

## THE EFFECT OF DISTRIBUTION OF UMKM FINANCING BY BPRS RAHMA HIJRAH AGUNG ON THE GROWTH OF THE UMKM INDUSTRY AND EMPLOYMENT IN LHOKSEUMAWE CITY

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### Abstract

*Small Micro and Medium Enterprises (UMKM) have a role as one of the tools for community empowerment to optimize agricultural products, especially small or rural communities. Processing carried out by UMKM is able to add economic value and benefits to the community and its region. The purpose of the study is to determine the effect of the distribution of BPRS Rahma Hijrah Agung funds on the growth of UMKM and labor absorption in the city of Lhokseumawe. The method used in this study is a quantitative method. The source of data collection uses publication data from the Central Statistics Agency and data on the distribution of UMKM funds sourced from BPRS Rahma Hijrah Agung. The variables in the scope of this study use time series data, consisting of independent and dependent variables. The focus of the research observation is on data on fund distribution (X) as well as UMKM growth (Y1) and labor absorption (Y2). The data analysis technique uses simple linear regression analysis, previously a classical assumption test was carried out. The results of the t-test show that the distribution of UMKM funds at BPRS Rahma Hijrah Agung has a direct and significant effect on the growth of UMKM and the absorption of labor in Lhokseumawe City.*

**Keywords:** *The defect, UMKM, distribution, growth of UMKM, employment.*

### INTRODUCTION

Small Micro and Medium Enterprises (UMKM) have a role as one of the tools for community empowerment to optimize agricultural products, especially small or rural communities. Processing carried out by UMKM is able to add economic value to the products marketed. Furthermore, UMKM are expected to be a business sector that is able to provide breakthroughs in terms of product innovation as well as marketing strategies. Based on data from the Central Statistics Agency in 2015, there were 3,385,851 micro enterprises and 283,022 small enterprises with a contribution to GDP reaching 57.84%. In 2015, the Ministry of Cooperatives and Small and Medium Enterprises stated that most businesses are dominated by UMKM which reach 90% while *macro* or large enterprises are only 10%. This means that although UMKM are not part of a large business but can drive the national economy, 60% is driven by the contribution of UMKM (Suyadi et al., 2018)

However, on the other hand, UMKM experience various obstacles such as business licensing, lack of access to capital, and lack of support related to infrastructure. There are challenges in limited access to funding or capital while UMKM need financing for operations and developing businesses (Perdana et al., 2023). This means that UMKM need financial institutions to overcome these challenges through appropriate and effective distribution. The credit or financing position for UMKM in Indonesia over the past three years shows growth with a total of 1,221.02 trillion in 2021, while in 2022 it will amount to 1,348,813 trillion and 1,457,132 trillion in 2023. Then in Aceh Province, financing for UMKM is urgently needed in developing business operations. The amount of financing for Aceh UMKM by economic sector in 2023 will reach 12,112,056,000. The percentage of development of UMKM capital sources in Aceh Province in 2019-2021 is from banking and individual loans Sharia

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People's Financing Bank (BPRS) plays a vital role in providing financing to UMKM, by offering various significant benefits. BPRS operates based on sharia principles, which avoid riba and speculative transactions, thus providing a more ethical and religious alternative financing for many UMKM actors. As Lhokseumawe City, which is one of the cities in Aceh Province, has a number of UMKM of 2314 UMKM in 2015 and reached 2354 UMKM in 2016. This number continued to increase until 2019 reaching 3293 UMKM. This financing is important because many UMKM face limited capital to meet various needs such as purchasing raw materials, investing in new technologies, increasing production capacity, and expanding the market.

BPRS has a deep understanding of local conditions and the specific needs of UMKM in its area, so that it can offer more effective and supportive financing products. In addition to financing, BPRS often provides business assistance and training, helping UMKM improve their managerial and operational capabilities. All of this collectively creates an ecosystem that is conducive to the growth of UMKM, which in turn can improve the regional economy, create jobs, and improve the welfare of local communities. If the community gets UMKM capital, the community can carry out wider business activities to increase production capacity by buying more raw materials, updating equipment, or opening new branches. This directly creates new demand for labor, both in the form of production workers, administrative personnel, and management. This situation shows that each stage of expansion and operational improvement driven by financing can have an impact on the growth of UMKM and increase labor absorption. This situation makes UMKM a forum for the community to work (Anggraeni et al., 2019)

Lhokseumawe City has a labor force that is unemployed in 2021 reaching 10,804 while the number of working people reaches 86,031. If there is adequate financing, the unemployment rate is expected to be reduced. BPRS Rahmah Hijrah Agung is one of the Islamic financial institutions that provides financing to Micro, Small and Medium Enterprises or so-called UMKM in the city of Lhokseumawe. It has been legally regulated through Law Number 20 of 2008 concerning Micro Enterprises. BPRS Rahmah Hijrah Agung, which was established to increase Regional Original Revenue (PAD) and support Regional Autonomy.

