



# FACTORS THAT AFFECT THE INCOME OF SMALL TRADERS IN THE AREA OF THE TOMB OF THE HERO AND STUDION MAULANA YUSUF SERANG CITY

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## Abstract

*The main problem faced by most small traders in Serang is a problem that is now a social phenomenon. Many obstacles, not only influenced by factors derived from internal small traders, such as physical conditions that are not possible, limited capital, limitations of education and lack of income obtained, but problems faced by small traders such as the number of competitors, the condition of the crisis that has not ended, or the disaster that has recently plagued the country so that in this case affect small traders in developing their business that directly affects the income they receive. Therefore this study aims to find out the dominant factors that affect income. In this study, the authors focused more on the income factors of small traders as one of the factors for the fulfillment of their lives and will examine more deeply about: factors that affect the income of small traders in the Heroes Cemetery and Studion Maulana Yusuf Serang City. Therefore, the method used is quantitative descriptive with special approach techniques, with the collection of data obtained from the dissemination of questionnaires and data. While the data analysis tool uses multiple linear regressions. The results of the study are based on the table of test results  $F_{table}$   $F_{calculated}$  by  $(2,835) > F_{table}$  of  $(2,35)$ . Thus it can be assumed that there is a significant influence of age variables, education level, working hours, work experience, on income variables.*

**Keywords:** Small Traders, Income

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## INTRODUCTION

The area of Heroes Cemetery and Studion Maulana Yusuf Serang city is a recreation place themed education and sports because there are sports buildings, besides that we can also know the history and can remember the services of the heroes by making a pilgrimage to the Heroes Cemetery. During this time learning and recreation are considered two opposing activities, one demands seriousness and concentration, while the other is identically relaxed and have fun.

The presence of tourism and small traders play an important role. It is called especially important in the creation of employment opportunities as expressed by Hidayat (1988) as follows: first, that the sector has labor absorption, especially unskilled, which is relatively large. Second, that the sector also contributes to the city's regional and even national income.

From this income, it can be ensured that the informal sector of small traders has a significant contribution in providing income for low-income people in the city. In the informal sector traders are growing rapidly, not least the growth of small traders, which quantitatively the number is getting more and more days, despite facing the modern trading era.

According to C. Supartomo and Edi Rusdiyanto, (2001) income in the informal sector, especially pkl income is very heterogeneous and closely related to the type of goods traded and capital owned by the trader.

Here Henry Simons defines income broadly influenced by transfers, income from property owned and income from services provided. Thus it means that one's income comes from various sources obtained through the sacrifice of productive sources.

The main problem faced by most small traders in Kota Serang is a problem that is now a social phenomenon. Many obstacles, not only influenced by factors derived from internal small traders, such as physical conditions that are not possible, limited capital, limitations of education and lack of income obtained, but problems faced by small traders such as the number of competitors, the condition of the crisis that has not ended, or the recent disasters that plagued the country, so that in this case affect small traders in developing their business that directly affects the income they receive. In addition, the pkl also have to face the forms of local government policies of Serang City.

Based on the description above researchers are interested to conduct further research on the problem of income generated by small traders in the control of the tomb of bung karno in the Blitar area. Therefore the researchers took the title." Factors Influencing the Income of Small Traders in the Area of Heroes Cemetery and Studion Maulana Yusuf Serang City.

The problem formulation of this study is taken from the existence of several problems that will be discussed and further researched. These problems include: 1). Are the factors that affect the income of small traders (age, education level, working hours, work experience), in the Area of Heroes Cemetery and Studion Maulana Yusuf Serang City there is an influence simultaneously?, 2) Which factors (age, level of education, working hours, work experience), dominantly dominant partially.

In economics some experts define income differently, although in essence it is almost the same. Among them is gardner Ackley's opinion that defines income as "the amount of income a person earns from production services delivered at a certain time or derived from his or her wealth" (Gardner Ackley, 1961). From this definition can be interpreted that a person's income is derived from the potential of self or the quality of human resources (HR) and from the wealth they have.

