Jurnal Ilmiah AccUsi

VOLUME 8 No 1 Mei 2026
E – ISSN: 2620 – 5815
DOI: 10.36985/nwkazn64

https://jurnal.usi.ac.id/index.php/jia

THE INFLUENCE OF CAPITAL, WORKING HOURS, AND BUSINESS DURATION ON INCOME GROWTH AMONG MSME OPERATORS IN RAYA KAHEAN DISTRICT

[1*]Nursahrina Sinaga, Fakultas Ekonomi Universitas Simalungun
e-mail: nursahrinasinaga84@gmail.com
[2]Yulita Santa Nova Girsang, Fakultas Ekonomi Universitas Simalungun
e-mail: yulitagirsang30@gmail.com
[3]Desmi Triyanti Purba, Fakultas Ekonomi Universitas Simalungun
e-mail: purbadesmi82@gmail.com

*Corespondece Author: nursahrinasinaga84@gmail.com

ABSTRACT

The objective of this study is to determine the partial effects of capital, working hours, and business duration on MSME income, as well as their simultaneous effect on MSME income. This study employs a quantitative approach, wherein collected data are presented numerically and analyzed using statistical methods. The sample consists of 70 MSMEs in Raya Kahean District. The results indicate that: individually (partially), capital has a significant effect on MSME income in Raya Kahean District (t-calculated = 5.539 > t-table = 1.668; sig. = 0.000 < 0.05); working hours have a significant effect on MSME income (t-calculated = 2.876 > t-table = 1.668; sig. = 0.004 < 0.05); and business duration has a significant effect on MSME income (t-calculated = 3.514 > t-table = 1.668; sig. = 0.001 < 0.05). Simultaneously, capital, working hours, and business duration have a significant effect on MSME income in Raya Kahean District, with the calculated F-value exceeding the F-table value (29.493 > 2.74) and a significance value below 0.05 (0.000 < 0.05).
Keywords: Capital, Working Hours, Business Duration, Income, MSMEs

ABSTRAK

Tujuan penelitian ini adalah mengetahui secara parsial pengaruh modal, jam kerja dan lama usaha terhadap pendapatan UMKM dan untuk mengetahui secara simultan pengaruh modal, jam kerja dan lama usaha terhadap pendapatan UMKM. Penelitian ini menggunakan pendekatan kuantitatif, bahwa data yang dikumpulkan dalam kegiatan penelitian disajikan berupa angka dan analisisnya menggunakan data statistik. Jumlah sampelnya berjumlah sebanyak 70 UMKM dikecamatan Raya Kehean. Hasil penelitian ini menunjukkan bahwa: secara parsial, terdapat pengaruh signifikan modal terhadap pendapatan UMKM di Kecamatan Raya Kahean., dengan nilai t hitung = 5,539 > nilai t tabel = 1,668 dan sig = 0,000 <0,05. Secara parsial, terdapat pengaruh signifikan jam kerja terhadap pendapatan UMKM di Kecamatan Raya Kahean, dengan nilai thitung = 2,876 > nilai t tabel =1,668 dan sig = 0,004<0,05. Secara parsial, terdapat pengaruh signifikan antara lama usaha terhadap pendapatan UMKM diKecamatan Raya Kahean, dengan nilai thitung = 3,514 > nilai t tabel 1,668 dan sig = 0,001< 0,05. Secara simultan terdapat pengaruh yang signifikan antara modal, jam kerja dan lama usaha terhadap pendapatan UMKM di Kecamatan Raya Kahean, dengan nilai Fhitung lebih besar dari Ftabel (29,493>2,74) dan nilai signifikasi lebih kecil dari 0,05 (0,000<0,05).
Kata Kunci: Modal, Jam Kerja, Lama Usaha, Pendapatan dan UMKM

I. INTRODUCTION

Issues surrounding economic development stem from the evolving nature of contemporary society a transformation driven by advancements in science and technology. These advancements impact various facets of life, including religion, social structures, culture, the economy, and politics.

VOLUME 8 No 1 Mei 2026
E – ISSN: 2620 – 5815
DOI: 10.36985/nwkazn64
https://jurnal.usi.ac.id/index.php/jia

This demonstrates that the implementation of development concepts has significantly altered societal living conditions. Consequently, it is crucial to consider the influence of societal factors during the development process, as development is an integral aspect of societal evolution.

