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# Capital Analysis, Human Resource Professionalism and Technology on Income of Small Medium Industry (SMI) Crafts in Padang City

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**Abstract**

This study intends to examine the impact of capital, human resource professionalism, and technology on IKM Crafts' revenue in the city of Padang. This study makes use of quantitative research, namely by examining the financial resources, human capital, owners of the IKM, and technology employed by the IKM. MSMEs, or micro, small, and medium-sized businesses, are crucial for boosting regional and national economic resilience. And serves as the foundation of the public economic system. aimed at minimizing the issue of income inequality and the disparity between corporate actors, or at reducing poverty and increasing employment. The growth of MSMEs has the potential to broaden the economy and contribute significantly to quickening structural change.

A sample of IKM Crafts from the city of Padang was used in this investigation. Multiple linear regression has been employed as the data analysis method in this study. The simultaneous test (F-test) and partial test (t-test) were used in this study to test the hypothesis and identify the relationship between the variables. The normality test, heteroscedasticity test, and multicollinearity test are the traditional assumption tests applied in this study. The results of this study indicate that the variables of capital and human resources have a significant positive effect on income. technology variable has no significant effect on income.

Keywords: Capital; Professionalism; Human Resources; Technology; Income

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## Introduction

MSMEs, or micro, small, and medium-sized businesses, are crucial for boosting regional and national economic resilience. And serves as the foundation of the public economic system. aimed at minimizing the issue of income inequality and the disparity between corporate actors, or at reducing poverty and increasing employment. The growth of MSMEs has the potential to broaden the economy and contribute significantly to quickening structural change.

The present COVID-19 epidemic had a detrimental effect on Indonesia's economy at the time; especially in West Sumatra (West Sumatra), many MSMEs/IKMs had closed their doors.

As a result, in 2021, the Padang City

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Government will construct an IKM (Small and Medium Industry) center in the Koto Tangah neighborhood of Padang City. This IKM center will later develop into a company incubator, an integrated marketing location, a location for IKM-IKM training, and other uses. The development of this IKM center, according to Padang City Head Bappeda Medi Iswandi, will cost an additional Rp 27 billion. According to Medi Iswandi, who was mentioned in the Public Info online media on Thursday (22/10/2020), "The Central Government DAK funds are supporting the budget for the construction of the IKM center." This IKM center's goal is to help the business sector, particularly MSMEs and IKM, recover from the Covid- 19 pandemic. (Infopublik.id, 2020).

The majority of the population in Indonesia has low levels of education and works in small businesses, both in the traditional and modern sectors, hence UMKM/IKM are frequently referred to as playing a significant part in the country's economic development. Every planning step of growth, which is overseen by the Ministries of Industry, Trade, Cooperatives, and MSMEs/IKM, places a premium on the role of small companies.

In economic development in Indonesia, MSMEs/IKM are always described as a sector that has an important role, because most of the population has low education and lives in small business activities in both the traditional and modern sectors. The role of small businesses is a prioritized part in every planning stage of development managed by the Ministry of Industry, Ministry of Trade, Ministry of Cooperatives and UMKM/IKM.

Table 1
Number of Micro, Small and Medium Enterprises (UMKM/IKM) in Padang City 2014-2016

| No | Keterangan | 2016 | 2015 | 2014 |
|---|---|---|---|---|
| 1 | Medium Enterprise | 12873,00 | 12819,00 | 12531,00 |
| 2 | Small Business | 30121,00 | 29861,00 | 28685,00 |
| 3 | Micro Business | 1319,00 | 1298,00 | 1162,00 |
| | Amount | 46715,00 | 46371,00 | 44759,00 |

*Source : West Sumatera Department of Industry and Trade*

Table 1 shows the rise of the city of Padang's number of business units, which is observed to be constantly increasing but is still rather modest. According to Utari dan Dewi (2014), MSMEs gain more income the more capital they invest, the more educated they are, the more advanced their technology adoption is, and the more capital they spend.

Consequently, capital, knowledge, and technology all have an impact on MSME revenue, but one that is not entirely negative. According to Ardiana et al.,(2010), the growth of MSMEs must go hand in hand with the growth of human resources (HR) in a number of areas. It is necessary to improve human resources for MSMEs' employees as well as for MSMEs' owners. The emphasis on bolstering human resources must take into account the entrepreneurial spirit and greater productivity, both of which are aidedby technological advancement.

According to Anatan dan Lina (2009), another internal element is the professionalism of human resources. Organizations must be able to comprehend the potential that stems from

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employees' intellectual competence as a source of HR capital in the business in order to manage human resources as intellectual professionals. When dealing with professional problems, intellectual ability refers to a generally steady personality, attitude, and behavior that is established in terms of character, self-concept, internal motivation, and contextual knowledge capacity.

