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Influence of Leading Entrepreneurship Training Program Bank Indonesia in the Business of Increasing MSME Income in the City of Pematangiantar

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Abstract

This study aims to explain the effect of Bank Indonesia's flagship entrepreneurship training program in increasing the income of MSMEs in the city of Pematagsiantar. The research design is quantitative research. Data collection techniques using a list of questions (questionnaires) and study documentation. The data analysis technique uses the Assumption Test contained in the regression analysis used, namely normality test, autocorrelation test, heteroscedasticity test, and multicollinearity test, Hypothesis Testing namely Simultaneous Test (F test), Partial Test (t test), Coefficient of Determination (R2),Correlation Coefficient (R)andRegression Analysis.Based on the research, it was found that Bank Indonesia's flagship entrepreneurship training program, production facilities and labor played a good role in increasing the income of MSMEs in Pematangsiantar City. Based on the t test, it was found that the X1 variable had no significant effect on the Y variable, the X2 variable had no significant effect on the Y variable, the X3 variable had a significant effect on the Y variable.

Keywords
WUBI; manpower; production facilities; MSME

I. Introduction

Business activity is an activity to produce and distribute goods and services to those who need it and at the same time support production and distribution activities. Business activities aim to provide welfare to the community and not only focus on making profits (Basmar, 2021a).

Business activities in Indonesia during the Covid-19 pandemic resulted in some very large impacts in several sectors. According to Pakpahan (2020), there are three implications for Indonesia related to the Covid-19 pandemic, namely the tourism, trade and investment sectors. The impact of Indonesia's national economy which is dominated by Micro, Small and Medium Enterprises (MSMEs) is not only in the aspect of total production and trade value, but also related to Human Resources. A study by the Ministry of Finance shows that the Covid-19 pandemic for the domestic economy has had an impact on the decline in people's consumption and purchasing power, a decline in company performance, threats to the banking and financial sector and the existence of MSMEs.

With the implementation of the new normal system, the government hopes that the economic system in Indonesia will continue to run and not be affected. Not only the economic system but also all sectors in Indonesia such as tourism and others. However, on November 26, the Technical Advisory GroupWHOon the Evolution of the SARS-CoV-2 Virus stated that B.1.1.529 was a variant of concern and gave it the designationOmicron.

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After this new variant emerged, more and more were infected, so this made the government set PPKM (Enforcement of Restrictions on Community Activities).

According to data from the Ministry of Cooperatives, Small and Medium Enterprises (KUKM), the number of MSME actors is 64.2 million or 99.99% of the total number of business actors in Indonesia. The absorption capacity of MSME workers is 117 million workers or 97% of the labor absorption capacity of the business world. Meanwhile, the contribution of MSMEs to the national economy is the Gross Domestic Product (GDP) of 61.1%, and the remaining 38.9% is contributed by large business actors, whose number is only 5,550 or 0.01% of the total number of business actors. The MSMEs are dominated by micro business actors, amounting to 98.68% with a workforce absorption capacity of around 89%. Meanwhile, the contribution of micro enterprises to GDP is only around 37.8% (Basmar, 2021b).

Bank Indonesia is the Central Bank of the Republic of Indonesia. Where is an independent state institution, free from interference from the Government and/or other parties, except for matters that are expressly regulated by law. Outside parties are not allowed to interfere in the implementation of Bank Indonesia's duties. Bank Indonesia is also obliged to refuse or ignore any form of intervention from any party. This special status and position are needed so that Bank Indonesia can carry out its role and function as a monetary authority more effectively and efficiently.

Pematangsiantar City, the second largest city, and one of the cities in North Sumatra Province after Medan. The location of Pematangsiantar City is very strategic, crossed by the Trans Sumatra Highway. The city has an area of 79.97 km2 and a population of 253,500 people. Pematang_siantar City consists of eight sub-districts and 53 urban villages with an area of 79.9706 km² (BPS Pematangsiantar City, 2022). Pematangsiantar City has a Bank Indonesia Representative Office in charge of the City/RegencySiantar, Simalungun, Batubara, Tanjung Balai, Asahan, Labuhan Batu, Labuhan Batu Utara, and Labuhan Batu Selatan (SIDE BASIC LABUHAN). Based on the area and size of Pematangsiantar's population, it is certain that the number of MSMEs in Pematangsiantar City is also very large. Not much different from MSMEs in other cities/districts MSMEs in Pematangsiantar City were also affected by Covid-19. Many SMEs have started to close their businesses. However, SMEs in Pematangsiantar City are getting bigger. The outbreak of this virus has an impact of a nation and Globally (Ningrum et al, 2020). The presence of Covid-19 as a pandemic certainly has an economic, social and psychological impact on society (Saleh and Mujahiddin, 2020). Covid 19 pandemic caused all efforts not to be as maximal as expected (Sihombing and Nasib, 2020).

