Best Linear Unbiased Estimator). as follows.

#### Classical Assumption Test

##### 1) Normality Test

**Table 2. Normality Test**



Source: Primary processed data (appendix 6), 2025

The test results on the multiple linear regression equation in Table 2 show that the probability value of 0.114 is greater than the level of significance,

which is 5 percent (0.05). So it can be concluded that the residual value in the regression model tested is normally distributed.

## 2) Multicollinearity Test

**Table 3. Multicollinearity Test Results**

Variables	Centered VIF
Business capital (X1)	1,058
Length of business (X2)	1,038
Business location (X3)	1,007
Working hours (X4)	1,048
Education (X5)	1,053

Source: Primary processed data (appendix 7), 2025

Based on Table 3, it can be seen that the VIF and Tolerance values show that there are no Tolerance values less than 0.1 (10 percent) or VIF values more than 10. Therefore, based on the Tolerance and VIF values in the analysis model, no symptoms of multicollinearity were found.

## 3) Heteroscedasticity Test

**Table 4. Results of Heteroscedasticity Test**

Heteroskedasticity Test: Glejser

Null hypothesis: Homoskedasticity

F-statistic	0.941094	Prob. F(5,93)	0.4583
Obs*R-squared	4.767816	Prob. Chi-Square(5)	0.4449
Scaled explained SS	3.359117	Prob. Chi-Square(5)	0.6448

Source: Primary processed data (appendix 8), 2025

Table 4 shows that the significance value of Business Capital (X1), Business Length (X2), Business Location (X3), Working Hours (X4) and Education (X5) is 1,000. The test results have a value greater than  $\alpha = 0.05$ . Therefore, it can be concluded that there is no heteroscedasticity.

## Results of the Determination Coefficient Test ( $R^2$ )

**Table 5. Results of the Determination Coefficient Test**

Model	R Square	Adjusted Square	R
1	0.911	0.906	

Source: Primary processed data (appendix 5), 2025

The test results in Table 5 provide results where the Adjusted  $R^2$  (adjusted determination coefficient) is 0.906. This means that 90.6 percent of the variation or change in the UMKM income variable can be explained by independent variables, namely business capital, length of business, business location, working hours, and education. While the remaining 9.4 percent is explained by other factors outside this regression model.

### Model Feasibility Test Results (F Test)

**Table 6. Results of Simultaneous Regression Coefficient Significance Test (F Test)**

No	Information	Sum of Squares
1	F Statistics	189.6280
2	F                      Statistic	0.000000
	Probability	

Source: Primary processed data (appendix 5), 2025

The calculated F value is 189.628, while the F table is 2.31 and the significance value is  $<0.001$ . Because the calculated F is greater than the F table ( $189.628 > 2.31$ ) and the significance is  $<0.05$ , then  $H_0$  is rejected and  $H_a$  is accepted. Thus, it can be concluded that the variables of business capital, length of business, business location, working hours, and education have a simultaneous effect on the income of culinary businesses in Denpasar City. This means that the five variables together are able to explain the variation in changes in income obtained by business actors. Thus, it can be concluded that the regression model used in this study is feasible to be used in analyzing the factors that influence the income of culinary businesses.

### Partial Test Results (t-Test)

#### 1) The Influence of Business Capital on Culinary Business Income in Denpasar City

Based on the results of the t-test in Table 2, the business capital variable has a regression coefficient (Beta) of 0.997625. This means that every increase in business capital of 1 million rupiah will increase business income by 0.997625 million rupiah or Rp997,625, assuming other variables in the model remain constant. This value shows that business capital has a strong and positive influence on the income of culinary business actors in Denpasar City.

In addition, the prob. value of  $0.001 < 0.05$  and  $t \text{ count} > t \text{ table}$  ( $28.244 > 1.986$ ), indicating that capital has a positive and significant effect on culinary business income in Denpasar City. Thus, it can be concluded that business capital is one of the important and real factors in increasing culinary business income in the region.

#### 2) The Influence of Business Length on Culinary Business Income in Denpasar City

Based on the results of the t-test in Table 2, the variable of business duration has a regression coefficient (Beta) of 72,696.91. This means that every increase in business duration for 1 year will increase business income by 0.0727 million rupiah (or Rp72,696.91), assuming other variables in the model remain constant. This value shows that the longer the actor runs his business, the higher the potential income obtained, due to increased experience, networks, and operational efficiency.

In addition, the probability value (Sig.) of  $0.001 < 0.05$  and the calculated t value  $> t \text{ table}$  ( $4.929 > 1.986$ ), indicating that  $H_0$  is rejected and  $H_1$  is accepted, so that the length of business has a positive and significant effect on the income of culinary businesses in Denpasar City. Thus, it can be concluded that

the length of business is one of the important factors that also determines the income level of culinary business actors in Denpasar City.

3) The influence of business location on culinary business income in Denpasar City

Based on the results of the t-test in Table 2, a regression coefficient (Beta) of -9205.781 was obtained, indicating that the business location has a negative relationship with income. This means that the further the business location is from the city center, the income tends to decrease, assuming other variables remain constant. Simply put, every additional 1 minute of travel time has the potential to reduce income by -0.0092 million rupiah or Rp9,205.781.

The results of the statistical test show that the t-value is -0.847 with a significance level (Sig.) of 0.399. This value is greater than 0.05 and does not meet the requirements for statistical significance. Because this variable is tested in a negative one-way manner (following the assumption that the further from the city center the lower the income), the  $H_0$  test criterion is accepted if  $-t \text{ count} \leq -t \text{ table}$ . In this case,  $-0.847 > -1.986$ , so  $H_0$  is rejected and  $H_1$  is accepted. Thus, it can be concluded that partially, the location of the business does not have a significant effect on the income of culinary businesses in Denpasar City.