#### 1. Informal Sector

The existence of tourist attractions and small traders plays an important role. It is said to be especially important in the creation of employment opportunities as expressed by Hidayat (1988) as follows: first, that the sector has an absorbent workforce, especially unskilled, which is relatively large. second, that the sector also contributes to the city's regional and even national income.

#### 2. Causes of the Emergence of the Informal Sector

The existence of the informal sector certainly cannot be ignored. Even in these difficult times of recent years the informal sector serves as a means of security. The emergence of the informal sector is closely related to the flow of urbanization. Limited employment opportunities in the village cause labor problems in the city, which is due to the flow of labor from village to city, both permanent and seasonal.

In general, workers in the informal sector consider this sector as a transitional sector until there is an opportunity to work in the formal sector. Because to enter the informal sector is very easy and there are no strict requirements. The willingness, anyone can plunge into the informal sector (Adig Suwandi, 1993). The informal sector arises due to the onset of urban poverty problems due to insufficient availability of employment in urban areas

Other types of traders are many vendors consisting of traders who sell their wares using carts, encouragement, pikulan, and so forth.

### 3. Small Traders

One form of informal that will be further reviewed is small traders (PKL), because pkl is categorized as an important type of work and relatively typical in the informal sector, especially as a small business that is less organized (Tajuddin Noer Effendi and Chris Manning, 1996).

### 4. Definition of Small Traders

The disclosure of clear and standard definitions about street vendors does not exist yet, considering that research in this sector is still little done.

### 5. Characteristics of Small Traders

Cara do its activities, pkl activities can be grouped into three kinds, namely: small traders settled, small traders move, small traders around

Characteristics of pkl based on the means of sale used are the expanse in lanta, pikula -tradicional characteristics, tables, kiosks, strollers

### 6. Types of Small Traders

According to C. Supartono and Edi Rusdiyanto (2001) pkl consists of several types that can be classified into four groups, namely: Services (tire patches, key repairs and clocks), Food and Sovvenir (staple food, supplement food, Sovvenir and herbal medicine), Non-Food (ornamental plants, birds, cigarettes, newspapers and magazines, children's toys, gasoline, animal food, motor vehicle equipment, bambo, fish food / fishing rods).

Salehuddin Riyadi and Imam Subekti (1998) suggested that the small income of pkl as measured by the performance of pkl is determined by factors such as: age, marital status, number of dependents, level of education, working hours, work experience, and number of employees. Meanwhile, Tulus Haryono and Supriyono (2001) suggested that pkl income is influenced by, education level, work experience, total production costs and business dependence with businesses with institutions. Based on the results of the research that has been conducted, the study discusses the factors that determine the income of the PKL which is limited only to factors that are Given or fixed and are in normal condition by sidelining fire factors as unpredictable factors. These factors are: Age, Education Level, Working Hours and Work Experience.

## **METHOD**

This study discusses the factors that significantly affect the income of small traders in the Makam Pahlawan area and Studion Maulana Yusuf Serang city and also discusses the influence of these factors on their increasing income. The research area was conducted in the Area of Heroes Cemetery and Studion Maulana Yusuf Serang City which is a strategic place for the existence of small traders in serang city area in selling their wares to visitors of Heroes Cemetery and Studiontourism. Given the

limited time and cost and the reach of a large research area, the research is limited only to small traders who are located in the Heroes Cemetery and Studion Maulana Yusuf Serang City.