In early 2021, Bank Indonesia Pematangsiantar KPw opened registration for the 1st batch of Bank Indonesia Leading Entrepreneurs (WUBI). The purpose of this leading entrepreneur is to create independent and competitive entrepreneurs and can become Bank Indonesia's Leading Entrepreneurs so that they are able to export their products abroad. After the screening stage, the next training will be carried out. The training materials are quite numerous and varied, namely in the form of financial records, making a vision and mission, digital marketing, using Google My Business and others. a form of Entrepreneurship Training called Imuts (Integrity, Mindset, Unique, Talent and Spiritual).

Integrity training aims to explore a person's potential within himself to be able to complete a job and provide certain benefits. Integrity is a form of commitment, honesty, and consistency. Mindset ismindsetthat can determine a person's success. Understanding the mindset is one of the basic ways to know yourself.Mindsetalso thoughts that can influence what is achieved. Unique is distinct in its form or type. Talent is a talent that is owned or possessed and becomes an added value for everyone. Spirituality is the

relationship with the Almighty and the Creator, depending on the beliefs held by the individual.

Minset aims to improve human performance. When a person's ability to perform a job is limited by a lack of knowledge or skills. It makes sense to bridge the gap by providing the necessary instructions. Carrying out training means preparing to make a change from one process to the next which is of a higher degree for the organization and employees. Currently, the ability and knowledge of small businesses to management science is very lacking, especially in the financial sector. Although most of these entrepreneurs have had formal education, not all of them have a management background. So, in managing their business they often experience obstacles. This can be seen from the financial and accounting management carried out on a small scale. In addition, the development of increasingly advanced information technology must be controlled by small businesses in order to develop their business. Technology-based financial management is also a support for business success to be more accurate in managing finances so that it can attract investors.

MSMEs need a strategy in order to achieve a target so that everything can be controlled properly. The strategy is well designed so that it can help the development of MSMEs as desired. The role of the government in guarding the existence of MSMEs is very crucial considering that MSMEs in several cities or regions greatly affect the regional economy. Along with the improvement in the regional and national economy, the economic growth of Pematangsiantar City is also getting better. The majority of business actors who develop in Pematangsiantar City are micro and small scale. Several micro and small businesses in all sub-districts are still not optimal in entrepreneurship so that it is not uncommon for some of these business actors to experience setbacks in entrepreneurship and eventually close their businesses.

From a world perspective, it is recognized that micro, small and medium enterprises (MSMEs) play a very vital role in economic development and growth, not only in developing countries (NSB), but also in developed countries (NM). the business group absorbs the most workers compared to large businesses (UB). In addition, MSMEs also contribute to the formation and growth of gross domestic product (GDP).

II. Review of Literature

2.1 Training

Training is a method to improve human performance. Risqia & Soegoto (2015) stated that training is an activity that aims to make employees more skilled and more productive. Chaerudin (2021:68) similarly states that training is a process where employees gain the capability to help achieve individual and organizational goals. Because this process is closely related to various organizational goals, the training program can be viewed narrowly or broadly.

In line with the two opinions above, Maarif and Kartika (2014: 13) state that training is an internalization process from the source to the recipient in the form of knowledge, expertise, and character attitudes and behaviors that are beneficial for individual development, both personal and work environment to meet the expected standards.

Based on the opinion above, the writer can conclude that training is a systematic process of teaching certain skills or experiences in order to improve individual and organizational performance to be more precise and directed.

Here are some definitions of training methods according to Mondy (2008:217-218):

1. Instructor led, which is a training method in which the instructor conveys a large amount of information in a relatively short time;
2. Case study, which is a training and development method in which trainees study the information provided in a case and make decisions based on it;
3. Behavior modeling, which is a training and development method that allows a person to learn by imitating or replicating the behavior of others to show managers how to handle various situations;
4. Role playing, which is a training and development method in which participants are asked to respond to specific problems that may arise in their work by imitating real-world situations;
5. Business games, namely training and development methods that allow participants to take on the roles of two or more shadow organizations and compete with each other by manipulating selected factors in a particular business situation;
6. In basketball training is a training method in which participants are asked to prioritize and then deal with a number of business documents, email messages, memos, reports, and telephone calls that usually pass through a manager's desk.