UMKM have activities that are able to create wide job opportunities, provide great economic assistance, and are able to increase people's income. Based on the background that has been explained earlier, it shows that UMKM financing from Islamic financial institutions such as BPRS is possible to provide benefits to the growth of the UMKM industry and the absorption of labor in Lhokseumawe. BPRS provides easier and faster access to capital with simpler procedures and in accordance with sharia principles, allowing UMKM to overcome liquidity constraints and invest the funds in business expansion, increased production, and product innovation. Financing from BPRS is often accompanied by business assistance and training, which helps UMKM improve operational management and efficiency. As UMKM grow and develop, they need more workforce to support increased operations, thus creating new jobs. This is the background of the author raising a research entitled "The Effect of UMKM Fund Distribution by PT BPRS Rahma Hijrah Agung on the Growth of the UMKM Industry and Labor Absorption in Lhokseumawe City."

**THEORETICAL FOUNDATION**

Micro, small and medium enterprises are forms of people's economic activities that have a small scale and have met the criteria for net worth or annual sales and ownership as regulated in the law (Hamdani, 2020). According to Article 1 of Law Number 20 of 2008 concerning Micro, Small, and Medium Enterprises, what is meant by Micro, Small and Medium Enterprises is:

1. Micro Business is a productive business owned by an individual and/or an individual business entity that meets the criteria for Micro Business as regulated in this Law.
2. Small Business is an independent productive economy, which is carried out by an individual or business entity that is a subsidiary or not a branch of a company owned, controlled, or is part either

directly or indirectly of a Medium Business or Large Business that meets the criteria for Small Business as intended in this Law.

3. Medium Enterprises are independent productive economic enterprises, which are carried out by individuals or business entities that are not subsidiaries or branches of companies owned, controlled, or part either directly or indirectly with Small Enterprises or Large Enterprises with the amount of net worth or annual sales as regulated in this Law. Sharia People's Financing Bank (BPRS) is an intermediary institution or bank that carries out business activities or operations based on Sharia principles which in its business activities do not provide services in payment traffic. BPRS collects funds from the community or called third-party funds (DPK) and then distributes the funds to the community or customers in the form of financing, BPRS collects community funds and redistributes them based on the appropriate Sharia contracts. The business activities carried out by BPRS as an intermediary institution consist of collecting public funds and distributing community funds.

Labor, There are 2 definitions of labor: (Ignatia Rohana Sitanggang and Nachrowi Djalal, 2004)

1. Labor is generally available in the job market, and is usually ready to be used in a process of producing goods and services. Then the company or the recipient of labor asks for labor from the labor market. If the workforce works, they will receive a reward for services in the form of wages/salaries.
2. Skilled labor is a potential elderly resource that is urgently needed in every company in achieving its goals. The large population and workforce, on the one hand, is a potential reliable human resource, but on the other hand, it is also a big problem that has an impact on various sectors.

## RESEARCH METHODOLOGY

The data used in this study is a type of secondary data. The secondary data used in this study was taken using a *time series* method from 2017 to 2021 where the data was obtained from the Central Statistics Agency (BPS), and the BPRS Rahmah Hijrah Agung publication report. In this study, data were obtained, namely the number of UMKM growth, the amount of labor absorption, and the number of UMKM fund distribution. The data used in this study is quantitative data.

Quantitative data is data obtained directly from a data set at an institution expressed in the form of statistical numbers. The variables in the scope of this study consist of independent and dependent variables. The focus of observation in this study is on fund distribution data (X) as an independent variable and UMKM growth (Y1) and labor absorption (Y2) as dependent variables.