#### Types of Data Collection Research and Techniques

In this study, the type of research used is explanatory (explanation) which is a type of research that highlights the relationship between research variables and tests the hepotesis that has been put forward before. According to Masri Singaribun (1987): "Hypothetical testing researchisa study that seeks to explain thecausal relationship between variables through hypothesis testing"

Population is the sum of the entirety of the single-unit or individuals who are the subjects of the study. In the study, the population consisted of all small traders in the Area of Heroes Cemetery Studion Maulana Yusuf SerangCity. Sampling is part of the number and characteristics possessed by the population (Sugiono, 2018:73). According to Arikunto (2019:209) the sample is part or representative of the population studied. A sample is a specific piece or number of snippets taken from a population and examined in detail. Due to time, cost and energy constraints, researchers did not take the entire population as respondents, but took samples from the existing population.

### RESULTS AND DISCUSSION

In data processing using linear regression, several stages are performed to find the relationship between independent variables and dependent variables, through the relationship of age variables (X1), education level (X2), working hours (X3), work experience (X4), and Cemetery and Studion (X5)to income(Y). The regression results can be seen in the table below:

Table 1 Regression Results

Variable	Regression coefficient (beta)	t <sub>count</sub>	Sign	information
age	0,119	-0,415	0,679	Insignificant
Level of education	0,363	-1,495	0,140	Insignificant
Working hours	0,415	2,034	0,046	Significant
Work experience	0,409	0,154	0,878	Insignificant
Cemetery and Studion	0,402	2,190	0,032	Significant

Source: Processed primary data.

The equation of the regression result is as follows:

$$Y = b_0X_0 + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5$$

$$Y = 2.659 + -0.415 + -1.495 + 2.034 + 0.154 + 2.190$$

The equation shows all the significant numbers, namely the age variable (X<sub>1</sub>), education level (X<sub>2</sub>), working hours (X<sub>3</sub>), work experience (X<sub>4</sub>), and Cemetery and Studion (X<sub>5</sub>). The interpretation of the equation above is as follows:

a.  $b_0 = 2,659$

These constant values are values before the age variable, education level, working hours, work experience, and the Cemetery and Studion affect or variable X=0.

b.  $b_1 = -0.415$

The constant value of the regression coefficient (b<sub>1</sub>) of -0.415 with a negative sign, it can be assumed that with the increase in the age variable, it will directly have no effect on income.

c.  $b_2 = -1,495$

The constant value of the regression coefficient (b<sub>2</sub>)of -1,495 with a negative sign, it can be assumed that with the increase or decrease in the education level variable, it will have no effect on income.

d.  $b_3 = 2,034$

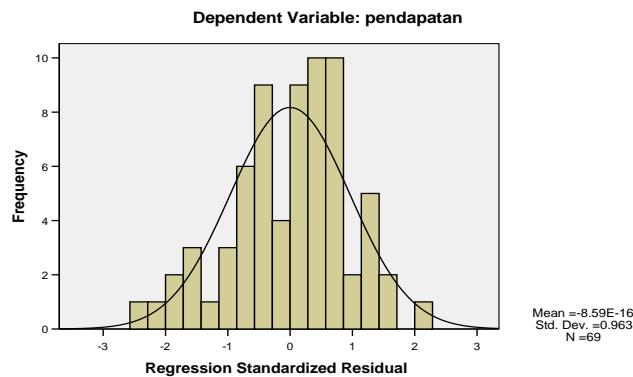
The constant value of the regression coefficient ( $b_3$ ) of 2,034 with a positive sign, it can be assumed that with the increase or decrease in the working hours variable, it will affect the income.

e.  $b_4 = 0.154$

The constant value of the regression coefficient ( $b_4$ ) of 0.154 with a positive sign, it can be assumed that with the increase in the work experience variable, it will directly positively affect the income.

f.  $b_5 = 2,190$

The constant value of the regression coefficient ( $b_5$ ) of 2,190 with a positive sign indicates that the Taman Makam and Studion variables have a positive influence on income



Test F was conducted to find out if all age variables ( $X_1$ ), education level ( $X_2$ ), working hours ( $X_3$ ), work experience ( $X_4$ ), and Makam and Studion Park ( $X_5$ ) had a significant influence together (simultaneously) on the bound variable of income (Y). For more details on the results of the F test can be seen in the table below:

Table 2 F Test Results

Hypothesis	F <sub>count</sub>	Sig. F	F <sub>table</sub>
There is a significant influence by age-free variables ( $X_1$ ), education levels ( $X_2$ ), working hours ( $X_3$ ), work experience ( $X_4$ ), and grave gardens and studions ( $X_5$ ) on bound variables i.e. income (Y) simultaneously.	2,835	0,023	2,35

Source: Processed primary data.