2.2 Production Facilities

Facilities are everything that can be used as tools and materials to achieve the goals and objectives of a production process. Duwila (2015:150) statesProduction is all activities that aim to increase or increase the use of an object or all activities aimed at satisfying others through exchange in covering every human effort and ability to increase benefits in meeting human needs. Hendro (2011: 333) also states that production is an activity or process that creates benefits or creates new benefits.

Production theory is the study of production or economic processes for converting factors of production (inputs) into production results (outputs). Production uses resources to create goods or services suitable for use. In production theory, production is an activity to add use value to an item. Production is measured as the level of production (output) per time period because it is a flow concept.

Based on the opinions of the experts above, it can be concluded that production facilities are tools and materials used to increase or increase the use of an object or all activities.

2.3 Labor

Labor is every individual who is able to do work to earn wages. Arida, et al (2015: 68) state that the workforce is a population of working age aged 15-64 years and is able to do work to produce goods or services that can meet the needs of their lives and their families. In line with that, Gatiningsih and Sutrisno (2017: 3) state that the workforce is a population of working age who is ready to do work, including those who are already working, those who are looking for work, those who are in school, and those who take care of the household.

RI Law No. 13 of 2003 concerning Manpower in Rukiyah and Syahrizal Manpower is anyone who is able to do work to produce goods and/or services both to meet his own needs and for the community. Based on the opinions of the experts above, it can be concluded that the workforce is a population who has entered the working age either already working or actively looking for work who is still willing and able to do the job.

2.4 Income

Revenue is all receipts, both cash and non-cash, resulting from the sale of goods or services within a certain period of time. Income is compensation for providing services to others, everyone gets income for helping others. According to Nurjana (2020:36) Revenue is the amount of money received by the company from its activities, mostly from selling products and/or services to customers. For investors, income is less important than profit, which is the amount of money received after deducting expenses.

According to Kieso (in Kusuma & Pratama 2020:4) defines "revenue is the gross inflow of economic benefits arising from the normal activities of the entity during a period, if the inflow results in an increase in equity that does not come from investment contributions". Thus, from the results of the opinions of these experts, it can be concluded that the meaning of income is the result of selling goods or services in a company within a certain period.

2.5 MSME

MSME stands for micro, small and medium enterprises. MSME is a business sector consisting of micro, small and medium enterprises. In general, we can say that small businesses are small companies that carry out business such as in the retail trade in the form of shops, stalls, kiosks, stalls or in the field of small industry or home industries such as handicraft businesses food and beverage processing or production as well as service businesses such as tailoring clothes, carpentry, land transportation and so on.

EffortMicro and Small is a business whose commodities are not easily changed with locations that do not move by managing themselves and using human resources who have entrepreneurial experience.

2.6 Hypothesis Development

Bank Indonesia's entrepreneurial development (WUBI) aims to improve the entrepreneurial abilities fostered by Bank Indonesia in optimizing all available resources, both material, intellectual, time and creative abilities to produce a product or business that is useful for themselves and for others and create strong entrepreneurs.

Through the development of the Bank Indonesia entrepreneurship program issued by the MSME development implementation function, it is an effort to improve the real sector and MSMEs in North Sumatra, especially in the city of Pematangsiantar.

Increasing human capital through training and production facilities for MSME actors or workers. The trainings provided by Bank Indonesia include financial management, access to capital and food preservation. So WUBI training, production facilities and labor will affect income. One of the indicators to find out how the development of MSMEs in Pemangsiantar City is seen from income.

