

**ANALYSIS ON THE FACTORS INFLUENCING THE INCOME OF
SMALL MEDIUM ENTERPRISES (CASE STUDY : MITRA BINA
SMALL MEDIUM ENTERPRISES UNDER SUPERVISOR OF
TELEKOMUNIKASI INDONESIA LIMITED CORPORATION OF EAST
JAVA AREA IN SOUTH MALANG)**

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ABSTRACT

This study analyzed the effect of credit, education and labor to the income Mitra Bina SME Telekomunikasi Indonesia Limited Corporation of East Java Area in South Malang by using multiple linear regression method. Data is obtained from Telekomunikasi Indonesia Limited Corporation of East Java Area in South Malang and the interview with Mitra Bina SME. Testing data used classical assumption test to find out that the data used did not have normality, Heterocedasticity, Autocorrelation, and Multicolleanirity problem. Once the data passes classical assumption test later in the regression using linear regression.

The result of this study indicates that through simultaneous and partial variable credit, education and labor significantly influences the income of Mitra Bina SME. Credit variable as capital has the most dominant influence against the income.

***Keywords:** Income, SME, Credit, Education, Labor, classical assumption test, multiple linear regression.*

INTRODUCTION

Background of Study

The Central Bureau of Statistics (BPS) and the Cooperation Ministry and SME in 2010 showed the number of SME in Indonesia reached 58,83 million units. The SME sector in Indonesia had been proven absorbing 99,41 million of the working labors, it had the big role of 21,94% export value and 61,67 PDB (Indarti, 2007)

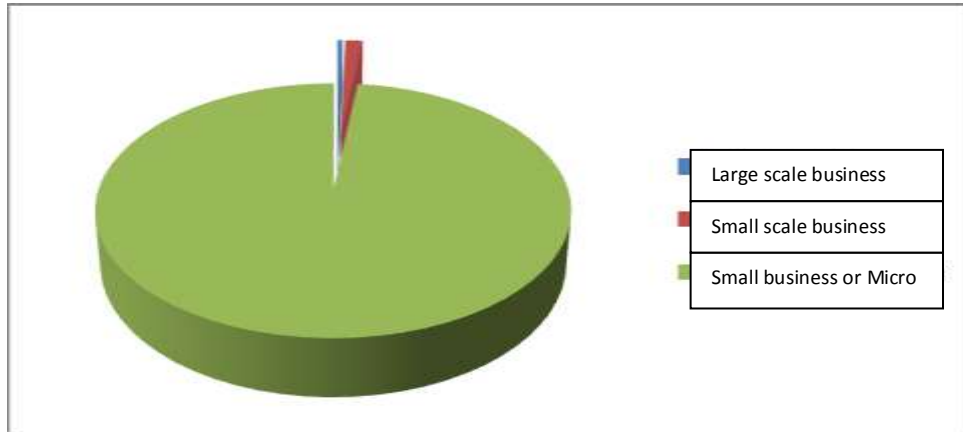
Table 1

	Amount				
Year	2006	2007	2008	2009	2010
SME	49.021.803	50.147.800	51.409.621	52.764.603	53.823.732
Labor	87.909.598	90.491.930	94.024.278	96.211.332	99.401.775

Source: Cooperatives and SME Ministry 2011, processed.

It can be seen that the number of SME and the number of SME employment is getting increased, so it can be concluded that SME is able to be one of the strategies to achieve the economic growth.