4) The influence of working hours on culinary business income in Denpasar City

The working hours variable shows the amount of time devoted by business actors in running their business activities every day. Based on the results of the t-test in Table 2, the working hours variable has a regression coefficient (Beta) of 3112.504, which means that every additional working time of 1 hour per month will increase business income by 0.0031 million rupiah or Rp3,112.504, assuming other variables remain constant. This shows a positive relationship between the duration of working hours and the income of culinary business actors.

The test results show that the t-value is 2.724 and the significance value (Sig.) is 0.008, which is smaller than 0.05. Because  $t\text{-value} > t\text{-table}$  ( $2.724 > 1.986$ ) and the Sig. value  $< 0.05$ , then  $H_0$  is rejected and  $H_1$  is accepted. Thus, it can be concluded that working hours have a positive and significant effect on the income of culinary businesses in Denpasar City.

5) The influence of education on culinary business income in Denpasar City

The education variable in this study represents the last level of education taken by culinary entrepreneurs. Based on the results of the t-test in Table 1, the education variable has a regression coefficient (Beta) of 118227.8, which indicates that the higher the level of education of entrepreneurs, the higher the income obtained. In terms of numbers, each increase in one level of education (for example from high school to diploma, or from diploma to bachelor's degree) has the potential to increase business income by 0.118 million rupiah or Rp118,227.8, assuming other variables remain constant.

The t-value of 5.340 and the significance value (Sig.) of 0.001 indicate that the education variable has a significant effect on income. Because  $t\text{-value} >$



t-table ( $5.340 > 1.986$ ) and Sig.  $< 0.05$ , then  $H_0$  is rejected and  $H_1$  is accepted, which means that education has a positive and significant effect on income from culinary businesses in Denpasar City.

## **Discussion of Research Results**

### **The Influence of Business Capital, Length of Business, Business Location, Working Hours and Education Simultaneously on Business Income in the Culinary Sector in Denpasar City.**

Based on the results of data processing obtained, it can be concluded that the regression model consisting of variables of business capital, length of business, business location, working hours, and education simultaneously has a significant effect on culinary business income in Denpasar City. These results indicate that the five independent variables together have a contribution in explaining the variation of changes in the income of culinary business actors. Thus, the regression model is suitable for analyzing the relationship between these variables.

Business capital is the main factor that can affect the income of culinary businesses in Denpasar city because it is the main foundation in production, purchasing raw materials, and business development. Increasing capital allows for the expansion of business capacity and innovation which has an impact on increasing income (Umar, 2014) and ((Andriani, 2017). Capital not only serves as a tool to produce goods, but also as a driver of investment in technology and innovation. This result is in accordance with research by Sintiawati & Purbhadharmaja (2024) and Loud & Kirana (2022) which states that simultaneously the capital variable has a significant effect on the income of MSMEs in Denpasar City.

Length of business is the experience of business actors in running their business. According to Moenir AS (2008:41) states that the longer a person works, the more experienced, mature and skilled he is in the work he is responsible for. MSME actors who have been running a business for a long time tend to have a better understanding of the market, consumer tastes, risk management, and marketing strategies. Thus, the longer the business is run, the more mature the management is, which ultimately has an impact on increasing business income. These results are in accordance with research by Loud & Kirana (2022) which states that simultaneously the variable of business duration has a significant effect on trader income.

Location is a very strategic factor in the business world, especially in the culinary field. A location that is close to the center of activity, city center, or business area will make it easier for consumers to access the products or services offered. According to Muzayanah (2015), travel time to the city center is an indicator of the accessibility of a business location. The more strategic the location (the closer to the city center), the greater the opportunity to increase transaction frequency and expand the market. Conversely, a distant location can hinder customer mobility and increase distribution costs. These results are in accordance with research

from Firman et al., (2020) which states that simultaneously the business location variable has a significant effect on trader income.

Working hours reflect the time used by business actors to carry out their business activities. According to Ahmad et al. (2021), the more working hours are devoted to business, the greater the opportunity to earn greater income. This is especially true in the culinary sector which is dynamic and often has high demand at certain hours (such as in the morning for breakfast or at night for dinner). Optimal use of working hours allows business actors to capture more sales opportunities. These results are in accordance with research by Loud & Kirana (2022) which states that simultaneously the working hours variable has a significant effect on traders' income.

Education is the most fundamental form of human capital investment. Business owners or managers who have a higher level of education tend to have better managerial skills, financial literacy, and technological and innovation capabilities. According to Mankiw (2014), education contributes to increased individual productivity and income because it broadens the horizons and skills relevant to the business world. In the context of culinary MSMEs, education helps business actors to make strategic decisions, understand market preferences, and utilize digital technology for marketing and business management. These results are in accordance with research by Fortuna et al., (2022) The education level variable simultaneously has a significant influence and relationship with income.

### **The Influence of Business Capital, Length of Business, Business Location, Working Hours and Education Partially on Business Income in the Culinary Sector in Denpasar City.**

#### **1) The Partial Influence of Business Capital on Business Income in the Culinary Sector in Denpasar City**

The results of the analysis show that business capital has a positive and significant effect on culinary business income. This shows that any increase in working capital used by culinary business actors in Denpasar City will significantly increase their business income.

In this study, the capital referred to is monthly working capital, which is funds routinely disbursed to support daily operational activities of the business such as purchasing raw materials, paying electricity and water bills, employee salaries, and other supporting needs. Working capital is different from investment capital because its use is short-term and repeated every month.