Additionally, technology is a current factor that is extremely crucial. Information technology has a multitude of benefits as an invention by SMEs, including chances to increase market access, as a marketing medium, and much more. Businesses that utilize cutting-edge information technology (computerized and integrated) and are supported by modern Technology is anticipated to produce fast, accurate, and reliable financial reporting, which will have a favorable effect on the sustainability of the company's performance (Ratnaningsih & Suaryana, 2014).

The Padang City Craft IKM has a wide range of innovation, great promise, and is fiercely competitive. Technology activists are currently taking advantage of this situation to assist SMEs in converting to technology-based services for online marketing in order to develop a number of lucrative new business chances.

There are many benefits to the handicraft industry in Padang City, such as the craft owner serving as a manager.

## Literature Review

Understanding Capital

Pierre Bourdieu was the first to use the term "capital." This idea is said to be closely related to the problem of power. Munawir (2010) asserts that money derived from a firm's production is included in the definition of capital as the value of corporate assets acquired from either internal or external stakeholders of the company.

According to its point of origin, each capital's definition can be summarized as follows: (Kasmir, 2013).

1. Have cash

Own capital is money that a firm receives by issuing shares to the owner of the business. The corporation may issue shares either secretly or publicly. The benefit of financing a firm with your own money is that you won't incur interest costs; however, you'll only receive dividend payments. If the company is profitable, dividend payments are issued, and the amount of dividends is determined by The craft owner is in charge of management, starting with human resource management, financial management, production management, marketing management, and being able to thrive in a society that is becoming more and more frantic. fast. A survey of SMEs engaged in handicrafts in the city of Padang revealed 50 business units.

However, a number of issues arise, including poor management in small businesses, which affects areas like organization, production, administration, financial accounting, promotion, marketing, and technological mastery; low quality human resources, which are caused by low levels of education and lead to poor management, particularly in an environment of fiercer competition. the business's earnings. The used capital is not required to be returned at that point. Own capital has the drawbacks of being extremely scarce and being relatively challenging to acquire.

2. Foreign money (loans)

Capital obtained from sources outside the company, also known as loan capital, is most often acquired through loans. When using borrowed money to finance a firm, expenses such as interest, administration, and hefty fees and commissions are incurred. Utilizing borrowed money necessitates paying back the loan after a

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predetermined amount of time. The benefit of loan capital is that it is readily available in big amounts and has a limitless amount. Additionally, using loan funds typically motivates management to conduct business seriously. financial institutions including pawn shops, venture capital, insurance, leasing, pension funds, cooperatives or other sources of funding. loans made by non-financial businesses.

The three components of venture capital overall are as follows:

1) Financial backing

Investment capital refers to the kind of necessary business financing that is often used over a long period of time. Because it is employed in the long term, business capital for investments is relatively significant, but investment capital will decrease over time. Even from month to month is possible.

2) Working money

capital required by a business to produce or purchase goods. This working capital may be distributed on a monthly basis or occasionally.

3) Operating funds

Capital required by the business to cover monthly running expenses, such as the purchase of power and paying employee salaries.

Human Resources Professionalism

Professionalism places a strong emphasis on management's skills and execution methods. However, professionalism is more of an attitude than merely management and technical expertise. Professional development goes beyond a technician's high skill level and essential behavior. Ismanto (2009). The ability to deliver services, discipline, acting responsibly, and the capacity to draw customers are only a few of the standards of professionalism that must be satisfied by human resources. Additionally, it's important to foster an entrepreneurial spirit in people through things like human resource creativity. Sutrisno (2013), decent human resources value sincerity and can cooperate effectively (Hamid, 2014).

The paradigm shift from tangible assets as a source of competitive advantage to intangible assets as a source of competitive advantage, which has created a knowledge society and had an impact on the development of knowledge-based competition, has created a need for human resource development that prioritizes professionalism. In order to build knowledge-based human resources (HR), also known as professional intellect, organizations must make all possible efforts to identify the optimum method for managing intangible assets. The effective transfer of knowledge between individuals, between individuals and organizations or enterprises, and between organizations is the key to success and intellectual survival. The management of intellectual experts necessitates an organizational learning process through knowledge management, which is reflected in changes in behavior and performance improvement.