Figure 1

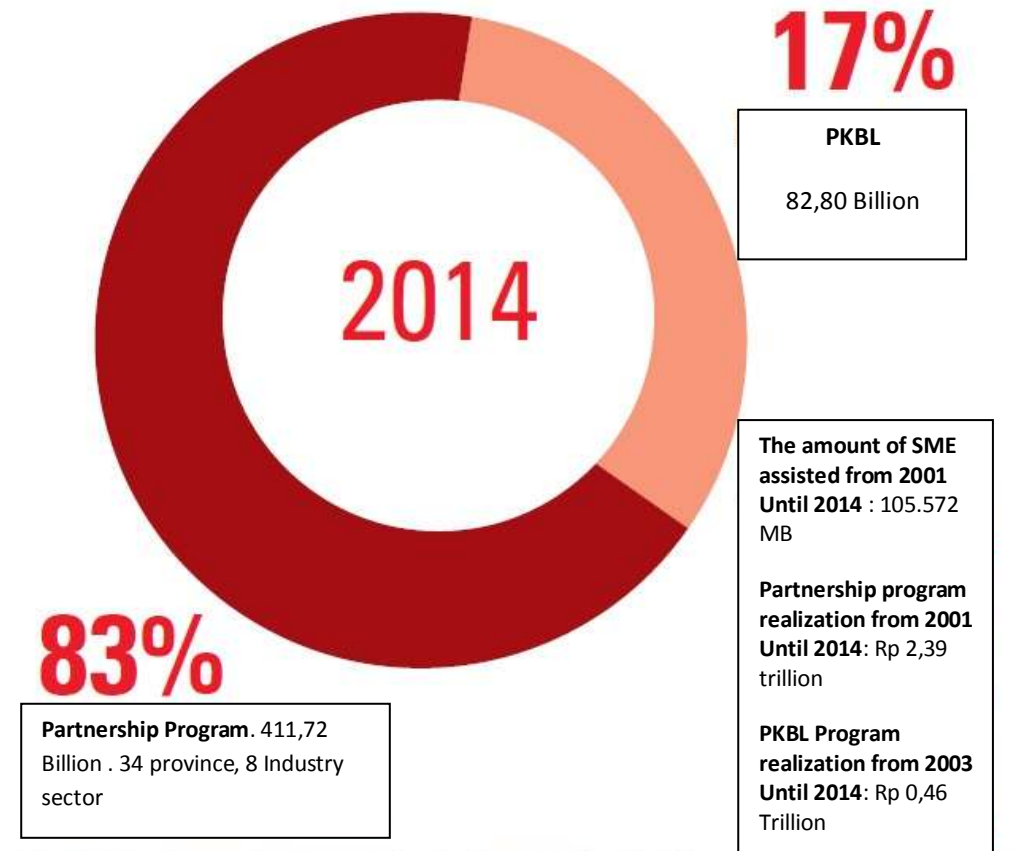


Source: Statistical Data of Cooperative and SME Ministry 2013, processed.

Graphically, the structure of the economy business in Malang City by figure 1. Based on the 2006 census, it was registered that the small scale businesses had dominated the business numbers in Malang City. Then, the small to the big businesses was about 80.770 businesses. Meanwhile, the middle scale business was 1.174 business or for 1,13%, and the small or micro business was 79.244 business or 76,30%.

One of the companies which pays the attention to the small business development is Telekomunikasi Indonesia Limited Corporation of South Malang of East Java Area through the unit of Community Development Centre (CDC) to perform the Environment Development and the Partnership Program (PKBL). The form of this company attention to the small business development is by giving the financial help also the non-financial helps namely, the training and the mentoring for the small business receiving the help of capital credit in making the financial. The small business that receives the loan help in the form of the financial is called as the "Mitra Bina" of Telekomunikasi Indonesia Limited Corporation.

Figure 2



Source : PKBL Telkom, 2014

It can be seen that Telekomunikasi Indonesia Limited Corporation, in 2014 had distributed the fund of Rp 494,53 billion, it was Rp 411,72 billion for the Partnership Program and Rp. 82,80 billion for the Environment Development Program. The help for those Partnership Programs had been absorbed by 12.163 Development Partner.

Based on the Telkom PKBL (2014), the Partnership Program is aimed to increase the ability of the Telkom Development Partner small business, in order to be tough and independent also to give the multiplier effect for the society welfare increasing around Telkom operational area. It is expected to be able to support the activity of Telkom business or the business partner. The Environment Development Program is the program of the society social condition empowerment in around Telkom operational area as the grant.