## Data Analysis Techniques

The analysis model used in this study is a *time series* data model with the SPSS Statistics 25 software application. A time series is a collection of observations in a certain time frame. Here are some of the Classic Assumption Tests used:

### a. Normality Test

The normality test aims to determine the distribution of data in the variables to be used in the study and should be carried out before the data is processed based on research models. According to (Sujarweni, 2015) A good method that should be used in this study is the *kolmogrovsmirnov* method to find out whether the data used is normal or not.

### b. Multicollinearity Test

The Multicollinearity Test was carried out to find out if there was a correlation between independent variables (IV) in the regression model. The correlation between independent (IV) variables should be small. Inter-IV correlation ( $r < 0.8$ ), even better if ( $r < 0.5$ ). The smaller the correlation between IVs, the better for the regression model used (Nisfiannoor, 2009).

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c. Heteroscedasticity test

The Heteroscedasticity test is intended to test whether there is a *variance* and *residual* inequality in the regression model. If the *variance* and *residual* of one observation to another observation are fixed, it is called homoscedasticity and if it is different, it is called heteroscedasticity (Sudjana, 2009).

**Hypothesis Testing**

a. Simple regression analysis

The analysis tool used in this study is simple regression analysis, which is to analyze the influence of independent variables on bound variables. In general, regression analysis on Basically, the study of the dependence of dependent (bound) variables with one or more independent (independent) variables based on the values of known independent variables (Ghozali, 2013)

$$Y = a + b_x + e$$

Where:

a = constant

b = regression coefficient (slope)

Y = bound variable (economic growth)

X = independent variable (UMKM growth)

e = error

b. Determination Coefficient Test (R<sup>2</sup>)

The Coefficient of Determination (R<sup>2</sup>) is the contribution of the free variable to its dependent variable. The higher the coefficient of determination, the higher the ability of the independent variable to explain the variation in the dependent variable. The determination coefficient (R<sup>2</sup>) aims to measure how far the model's ability to explain the variation of the dependent variable value of the determination coefficient is between zero and one (Suliyanto, 2011).

c. Test t

The statistical test of t basically shows how far the influence of one individual explanatory or dependent variable in explaining the variation of the dependent variable. The test was carried out using a significance level of 0.005 ( $\alpha = 5\%$ ). The conditions for rejection or acceptance of hypotheses are as follows:

1. If the significance value  $t > 0.05$  then Ho is accepted and rejected Ha (the regression coefficient is not significant). This shows that partially the independent variable does not have a significant influence on the dependent variable.
2. If the significant value  $t < 0.05$  then Ho is rejected and accepts Ha (significant regression coefficient). This means that partially the independent variable has a significant influence on the dependent variable.
3. If the significance value  $t > 0.05$  then Ho is accepted and Ha is rejected (the regression coefficient is not significant). This shows that partially the independent variable does not have a significant influence on the dependent variable.
4. If the significant value  $t < 0.05$  then Ho is rejected and accepts Ha (significant regression coefficient). This means that partially the independent variable has a significant influence on the dependent variable

**RESULTS AND DISCUSSION**

**Test of normality**

The tool used by the researcher in this case to test whether the data is normally distributed or not can be done using the *Kolmogorof-Smirnov* test in the SPSS 25 program.

**Tabel 4.1**  
**Uji Normalitas X to Y1**

One-Sample Kolmogorov-Smirnov Test			
Test Statistic		.255	
Asymp. Sig. (2-tailed)		.001 <sup>c</sup>	
Monte Carlo Sig. (2-tailed)	Sig.	.131 <sup>d</sup>	
	99% Confidence Interval	Lower Bound	.122
		Upper Bound	.139

Source: SPSS 25 output, processed

The data was declared to be normally distributed which produced a significant value of 0.131 > from 0.05 which shows the existence of normality in this regression model, namely in the variable of fund distribution to the growth of UMKM.