Micro, Small, and Medium Enterprises (MSMEs) constitute the vast majority of economic activity in Indonesia, accounting for 99.9% of all enterprises and absorbing 94.7% of the workforce. Although their contribution to the Gross Domestic Product (GDP) is relatively modest at 9.9%, this sector serves as a cornerstone for national economic stability, playing a vital role in fostering the welfare of the Indonesian people. MSMEs hold a strategic position in national economic development, possessing the capacity to distribute the fruits of development. Beyond their economic contribution, MSMEs are recognized for their resilience in weathering economic crises; this was demonstrated during the 1998 economic crisis, when MSMEs remained robust while many large enterprises collapsed (Indonesian Economic & Small Medium Enterprises Outlook 2011).

MSMEs are crucial to Indonesia's economic progress, given their clear role in the real sector and their operation across diverse groups, serving as a pillar and fundamental support for national economic stability. Their resilience was proven during the 1997 monetary crisis, when over 95% of MSMEs remained strong despite the collapse of the national monetary system (Muheramtihadi, 2019). Data from the Simalungun Regency Industry and Trade Office indicates that there were 238 MSMEs in Raya Kahean District in 2022. MSMEs in Raya Kahean District operate across various sectors, including agriculture and food (specifically oil palm seedling nurseries, comprising 67 businesses), food products (89 businesses), roof tiles (48 businesses), wood-based products (35 businesses), leather goods (3 businesses), exhaust baffles (20 businesses), LPG cylinders (35 businesses), and car upholstery (10 businesses), bringing the total number of MSMEs in the district to 238. A common issue faced by these MSMEs is limited capital. Capital constraints can hinder business growth and development, preventing the achievement of success.

Adequate funding is essential for smooth operations and business expansion. Capital plays a crucial role in the production process; it is required when entrepreneurs establish new companies or expand existing ones. Insufficient capital significantly impacts operational continuity, thereby affecting the income generated. Beyond capital, another vital factor in business management is working hours a fundamental element of any business operation. Generally, the more time dedicated to the business, the higher the probability of the entrepreneur earning greater income. Another important factor is the duration of business operations.

Business duration refers to the length of time a merchant has been operating their business, measured in years. The longer a merchant has been in business, the more experience they acquire. Relevant research was conducted by Prisilia Monika Polandos (2019) titled "Analysis of the Influence of Capital, Business Duration, and Number of Workers on MSME Income in East Langowan District." The study's results indicated that business capital had a positive and significant effect on MSME income in East Langowan District. However, the variables of business duration and the number of workers did not have a significant effect on the income of MSME entrepreneurs in the district. Collectively, business capital, business duration, and the number of workers have a positive and significant influence on the income of MSME entrepreneurs in East Langowan District.

To highlight the novelty of this study compared to previous research, the researcher compares the variables involved, with the innovation lying in the inclusion of the "working hours" variable. Based on the aforementioned background, the author is interested in conducting a study titled "The Influence of Capital, Working Hours, and Business Duration on the Income of Micro, Small, and Medium Enterprise (MSME) Operators in Raya Kaheaan District."

Research Objective

The objective of this study is to determine the extent of the influence of capital, working hours, and business duration on the income of Micro, Small, and Medium Enterprise (MSME) operators in Raya Kahean District.

II. LITERATURE REVIEW

Capital

Capital can be defined as the funds used to operate a business and keep it running. It can be viewed from various perspectives, including the initial capital required to launch a business, capital for business expansion, and capital for day-to-day operations. According to Meij, capital is defined as the aggregate of capital goods appearing on the debit side of the balance sheet; "capital goods" refers to all assets within the business entity that serve a productive function in generating revenue.

The amount of capital required depends on the type of business being conducted. Generally, businesses are categorized as micro, small, medium, or large, with each category requiring a specific level of capital. Thus, the type of business determines the necessary capital amount. In addition to the business type, the required capital is also influenced by the timeframe needed for the company to produce its desired products.

Working Hours

According to Statistics Indonesia (BPS), working hours are defined as the total time spent working across all jobs excluding official breaks and time spent on non-work activities during the course of a week. A greater allocation of working hours increases the likelihood of higher turnover for merchants; consequently, this helps sustain their well-being and enables them to meet their families' needs.

Business Duration

According to Husaini and Fadhlani (2019), the duration of a business operation can influence income levels; the longer an individual has been engaged in a particular business, the more their productivity increases through the expertise or professional skills they have acquired. Furthermore, a longer period of operation can foster greater efficiency, thereby reducing production costs.