The effort of Telkom in implementing PKBL is the form of the company social responsibility to the society. PKBL has been implemented by Telkom since 2001, which every year the increasing number of the fund distribution for this program is happened. There are many Telkom PKBL Development Partners become independent and tough. Nowadays, there are many development partners have been doing the marketing activity, not only reaching the domestic market but also the international one. The success of PKBL in managing the Mitra Bina can

be seen from the various reward achieved. Those rewards show that the seriousness and the existence of PKBL have been approved extensively. By using all of the sectors, PKBL produces the excellent and successful Mitra Bina in fulfilling its needs. Moreover, they are also able to produce the useful product or the services for the extensive society.

In its development, SME show rapid development, therefore it needs to do the deeper review of the factors influencing the income of the SME sector and directly linked to the effort to improve the Mitra Bina SME income. The problem that need to Based on the above explanation, the writer is interested to do the thesis writing with the title as following: “Anlaysia on the Factors Influencing the Income of Mitra Bina SME”

Research Question

Based o the backgroud of the study, the research question is “Do the credit, the education and the labors have the influences to the income of Mitra BinaSME of Telekomunikasi Indonesia Limited Corporation in South Malang of East Java Area?”

LITERATURE REVIEW

Small Medium Enterprises

According to Rafinaldy (in Widyaresti, 2012) seen from the banking concern, the micro business is the potential-enough market segment to be served in order to improve the intermediation function because the micro business has the positive and unique characteristic which is not always owned by the non-micro business, namely:

- (1) High-enough Turn Over, the ability to absorb the expensive fund in the economy crisis situation, the business activity still runs even keeps developing,
- (2) Not sensitive to the interest,
- (3) Keep developing though in the situation of the economy crisis and monetary,
- (4) Generally has the characteristics of honest, dilligent, simple and able to accept the guidelines if it is done the appropriate approach,
- (5) And so on.

Income

Income in economic science can be defined as result of money or anything that is achieved from the use of property or human services. According to BPS, household income is the income from the head of the household and the income of household members. Household income can be derived from the remuneration of production factors of labor (wages, incentive, bonus, and the other), and income from giving to other parties (transfer). The company seeks to earn profits. Profit is spread between total revenue and total cost (Soeharno, 2006)

Production

The definition of the production function is stated by Ferguso/Maurice (Winardi, 2005) is as follow : “A production function is the schedule (table or mathematics equation) which shows the maximum amount of output that can be roduced with every of certain input groups, by considering the existing technology. On this production theory, the most essential matter is the amount of output or the function of the production factors used in the production process.

Credit

The term of credit has the specific meaning, it is to lend the money (the abortive payment) based on the trust (Sinugan, 1993). It means that the one who give credit trusts the credit receiver that the distributed credit will be returned based on the agreement. On the side of the fund distribution (lending of fund), credit is the potential financing to produce the income. Meanwhile, for the one who receives credit, it means that they get the trust so they oblige to re-pay the loan based on the time period (Siamat, 2001).

Labor

According to Suroto (2002), the general definition of the labors is the human ability to release every time units in order to produce the goods and the service, for themseleves or the others. The definition of the labors in the working market is the human power to do the jobs, meanwhile job is the human activity to get the income.

Education

With the high formal education level so someone's desire to get the job and the income is getting higher as well. On the other sides, the available job fields is not always on the educated people. Cited from the thesis of Reski Tasik (2015) entitled “The Analysis of the Factors Influence the Income of the Informal Sector Worker in North Toraja” that the term of the education is referred by John Dewey and re-cited by Abu Ahmadi and Nur Uhbayati on the education science book, stated tha “The education as the process of the fundamental ability formation intellectually and emotionally to the nature and the people” (Ahmadi, 2000). Rosseau explained that the education is giving us the supply that is not exist on the childhood, but we need it in the adulthood. Therefore, the education factor is one of the most important indicators in getting the income, which means that the education of someone tends to choose the better skill and the education compared to the low educated people.

RESEARCH METHODOLOGY

Research Object

This research uses the quantitative descriptive research type. The purpose of the quantitative descriptive approach is to recognize how big is the variables (in numbers). By using the quantitative method, the researcher will recognize the significance of the different groups or the significance of the correlation among

the variables. The discussion will refer to the data processing obtained. Then, the found data will be described systematically and factual. It is based on the research objective to answer the research problem.