**Table 4.2**  
**Test of normality X (distribution of funds) against Y2 (absorption of labor)**

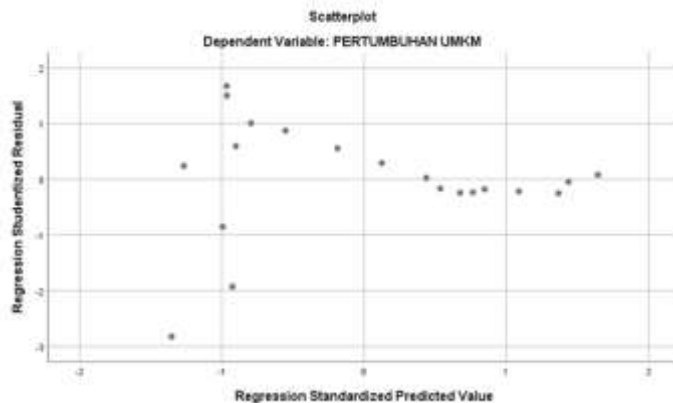
One-Sample Kolmogorov-Smirnov Test			
Test Statistic		.226	
Asymp. Sig. (2-tailed)		.009 <sup>c</sup>	
Monte Carlo Sig. (2-tailed)	Sig.	.219 <sup>d</sup>	
	99% Confidence Interval	Lower Bound	.208
		Upper Bound	.229

Sumber: Source: SPSS 25 output, processed

The data was declared normally distributed because it produced a significant value of 0.219 > from 0.05 which shows the existence of normality in this regression model, namely in the variable of fund distribution to labor absorption.

### Heterokedasticity Test

### Heteroscedasticity Test X (Distribution of Funds) to Y1 (UMKM Growth)



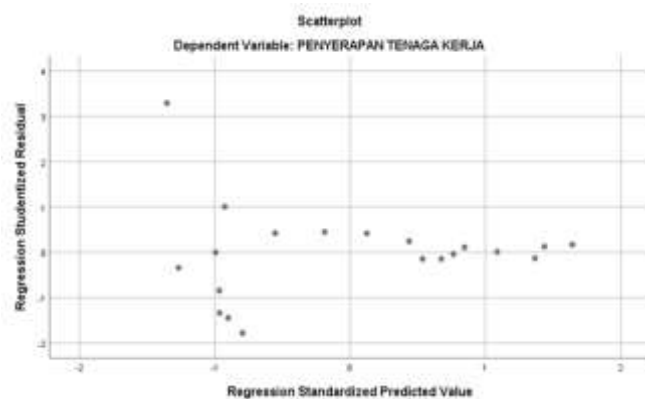
Source: SPSS 25 output, processed

Looking at the Scatter Chart above, it is clear that there is no specific pattern because the scattering point is irregular above and below the 0 axis on the Y axis.

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**Heteroscedasticity Test X (Distribution of Funds) to Y2 (Labor Absorption)**



Source: SPSS 25 output, processed

Looking at the Scatter Chart above, it is clear that there is no specific pattern because the scattering point is irregular above and below the 0 axis on the Y axis.

**Test the hypothesis  
Simple Linear Regression**

**Table 4.3  
Results of Simple Linear Regression X (Fund Distribution) to Y1 (UMKM Growth)**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	4461872.235	179350.877		24.878	.000
	PENYALURAN DANA	2.339	.000	.647	3.604	.002

From the results of the simple linear regression analysis above, we can conclude that

- Based on the table above, it can be seen that the constant number of unstandardized coefficients is 446.235 which means that if there is no distribution of funds, economic growth is 446.235
- The regression coefficient is 2,339, this number means that for every 1% increase in fund distribution, the growth of the UMKM industry will increase by 2,339
- The regression coefficient has a positive value (+), so it can be said that the distribution of UMKM funds has a positive effect on the growth of UMKM and the workforce in the city of Lhokseumawe.



**Table 4.4**  
**Results of Simple Linear Regression X (Distribution of Funds) to Y2 (Absorption of Labor)**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	14184.543	811.844		17.472	.000
	PENYALURAN DANA	2.110	.000	.861	7.182	.000

a. Dependent Variable: PENYERAPAN TENAGA KERJA

From the results of simple linear regression analysis, the following results were obtained:

- Based on the table above, it can be seen that the constant number of unstandardized coefficients is 14,543 which means that if there is no distribution of funds, the absorption of labor is 14,543
- The regression coefficient number is 2.110, this number means that for every 1% increase in fund distribution, the absorption of labor will increase by 2.110.
- The regression coefficient has a positive value (+), so it can be said that the distribution of UMKM funds has a positive effect on the growth of UMKM and the workforce in the city of Lhokseumawe.