Note:  $F_{count} > F_{table}$  then  $H_0$  is rejected and when  $F_{count} < F_{table}$  then  $H_0$  is accepted

Based on the table of F test results above we can know that  $H_0$  is rejected with a calculated value of  $F(2,835) > F_{table}$  of (2.35). Thus it can be assumed that there is a significant influence of age variables ( $X_1$ ), education level ( $X_2$ ), working hours ( $X_3$ ), work experience ( $X_4$ ), and Cemetery and Studion ( $X_5$ ) on income variables (Y).

The results of the determination coefficient test can be known from the output of the regression test results. The determination coefficient test is used to see the percentage of influence of independent variables consisting of age ( $X_1$ ), education level ( $X_2$ ), working hours ( $X_3$ ), work experience ( $X_4$ ), and Cemetery and Studion ( $X_5$ ) against dependent variables i.e. income (Y).

The coefficient of determination has a magnitude whose limit is  $0 < R < 1$ . If the value of the determining coefficient is known to have a value of 1 then it can be assumed a perfect match, while the determining coefficient that has a value of 0 then it can be assumed that there is a relationship between an independent variable and a dependent variable.

Based on the results of the output of the regression test results can be obtained adjusted value ( $R_{square}$ ) of 0.119 Means the ability of regression equation in predicting the value of dependent variables is 0.119 (11.9%) while the rest amounted to 0.881 (88.1%) described by other variables beyond the 5 free variables studied. R of 0.429 means that the influence between variable ages, education levels, working hours, work experience, and The Cemetery and Studion on income is not very strong.

In order to obtain an unbiased and efficient approximate value from the regression equation, the data analysis must meet some classic assumptions as follows:

In spss analysis, to know whether or not multicolumnity in a regression model can be seen from several conditions that must be met as follows:

- a. Multicollinearity occurs if between free variables there is a high enough correlation (generally above 0.90), then this is an indication of multicollinearity. Multicollinearity can be caused by the combination effect of two or more free variables.
- b. Multicollinearity occurs when the value of VIF (*Variant Inflating Factor*) is greater than 10
- c. Multicollinearity occurs when the value of TOL (*tolerance*) obtained from the calculation result is less than 0.1. Tolerance values measure other free variables. So a low TOL value is equal to the value of VIF tingi and indicates the presence of high collinearity.

Table 3 Multicollinearity Test Results

No.	Free variables	VIF	Tolerance	information
1.	Usia	1,243	0,805	Non multicollinearity
2.	Education Level	1,496	0,669	Non multicollinearity
3.	Business Hours	1,090	0,917	Non multicollinearity
4.	Work Experience	1,474	0,679	Non multicollinearity
5.	Dan Studion Cemetery	1,136	0,880	Non multicollinearity

Source: Processed primary data.

Based on the table above, it can be concluded that for the age variable ( $X_1$ ), education level ( $X_2$ ), working hours ( $X_3$ ), work experience ( $X_4$ ), and Taman Makam Dan Studion ( $X_5$ ), there is no multicollinearity with known VIF values of each independent variable smaller than 10 and tolerance values greater than 0.1.

Autocorrelation testing using DW (Durbin-Watson). According to Santoso in the SPSS Parametric Statistics Exercise Book (2000:219), the general benchmark of DW acceptance area is as follows:

1. DW number below -2 means there is a positive Autocorrelation (+).
2. DW number between -2 to +2 means no Autocorrelation occurs.
3. DW number above +2 means there is negative Autocorrelation (-).