The Type and Source of the Data

The type of the data which is used in this research is the quantitative data. The data resource which is used in this research is the primary data from Questionnaire and interview to the 30 Mitra Bina SME and the secondary data is Mitra Bina SME data from Telekomunikasi Indonesia Limited Corporation (also another source which has relation with the research title).

Definition Operational Variable

Dependent Variable

- Income

Independent Variable

- Credit as Capital (X1)
- Labor (X2)
- Education (X3)

Methods of Collection data

On this descriptive quantitative research, there will be the methods of collection data through questionnaire, the interview, the observation.

Population

In this research, the research population is Mitra Bina SME of Telekomunikasi Indonesia Limited Corporation in South Malang of East Java Area.

Sample

In this research, Mitra Bina SME has been taken as the sample for 30 SME out of 100 Mitra Bina of Telekomunikasi Indonesia Limited Corporation in South Malang of East Java Area.

Methods of Analysis data

After the data collected, then the writer performs the data analysis or the data processing. This data analysis is done to answer the questions which are formulated on the research problem. The analysis method used in this research is the Multiple Linear Regression, it is to know on how big the influences happen between the dependent variable to the independent one. The basic model used is the equation model of the multiple linear regression.

The Regression Classic Assumptions

These classic assumptions must do the test in order to fulfill the utilization of the multiple linear regression. After the counting of multiple regression through the SPSS support tool for Window, it is done the assumption test of regression classic.

- **Normality Test**

This test is done in order to know whether the residual value is normally spread or not. The test procedure is with the Kolmogorov-Smirnov test

- **Multicollinearity Test**

This multicollinearity Test is done in order to know that there is no strong relation or there is no perfect linear relation or also the independent variables are not related. The test way is by comparing the Tolerance value obtained from the multiple regression counting, if the tolerance value $> 0,1$ so the multicollinearity is happened.

- **Heteroscedasticity Test**

Heteroscedasticity test is used to know whether the inequality of residual cross value is happened as the cause of the size of one independent variable. Or there is the inequality on the various value as the independent variable is increasing. The test procedure is done with the plot scatter Test

Statistics Test

Determinant Coefficient Test (R^2)

Determinant coefficient (R^2) aims to measure how much the ability of independent variables to explain the dependent variable.

F- Statistic Test

F statistic test is a test of regression relationships simultaneously or variables simultaneously - the independent variable on the dependent variable.

T- Statistic Test

T- statistic test is used to determine the effect of independent variables on the dependent variable partial.

RESULT AND DISCUSSION

Analysis Data Result

Normality Test

Table 2

		Unstandardized Residual
N		30
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	5805835.839
Most Extreme Differences	Absolute	.136
	Positive	.084
	Negative	-.136
Kolmogorov-Smirnov Z		.747
Asymp. Sig. (2-tailed)		.633

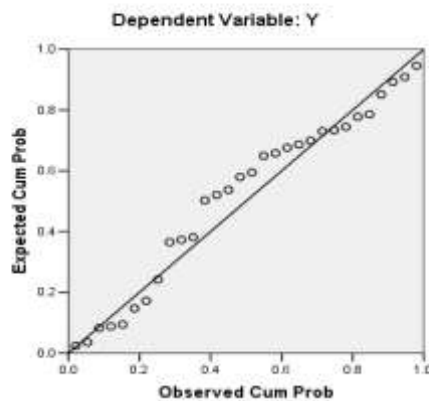
a. Test distribution is Normal.

b. Calculated from data.

From the counting result, it can be obtained the value of **sig.** is 0.633 or more than 0.05; so the determination of H_0 is accepted meaning that the normality assumption is fulfilled.

Figure 3

Normal P-P Plot of Regression Standardized Residual



Multicolinearity Test

Table 3

Variabel bebas	Collinearity Statistics	
	Tolerance	VIF
X1	0.607	1.647
X2	0.547	1.827
X3	0.862	1.160

Based on the Table 3, these are the result of each independent variables:

- Tolerance for Credit as Capital is 0.607
- Tolerance for Labors is 0.547
- Tolerance for Education is 0.862

In this test, it can be obtained that the entire tolerance value $> 0,1$ so in can be concluded that there is no multicollinearity happened between the independent variables.