This result is in accordance with Sukirno's opinion (2009:6) stated that increasing working capital can boost productivity because business actors are able to maintain the availability of raw materials, streamline the production process, and provide better service to customers. In addition, research conducted by Mustajirin & Putri (2023), Hafiz & Satrianto (2022) and Zakaria et al. (2024) also found that adequate working capital allows business actors to expand their operational capacity, avoid production delays, and optimize stock

management. The greater the allocation of working capital, the smoother the production and service activities, which will ultimately increase turnover and income.

The following are the results of an interview with Mr. Sutanto with his meatball and chicken noodle business on April 10, 2025, who stated that "Capital is important, especially if the raw materials are sufficient and good, so the buyer will be happy and will definitely come back here. Sir, if the capital is large, you can get a lot of stock so you don't have to reject buyers."

The statement shows that working capital has a very important role in the smooth running of the business. He said that the availability of sufficient and quality raw materials allows business actors to provide satisfaction to customers, so that customers tend to return. In addition, with adequate capital, business actors can prepare sufficient stock if there is a spike in demand. According to him, without sufficient capital, business development will be difficult to achieve due to limitations in meeting daily operational needs. However, most culinary businesses in Denpasar City get capital from their own money or savings because they are still constrained to find credit at the bank and the lack of information obtained by culinary entrepreneurs

## 2) The Partial Influence of Business Length on Culinary Business Income in Denpasar City

Based on the results of partial regression analysis, the variable of business duration has a positive and significant regression coefficient on the income of culinary businesses in Denpasar City. This shows that the longer someone runs their business, the greater the income they will get. This means that the length of business has a significant positive effect on the income of culinary business actors. Business actors who have been running their businesses for a long time tend to have more mature experience in various aspects of business, such as raw material management, customer trust, cost control, and marketing strategies. This experience gradually forms better adaptability and innovation in facing market competition and changes in consumer preferences.

This is in line with the opinion Moenir AS (2008:41) that the longer a person works, the more experienced, mature and skilled he is in the work he is responsible for. In addition, in the context of human capital theory, Becker (1993) states that work experience is a form of investment that can increase a person's productivity. In other words, the length of service functions as a form of accumulation of practical knowledge that has economic value. These results are in accordance with research conducted by Dewi & Suci (2023), Fajar (2022) and Loud & Kirana (2022) which shows that the longer the business is run, the greater the income earned by the trader.

This is also reinforced by the results of an interview with Mrs. Sulastri with a mixed rice business on April 15, 2025, who stated that

"In the beginning, I started trading for a maximum of 3 to 5 million a month, that's all I used to cover my operational costs. But now it has started to increase to 10 million. When I first started trading, I really understood, but now I know how to attract customers, and I also have regulars so I always come here. It's really an experience. It's important, bro."

The statement shows that over time, business actors experience a significant increase in income, from only three to five million rupiah per month to around ten million rupiah. This indicates that experience in running a business is an important factor in managing business activities more efficiently and profitably. In addition, the existence of loyal customers that have been built during the business process also contributes greatly to the stability and increase in income. This finding is in line with the theory that states that the longer the actor runs a business, the better his understanding of market needs, marketing strategies, and operational management. Thus, business experience can be one of the non-physical capital that influences the success and growth of business actors' income.

### 3) The Partial Influence of Business Location on Culinary Business Income in Denpasar City

Based on the results of multiple linear regression analysis, it shows that the Business Location variable has a negative but insignificant coefficient value, so it can be concluded that statistically, the business location variable does not have a significant effect on MSME income. In other words, changes in travel time from the city center to the business location have not been proven to have a real impact on increasing or decreasing the income of micro, small, and medium enterprises (MSMEs) in the research area. This is in line with research conducted by Rizky (2023) and Firmania et al., (2020) which states that the location of the business does not affect the income of market traders. In addition, research from Hardiansyah et al. (2019) also stated that location has a negative but insignificant influence on consumer purchasing decisions.

The results of this study differ from the findings of Setiaji & Fatuniah (2018) which showed that increasing travel time to a business location causes an increase in transportation costs and a decrease in income because customers have difficulty accessing it. This difference is likely due to the adaptation of business actors to technological developments. This condition indicates that business actors are able to utilize digital technology and food delivery services such as GoFood and GrabFood, so that relatively long travel times do not hinder customer access to the products offered. Research from The Last Supper (2019) shows that there is an increase in income, number of customers, and also profits obtained by restaurant entrepreneurs when joining the Go-Food application.

In addition, a business that is far from the city center but close to densely populated settlements or other strategic areas, such as the East Denpasar area which is closer to tourist attractions such as the Beach, can still

earn high income. With digitalization and advances in information technology, consumers now tend to make purchases online, or choose a business location not based on distance, but on convenience and shopping experience.

Another factor that also needs to be considered is the dominance of other variables such as capital, length of business, working hours, and education level of MSME actors which in this study actually showed a significant influence on income. This indicates that MSME income is more influenced by the quality of human resources and business strategy than geographical factors of location.

#### 4) The Influence of Partial Working Hours on Culinary Business Income in Denpasar City

The results of the partial regression test show that the working hours variable has a positive and significant effect on the income of culinary businesses in Denpasar City. The regression coefficient of working hours is positive and significant, which means that the longer the time used by business actors to trade, the greater the potential income obtained. With a high accumulation of working hours, traders can reach more consumers, especially in the culinary sector which has flexible operating hours. Business actors who operate longer have a greater chance of getting buyers from various time segments, for example from morning to night. Long working hours also reflect the commitment and seriousness of business actors in managing their businesses. They not only have more time to sell products, but also have the flexibility to carry out promotions, maintain service quality, and respond to consumer needs quickly.