Autocorrelation results obtained from regression output, can be known from the table below:

Table 4 Autocorrelation Test Results

## Model Summary(b)

type	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,429(a)	,184	,119	2,590	1,320

Source: Processed primary data

a Predictors: (Constant), Cemetery and Studion, education level, working hours, age, work experience

b Dependent Variable: income

Based on the autocorrelation test table above we can assume that in the analysis there is no autocorrelation, so it can be said that the sample variable can describe the population variable.

Heteroskedasticity is tested using Spearman Rank correlation coefficient test which correlates between absolute residual regression results with all free variables. When the probability of a correlation result is less than 0.05 (5%) then the regression equation contains heteroskedasticity and vice versa means non heteroskedasticity or homoskedasticity (Ghozali, 2005:109). For more details can be seen in the table of heteroskedasticity test results below:

Table 5 Heteroskedasticity Test Results

No.	variable	Significant	information
1.	age	0,951	Non Heteroskedasticity
2.	Education Level	0,779	Non Heteroskedasticity
3.	Business Hours	0,442	Non Heteroskedasticity
4.	Work Experience	0,283	Non Heteroskedasticity
5.	Dan Studion Cemetery	0,420	Non Heteroskedasticity

Source: Processed primary data.

With from the table of heteroskedasticity test results above known significant values of independent variables consisting of age variables ( $X_1$ ), education level ( $X_2$ ), working hours ( $X_3$ ), work experience ( $X_4$ ), and Cemetery and Studion ( $X_5$ ) not below 0.05 (5%). Thus it can be assumed

that there is no heterokedastisty or homokedastisitas.

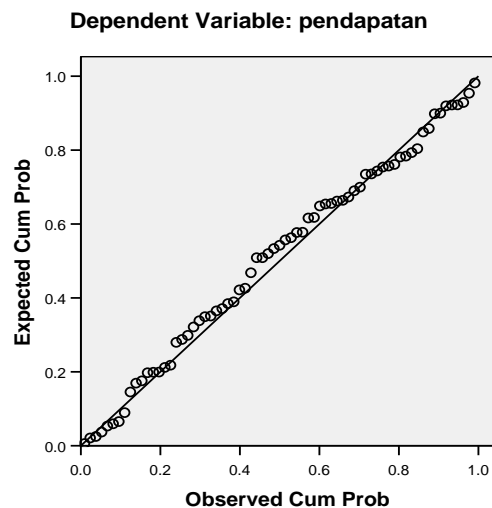


Figure 2 Normal P-P Plot of Regression Standardized Residual

## CONCLUSION

The conclusions of the research on the influence of free variables on income variables are as follows:

1. Based on the table of test results  $F_{\text{calculated}} F$  value of (2,835) >  $F_{\text{table}}$  of (2.35). Thus it can be assumed that simultaneously there is a significant influence of the variables of age, education level, working hours, work experience, and grave gardens and studios on income variables.
2. Based on test results The age variable has a calculated  $t$  value (-0.415) < table  $t$  (1,645) and a significant value of 0.679. So it can be assumed that age variables have no significant effect on income. The education level variable has a calculated  $t$  (-1,495) < table  $t$  (1,645) and a significant value of 0.140. So it can be assumed that the variable level of education has no significant effect on the income. The Working hours variable has a calculated  $t$  (2,034) > table  $t$  (1,645) and a significant value of 0.046. So it can be assumed that variable working hours have a significant effect on income. The work experience variable has a calculated  $t$  (0.154) < table  $t$  (1,645) and a significant value of 0.878. So it can be assumed that work experience variables have no significant effect on income. The Tomb Garden and Studion variables have at count (2,190) > table (1,645) and a significant value of 0.032. So it can be assumed that the variables Of Taman Makam and Studion have a significant effect on revenue

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