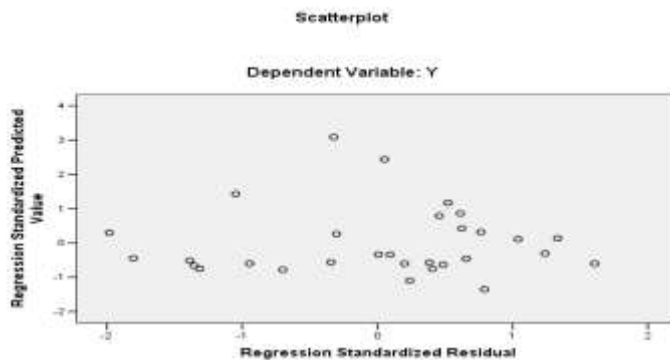
The multicollinearity test can be done by comparing VIF (Variance Inflation Factor) value with the number of 10. If VIF value > 10 so the multicollinearity is happened. The following is the test result of each independent variables:

- VIF for Credit as the Capital is 1,647
- VIF for Labors is 1,827
- VIF for Education is 1,160

From that test result, it can be concluded that there is no multicollinearity between the independent variables. Therefore, the assumption test of the non-exist multicollinearity can be fulfilled.

Heterocedaticity Test

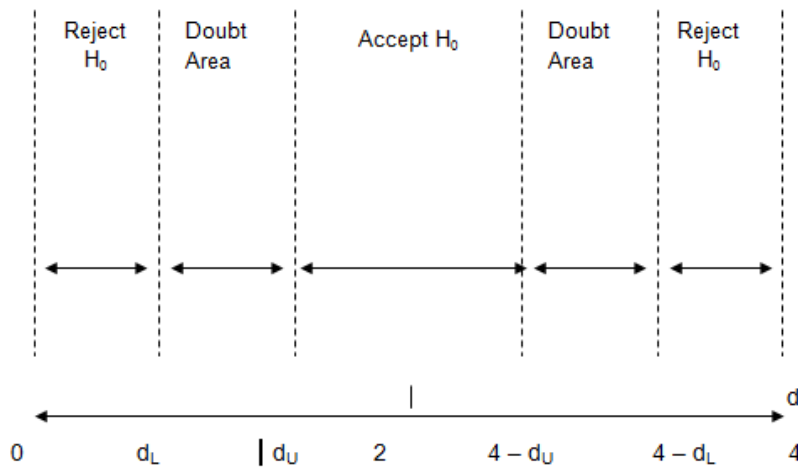
Figure 4



From the test result. It can be seen that the scatterplot diagram spreads and does not formed as certain pattern so the heterocedasticity is not happened, so that it can be concluded that the residual has the homogen (constant) variance or in other words, there is no heterocedasticity impact.

Autocorrelation Test

Figure 5



Description:

d_U = Durbin-Watson Upper

d_L = Durbin-Watson Lower

From the Durbin-Watson table for $n = 30$ and $k = 3$ (is the amount of the independent varibale) it is known that the d_U value for 1.649 and $4 - d_U$ for 2.351. The result of the autocorrelation test can be seen on the Table 4

Table 4

Model	Durbin-Watson
1	1.842

From the Table 4, it is known that the value of Durbin-Watson test is 1,842 which is lied between 1.649 and 2.351, so that it can be concluded that the assumption of there is no correlation is fulfilled.

By fulfilling all of above regression classic assumption so it can be said that the regression analysis model used in this research is proper. Therefore, the interpretation from the analysis regression result can be obtained.