This is also reinforced by the results of an interview with Mrs. Widya Puspita with a *tipat cantok* business on April 16, 2025, who stated that "Ibuk is usually open from 11 to 7 at night sis, sometimes it's more mekelo yen it's bigger for meblanje. According to mom, the more mekelo you trade, the bigger it is for meblanje teke, the problem is ne mebelanje sometimes presse sing nentu, sometimes tengaine teke crowded, sometimes it's peteng when the e-kar stall closes, yen according to mom, when mom closes selid kuang is mom's income."

The statement shows that the length of business operating hours has a direct impact on potential revenue. He said that businesses are usually open from 12 noon to 10 pm, and can even be longer if there are many buyers. This shows that flexibility and long working hours are important strategies in adapting to consumer habits, which come at different times—both day and night. By extending operating hours, business actors can maximize sales opportunities and avoid losing potential revenue. This finding strengthens the assumption that longer working hours can have a positive impact on increasing culinary business revenue.

These results are in line with research by Ahmad et al. (2021) and Pande & Dewi (2019) which stated that the higher the working hours spent on opening

a business, the greater the probability of income received by the entrepreneur. Likewise with the results of research by Widyawati & Karijati (2021), which concluded that entrepreneurs who allocate longer working hours tend to earn higher net income compared to those who have limited operating hours.

#### 5) Partial Influence of Education on Culinary Business Income in Denpasar City

The results of the regression analysis show that the education variable has a positive and significant effect on the income of culinary businesses in Denpasar City. This means that the higher the level of education possessed by business actors, the greater the possibility of increasing income that can be obtained.

Education as a form of human capital has an important contribution to increasing individual capacity in managing and developing businesses. According to Mankiw (2014:393), education is an investment that increases workforce productivity. In the context of MSMEs, entrepreneurs who have a higher level of education tend to have better managerial skills, are quicker in adopting new technologies, and have more effective marketing strategies.

This result is in line with research from Tumiwa (2020) And Arifah & Mahmudiono (2023) shows that education has a significant direct influence on income. The level of education also plays an important role in the progress of UMKM businesses in Sukoharjo Regency. (Ardini & Rachman, 2024). With higher education, business actors will also find it easier to absorb information, take training, and adapt to market changes, including in the use of digital platforms and social media to promote culinary businesses.

This is also reinforced by the results of an interview with Mr. Ali with a fried rice business on April 20, 2025, who stated that

"According to you, education is very important, especially if you want to start a business, so you won't be easily fooled, you'll know how to set prices, especially about managing income and expenses. Because according to you, a strategy for a business is more important, so it doesn't matter if the capital is small as long as you have a good strategy."

The statement shows that education is considered to have an important role in running a business. According to him, with adequate education, business actors will find it easier to formulate strategies, set prices, differentiate between essential and reduceable expenses, and avoid potential fraud in business activities. This statement reflects that even though capital is limited, a good understanding through education can be a competitive advantage in managing a business more efficiently and wisely. This means that the knowledge and managerial skills obtained through education also determine the success and sustainability of the business. In addition, based on observations in the field, there are several culinary business actors who still run their businesses conventionally, such as only selling simple menus without differentiation, not doing digital promotions, and not paying attention to the

comfort aspect of the business premises. This condition shows low creativity in developing business appeal and can affect income.

## CONCLUSION

1. The variables of business capital, business duration, business location, working hours, and education simultaneously have a significant effect on the income of culinary businesses in Denpasar City.
2. The variables of business capital, business duration, working hours, and education have a positive and significant partial effect on the income of culinary businesses in Denpasar City.
3. The business location variable has a negative but not significant partial effect on the income of culinary businesses in Denpasar City.

## REFERENCE LIST

- Arifah, D. F., & Mahmudiono, T. (2023). Hubungan Tingkat Pendidikan, Pendapatan, dan Lama Berjualan dengan Pengetahuan Mengenai Rhodamin B pada Pedagang Minuman dalam Aplikasi GoFood dan GrabFood di Wilayah Surabaya Timur. *Media Gizi Kesmas*, 12(1), 125–133. <https://doi.org/10.20473/mgk.v12i1.2023.125-133>
- Agustina. (2020). Pengaruh Modal Usaha dan Tenaga Kerja terhadap Pendapatan dengan Kredit Sebagai Variabel Moderasi pada Pedagang di Pasar Blauran di Kota Palangka Raya. *Growth*, 6(1), 1–17.
- Ahmad, Marpaung, K., & Maharani, E. D. (2021). Pengaruh Modal, Tenaga Kerja, Jam Kerja Dan Lama Usaha Terhadap Pendapatan Konter Pulsa Di Kota Palangka Raya Effect. *GROWTH*, 7(2), 98–111.
- Aliyah, A. H. (2022). Peran Usaha Mikro Kecil dan Menengah (UMKM) untuk Meningkatkan Kesejahteraan Masyarakat. *WELFARE Jurnal Ilmu Ekonomi*, 3(1), 64–72. <https://doi.org/10.37058/wlfr.v3i1.4719>
- Alpianingsih, D., M. Firmansyah, & Singandaru, A. B. (2023). Pengaruh Aksesibilitas, Infrastruktur dan Lingkungan Bisnis Terhadap Kesuksesan Usaha Bisnis Kuliner di Taman Udayana Kota Mataram. *Jurnal Oportunitas : Ekonomi Pembangunan*, 2(1), 1–12. <https://doi.org/10.29303/oportunitas.v2i1.474>
- Andriani, D. N. (2017). Pengaruh Modal, Tenaga Kerja, dan Bahan Baku Terhadap Hasil Produksi (Studi Kasus Pabrik Sepatu PT. Kharisma Baru Indonesia. *EQUILIBRIUM*, 5(2), 151–162.
- Aprilia, P., Handayani, A., Himawan, A. F. I., & Cahyadi, N. (2023). Pengaruh Lama Usaha, Tingkat Pendidikan, Dan Teknologi Terhadap Pendapatan Umkm Furnitur Di Menganti. *Sibatik Journal*, 2(8), 2461–2468. <https://publish.ojs-indonesia.com/index.php/SIBATIK>
- Ardini, A. F. S., & Rachman, A. N. (2024). Pengaruh Modal, Teknologi, Tingkat Pendidikan Dan Jam Kerja Terhadap Pendapatan Umkm Di Kabupaten Sukoharjo. *Inisiatif: Jurnal Ekonomi, Akuntansi dan Manajemen*, 3(3), 305–313.
- Artini, N. R., Aryawan, I. M. G., & Astawa, I. N. W. (2019). Pengaruh Modal Sendiri dan Lokasi Usaha Terhadap Pendapatan Usaha. *Jurnal Ekonomi Kuantitatif Terapan*, 35–39.