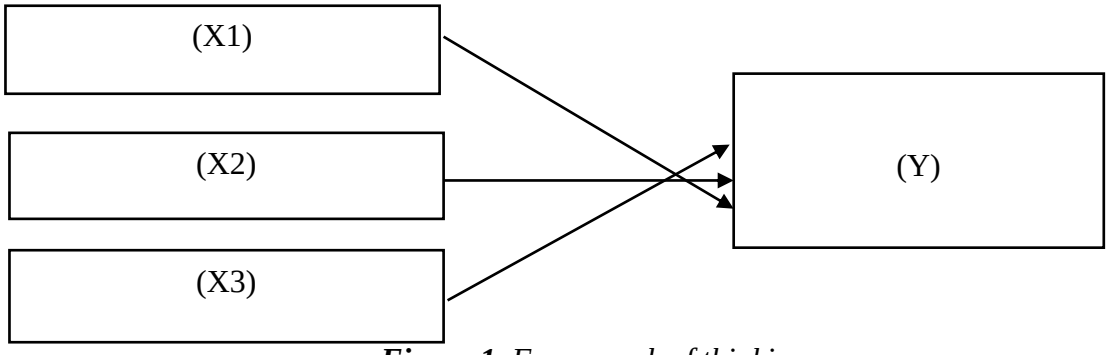


Figure 1. *Framework of thinking*

Based on the description above, the hypothesis proposed in this study is as follows:

1. Ha : Bank Indonesia entrepreneurs are suspected of playing a role in increasing income MSMEs in Pematangsiantar
   Ho : BusinessmanIt is suspected that the flagship of Bank Indonesia did not play a role in increasing the income of MSMEs in Pematngsiantar city.
2. Ha : Production facilities are suspected to play a role in increasing the income of MSMEs in Indonesia Pematangsiantar City.
   H0 : Production facilities are suspected not to play a role in increasing income MSMEs in Pematangsiantar
3. Ha : Labor is suspected to play a role in increasing MSME income in Pematangsiantar city.
   H0 : Labor is suspected not to play a role in increasing MSME income in Pematangsiantar city.

III. Research Method

In this study, researchers used quantitative methods, namely testing and analyzing data with calculations and numbers and then drawing conclusions. This study took a sample of 14 Bank Indonesia Leading Entrepreneurs in Pematangsiantar City. Dependent variable (Y) is the dependent variable that is affected or which is the result of the independent variable. The dependent variable in this study is income. The independent variable is the variable that affects or is the cause of the change or the emergence of the dependent variable (bound). The independent variables in this study are Bank Indonesia's Leading Entrepreneur Training (X1), production facilities (X2), labor (X3). The research was conducted as follows:

1. Descriptive, Quantitative and Qualitative Methods
2. Multiple Regression Analysis Method
3. Methods of Analysis of the Two-Mean Difference Test - Average

3.1 Classic assumption test

1. Normality test
2. Multicollinearity Test

3.2 Hypothesis test

1. T . Statistical Test
2. F Statistic Test
3. Coefficient of Determination (Test)R^2

IV. Result and Discussion

4.1 Classic Assumption Test

Assumption tests contained in the regression analysis used were normality test, autocorrelation test, heteroscedasticity test, and multicollinearity test.

a. Normality Assumption Test

The data in this study amounted to less than 50, so the appropriate normality assumption test used in this study was the Shapiro Wilk test. To find out if the residual is normally distributed or not, it can be seen on the value of Sig. The basis for decision

making is if the value of Sig. more than 5% alpha, then the residuals are normally distributed, if less than 5% then the residuals are not normally distributed.

