

ABSTRAK

Skripsi dengan judul “Pengaruh Modal Usaha, Lokasi, Jam Kerja dan Lama Usaha Terhadap Pendapatan Umkm Pedagang Pasar” ini ditulis oleh Mirrotun Nisa’ul Ulya, NIM 126402213205 dengan Pembimbing Eni Susilowati, M. Pd.

Kata Kunci: Modal Usaha, Lokasi, Jam Kerja, Lama Usaha, Pendapatan, UMKM, Perspektif Ekonomi Islam

Penelitian ini dilatarbelakangi oleh adanya dampak dari wabah virus covid-19 yang menyebabkan terjadinya perubahan pola konsumsi masyarakat yang menyebabkan UMKM pedagang pasar di Pasar Kutukan Kecamatan Garum tidak dapat mencapai target-target yang diinginkan sehingga mengalami penurunan pendapatan. Banyak faktor yang dapat mempengaruhi pendapatan, namun dalam penelitian ini hanya memperhatikan empat faktor yaitu modal usaha, lokasi, jam kerja dan lama usaha.

Penelitian ini bertujuan untuk mengetahui 1) pengaruh modal usaha terhadap pendapatan umkm pedagang di Pasar Kutukan Kecamatan Garum. 2) pengaruh lokasi usaha terhadap pendapatan umkm pedagang di Pasar Kutukan Kecamatan Garum. 3) pengaruh jam kerja terhadap pendapatan umkm pedagang di Pasar Kutukan Kecamatan Garum. 4) pengaruh lama usaha terhadap pendapatan umkm pedagang di Pasar Kutukan Kecamatan Garum. 5) pengaruh secara simultan variabel modal usaha, lokasi usaha, jam kerja dan lama usaha terhadap pendapatan umkm pedagang di Pasar Kutukan Kecamatan Garum Kabupaten Blitar.

Penelitian ini menggunakan pendekatan kuantitatif. Teknik pengambilan data menggunakan penyebaran angket atau kuesioner. Teknik pengambilan sampel menggunakan teknik *probability sampling* dipadukan dengan metode *simple random sampling* dan jumlah sampel dalam penelitian ini sebanyak 57 responden. Analisis data yang digunakan yaitu: uji normalitas, uji multikolinearitas, uji heteroskedastisitas, uji regresi linier berganda, uji t, uji f, dan koefisien determinasi.

Hasil penelitian ini menunjukkan bahwa 1) modal usaha berpengaruh positif dan signifikan terhadap pendapatan umkm pedagang di Pasar Kutukan Kecamatan Garum Kabupaten Blitar. 2) lokasi usaha tidak berpengaruh terhadap pendapatan umkm pedagang di Pasar Kutukan Kecamatan Garum Kabupaten Blitar. 3) jam kerja berpengaruh positif dan signifikan terhadap pendapatan umkm pedagang di Pasar Kutukan Kecamatan Garum Kabupaten Blitar. 4) lama usaha berpengaruh positif dan signifikan terhadap pendapatan umkm pedagang di Pasar Kutukan Kecamatan Garum Kabupaten Blitar. 5) modal usaha, lokasi usaha, jam kerja dan lama usaha secara bersama-sama berpengaruh positif dan signifikan terhadap pendapatan UMKM pedagang di Pasar Kutukan Kecamatan Garum Kabupaten Blitar.

ABSTRACT

The thesis entitled "The Influence of Business Capital, Location, Working Hours and Length of Business on the Income of MSME Market Traders" was written by Mirrotun Nisa'ul Ulya, NIM 126402213205 with Supervisor Eni Susilowati, M. Pd.

Keywords: Business Capital, Location, Working Hours, Length of Business, Income, MSME, Islamic Economic Perspective

This study was motivated by the impact of the Covid-19 virus outbreak which caused changes in people's consumption patterns which caused MSME market traders in Kutukan Market, Garum District to be unable to achieve their desired targets, resulting in a decrease in income. Many factors can affect income, but this study only considered four factors, namely business capital, location, working hours and length of business.

This study aims to determine 1) the effect of business capital on the income of MSME traders in Kutukan Market, Garum District. 2) the effect of business location on the income of MSME traders in Kutukan Market, Garum District. 3) the effect of working hours on the income of MSME traders in Kutukan Market, Garum District. 4) the effect of length of business on the income of MSME traders in Kutukan Market, Garum District. 5) the simultaneous effect of variables of business capital, business location, working hours and length of business on the income of MSME traders in Kutukan Market, Garum District, Blitar Regency.

This study uses a quantitative approach. The data collection technique uses questionnaires. The sampling technique used probability sampling technique combined with simple random sampling method and the number of samples in this study was 57 respondents. Data analysis used were: normality test, multicollinearity test, heteroscedasticity test, multiple linear regression test, t test, f test, and coefficient of determination. The results of this study indicate that 1) business capital has a positive and significant effect on the income of MSME traders in Kutukan Market, Garum District, Blitar Regency. 2) business location does not affect the income of MSME traders in Kutukan Market, Garum District, Blitar Regency. 3) working hours have a positive and significant effect on the income of MSME traders in Kutukan Market, Garum District, Blitar Regency. 4) length of business has a positive and significant effect on the income of MSME traders in Kutukan Market, Garum District, Blitar Regency. 5) business capital, business location, working hours and length of business together have a positive and significant effect on the income of MSME traders in Kutukan Market, Garum District, Blitar Regency.