- Asrudi, A., & Gedy, E. C. (2021). Modal, Jam Kerja dan Lokasi Terhadap Pendapatan Pedagang. *Musamus Accounting Journal*, 3(2), 1–8. <https://doi.org/10.35724/maj.v3i2.3904>
- Aulia Inderianti, R., Hardiani, H., & Rosmeli, R. (2020). Analisis faktor-faktor yang mempengaruhi pendapatan pedagang kaki lima di Kota Jambi (studi kasus warung manisan Kecamatan Telanaipura). *e-Jurnal Perspektif Ekonomi dan Pembangunan Daerah*, 9(3), 109–118. <https://doi.org/10.22437/pdpd.v9i3.12485>
- Ayodya, W. (2010). Cara Jitu Hitung Modal Usaha. PT. Elex Media Komputindo.
- Becker, G. S. (1993). *Human Capital: A Theoretical and Empirical Analysis, with Special Reference to Education*. University of Chicago Press.
- Chelviana, K. M., Made, A. M., & Iyus, A. H. (2017). Analisis Faktor-Faktor yang Mempengaruhi Pemilihan Lokasi Toko Modern di Kecamatan Buleleng. *Jurnal Pendidikan Ekonomi Undiksha*, 9(2), 257–266.
- Desanti, G., & Ariusni, A. (2021). Pengaruh Umur, Jenis Kelamin, Jam Kerja, Status Pekerjaan Dan Pendidikan Terhadap Pendapatan Tenaga Kerja Di Kota Padang. *Jurnal Kajian Ekonomi dan Pembangunan*, 3(4), 17. <https://doi.org/10.24036/jkep.v3i4.12377>
- Dewi, D. A. R. H., & Saskara, I. A. N. (2019). ISSN : 2303-0178 PENGARUH KETERAMPILAN KERJA , JAM KERJA , LAMA USAHA TERHADAP PENDAPATAN PENGERAJIN INDUSTRI KERAJINAN MOZAIK Dewa Ayu Ratih Hismaya Dewi 1 Fakultas Ekonomi dan Bisnis Universitas Udayana ( Unud ), Bali , Indonesia PENDAHULUAN Pembangunan. *E-Jurnal Ekonomi Pembangunan Universitas Udayana*, 8(7), 1473–1501.
- Dewi, N. N. T. U., & Suci, N. M. (2023). Pengaruh Modal, Tingkat Pendidikan dan Lama Usaha terhadap Pendapatan Pedagang Pasar Tradisional Kalibukbuk Kecamatan Buleleng. *Prospek: Jurnal Manajemen dan Bisnis*, 5(1), 47–52. <https://doi.org/10.23887/pjmb.v5i1.49987>
- Essel, B. K. C., Adams, F., & Amankwah, K. (2019). Effect of entrepreneur, firm, and institutional characteristics on small-scale firm performance in Ghana. *Journal of Global Entrepreneurship Research*, 9(1). <https://doi.org/10.1186/s40497-019-0178-y>
- Fajar, I. (2022). Pengaruh Modal Usaha, Lama Usaha, dan Sikap Kewirausahaan Islam Terhadap Pendapatan UMKM di Kabupaten Tegal (Studi Kasus Pada UMKM di Kabupaten Tegal). 3.
- Firmania, F., Karnowahadi, & Inayah. (2020). Effect of Capital, Location, and Length of Business on Traders' Revenue in Traditional Market Post-Revitalization (Study on the Market Legi of Parakan, Temanggung Regency). *Admisi dan Bisnis*, 21(2), 101–110.
- Fitriyani. (2019). Pemilihan Lokasi Usaha Dan Pengaruhnya Terhadap Keberhasilan Usaha Jasa Berskala Mikro Dan Kecil. *Management Insight*, 13 (1): 47-58. <https://doi.org/10.33369/insight.13.1.47-58>. *Management Insight*, 13(1), 47–58.
- Fitriyanti, L., & Suprantiningrum, R. suprantiningrum. (2024). Pengaruh modal, biaya produksi dan lama usaha terhadap pendapatan dengan volume penjualan sebagai intervening pada UMKM industri roti di Kecamatan Welahan. *Serat Acitya*, 13(1), 38–53. <https://doi.org/10.56444/sa.v13i1.1401>