Table 1. Normality Test

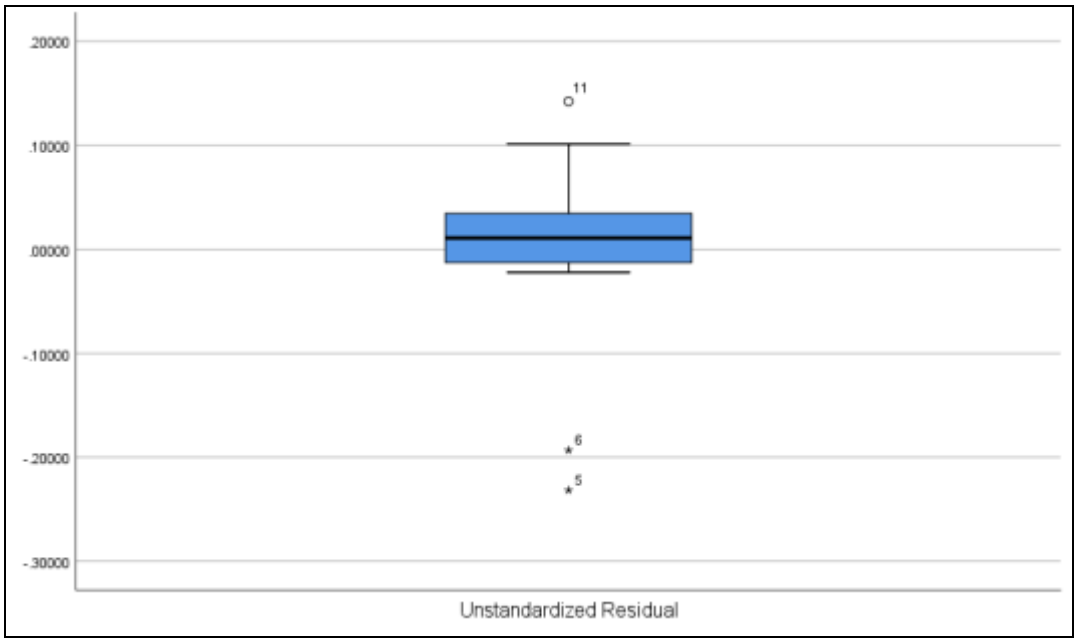
Tests of Normality

	Kolmogorov-Smirnova			Shapiro-Wilk		
	Statistics	df	Sig.	Statistics	df	Sig.
Unstandardized Residual	.270	14	.007	.837	14	.015

a. Lilliefors Significance Correction

Based on the test results above, it can be seen that the value of*sig.*(0.015) is smaller than alpha (5%) then H0 is rejected and the assumption of normality is not met or the residuals are not normally distributed. After checking using the Box-Plot, it can be seen that there are outliers in the data so that they need to be removed to overcome the residuals that are not normally distributed.

Table 2. *Box-Plot*Data



Based on the box-plot above, it can be seen that there are 2 outlier data, namely the 5th and 6th data that need to be removed. After deleting the two data, the normality test was carried out again.

Table 3. Normality Test After Outlier Removal

Tests of Normality

	Kolmogorov-Smirnova			Shapiro-Wilk		
	Statistics	df	Sig.	Statistics	df	Sig.
Unstandardized Residual	.279	12	.011	.889	12	.114

a. Lilliefors Significance Correction

Based on the test results above, it can be seen that the value of sig. (0.114) is greater than alpha (5%) then H0 is accepted and the assumption of normality is met or the residuals are normally distributed.

b. Multicollinearity Test

Multicollinearity problems arise if there is a perfect or definite relationship between one or more independent variables in the model. Multicollinearity testing can be done by looking at the VIF and Tolerance values in the output.