Regression Analysis Result

Table 5

Independent Variable	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	-5970972.882	5632553.505		-1.060	0.299
X1	0.492	0.175	0.409	2.809	0.009
X2	1202162.767	568799.974	0.324	2.114	0.044
X3	1231578.407	476184.775	0.316	2.586	0.016

Regression model used is the standardized regression, because the data used in this research is the interval data which its measurement uses different data units. In the standardized regression, the variable size or the answer size has been equated. Meanwhile the regression equalization which is obtained based on the Table 5 is as follow:

$$Y = b_1X_1 + b_2X_2 + b_3X_3$$

$$Y = 0,409X_1 + 0,324X_2 + 0,316X_3$$

Y = is the dependent variable which its value is predicted by the dependent variable. In this research, the dependent variable is Income which its value is predicted by the Credit variable as Capital (X_1), Labors (X_2), and Education (X_3).

1. $b_1 = 0,409$: The variable regression coefficient of Credit as Capital (X_2) for 0,409 has the positive mark shows that this variable gives the same line with Income (Y)
2. $b_2 = 0,324$: The variable regression coefficient of Labors (X_2) for 0,324 has the positive mark shows that this variable gives the same line influence with Income (Y).
3. $b_3 = 0,316$: The variable regression coefficient of Education (X_3) for 0,316 has the positive mark shows that this variable gives the same influence with Income (Y).

Determination Coefficient (R^2)

Table 6

R	R Square	Adjusted R Square
0.816	0.666	0.627

Based on the Table 6, the regression model has the determination coefficient (adjusted R^2) for 0,627. It can be concluded that the independent variable

contribution consisted of the Credit variable as Capital (X_1), Labors (X_2), and Education(X_3) are able to influence the dependent variable of Income (Y) for 62,7% and the rest is 37,3% explained by the other factor that is not discussed in this research.

Besides, based on the Table 6, it can be seen that the coefficient value of R showing the close relation between the dependent variable and the independent one. In this researchm the Credit variable as the Capital (X_1), Labors (X_2), and Education(X_3) to Income is for 0,816 showing the strong relation or the influence.

F-Test

Table 7

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	1948568252699320.00	3	649522750899 773.00	17.27 6	0.00 0
Residual	977524163967346.00	26	375970832295 13.30		
Total	2926092416666670.00	29			

Table 7 above shows that the value $df_1 = 3$ dan $df_2 = 26$ is obtained the value of F table for 2,957. based on the Table 7, the regression model hypothesis test simultaneously or partially uses the F test can be seen the Fcount for more than Ftable (17,276 . 2,957) and the sigfiance for 0,000 which means it is smaller than alpha (α) = 0,05. Therefore, it can be concluded that H_0 is rejected and H_a is accepted, meaning that there is simultaneous influence between the Credit variable as Capital (X_1), Labors (X_2), Education (X_3) to the Income variable (Y).

T-Test

Table 8

Variabel Bebas	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-5970972.882	5632553.505		-1.060	0.299
Credit	0.492	0.175	0.409	2.809	0.009
Labor	1202162.767	568799.974	0.324	2.114	0.044
Education	1231578.407	476184.775	0.316	2.586	0.016

T- test is done by comparing the value of Fcount of each independent variables with the Ftable with the error degree of 5% ($\alpha = 0.05$).

a. Credit Variable as Capital (X_1)

The test result of the regression coefficient hypothesis from Credit variable as Capital (X_1) can be written as Variable (X_1) has the regression coefficient value that has been standardized for 0,409. The tcount is 2,809 and the significance value is 0,009. The statistic value of tcount test is more than ttable (2,809 .2,055) and the significance value is smaller than $\alpha = 0,05$. this test shows that H_0 is rejected and H_a is accepted, it can be concluded that the Credit variable as Capital (X_1) has the significant influence to Income variable (Y).

b. Variable of Labors (X_2)

The test result of the regression coefficient hypothesis from Labors variable (X_2) can be written as Variable (X_2) has the regression coefficient that has been standardized for 0,324. the tcount is 2,114 and the significance value is 0,044. The statistic value of tcount is more than ttable (2,114 . 2,055) and the significance value is smaller than $\alpha = 0,05$. This test shows that h_0 is rejected and H_a is accepted, it can be concluded that the Labors variable (X_2) has the significant influence to Income variable (Y).

c. Education Variable (X_3)

The result of the regression coefficient hypothesis from Education variable (X_3) can be written as Variable (X_3) has the regression coefficient that has been standardized for 0,316. The tcount is 2,586 and the significance value is 0,016. the statistic value of tcount is more than ttable (2,586 . 2,055) and the significance value is smaller than $\alpha = 0,05$. This test shows that H_0 is rejected and H_a is accepted, it can be concluded that the Education variable (X_3) has the significant variable to Income (Y).