- Fortuna, A. D., Widodo, S., & Hariani, E. (2022). Modal Usaha, Tenaga Kerja, Produksi dan Tingkat Pendidikan Terhadap Pendapatan UKM. *Improvement: Jurnal Manajemen dan Bisnis*, 2(1), 1. <https://doi.org/10.30651/imp.v2i1.9801>
- Giyona, R. L., & Utami, S. S. (2024). Pengaruh Modal Usaha , Jam Kerja dan Lama Usaha terhadap Pendapatan UMKM ( Survei pada Pedagang Ikan Asap di Waduk Kedungombo Grobogan Jawa Tengah ). *Jurnal Ekonomi dan Manajemen*, 4(3).
- Hafiz, M., & Satrianto, A. (2022). Pengaruh Modal dan Biaya Produksi Terhadap Pendapatan PT Minang Sukses Sejahtera. *Jurnal Kajian Ekonomi dan Pembangunan*, 4(2), 27. <https://doi.org/10.24036/jkep.v4i2.13360>
- Hardiansyah, F., Nuhung, M., & Rasulong, I. (2019). Pengaruh Lokasi dan Harga Terhadap Keputusan Pembelian Pada Restoran Singapore Di Kota Makassar. *Jurnal Profitability Fakultas Ekonomi Dan Bisnis*, 3(1), 90–107. <https://journal.unismuh.ac.id/index.php/profitability>
- Hilmiyah, N., Erwin Permana, Iha Haryani Hatta, & Murti Widyaningsih. (2022). Strategi Pengembangan Usaha Pelaku Umkm Kuliner Pada Masa Pandemi Covid - 19. *JRB-Jurnal Riset Bisnis*, 5(2), 226–245. <https://doi.org/10.35814/jrb.v5i2.3391>
- Hulu, P. (2023). Pemberdayaan Umkm Dalam Rangka Peningkatan Kesejahteraan Masyarakat. ... *Journal: Jurnal Pengabdian Masyarakat*, 4(2), 4806–4812. <http://journal.universitaspahlawan.ac.id/index.php/cdj/article/view/16151%0Ahttp://journal.universitaspahlawan.ac.id/index.php/cdj/article/download/16151/12364>
- Husaini, A. F. (2017). Pengaruh Modal Kerja, Lama Usaha, Jam Kerja dan Lokasi Usaha terhadap Pendapatan Monza di Pasar Simalingkar Medan. *Jurnal Visioner & Strategis*, 6(2), 111–126. [www.kompasiana.com](http://www.kompasiana.com)
- Jalaliah, Hilda Kumala Wulandari, D. (2022). Pengaruh Modal Kerja, Tenaga Kerja, dan Bahan Baku Terhadap. *Jurnal Penelitian Pengabdian Masyarakat Indonesia*, 1(1), 68–78.
- Januardin. (2021). *Pengembangan umkm*. Unpri Press.
- Januari, N., Kadek, N., Keristina, P., Agung, A., Putu, B., Pembangunan, E., Ekonomi, F., & Udayana, U. (2024). Analisis Penggunaan Transaksi QRIS , Permodalan dan Literasi Digital dalam Memengaruhi Pendapatan UMKM Kuliner di Kota Denpasar negara yang maju . Salah satu upaya yang perlu dilakukan untuk mencapai tujuan tersebut Menengah ( UMKM ), pengertian UMKM Usah. 4(1).
- Jomi, M., Widodo, S., & Hariani, E. (2020). Analisis Faktor-Faktor yang Mempengaruhi Pendapatan Pedagang di Pasar Reok Kabupaten Manggarai Nusa Tenggara Timur Tahun 2020. *Economie: Jurnal Ilmu Ekonomi*, 2(1), 1. <https://doi.org/10.30742/economie.v2i1.1151>
- Komarudin. (2006). *Ensiklopedia Manajemen*. Bumi Aksara.
- Krisna, N. (2021). *Tata Kelola Manajemen & Keuangan Usaha Mikro Kecil Menengah*. In Penerbit CV. Cahaya Bintang Cemerlang.
- Lantang, K., & Kirana, T. (2022). Pengaruh Modal Kerja, Jam Kerja, Lama Usaha terhadap Pendapatan Pedagang di Ruang Terbuka Hijau (Rth) di Kota Poso. *Jurnal Imiah Ekomen*, 22(2), 8–19.
- Lestari, Krisna Devira, P. (2023). ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI PENDAPATAN UKM SEKTOR KULINER DI KOTA DENPASAR. 5(2), 89–95.
- M, T. (2003). *Membuka Usaha Kecil*. Kanisius.
- Mankiw, N. G. (2014). *Principles Of Economics*. Cengage Learning.