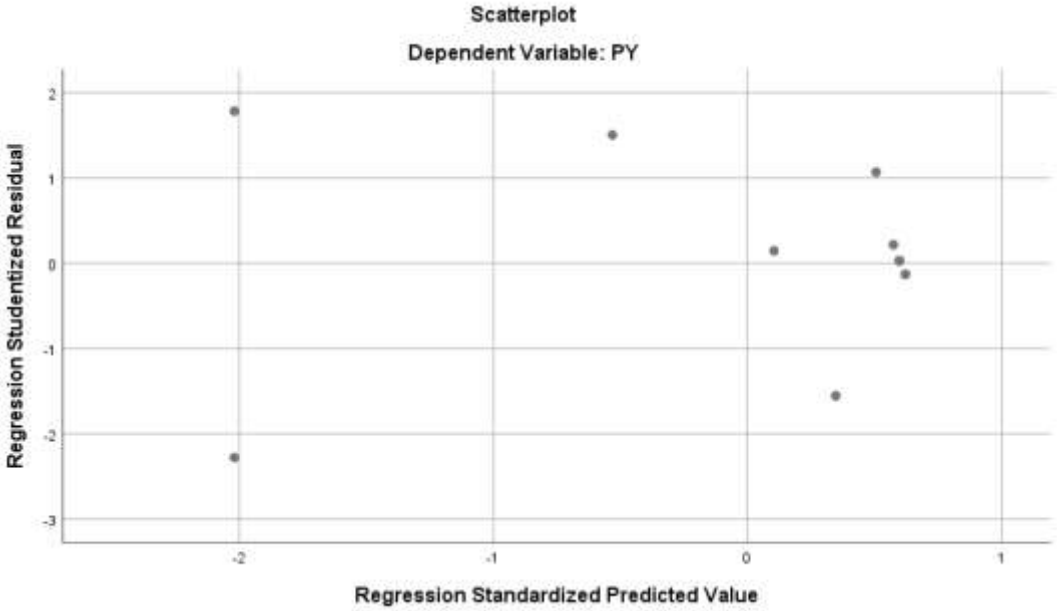
Table 4. Multicollinearity Test

Variable	Tolerance	VIF
X1	0.126	7,927
X2	0.118	8,472
X3	0.158	6,313

Based on the test results above, the value of*VIF*the three independent variables are 7,927; 8,472; and 6,313. Because the VIF value 10 and the tolerance value is 0.126; 0.118; and 0.158 is more than 0.10, it can be concluded that the non-multicollinearity assumption is met and the regression model is feasible to use.

c. Heteroscedasticity Test

Heteroscedasticity assumption is used to determine whether the variance of the residual is constant or not. From the *sresid by zpred scatterplot graph, the assumption of Heteroscedasticity is fulfilled if the residuals spread randomly and do not form a pattern.



From the scatterplot graph, it can be seen that the plots spread randomly and do not form a pattern so that it can be concluded that there is no heteroscedasticity (the data does not have heterogeneous or homoscedasticity variants).

Heteroscedasticity testing in this study also used the Glejser statistical test. This test is performed by regressing the independent variables with absolute residuals from the regression model. If the significance value for the independent variable is greater than 0.05, it can be concluded that there is no heteroscedasticity problem. The results of the heteroscedasticity test are as follows

Table 5. Heteroscedasticity Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.326	.080		4.062	.004
	PX1	-.071	.046	-.761	-1.543	.161
	PX2	.065	.040	.824	1.617	.144
	PX3	-.060	.030	-.874	-1,988	.082

On the tableIt can be seen that the three independent variables have a Sig value. more than 0.05 which means there is no heteroscedasticity or non-heteroscedasticity assumptions are met.

d. Non-Autocorrelation Assumption Test

To test the presence or absence of autocorrelation, the Durbin Watson Test is used in the regression model and produces the following output:

Table 6. Durbin Watson. Non-Autocorrelation Test

Model Summaryb					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.991a	.981	.974	.04196	1,946

a. Predictors: (Constant), PX3, PX1, PX2
b. Dependent Variable: PY

From the calculation results of the Durbin Watson test, the Durbin Watson value is 1.946, with the Durbin Watson table 3 independent variables and 12 data, the DL value is 0.6577 and the DU value is 1.8640. Because the value of DW (1.946) is between the values of DU (1.8640) and 4-DU (2.136) it can be concluded that there is no autocorrelation or the assumption of non-autocorrelation is fulfilled.

4.2 Hypothesis testing

a. Simultaneous Test (F Test)

The F test was conducted to determine the joint effect of the independent variables on the dependent variable. With the provision that the significance value is less than 0.05 (α = 5%), where the hypothesis formula is:

H0: 1 = 2 = 3 = 0, Variables X1, X2, and X3 have no effect on variable Y
HA: 1 2 3 0, Variables X1, X2, and X3 affect variable Y

The results of the F test on the research regression model are shown in the following table:

Table 7. Simultaneous Testing (Test F)

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.740	3	.247	140,070	.000b
	Residual	.014	8	.002		
	Total	.754	11			

a. Dependent Variable: PY
b. Predictors: (Constant), PX3, PX1, PX2

The regression model produces a calculated F value of140,070and the significance value is0.000, which means less than 0.05. Thus, it can be concluded that the independent variables in the regression model together can affect the dependent variable.

b. Partial Test (t Test)

Partial test (t test) is used to test whether there is an effect of the independent variable on the dependent variable partially. Testing of the regression results is carried out using the t-test at a confidence level of 95% or = 5% with the following conditions:

a. If the significance level is less than 5% (0.05), it can be concluded that H0 is rejected and Ha is accepted.
b. If the significance level is greater than 5% (0.05), it can be concluded that H0 is accepted and Ha is rejected.

The following are the results of the validity test of the effect (T test) which are presented in table 8.

