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THE EFFECT OF COVID-19, KUR AND COMMUNICATION ON THE PRODUCTIVITY OF MSME ENTREPRENEURS PARTNERS PT PERKEBUNAN NUSANTARA III MEDAN CITY

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Abstract. In the business world, it is very necessary to have a policy in dealing with all problems that come, even unexpected problems. Sensitivity to the situation is needed and contributes in dealing with ongoing problems for the common good and the company. This study aims to determine the effect of COVID-19 on KUR and Communication on Productivity of MSME Entrepreneurs Fostered Partners of PT. Nusantara III Plantation, Medan City. The research method used is a quantitative method of data processing in this study using casual associative. This research was carried out directly and the population of this study were MSME entrepreneurs of Fostered Partners with a sample of 50 entrepreneurs and then analyzed by distributing questionnaires to a number of samples. and the results of respondents' answers were processed using SPSS version 26.00 to obtain clear and accurate information. The results of this study partially and simultaneously COVID-19, Kur and Communication affect the productivity of MSME entrepreneurs assisted by PT. Perkebunan Nusantara III Medan City and the magnitude of the influence of the independent variable on the dependent variable is 34% seen from the determination test.

Keywords: COVID-19; curriculum; communication and productivity.

INTRODUCTION

PT Perkebunan Nusantara III is one of its managements into one management in the city of Medan and has employees as plantation companies whose head office is at JL. Sei Batang Hari No. 2, Simpang Tanjung, Medan Sunggal. PT Perkebunan Nusantara III has three plantation SOEs that are strong enough to interact directly with the community. Thus the public can access the news with the help of these employees. One of the factors that cause COVID-19 is that it generally attacks the respiratory tract. By preventing the spread of COVID-19 Richard also implemented Large-Scale Social Restrictions (PSSB) and also conducted mass tests (Hidayat et al., 2021); (Rahmanti et al., 2021).

One of the factors causing MSMEs is the problem of business capital funds, so the government launched KUR. KUR is a business loan given to MSMEs in the form of providing working capital and investment supported by guarantee facilities for productive businesses (Tambunan, 2018); (Widdodo et al., 2016). Communication is a very important thing that needs to be built properly in a business or business even in everyday life, so that there are no errors or lack of information about the process of work activities that can cause unwanted problems (Widdodo et al., 2016). A comparison of results and inputs and if productivity will increase efficiently with time and energy then the work system and production techniques produced obtain a good increase (Chiaramonti et al., 2012). The identification of the problems from this research are: 1) COVID-19 affects the productivity of MSMEs fostered by PT Perkebunan Nusantara III Medan City. 2) People's Business Credit (KUR) has an effect on the productivity of MSMEs fostered by PT Perkebunan Nusantara III Medan City. 3) Communication has an effect on the productivity of MSMEs fostered by PT Perkebunan Nusantara III, Medan City. 4) COVID-19, KUR and communication affect the productivity of MSMEs fostered by PT Perkebunan Nusantara III Medan City (Suhardi, 2021); (Sahlan, 2021); (Zainal et al., 2021).

Based on the results of the general description of the background problems above, the authors are interested in analyzing problems related to the productivity of MSME entrepreneurs and take the research title "*The Effect of COVID-19, Kur and Communication on Productivity of MSME Entrepreneurs Fostered Partners of Pt Perkebunan Nusantara III Medan City*" (Yıldırım et al., 2022); (Consoli, 2012). The objectives of this study are to: 1) Analyze the effect of COVID-19 on the productivity of MSMEs fostered by PT PERKEBUNAN NUSANTARA III Medan City. 2) Analyzing the influence of People's Business Credit (KUR) on the productivity of MSMEs fostered by PT PERKEBUNAN NUSANTARA III Medan City. 3) Analyzing the effect of communication on the productivity of MSMEs fostered by PT PERKEBUNAN NUSANTARA III Medan City. 4) Analyzing the influence of COVID-19, KUR, communication on MSMEs fostered by PT PERKEBUNAN NUSANTARA III Medan City. The benefits of this research are: 1) For researchers, as additional knowledge for researchers. 2) For further research, as reference material for further researchers.