Micro, Small, and Medium Enterprises (MSMEs)

Micro, small, and medium enterprises are key players in Indonesia's economic activity; the future of development hinges on their ability to grow independently. In 1999, MSMEs contributed approximately 60% to Indonesia's GDP, comprising 42% from micro and small enterprises and 18% from medium enterprises. Empowering MSMEs is crucial and strategic for navigating the future economic landscape, particularly in strengthening the national economic structure. The current national economic crisis has significantly impacted national, economic, and political stability; while large-scale businesses have suffered a severe downturn, MSMEs and cooperatives have managed to relatively sustain their operations.

Revenue

Revenue encompasses all receipts whether in cash or non-cash form—resulting from the sale of goods or services within a specific period. It represents income derived from an entity's normal business activities and encompasses various categories such as sales, fees, interest, and dividends (Martani et al., 2019). Revenue constitutes an inflow to the company generated through business activities that increases the company's assets with the aim of boosting its income (Purwati, 2019).

III. RESEARCH METHOD

Population and Sample

A population is a generalization area consisting of objects or subjects possessing specific qualities and characteristics; it is defined by the researcher for study and the subsequent drawing of conclusions (Sugiyono, 2014).

The population for this study consists of subjects relevant to the author's research specifically, MSME (Micro, Small, and Medium Enterprise) operators in Raya Kahean District. The total population of MSMEs currently located in Raya Kahean District is presented in the table below.

Table 1. MSME Population in Raya Kahean District.

No	Business Type	Quantity
1	Oil Palm Seedling	60

Jurnal AC USI AccUSI Journal Of Accounting USI
Jurnal Ilmiah AccUsi
VOLUME 8 No 1 Mei 2026
E – ISSN: 2620 – 5815
DOI: 10.36985/nwkazn64
https://jurnal.usi.ac.id/index.php/jia

2	Food and Beverage	70
3	Roof Tiles	40
4	Wood Industry	30
5	Leather Industry	3
6	Mufflers	10
7	LPG Cylinders	15
8	Car Seats	10

The population for this study consists of 238 micro, small, and medium enterprise (MSME) owners in Raya Kahean District. A sample serves as the actual source of data in a study; therefore, it is essential that the selected sample meets the criteria appropriate for the research being conducted. This study employs a "saturated sampling" technique a method in which the entire population is utilized as the sample due to the relatively small size of the population. Consequently, the sample for this study comprises 70 MSME owners located in Raya Kahean District.

Data Collection Techniques

This study utilizes quantitative data and employs a descriptive quantitative approach. Data analysis is conducted using IBM SPSS Statistics version 22. The data collection techniques employed in this study are observation and the distribution of questionnaires.

Data collection is carried out using questionnaires—lists of questions distributed for respondents to complete and return, or to answer under the researcher's supervision. Respondents are asked to provide answers using a 1–5 scale, ranging from "Strongly Disagree" (STJ) to "Strongly Agree" (SS).

Table 2. Likert Scale Weights for Questionnaire Responses

Question Category	Score
Strongly Agree	5
Agree	4
Somewhat Disagree	3
Disagree	2
Strongly Disagree	1

The research instrument was tested for validity and reliability. Simple random sampling was the sampling technique employed in this study. Data analysis techniques included classical assumption tests (normality, linearity, multicollinearity, and heteroscedasticity tests), multiple linear regression analysis, hypothesis testing (t-test and F-test), and the coefficient of determination.

Operational Definitions of Variables

1. Business Revenue (Y): In this study, business revenue refers to the amount of money generated from sales over a specific period. According to Mulyati (2017:33), revenue indicators include:
   a. Revenue components;
   b. Revenue sources;
   c. Costs.
2. Capital (X_1): In this study, capital refers to the principal funds used for trading and for purchasing essential materials to operate the business. According to Putri et al. (2014:4), business capital indicators are:
   a. Capital structure (equity capital and borrowed capital);
   b. Utilization of additional capital;
   c. Obstacles in accessing external capital;
   d. Business conditions after adding capital.
3. Working Hours (X_2): In this study, working hours refer to the amount of time per day a business operator spends running their business. Working time plays a role in determining work productivity

Jurnal AC USI AccUSI Journal Of Accounting USI
VOLUME 8 No 1 Mei 2026
E – ISSN: 2620 – 5815
DOI: 10.36985/nwkazn64
Jurnal Ilmiah AccUsi
https://jurnal.usi.ac.id/index.php/jia

and serves as a benchmark for establishing the best work methods to complete a task. According to Prihatminingtyas (2019:148), working hour indicators are as follows:
a. Morning working hours;
b. Afternoon working hours;
c. Evening/night working hours.