### Test t

The t-test in this analysis is intended to determine the level of significance of the influence between the independent variable of UMKM fund distribution (X) on the development of UMKM (Y1) and labor absorption (Y2). The test criteria for the t-test include. The results of the t-test can be seen in the following table:

**Table 4.5**  
**Test Results t**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	4461872.235	179350.877		24.878	.000
	PENYALURAN DANA	2.339	.000	.647	3.604	.002

Dependent Variable: UMKM Growth

Source: SPSS 20 output, processed

Based on the table above, it can be concluded that the variable of UMKM fund distribution (X) has a significance value of 0.002 This value indicates that the significance value is less than the *level of significance* ( $\alpha = 0.05$ ). The significance rate is less than 5% or 0.05, then reject  $H_0$ . So it can be concluded that there is a significant influence between the distribution of UMKM funds on the growth of UMKM.

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**Table 4.6**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	14184.543	811.844		17.472	.000
	PENYALURAN DANA	2.110	.000	.861	7.182	.000

**Test Results t**

Dependent Variable: LABOR ABSORPTION

1. Based on the table above, it can be concluded that the variable of UMKM fund distribution (X) has a significance value of 0.000 This value indicates that the significance value is less than the *level of significance* ( $\alpha = 0.05$ ). The significance rate is less than 5% or 0.05, then reject  $H_0$ . So it can be concluded that there is a significant influence between the distribution of UMKM funds to the absorption of labor
2. The results of the Determination Coefficient Test nilai Adjusted R Square of 0.387 mean that what affects the growth of UMKM by 38.7% is the distribution of funds while the rest is influenced by other variables outside this model. The influence on R Square is small because there is only one X variable, namely the distribution of UMKM funds from PT BPRS Rahmah Hijrah Agung. The value of Adjusted R Square in the determination coefficient test of the labor variable is 0.727, meaning that what affects the absorption of labor by 72.7% is the distribution of funds while the rest is influenced by other variables outside this model. To test the closeness of how heavily the influence of x on y is severe, the author concludes that the distribution of funds provided by BPRS PT Rahmah Hijrah Agung provides a very strong role in the absorption of labor with the calculation results having a value of 0.727 or with a percentage of 72.7%.

**The Effect of BPRS Fund Distribution on the Growth of UMKM in Lhokseumawe City**

The results of this study stated that the distribution of UMKM funds at BPRS PT Rahma Hijrah Agung had a direct and significant effect on the growth of UMKM in Lhokseumawe City. So that this study supports the first hypothesis. This means that if there is an increase and decrease in the distribution of funds, it will affect the growth of UMKM. Since 2017, the distribution of BPRS funds has fluctuated from March to June, March by 19,846,955,000, June by 22,145,692,000 and decreased in September by 21,780,919,000. Then from year to year it has increased continuously since 2019-2021. The highest fund distribution was in Desember 2021 of 35,962,455,000 and the lowest fund distribution was in March 2017 with a total fund distribution of 19,846,955,000.

**The Effect of BPRS Fund Distribution on Labor Absorption in Lhokseumawe City.**

The results of this research state that the distribution of UMKM funds at BPRS PT Rahma Hijrah Agung has a direct and significant effect on labor absorption in Lhokseumawe City. So this research supports the first hypothesis. This means that if there is an increase or decrease in the distribution of funds, it will affect labor absorption. Since 2017, the distribution of BPRS funds has fluctuated from March to June, March was 19,846,955,000, June was 22,145,692,000 and decreased in September by 21,780,919,000. Then from year to year there has been a continuous increase since 2019-2021. The highest distribution of funds was in Desember 2021 amounting to 35,962,455,000 and the lowest distribution was in March 2017 with a total distribution of funds of 19,846,955,000.

The role of Sharia People's Financing Banks (BPRS) influences labor absorption. Based on the results of previous research (Khotimah and Suhartono, 2023), the number of UMKM units and the



number of UMKM workers simultaneously influence economic growth.

The number of UMKM units partially has a very significant effect on economic growth, unlike the number of workers which does not has a significant effect on economic growth (Iztihar, and Ashar, 2022). So we can see that it is not only the Micro, Small and Medium Enterprises units that have an important role. Labor also always plays a role in every production activity goods or services, whether produced in large or small quantities, and for personal or public interest. Sumarsono stated that labor or human resources concerns people who are able to work to provide services or work efforts.

## CONCLUSION

1. The results of this research state that the distribution of UMKM funds at BPRS PT Rahma Hijrah Agung has a direct and significant effect on the growth of UMKM in Lhokseumawe City.
2. The results of this research state that the distribution of UMKM funds at BPRS PT Rahma Hijrah Agung has a direct and significant effect on labor absorption in Lhokseumawe City.

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