- Marhaeni, A. A. I. N., & Yuliarmi, N. N. (2019). Metode Riset Jilid 1. CV. Sastra Utama.
- Moenir A.S. (2008). Manajemen Pelayanan Umum di Indonesia. Buni Aksara.
- Mustajirin, J., & Putri, N. R. (2023). Pengaruh Modal, Jam Kerja, Dan Lokasi Terhadap Pendapatan UMKM Di Kabupaten Demak. *jurnal akuntansi manajemen hukum informatika*, 1(1), 31–49.
- Muzayanah. (2015). Terapan Teori Lokasi Industri (Contoh Kasus Pengembangan Kawasan Industri Kragilan Kabupaten Serang). *Jurnal Geografi*, 13(2), 116–135.
- Nurmala, N., Sinari, T., Lilianti, E., Jusmany, J., Emilda, E., Arifin, A., & Novalia, N. (2022). Usaha Kuliner Sebagai Penggerak Umkm Pada Masa Pandemi Covid 19. *AKM: Aksi Kepada Masyarakat*, 3(1), 65–74. <https://doi.org/10.36908/akm.v3i1.458>
- Oktaviani, W., Ansofino, & Putri, Y. E. (2021). Jurnal horizon pendidikan. *Jurnal Horizon Pendidikan*, 1(4), 601–613.
- Olfimarta, D., & Wibowo, S. S. A. (2019). Manajemen Modal Kerja dan Kinerja Perusahaan pada Perusahaan Perdagangan Eceran di Indonesia. *Journal of Applied Accounting and Taxation*, 4(1), 87–99. <https://doi.org/10.30871/jaat.v4i1.1197>
- Pande, I. T. P., & Dewi, N. P. M. (2019). Pengaruh Jam Kerja, Jenis Dagangan, dan Lokasi Usaha Terhadap Pendapatan Pedagang di Pasar Desa Pakraman Padangsambian. *E-Jurnal Ekonomi Pembangunan Universitas Udayana*, 9(12), 58–66. <http://www.tjybjb.ac.cn/CN/article/downloadArticleFile.do?attachType=PDF&id=9987>
- Pramesti, K. A. W., & Suasih, N. N. R. (2023). Pengaruh Jam Kerja, Lama Usaha, Lokasi Usaha, Dan Penggunaan Digital Marketing Terhadap Pendapatan Usaha Mikro. *E-Jurnal Manajemen Universitas Udayana*, 12(9), 931. <https://doi.org/10.24843/ejmunud.2023.v12.i09.p03>
- Prihatminingtyas, B. (2019). Pengaruh Modal, Lama Usaha, Jam Kerja, dan Lokasi Usaha terhadap Pendapatan Pedagang di Pasar Ladungsari. 7(2), 147–154.
- Puspasari, H. U. D. (2019). Persaingan Usaha Pada Industri Kuliner (Studi Tentang Pelaku Usaha Kuliner Sate Ayam di Kabupaten Ponorogo). *Universitas Airlangga*, 4(6), 1–10. <https://repository.unair.ac.id/90475/4/Fis.S.76-19> Pus p jurnal.pdf
- Putra, I. made sedana, & Sudibia, I. K. (2018). Pengaruh faktor sosial, ekonomi dan demografi terhadap pendapatan usaha sektor informal di desa darmasaba. *Piramida Jurnal Kependudukan dan Pengembangan Sumber Daya Manusia*, XIV(1), 49–58.
- Putri, N. K. A. A. W., & Purwanti, P. A. P. (2022). Pengaruh Modal Usaha, Lokasi Usaha Dan Penggunaan Ecommerceterhadap Penjualan Umkm Bidang Fashion Di Denpasar. *E-Jurnal Manajemen Universitas Udayana*, 11(11), 1894. <https://doi.org/10.24843/ejmunud.2022.v11.i11.p03>
- Rakhmawati, A. (2019). ANALISIS PENGARUH PENGGUNAAN APLIKASI GO-FOOD TERHADAP PENDAPATAN RUMAH MAKAN (PENGGUNA APLIKASI GO-FOOD). Universitas Islam Indonesia.
- Ramadhan, A., Rahim, M. S. R., Kom, S., Kom, M., & Utami, N. N. (2023). Teori Pendapatan (Studi Kasus: Pendapatan Petani Desa Medan Krio). *Tahta Media*, 02(2), 6. <https://tahtamedia.co.id/index.php/issj/article/view/144>

- Ramdani, N. A. (2024). Pengaruh Tingkat Pendidikan, Motivasi, Modal Usaha Dan Karakteristik Wirausaha Terhadap Kinerja Umkm Sektor Kuliner Di Kecamatan Buleleng. *Fakultas Ekonomi > Jurusan Ekonomi dan Akutansi > Program Studi Pendidikan EKonomi (S1)*, 16(2), 212–225. <https://doi.org/10.23887/jjpe.v16>
- Riantika, N. K., Ketut, A. A., Mikro, U., & Sosial, M. (2024). PENGARUH MODAL , PENGGUNAAN QRIS , DAN. 7, 10263–10274.
- Ritonga, M. P., & Dewi, K. (2023). Analisis Faktor Yang Mempengaruhi Kinerja Usaha Mikro Kecil dan Menengah (UMKM) Kota Tebing Tinggi. *Jurnal Ekonomi dan Pembangunan Indonesia*, 1(4), 10–19. <https://doi.org/10.61132/jepi.v1i4.307>
- Rizky, A. F. (2023). Pengaruh Lokasi, Kondisi, dan Lama Usaha Terhadap Pendapatan Pedagang Pasar Kemakmuran Blok B dan F Kabupaten Kotabaru. *Institusional Digital Repository*.
- Safitrah, D. (2022). PENGARUH KREDIT USAHA RAKYAT (KUR) TERHADAP PERKEMBANGAN UMKM DI DESA MAPPEDECENG KECAMATAN MAPPEDECENG KABUPATEN LUWU UTARA (Studi Bank BRI Unit Masamba). *Program Studi Ekonomi Pembangunan Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Palopo*, 1(Agusuts). [http://repository.umpalopo.ac.id/3186/3/BAB\\_201810064.pdf](http://repository.umpalopo.ac.id/3186/3/BAB_201810064.pdf)
- Salim, N., & Rahmadhani, S. (2024). Pengaruh Modal Usaha, Lama Usaha Dan Lokasi Usaha Terhadap Pendapatan Usaha Mikro Kecil Menengah. *Among Makarti*, 17(1), 111. <https://doi.org/10.52353/ama.v17i1.634>
- Salinding, N. N. A., & Dewi, P. E. D. M. (2022). Pengaruh Modal Usaha, Pemanfaatan Informasi Akuntansi, dan Strategi Pemasaran Terhadap Keberlangsungan Usaha Mikro dalam Masa Pandemi Covid-19. *Jurnal Ilmiah Mahasiswa Akuntansi*, 13(4), 1379–1389.
- Setiaji, K., & Fatuniah, A. L. (2018). Pengaruh Modal, Lama Usaha dan Lokasi Terhadap Pendapatan Pedagang Pasar Pasca Relokasi. *JURNAL PENDIDIKAN EKONOMI & BISNIS*, 6(1).
- Sidik, S. S., & Ilmiah, D. (2022). Pengaruh Modal, Tingkat Pendidikan Dan Teknologi Terhadap Pendapatan Usaha Mikro Kecil Dan Menengah (Umkm) Di Kecamatan Pajangan Bantul. *Margin Eco*, 5(2), 34–49. <https://doi.org/10.32764/margin.v5i2.2411>
- Sintiawati, N. P. A., & Ida Bagus Putu Purbhadharmaja. (2024). ANALISIS PENGARUH TENAGA KERJA, MODAL, HARGA, DAN TEKNOLOGI TERHADAP PENDAPATAN UMKM DI KOTA DENPASAR. *E-Jurnal Ekonomi dan Bisnis Universitas Udayana*, 13(4).
- Sugiharti, Budiyanto, S. (2023). The Influence of Personality, Job Satisfaction and Quality of Work Life on Organizational Commitment and Their Impact on Employee Performance. *TEC Empresarial*, 3(1–2), 9–12. [http://revistas.tec.ac.cr/index.php/tec\\_empresarial/article/view/657/584](http://revistas.tec.ac.cr/index.php/tec_empresarial/article/view/657/584)
- Sugiyono. (2023). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Alfabeta.
- Sukirno, S. (2009). *Mikro Ekonomi Teori Pengantar*. PT RAJAGRAFINDO PERSADA.
- Sulistyawati, A. (2023). Pemanfaatan Media Digital Dalam Pemasaran Produk Kuliner Umkm Di Kota Denpasar (Studi Kasus: Jl. Hayam Wuruk Dan Jl. Merdeka Denpasar). *Seminar Nasional Pariwisata dan Kewirausahaan (SNPK)*, 2(2001), 339–349. <https://doi.org/10.36441/snpk.vol2.2023.139>