4. Business Duration (X_3): In this study, business duration refers to the length of time a business operator has been running their business; the longer the business has been in operation, the more experienced the operator becomes in managing it. According to Ernawati, Susyanti, & Salim (2019:139), business duration indicators include:
a. Tenure (length of service): a measure of the time spent, enabling an individual to understand job tasks and perform them well;
b. Level of knowledge and skills: knowledge referring to concepts, principles, procedures, policies, or other information required by an individual;
c. Mastery of work and equipment: the level of an individual's proficiency in executing technical aspects related to equipment and work techniques.
b. Understand competitor criteria to ensure the business does not experience a drop in sales revenue.

Path Diagram

The first step in path analysis is designing a path diagram based on the hypotheses developed in the study. Based on the title of this research, the path analysis model can be illustrated in the following diagram:

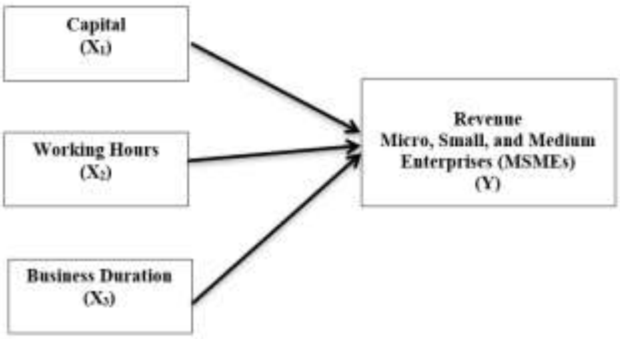

Figure 1. Conceptual Framework

IV. RESULTS AND DISCUSSION

MSME Income (Y)

Data regarding business income were obtained through a questionnaire consisting of 10 items, each offering five response options. Based on the respondents' answers, it was found that 32 business owners fell into the "strongly agree" category regarding income, 35 into the "agree" category, and 3 into the "somewhat disagree" category, while 0 respondents fell into the "disagree" and "strongly disagree" categories. In percentage terms, 46% of business owners fell into the "strongly agree" category, 50% into the "agree" category, and 4% into the "somewhat disagree" category, with 0% falling into the "disagree" and "strongly disagree" categories.

Capital (X_1)

Data regarding business capital were obtained through a questionnaire consisting of 10 items, each offering five response options. Based on the respondents' answers, it was found that 33 business owners fell into the "strongly agree" category regarding business capital, 34 into the "agree" category, 3 into the "somewhat disagree" category, 0 into the "disagree" category, and 0 into the "strongly disagree" category. In percentage terms, 47% of business owners fell into the "strongly agree" category, 48% into the "agree" category, 5% into the "somewhat disagree" category, 0% into the "disagree" category, and 0% into the "strongly disagree" category.

Working hours (X_2)

Data regarding business income were obtained through a questionnaire consisting of 10 items, each offering five possible responses. Based on the respondents' answers, it was found that 26 business owners fell into the "strongly agree" category regarding working hours, 40 into the "agree" category, 4 into the "somewhat disagree" category, 0 into the "disagree" category, and 0 into the "strongly disagree" category. In percentage terms, 37% of business owners fell into the "strongly agree" category regarding working hours, 57% into the "agree" category, 6% into the "somewhat disagree" category, 0% into the "disagree" category, and 0% into the "strongly disagree" category.

Business Duration (X_3)

Data regarding business duration was obtained through a questionnaire consisting of 10 items, each offering five response options. Based on the respondents' answers, it was found that 31 business owners fell into the "strongly agree" category regarding business duration, 35 fell into the "agree" category, 4 fell into the "somewhat disagree" category, 0 fell into the "disagree" category, and 0 fell into the "strongly disagree" category. In terms of percentages, 44% of business owners fell into the "strongly agree" category, 50% into the "agree" category, 6% into the "somewhat disagree" category, 0% into the "disagree" category, and 0% into the "strongly disagree" category.

Normality Test

The Kolmogorov-Smirnov test conducted to assess the normality of the research data yielded an Asymp. Sig. value of 0.374. Since this value is greater than 0.05 (0.374 > 0.05), it can be concluded that the data in the regression model are normally distributed.