The Result of Dominant Test

Table 9

Level	Variable	Beta Coefficient	Influence
3	X_1	0.409	Significant
1	X_2	0.324	Significant
2	X_3	0.316	Significant

Based on the Table 9 above, the Credit variable as Capital (X_1) is the variable that has the biggest regression coefficient. It means that the Y variable is more influenced by the Credit variable as Capital (X_1). Coefficient owned by Credit variable as Capital (X_1) has the positive mark, it shows the in line relation, so that

it can be concluded that the better Credit variable as Capital (X_1) is so Income (Y) will be increased as well.

The Effect of Credit Factor to the Income

The amount of credit as capital is 0.409 in positive sign means that in every increasing the amount of credit as capital in 1 Rupiahs will make the increased 0.409 level of Mitra Bina SME income in average with *ceteris paribus* assumptions.

Sumodiningrat (2011) states that credit is the temporary injection on the economy activity or even the society production activity. The increasing production from the business activity must increase the amount of the income, which has the obligation to pay the credit installment. By the present of this surplus, it is expected the realization of the saving, as the starting capital fertilization by the debtor. With the capital injection so it is expected that there is the increasing on the economy activity (production, the increasing income, the increasing surplus, the increasing investment and so on. Therefore, the capital must keep arising from the own ability in the form of saving, sometimes it needs to be forced to be grown and developed. Credit is the temporary capital injection which one day must be stopped then changed with the independent capital growing ability. The continuous credit can create the independent capital accumulation for one economy, in fact it creates the dependency so it becomes the big burden for the creditor.

According to the previous research by Veronica W. Ngugil, Dr F. Kerongo with the title is Effects of Micro-Financing on Growth of Small and Micro Enterprises in Mombasa County (2014), this research clearly indicates that Microfinance has had a positive effects on the growth of SMEs. Compare with this research the conclusion state that credit has had a dominant effect to influence the income of Mitra Bina SME.

Capital credit had positive and significant effect against the net income and great influence on 82,4% in Nurul Inayah, I Ketut Kirya, I Wayan Suwendra research. The title of their research is Pengaruh Kredit Modal Kerja Terhadap Pendapatan Bersih Usaha Kecil dan Menengah (UKM) Sektor Formal. Same as this research, credit variable as the capital has biggest beta coefficient, 0,409 compared to the another variable that is education and labors. Even the education and labor has significant effect and positive to influence the income, but credit is the dominant one to influence the income of Mitra Bina SME.

The Effect of Labor Factor to the Income

Coefficient Labor is 0.324 has the meaning that in every increasing 1 labor amount of labor will directly make an effect in decreasing amounted 0,324 level of income of Mitra Bina SME in average with *ceteris paribus* assumptions.

Nursandy, 2013 "Faktor yang Mempengaruhi Pendapatan Pengusaha Tape di Desa Sumber Tengah Kecamatan Binakal Kabupaten Bondowoso" said that in partial way there is significant effect from capital variable. While the amount of

labors has no effect in significantly to the income. It's different with this research show that labors has significant effect to the income. The more labors, the income can increasing more. Because the output that made by labors is influencing the income. The increasing demand of goods and services of an industry, so the producer will also need more labors, the raw materials and the supporter also the machinec in order to produce goods for the demanded amount by the society, which in this case they have the role as the consumer. In contrary, if the society demand is decreasing, so the producer demand of the labors and the other production factor will also decrease, (Gilarso, 2002). Therefore, it can be concluded that if the goods demand is increasing so the producer will hire more labors well and fast, so the producer will gain more profit. With the existence of the good and fast labors, it has huge influence to the income of the producer's business.

The Effect of Education Factor to the Income

Linear equation result shows the coefficient in positive sign education of 0.316, this coefficient is clearly explained that in every increasing high of education in 1 level, will make an impact in increasing the income of Mitra Bina SME among 0.316 in average with ceteris paribus assumption.