A resource must be able to provide value, be challenging to replicate, be uncommon, and be unaffordable to substitute for in order to qualify as a source of competitive advantage. According to these standards, human resources, together with physical resources, technological advancements, and system capabilities, are sources of competitive advantage. One element of the organizational structure that might give the company a competitive edge is human resources. Therefore, businesses must manage current human resources to be developed through activities such as

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education, training, or development in order to ensure the quality and competence of their human resources.

Training and human resource development are absolutely essential due to how important professionalism is. The process of enhancing one's knowledge and abilities is called training.

modifying attitudes to help workers perform their tasks more successfully. At all organizational levels, training is possible. A task, such as operating a machine, is taught to trainees at the lower/lower levels of training. On the other side, development aims to provide staff with the capabilities the company will require in the future. The person who possesses the skill being taught or a subject matter expert who guides skill development through organized experience controls the training process. Some of the prerequisites are: Whereas in development, the person being developed is at the heart of the process that judges success by examining the past of development and its potential in the future, They are self-motivated and independent, holistic, view the whole picture, and are long-term focused.

**Technology**

The Greek words techne, which means "skill," and logica, which means "knowledge," are where the word technology originates. In a strict sense, technology refers to items like machinery, equipment, or gear that make human activities more convenient. Naisbitt (2002) cited the definition of technology from the Random House Dictionary, which states that it is both an object and an object, as well as having materials and forms distinct from those used by regular people. The term "technology" is now frequently used to refer to anything with a technological component that makes human work easier. It is one of the cultural products that humans create, whether on purpose or accidentally. The Big Indonesian Dictionary (KBBI) offers a definition and understanding of technology, which it defines as a scientific approach used to achieve practical goals and as one of the applied sciences. Technology is also understood to be a comprehensive means of providing goods required for the continuity and comfort of human life. Technology is currently advancing.expanding quite fast. Numerous recent technological advancements, from basic to cutting-edge, demonstrate how quickly technology is developing.

Before technology advanced to its current state, people in businesses used manual methods for recording, processing, and utilising accounting information. But as a result of technical advancements, many businesses now use computer-based information technology. When using the system, users can benefit from and find it convenient thanks to the company's usage of computer-based information technology.

In summary, technology is viewed as a tool to assist and streamline human labour. Many businesses employ technology to boost efficiency by substituting labor with machines instead of using people. Technology as a productivity tool Thanks to technology's improved performance, productivity can rise.

Hypothesis

$H_1$: Capital has a positive effect on the development of handicraft IKM in Padang City

$H_2$: Human resource has a positive effect on the development of handicraft IKM in Padang City

$H_3$**:** Technology has a positive effect on the development of handicraft IKM in Padang City

**Methods**

Population and Sample

The population is a unitary item that works together to achieve goals (Sekaran, 2017). In this study, the population was all handicraft SMEs in the city of Padang. The sampling method used purposive sampling. According to Sugiyono

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(2017), purposive sampling is a sampling technique with consideration of certain. The consideration used by researchers to determine the sample is that only Handicraft SMIs are located in Padang City.

Data Types and Sources

Types and sources of data used in this study are primary and secondary. Primary While secondary data came from BPS Info and Disperindag Padang City, primary data came from people who were chosen as samples or responders. In order to gather primary data, questionnaires with alternative answers on a Likert scale of 1 to 5 are given to respondents. This data will then be processed to support the validity of the hypotheses.

**Research and Discussion**

The next phase is data analysis after the writers have gathered the necessary data. The author of this paper employs quantitative analysis to analyze the data. Statistics are used in data analysis methods in quantitative research. Quantitative methodologies are used in this kind of research. Through the use of multiple regression analysis, the characteristics of this study are probabilistic. The simultaneous test (F-test) and partial test (t-test) were used in this study to test the hypothesis and identify the relationship between the variables. The normality test, heteroscedasticity test, and multicollinearity test are the traditional assumption tests applied in this study.

An inferential test is conducted, consisting of validity and reliability tests, to demonstrate the hypothesis. The validity test is used to determine whether the questions used to measure the desired outcome are legitimate. If the correlation value is 0.3, it is considered feasible to move further with the analysis. A reliability test was also conducted in addition to the validity test to see how trustworthy the measurements were when repeated measurements were taken on the same subject. tested for reliability with 0.6 Cronbach Alpha. The variable is considered dependable if the value is higher.

Multiple Linear Regression Model

To see whether the direction of the influence of the independent variable on the dependent variable, the following multiple linear regression equation is used:

$Y = a + bX1 + bX2 + bX3 + e$

Where :

Y Income X1 = Capital

X2 = Human Resources Professionalism X3 = Technology

e = Error

The T test is employed to demonstrate the independent variable's influence on the dependent variable somewhat. The alternative hypothesis is accepted if the significant value is less than 5% ALPA, while the hypothesis is rejected if the significant value exceeds ALPA.