Linearity Test

The linearity test is used to determine whether the function employed in the empirical study is quadratic, linear, or cubic in form. It aims to ascertain whether a linear relationship exists between two variables. The linearity test results for Business Capital (X_1) against Business Income (Y) show a "deviation from linearity" value of 3.920; since this value is less than 0.05 (3.920 > 0.05), it can be stated that a linear relationship exists between Business Capital (X_1) and Business Income (Y). The linearity test results for Working Hours (X_2) against Business Income (Y) show a "deviation from linearity" value of 2.675; since this value is less than 0.05 (2.675 > 0.05), it can be stated that a linear relationship exists between Working Hours (X_2) and Business Income (Y). The linearity test results for Business Duration (X_3) against Business Income (Y) show a "deviation from linearity" value of 4.376; since this value is less than 0.05 (4.376 > 0.05), it can be stated that a linear relationship exists between Business Duration (X_3) and Business Income (Y).

Multicollinearity Test

The multicollinearity test aims to determine whether the regression model exhibits correlation among the independent variables. A sound regression model should not show correlation between independent variables. The results of the multicollinearity test are assessed using Tolerance and Variance Inflation Factor (VIF) values; a VIF value exceeding 10 indicates the presence of multicollinearity in an independent variable. The analysis results show that the tolerance values for Business Capital (X_1), Working Hours (X_2), and Business Duration (X_3) are all greater than 0.1 (specifically 0.907, 0.786, and 0.835, respectively), while the VIF values for the independent variables are all less than 10 (specifically 1.103, 1.272, and 1.198, respectively). Thus, it can be concluded that the regression model in this study does not exhibit multicollinearity among the independent variables.

Heteroskedasticity Test

The heteroskedasticity test aims to determine whether the regression model exhibits unequal residual variances across observations. If the residual variance remains constant across observations, the condition is known as homoskedasticity; conversely, if it varies, it is termed heteroskedasticity. A robust regression model is one that does not exhibit heteroskedasticity (Ghozali, 2018). The results of the heteroskedasticity test indicate that the data points are randomly distributed, scattered above and below the zero line on the Y-axis, and do not form a discernible pattern. Thus, it can be concluded that the regression model is free from heteroskedasticity.

Multiple Linear Regression Analysis

Table 3: Multiple Linear Regression Analysis Results

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sg.
	B	Std. Error	Beta		
(Constant)	7,078	5,190		1,364	,177
Modal Usaha	,491	,089	,468	5,539	,000
Jam Kerja	,304	,106	,261	2,876	,004
Lama Usaha	,376	,107	,309	3,514	,001

a. Dependent Variable: Pendapatan Usaha

Based on the multiple linear regression analysis results shown in the coefficients table, the equation $Y = a + b1X_1 + b2X_2 + b3X_3$ is obtained specifically

$$\mathbf{Y = -7.078 + 0.491X_1 + 0.304X_2 + 0.376X_3}$$

which is explained as follows:

a) The constant value of -7.078 indicates the value of the Business Income variable (Y) when the variables Business Capital (X_1), Working Hours (X_2), and Business Duration (X_3) are all zero.
b) The regression coefficient for variable X_1 (Business Capital) is 0.329, indicating that for every one-unit increase in X_1 assuming variable X_2 (Working Hours) remains constant Business Income (Y) increases by 0.329.
c) The regression coefficient for variable X_2 (Working Hours) is 0.304, indicating that for every one-unit increase in X_2 assuming variable X_3 (Business Duration) remains constant Business Income (Y) is affected by a value of 0.304.
d) The regression coefficient for variable X_3 (Business Duration) is 0.376, indicating that for every one-unit increase in X_3 assuming variable X_3 remains constant Business Income (Y) is affected by a value of 0.376.

T-test

This test is used to examine the significance level of each independent variable's coefficient individually in relation to the dependent variable. This study examines the partial effects of business capital, working hours, and business duration on business income. The t-test results in Table 1 show that for the business capital variable (X_1) regarding business income (Y), the t-significance value is less than alpha (0.000 < 0.05) and the calculated t-value exceeds the t-table value (5.536 > 1.668). Since the t-significance is less than alpha or the calculated t-value exceeds the t-table value, the null hypothesis (H0) is rejected and the alternative hypothesis (Ha) is accepted. Thus, it can be concluded that there is a significant effect of business capital (X_1) on business income (Y).