Citra Ramadhania, (2012) the previous research, "Analisis Pendapatan Para Migran Sektor Informal Untuk Bertahan Hidup (Studi Kasus Pedagang Berstatus Migran di Kota Malang): said that Generally factor, married status, education, hometown, salary system, job status and types of merchandise is influent to the income of Malang's labor in informal sectore. Same with this research, the education is influent the Mitra Bina SME. For the example, technology is need education. Production is need technology. So that education is important one as one factor that influence output and the income of SME. On this production theory, the most essential matter is the amount of output or the function of the production factors used in the production process. In the condition of certain technology between the input and the output is reflected in the production function pattern. According to Sudarsono (2005) there are the production factor (input) and the production result (output). It is called as the production factor because there is the absolute characteristic in order for the production to produce the product. The production function illustrates the technology used by a company, an industry or an economy entirely. The production function is always stated in the form of equation, in this following:

$$Q = f (K,L,R,T)$$

Where K is the amount of the capital stock, L is the amount of the labors and it includes many kinds of the labors types and the enterprises skill, R is the natural resources and T is the used technology, while W is the amount of the produce productio of various kinds of those production factors (Sukirno, 2006).

From the above explanation, it can be recognized that the production is not apart from the existing sources utilization to create or to add the purpose of the goods or service, so the produced goods and services will have the economic value to reach the company goal, it is to get the profit from the performance of the

business result. The human capital is the term often used by the economists for the education, health and the other human capacity which can increase the productivity if those matters are improved (Todaro and Smith), 2003 in Amirullah, 2007).

CONCLUSION AND SUGGESTION

Conclusion

This research is held to know the factors which have influences to the Income. In this research, Credit as the Capital, Labor, and Education as the factors has significant influence to the income. .

The Mitra Bina SME improve their income after got credit from Telekomunikasi Indonesia Limited Corporation in average. The credit that they used to develop their business is less than Rp 20.000.000,00 until more than Rp 30.000.000,00, but the maximum credit is just Rp 75.000.000,00.

For the whole it can be said that the credit as capital, labor and education is influencing the Income of Mitra Bina SME under supervisor of Telekomunikasi Indonesia Limited Corporation of East Java Area in South Malang for 62,7% and the rest is 37,3% explained by the other factor that is not discussed in this research.

The dominant factor to the income is Credit as capital. This means that the credit is important to develop and improve Mitra Bina SME income. Viewed from the level of income and also the influences factors, Mitra Bina SME had a potency to develop furthermore.

Suggestions

Based on the conclusion above, it can be stated some suggestions which are expected to be useful for Telekomunikasi Indonesia Limited Corporation in Malang branch, Mitra Bina SME or for the other sides. As for the given suggestions are:

- Telekomunikasi Indonesia Limited Corporation in Malang branch should maintain and also improve the service of the Credit as the Capital on the Mitra Bina program, because the Credit variable as the Capital has the dominant influence in influencing the Income of Mitra Bina SME, among others by giving the facility of the capital or credit loan to develop the business of the joined SME in the Mitra Bina program also to help the deeper development through the training and some SME development program so that the income of Mitra Bina SME is able to increase. After that when they want to enlarge more to be big business and need the big credit from bank they can reach the standardized of bank administration with Mitra Bina SME training. Besides, Telekomunikasi Indonesia Limited Corporation of Malang branch as one of the State Owned Enterprises (BUMN) which has the purpose to improve the society

welfare, in order to improve the contribution on the SME sector considering SME has a big influence to the Indonesia economy, nowadays SME tends to the working intensive so it can overcome the unemployment problem in Malang City and surrounding.

- Education and labor is another factors that important too when business is built. Good human resources can improve the productivity and finally influence the income level. With education, technology as the important things for business and also the one factor of productivity, can improve the amount of labor skill, so the output can be reach as business need.
- Considering the factors in this research, is the most important matter in influencing the Income of SME. It is expected that the research result will be used as the reference for the next researchers to develop this research by considering the other variables which are the variables excluding the recorded variables in this research.

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