Table 8. Partial Test Results (T test) Independent Variables

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.555	.220		7.080	.000
	PX1	-.049	.126	-.053	-.387	.709
	PX2	.168	.110	.215	1,526	.166
	PX3	.568	.082	.841	6,924	.000

In the table above, the partial test results (t test) can be explained:

1. Effect of variable X1 on variable Y
   Based on the test results in the table above, the t-count value is -0.387 with a significance value of 0.709. The significance value is greater than the specified fault tolerance (0.709 > 0.05). This shows that the X1 variable has no significant effect on the Y variable.
2. Effect of variable X2 on variable Y
   Based on the test results in the table above, the t-count value is 1.526 with a significance value of 0.166. The significance value is greater than the specified fault tolerance (0.166 > 0.05). This shows that the X2 variable has no significant effect on the Y variable.
3. Effect of variable X3 on variable Y
   Based on the test results in the table above, the t-count value is 6.924 with a significance value of 0.000. The significance value is smaller than the specified fault tolerance (0.000 < 0.05). This shows that the X3 variable has a significant effect on the Y variable.

c. Coefficient of Determination (R2)

Table 9. Coefficient of Determination

Model Summaryb					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.991a	.981	.974	.04196	1,946
a. Predictors: (Constant), PX3, PX1, PX2					
b. Dependent Variable: PY					

The coefficient of determination (R2) is used to measure how much the independent variable's ability to explain the dependent variable is. From Table 9 it can be seen that the R2 value is 0.981 or 98.1%, meaning that the independent variables, namely X1, X2, and X3 in explaining changes in the dependent variable are limited to only 98.1% and the remaining 1.9% is explained by other variables outside the study.

d. Correlation Coefficient (R)

Table 10. Correlation coefficient

Model Summaryb					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson

1	.991a	.981	.974	.04196	1,946
a. Predictors: (Constant), PX3, PX1, PX2 b. Dependent Variable: PY					

The value of the correlation coefficient is R of 0.991, meaning that there is a very strong relationship between X1, X2, and X3 with the Y variable. The correlation that occurs is positive because the R value is positive.

e. Regression Analysis

Based on the initial model equation, it can be expressed in the following equation:

Table 11. Results of Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.555	.220		7.080	.000
	PX1	-.049	.126	-.053	-.387	.709
	PX2	.168	.110	.215	1,526	.166
	PX3	.568	.082	.841	6,924	.000

Y =1.555 - 0.049 X1+0.168 X2 + 0.568 X3 + e

From the above equation, several things can be concluded, including:

- Constant of1.555This means that even though the independent variable is 0, the value of the Y variable remains, which is equal to1,555.
- The negative X1 coefficient is0.049This means that if the X1 variable increases by 1 point, then the Y variable will decrease by0.049.
- The positive X2 coefficient is 0.168 This means that if the X2 variable increases by 1 point, then the Y variable will increase by0.168.
- The positive X3 coefficient is0.568This means that if the X3 variable increases by 1 point, then the Y variable will increase by 0.568.

V. Conclusion

Based on the results of research on the role of Bank Indonesia's Entrepreneurial training program in increasing MSME income in Pematangsiantar City. Conclusions are as follows:

1. sig value. (0.114) is greater than alpha (5%) then H0 is accepted and the assumption of normality is met or the residuals are normally distributed.
2. The VIF value of the three independent variables is 7.927; 8,472; and 6,313. Because the VIF value 10 and the tolerance value is 0.126; 0.118; and 0.158 is more than 0.10, it can be concluded that the non-multicollinearity assumption is met and the regression model is feasible to use.
3. The three independent variables have a Sig value. more than 0.05 which means there is no heteroscedasticity or non-heteroscedasticity assumptions are met.
4. The results of the calculation of the Durbin Watson test obtained the Durbin Watson value of 1.946, with the Durbin Watson table 3 independent variables and 12 data obtained the DL value of 0.6577 and the DU value of 1.8640. Because the value of DW

(1.946) is between the values of DU (1.8640) and 4-DU (2.136) it can be concluded that there is no autocorrelation or the assumption of non-autocorrelation is fulfilled.

5. The regression model produces a calculated F value of140,070and the significance value is0.000, which means less than 0.05. Thus, it can be concluded that the independent variables in the regression model together can affect the dependent variable.
6. Based on the t-test, it was found that the X1 variable had no significant effect on the Y variable, the X2 variable had no significant effect on the Y variable, and the X3 variable had a significant effect on the Y variable.
7. The value of the correlation coefficient is R of 0.991, meaning that there is a very strong relationship between X1, X2, and X3 with the Y variable. The correlation that occurs is positive because the R value is positive.

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