Furthermore, regarding the working hours variable (X_2) and business income (Y), the t-significance value is less than alpha (0.004 < 0.05) and the calculated t-value exceeds the t-table value (2.876 > 1.668). Since the t-significance is less than alpha or the calculated t-value exceeds the t-table value, the null hypothesis (H0) is rejected and the alternative hypothesis (Ha) is accepted. Thus, it can be concluded that there is a significant effect of working hours (X_2) on business income (Y). Finally, regarding the business duration variable (X_3) and business income (Y), the t-significance value is less than alpha (0.001 < 0.05) and the calculated t-value exceeds the t-table value (3.514 > 1.668). Since the t-significance is less than alpha or the calculated t-value exceeds the t-table value, the null hypothesis (H0) is rejected and the alternative hypothesis (Ha) is accepted. Thus, it can be concluded that there is a significant effect of business duration (X_3) on business income (Y).

F-test

Jurnal AC USI AccUSI Journal Of Accounting USI

VOLUME 8 No 1 Mei 2026
E – ISSN: 2620 – 5815
DOI: 10.36985/nwkazn64

Jurnal Ilmiah AccUsi https://jurnal.usi.ac.id/index.php/jia

This test is used to determine whether the independent variables X_1, X_2, and X_3 collectively (simultaneously) have a significant effect on the dependent variable (Y).

Table 4. F-test results (simultaneous)

ANOVA[a]

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	583,752	3	194,584	29,493	,000[b]
Residual	435,448	66	6,598		
Total	1019,200	69			

a. Dependent Variable: Pendapatan Usaha
b. Predictors: (Constant), Lama Usaha, Modal Usaha, Jam Kerja

The table above presents the results regarding the significance of the influence of business capital, working hours, and business duration on business income. The F-test results in Table 2 show that the calculated F-value (29.493) exceeds the F-table value (2.74), and the significance value is 0.000 (less than 0.05); therefore, the null hypothesis (H0) is rejected and the alternative hypothesis (Ha) is accepted. Based on this analysis, it can be concluded that business capital, working hours, and business duration have a significant influence on business income.

Coefficient of Determination

The coefficient of determination (R^2) is used to measure the extent to which the model can explain the dependent variable (Y). The coefficient value ranges from zero to one. A low R^2 value indicates that the ability to explain the dependent variable (Y) is very limited. This study uses R^2 to evaluate the best regression model.

Table 5. Determination Test Results

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,757[a]	,573	,553	2,56860

a. Predictors: (Constant), Lama Usaha, Modal Usaha, Jam Kerja

Based on the table above, the Coefficient of Determination test results show an adjusted R-squared value of 0.573 (or 55.3%). This indicates that 55.3% of the business income variable (Y) is influenced by the variables of business capital, working hours, and business duration, while the remaining 44.7% is influenced by other variables outside the regression equation or not examined in this study.

Discussion

Business capital relative to MSME business revenue

Data analysis using SPSS version 2.1 indicates a significant influence of business capital (X_1) on MSME income (Y). Capital is a key element in supporting daily business operations. In practical terms, traders with substantial capital tend to be able to stock larger and more comprehensive inventories, thereby better meeting consumer demand. Furthermore, they have the flexibility to select higher-quality products at more competitive prices from suppliers, resulting in higher profit margins. Consequently, it is not surprising that, statistically, capital demonstrates a positive and significant influence on the income of micro-entrepreneurs in Raya Kahean District.

These findings align with research conducted by Nurul Hidayah (2020) titled "The Influence of Capital and Business Duration on MSME Income at Beringharjo Market, Yogyakarta." Hidayah found that capital has a positive and significant impact on MSME income, as it determines an entrepreneur's ability to acquire merchandise and meet operational needs.

Business capital is a factor of production that strongly influences productivity and output; at the micro level, capital serves as a major driver for increasing investment in both production processes

Journal Of Accounting USI
VOLUME 8 No 1 Mei 2026
E – ISSN: 2620 – 5815
DOI: 10.36985/nwkazn64
Jurnal Ilmiah AccUsi
https://jurnal.usi.ac.id/index.php/jia

and production infrastructure. Thus, it can be concluded that business capital has a significant influence on business income.

The Impact of Working Hours on MSME Income

Based on data analysis using SPSS version 2.1, there is a significant influence of working hours (X_2) on MSME income (Y).