Descriptive Statistics Test Results

The following table displays the outcomes of descriptive statistical analyses conducted using 110 respondents as samples on the three variables considered in this study—Capital, Professionalism of Human Resources, and Technology on Income

Tabel 2 Reliability Test Results

| Variabel | *Cronbach's Alpha* | Explanation |
|---|---|---|
| Capital | 0,925 | Reliable |
| Human Resource | 0,930 | Reliable |
| Technology | 0,923 | Reliable |
| Income | 0,926 | Reliable |

*Source: Processed primary data, 2022*

the value of Cronbach's Alpha for the capital variable is 0.925, for human resources is 0.930, for

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technology is 0.923, and for income is 0.926, as seen in the table above. Given that the Cronbach's Alpha value is larger than 0.60, it may be said that the assertion in this questionnaire is credible.

Classic Assumption Test Results

1. Normality Test Results

The Kolmogorov-Smirnov test was used in this investigation to determine the normality of the data. The table below shows the results of the Kolmogorov-Smirnov test:

Tabel 3 Normality Test Results Using Kolmogorov Smirnov

One-Sample Kolmogorov-Smirnov Test

| | | TTLM | TLSDM | TTLT | TTLP |
|---|---|---|---|---|---|
| N | | 110 | 110 | 110 | 110 |
| Normal Parameters | Mean | 28.47 | 19.99 | 16.47 | 28.92 |
| | Std. Deviation | 4.796 | 5.495 | 6.382 | 5.278 |
| Most Extreme Difference | Absolute | .118 | .181 | .158 | .127 |
| | Positive | .097 | .181 | .158 | .125 |
| | Negative | -.118 | -.173 | -.117 | -.127 |
| Kolmogorov Smirnov Z | | 1.241 | 1.898 | 1.660 | 1.327 |
| Asymp Sig | | .092 | .081 | .068 | .059 |
| Test Distribution is Normal | | | | | |

*Source: Processed primary data, 2022*

It is clear from the data above that the data is regularly distributed. The Asymp value shows that this is the case. TTLM (2-tailed) 0.092, TLSDM 0.081, TTLT 0.068, and TTLP 0.059 are all significant values that are higher than 0.05. in order for this study model to adhere to the traditional premise of the normalcy test.

Multicollinearity Test Results

In the following, the results of the multicollinearity test using the tolerance and VIF values are presented, as follows:

Tabel 4 Multicollinearity Test Results

| Model | Collinearity Statistics | | Result |
|---|---|---|---|
| | Tolerance | VIF | |
| (Constant) | | | |
| C | 0,634 | 1,578 | There is no multicolinearity |
| HR | 0,645 | 1,577 | There is no multicolinearity |
| T | 0,819 | 1,522 | There is no multicolinearity |
| Income | 0,811 | 1,233 | There is no multicolinearity |

*Source: Processed primary data, 2022*

As can be seen from the table above, for each variable, the tolerance value is close to 1 or > 0.10 and the VIF value is close to 1 or
10. The tolerance values for capital, human resources, technology, and income are 0.634, 0.642, 0.819, and 0.811 respectively, while the corresponding VIF values are 1.578, 1.577, 1.522, and 1.233 for capital, human resources, technology, and income.
This leads to the conclusion that the regression model utilized in this work can be used without experiencing multicollinearity issues.

Heteroscedasticity Test Results

The results of the heteroscedasticity test using the Glejser method are displayed as follows:

Tabel 5 Heteroscedasticity Test Results

| Variable | Sig | Result |
|---|---|---|
| Capital | 0,623 | There is no heteroscedasticity |
| Human Resource | 0,570 | There is no heteroscedasticity |
| Technology | 0,153 | There is no heteroscedasticity |
| Income | 0,611 | There is no heteroscedasticity |

*Source: Processed primary data, 2022*

The probability value of capital is 0.623, that of human resources is 0.570, that of technology is 0.153, and that of income is 0.611, according to the table above. As a result, since the probability value is greater than 0.05, it may be argued that there is no heteroscedasticity in any of the

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independent variables.

Multiple Linear Regression Test Results

The table below contains the multiple linear regression equation that was employed in this study.