- Susanti, N. (2020). Analisis Pengaruh Modal, Biaya Produksi dan Lama Usaha Terhadap Pendapatan UMKM di Kecamatan Sabangau Kota Palangka Raya. *Growth*, 6(2), 90–105.
- Tambunan, T. (2019). Usaha Mikro, Kecil, dan Menengah di Indonesia: Isu-isu Penting. Ghalia Indonesia.
- Tumiwa, J. R. (2020). Analisa Pengaruh Pendidikan Terhadap Pendapatan Sebuah Analisa Jalur. *Jurnal of Asean Studies on Maritime Issues*, 1(1), 15–23.
- Umar, H. (2014). Manajemen Keuangan. Alfabeta.
- Undang-Undang Republik Indonesia Nomor 20 Tahun. (2008). Undang-Undang Republik Indonesia Nomor 20 Tahun 2008. 1.
- Utama, M. S. (2016). Buku Ajar Aplikasi Analisis Kuantitatif Untuk Ekonomi dan Binsis. CV. Sastra Utama.
- Vinatra, S., Bisnis, A., Veteran, U., & Timur, J. (2023). Peran Usaha Mikro, Kecil, dan Menengah (UMKM) dalam Kesejahteraan Perekonomian Negara dan Masyarakat. *Jurnal Akuntan Publik*, 1(3), 1–08. <https://doi.org/10.59581/jap-widyakarya.v1i1.832>
- Widiyanti, N. L., & Octavia, D. I. (2024). Pengaruh Relokasi, Lama Usaha dan Modal Usaha Terhadap Pendapatan Umkm (Studi Kasus Pedagang Shelter Manahan Solo). *Jurnal Ilmiah Ekonomi Dan Manajemen*, 2(2), 724–735. <https://doi.org/10.61722/jiem.v2i2.1032>
- Widyawati, R., & Karijati, D. (2021). Analisis Pengaruh Jam Kerja, Jumlah Pembeli, dan Modal Usaha terhadap Pendapatan Usaha Warung Kopi (Studi Kasus pada Pedagang Usaha Warung Kopi di Kecamatan Benowo, Surabaya Barat). *Jurnal Economie*, 03(1), 63–76.
- Wirawan, N. G. D., & Indrajaya, I. G. B. (2019). Pengaruh Modal dan Tenaga Kerja Terhadap Produksi dan Pendapatan Pada UKM Pie Susu di Denpasar. *E-Jurnal Ekonomi Pembangunan Universitas Udayana*, 8(2), 453–485. <https://ojs.unud.ac.id/index.php/eep/article/view/43660>
- Wooldridge, J. M. (2016). *Introductory Econometrics (sixth edit)*. Cengage Learning.
- Wooldridge, J. M. (2019). *Introductory Econometrics: A Modern Approach (MindTap Course List)*. In *Tolerance Analysis of Electronic Circuits Using MATHCAD*. Cengage Learning. <https://doi.org/10.1201/9781315215402-43>
- Yasa, I. K. O. A., & Arka, S. (2015). Nasional Yasa Dan Arka. *Jurnal Ekonomi Kuantitatif Terapan*, 8(1), 63–71.
- Yuniasih, K. (2021). Pengaruh Modal Awal, Lama Usaha, dan Jenis Dagangan Terhadap Pendapatan Pedagang Di Pasar Tos 3000 Batam. *Karya ilmiah*, 13–15, 56.
- Zahara, R., & Lubis, K. S. (2023). Pengaruh Pemberian Kredit Terhadap Tingkat Pendapatan UMKM di Masa Pasca Pandemi pada PT Bima Multifinance Cabang Medan. *JIMF (Jurnal Ilmiah Manajemen Forkamma)*, 6(2), 156. <https://doi.org/10.32493/frkm.v6i2.26464>
- Zakaria, S. A., Amir, M., & Badu, R. S. (2024). Pengaruh Modal Usaha terhadap Pendapatan Usaha Mikro , Kecil , dan Menengah Makanan dan Minuman di Kota Gorontalo. 2(4), 497–505.