In practical terms, however, long working hours do not always correlate with an increase in the number of transactions or sales. Many vendors keep their stalls open from morning until night, yet the flow of customers is uneven throughout the day; trading activity is generally busier only during specific periods. Furthermore, long working hours do not guarantee increased income unless accompanied by effective marketing strategies, attractive product offerings, or service that distinguishes the vendor from competitors. Thus, while longer hours offer the potential for higher earnings, factors such as consumer purchasing power, competition among vendors, and sales strategies play a decisive role in determining income levels; consequently, the influence is positive but not statistically significant. These findings align with the study conducted by Dewi Kartika (2020) titled "The Influence of Capital, Working Hours, and Business Location on the Income of Street Vendors in Surakarta City," which found that working hours had a positive but insignificant impact on vendor income.

This implies that the longer a business owner operates, the higher the income generated. Working hours are a crucial factor requiring attention, as inefficient management of working hours can lead to waste, and they are also linked to maintaining production levels. Therefore, it can be concluded that there is a significant influence of working hours on business income.

Impact of Business Duration on MSME Income

Based on the data analysis using SPSS version 2.1, there is a significant influence of business duration (X_3) on MSME income (Y). Merchants who have operated their businesses for a long period generally possess more mature experience in business management—such as managing inventory, understanding consumer behavior, and determining appropriate pricing strategies thereby enabling them to enhance efficiency and attract more customers. Long-standing merchants also typically have an established customer base and extensive networks with both suppliers and consumers, which contributes to sales stability. These findings align with research conducted by Setiaji & Fatuniah (2018) titled "The Influence of Capital, Business Duration, and Location on the Income of Market Merchants Post-Relocation," which found that business duration has a significant positive impact on merchant income following relocation.

This implies that the longer a business owner operates their business, the higher the income they earn. Business duration serves as a measure of the time an individual has spent understanding and performing their work or tasks. It can influence income levels because extended experience in a field enhances productivity through the professional skills and capabilities acquired over time. Thus, it can be concluded that there is a significant influence of business duration on business income.

Based on the data analysis using SPSS version 2.1, there is a significant influence of business capital and working hours on business income.

Capital, business duration, and working hours exert a significant simultaneous influence on the income of micro-entrepreneurs in Raya Kahean District, as these three variables are interconnected in supporting business productivity and competitiveness. These findings align with previous studies demonstrating that capital, business duration, and working hours simultaneously and significantly affect entrepreneurs' income. For instance, a study by Farid Faza Muttaqin (2024) at the Indihiang Market in Tasikmalaya City found that these three variables collectively had a significant impact on the income of basic commodity traders.

Thus, it can be concluded that greater business capital, longer working hours, and a longer period of business operation are associated with higher income.

CONCLUSION

Jurnal Ilmiah AccUsi

VOLUME 8 No 1 Mei 2026
E – ISSN: 2620 – 5815
DOI: 10.36985/nwkazn64

https://jurnal.usi.ac.id/index.php/jia

Based on the research and data analysis using the Statistical Package for the Social Sciences (SPSS) version 21, the following conclusions can be drawn:

1. Business capital (X_1) has a significant influence on business income (Y). This is evidenced by a t-count value greater than the t-table value (5.539 > 1.668) and a significance value of 0.000 < 0.05.
2. Working hours (X_2) have a significant influence on business income (Y). This is evidenced by a t-count value greater than the t-table value (2.876 > 1.668) and a significance value of 0.004 < 0.05.
3. Business duration (X_3) has a significant influence on business income (Y). This is evidenced by a t-count value greater than the t-table value (3.514 > 1.668) and a significance value of 0.001 < 0.05.
4. Business capital, working hours, and business duration have a significant simultaneous influence on business income. This is evidenced by an F-count value greater than the F-table value (29.493 > 2.74) and a significance value of 0.000 < 0.05.
5. The multiple linear regression results yield the equation $Y = \alpha + b1X_1 + b2X_2 + b3X_3$, which can be expressed as: $Y = -7.078 + 0.491X_1 + 0.304X_2 + 0.376X_3$. The constant value is -7.078, the regression coefficient for business capital is 0.491, the regression coefficient for working hours is 0.304, and the regression coefficient for business duration is 0.376. 6) Regarding the coefficient of determination, the value in the Adjusted R Square column is 0.573, or 55.3%. This indicates that 55.3% of the variation in variable Y is influenced by changes in variables X_1, X_2, and X_3.

REFERENCES

Aji, A. W., & Listyaningrum, S. P. (2021). The Influence of Business Capital, Business Location, and Information Technology on MSME Income in Bantul Regency. JIAI (Jurnal Ilmiah Akuntansi Indonesia), 6(1).