Tabel 6 Multiple Linear Regression Test Results

| Coefficent | | | | | | | |
|---|---|---|---|---|---|---|---|
| Model | Unstandardized Coefficents | | Standardized Corfficents | t | Sig | Collinearity Statistics | |
| | B | Std. Error | Beta | | | Tolerance | VIF |
| (Constant) | 8.119 | 2.016 | | 4.027 | .000 | | |
| TTLM | .398 | .088 | .359 | 4.518 | .000 | .634 | 1.578 |
| TLSDM | .463 | 0.76 | .482 | 6.100 | .000 | .642 | 1.557 |
| TTLT | .017 | .058 | .021 | .293 | .770 | .819 | 1.222 |
| Dependent Variabel:TTLP | | | | | | | |

*Source: Processed primary data,2022*

From the table above, it is known that the equations in multiple linear regression in this study are: TTLP = 8.119 + 0.397 X1 + 0.463 X2 + 0.007 X3 + e

3.1 Model Accuracy Test

a. F. Test Results

The table contains the results of the F test. The F test is used to determine whether the created regression model is appropriate; the rejection zone is the p-value (Sig.)

Table 7 F. Test Results

| ANOVA | | | | | |
|---|---|---|---|---|---|
| Model | Sum of Squares | Df | Mean Square | F | Sig |
| Regression | 1745,382 | 3 | 581.794 | 4.774 | .000 |
| Residual | 1290.882 | 106 | 12.178 | | |
| Total | 3036.264 | 109 | | | |
| a. Predictors (Constant), TTLT, TLSDM, TTLM | | | | | |
| b. Dependent Variable:TTLP | | | | | |

*Source: Processed primary data,2022*

It can be deduced from the table above that the selected regression model is suitable for

Table 8 Coefficent of Determination Test Results (R2)

| Model Summary | | | | |
|---|---|---|---|---|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .758[a] | .575 | .563 | 3.490 |
| a. Predictors (Constant), TTLT, TLSDM, TTLM | | | | |
| b. Dependent Variable TTLP | | | | |

*Source: Processed primary data,2022*

The value of R square is 0.575, as can be seen in the table above. This illustrates how the variables of capital, human resources, and technology can account for 57.5% of the income variable. While additional factors use in this research because the computed F value is 4.774, which is more than the F table value of 2.55 and has a significance level of 0.000, which indicates it is smaller than 0.05.

Coefficient of Determination Test Results (R2)

The ability of the dependent variable to be explained by the independent variable is evaluated using the coefficient of

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determination (R2) test. The independent variables in this study include capital, human resources, and technology. Income is the dependent variable, though. The following table shows the coefficient of determination test (R Square) results:
not included in this research model account for the remaining 42.5%.

t test results

The effect of each independent variable on the dependent variable was assessed using the t-test. The table displays the study's overall t-test results, which are as follows:

Table 9 t Test Results

| Model | t hitung | t tabel | Sig | Result |
|---|---|---|---|---|
| **(C**onstant) | 4,027 | 2,045 | 0,000 | |
| Capital | 4,518 | 2,045 | 0,000 | Significantly positive effect |
| Human resouces | 6,102 | 2,045 | 0,000 | Signifivantly positive effect |
| Technology | 2,930 | 2,045 | 0,770 | No significant positive effect |

*Source: Processed primary data, 2022*

The significance level for this test is 0.05. Each independent variable's t value is known, as can be seen in the table above. H0 is rejected if the t count exceeds the t table, indicating that the independent variable has an impact on the dependent variable.
The results of the t analysis for the Capital variable obtained a t-count value of 4.518 > t-table of 2.045 with a probability value of 0.000 which means it is smaller than 0.05, then H0 is accepted or it can be said that Capital has a significant effect on the income of IKM Crafts in Padang City. The results of the t-test analysis for the human resource variable obtained a t-value of 6.102 > t-table of 2.045 with a probability value of 0.002 which means it is smaller than 0.05, so H0 is accepted or it can be said that human resources have a significant effect on the income of IKM Crafts in the City Padang. The results of the t test analysis for the cost variable obtained a calculated t value of 2.930 < t table of 2.045 with a probability value of 0.770 which means greater than 0.05 then H0 is rejected or it can be said that technology has no effect on the income of IKM Crafts in Padang City.

## Conclusion

The following conclusions can be drawn in this study is the results of the simultaneous test (F test) reveal that capital, human resource professionalism, and technology are known to be calculated with F values of 4.774, greater than the F table value of 2.55 with a significance level of 0.000, meaning less than 0.05 on the income of the Padang City Craft IKM.
The income of IKM Crafts in the City of Padang is significantly impacted by capital and resource professionalism variables. The Craft IKM of Padang City earns more money at a higher rate the more capital there is and the more highly skilled the human resources are. Contribution in studies to improve human resource professionals in order to compete in increasing economic income.

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