Arikunto, S. (2010). Research Methods. Jakarta: Rineka Cipta, 173.

Devi, R. (2021). The Influence of Business Capital and Entrepreneurial Attitude on the Income of Small (Micro) Businesses in the M. Said Area, Samarinda. Jurnal Administrasi Bisnis, 9(1), 36-45.

Erviana, S. D. (2022). The Influence of Capital, Number of Workers, and Business Duration on MSME (Micro, Small, and Medium Enterprises) Income in Ponorogo Regency (Doctoral dissertation, Universitas Muhammadiyah Ponorogo).

Firdausiyah, F. (2019). The Influence of Business Capital and Business Duration on the Income of Traders at the Menara Kudus Tourism Site (Bachelor's thesis, Jakarta: Faculty of Educational Sciences and Teacher Training, UIN Syarif Hidayatullah).

Furqon, D. F. (2019). The Influence of Business Capital, Business Duration, and Entrepreneurial Attitude on the Income of *Lanting* Entrepreneurs in Lemah Duwur, Kuwarasan District, Kebumen Regency. Jurnal Pendidikan Dan Ekonomi, 7(1), 51-59.

Gonibala, N., Masinambow, V. A., & Maramis, M. T. B. (2019). Analysis of the Influence of Capital and Production Costs on MSME Income in Kotamobagu City. Jurnal Berkala Ilmiah Efisiensi, 19(01). Hamid, M., Sufi, I., Konadi, W., & Akmal, Y. (2019). Path Analysis and SPSS Application.

Hasnati, H., Dewi, S., Utama, A. S., Shafira, L., & Andri, W. (2021). Legal Counseling on Business Entity Forms for MSMEs under Law Number 20 of 2008 for Members of the Karang Taruna (Youth Organization) in Meranti Pandak Urban Village, Pekanbaru City.

Kepustakaan, D. (2014). Sugiyono, Mixed Methods Research (Metode Penelitian Kombinasi), Bandung: Alfabeta, 2013. Jurnal JPM IAIN Antasari Vol. 1(2).

Melianna, S., Nadapdap, K. M., Sipayung, T. D., Rajagukguk, T., Nainggolan, R. J., & Munthe, P. S. B. (2024). Analysis Of Working Capital Turnover To Optimize Profit Growth In Perusahaan Daerah Air Minum (PDAM) Tirta Malem Kabanjahe. Jurnal Ilmiah Accusi, 6(1), 77-88

Muheramtohadi, S. (2019). The Role of Sharia Financial Institutions in MSME Empowerment in Indonesia. Muqtasid: Journal of Sharia Economics and Banking, 8(1), 65-77.

Jurnal Ilmiah AccUsi
VOLUME 8 No 1 Mei 2026
E – ISSN: 2620 – 5815
DOI: 10.36985/nwkazn64
https://jurnal.usi.ac.id/index.php/jia

Nopiyanti, S. (2022). The Influence of Capital and Business Duration on the Income of Basic Commodity Traders at Parungkuda Market, Sukabumi Regency. Jurnal Akuntansi Kompetitif, 5(2), 235-242.

Polandos, P. M., Engka, D. S., & Tolosang, K. D. (2019). Analysis of the Influence of Capital, Business Duration, and Labor Force Size on the Income of Micro, Small, and Medium Enterprises in East Langowan District. Jurnal Berkala Ilmiah Efisiensi, 19(04).

Purba, D. S., Martina, S., & Ferdila, F. (2025). The Influence of Financial Literacy and Access to Capital on the Financial Performance of MSMEs in Pematang Siantar City. Jurnal Ilmiah Accusi, 7(1), 254-264

Rahmatia, R., Madris, M., & Nurbayani, S. U. (2019). The Influence of Business Capital, Labor, and Business Duration on the Profit of Micro Enterprises in Palopo City, South Sulawesi Province. Jurnal Manajemen STIE Muhammadiyah Palopo, 4(2).

Samarinda City Statistics Agency. (2016). Analysis of the 2016 Economic Census Listing: Economic Potential of Samarinda City. https://samarindakota.bps.go.id/publication/2017/12/27/61eab14cfebd9c8c2b27186d/a nalisis-hasil-listing-sensus-ekonomi-2016-potensi-ekonomi-kota-samarinda.html

Setiaji, K., & Fatuniah, A. L. (2019). The influence of capital, business duration, and location on the income of market traders post-relocation. Journal of Economic and Business Education (JPEB), 6(1), 1-14