3) For companies, as a basis for improving employee performance at PT PERKEBUNAN NUSANTARA III Medan City. 4) For Prima Indonesia University, as an additional reference to the library.

METHODS

The research method used is a quantitative method. According to (Khaldi, 2017), "*The quantitative method is one of the research processes in which the data is processed in the form of numbers obtained from the research field by using data collection related to research*". Researchers in processing data in this study using causal associative. According to (Sugiyono, 2013), "*Causal associative research is to provide an explanation of the problem formulation contained in the study whether there is a causal relationship between the research variables studied*". The research was conducted at PT PERKEBUNAN NUSANTARA III, Medan City, with the address at Jalan Sei Batang Hari No. 2, Simpang Tanjung, Medan Sunggal, Simpang Tj., Kec. Medan Sunggal, Medan City, North Sumatra. The time of the research was carried out from March 2021 to October 2021.

According to (Depan et al., 2011), Population is a group of people or objects in research where some of them will be selected to be the core object of research which is considered to have a strong influence or can provide data. factual as expected. According to (Sugiyono, 2012), the sample is a collection of the number of people or objects that are the core of a study that is considered capable of providing actual factual data ". Determination of the number of samples is done by using the Slovin formula:

n = _____)2 Information n = number of samples, N = total population, e = percentage 1+ (*e*

Allowance for inaccuracy due to sampling error that can be tolerated 10%.

1. Observation is used as a data collection technique that has specific characteristics when compared to other techniques such as interviews and questionnaires.
2. Questionnaire, a data collection technique that is carried out by giving several questions both verbally and in writing which are answered by the respondent.

Interview, used as a data collection technique, if the researcher wants to conduct a preliminary study to find problems that must be investigated

RESULTS AND DISCUSSION

A. Study of Descriptive Data

Table 1. Descriptive Statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Productivity	50	12	24	19.86 3.387	Covid
-19	50	16	32	21.86	4.916
Kur	50	12	24	20.04	3.110
Communication	50	14	24	20.00	3.136

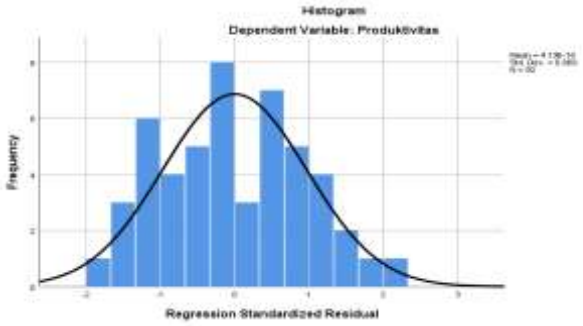
Valid N (listwise)	50

Source: Research results, 2022

Based on Table 1 above, it can be seen that the productivity variable has a minimum value of 12, a maximum value of 24, an average value of 19.86 and a standard deviation of 3,387 with a sample of 50 MSMEs Fostered Partners. The COVID-19 variable has a minimum value of 16, a maximum value of 32, an average value of 21.86 and a standard deviation of 4.916 with a sample of 50 MSMEs Fostered Partners. The cur variable has a minimum value of 12, a maximum value of 24, an average value of 20.04 and a standard deviation of 3.110 with a sample size of 50 MSMEs Fostered Partners. The communication variable has a minimum value of 14, a maximum value of 24, an average value of 20.00 and a standard deviation of 3.136 with a sample size of 50 MSME Partners.

B. Classical Assumption

1. Normality Test



Source: Research results, 2022

Figure 1. Histogram Graph

From Figure 1 above, it can be seen that the histogram graph of the data distribution is not skewed to the left or right and there is no data that is outside curve so that it can be concluded that the data is normally distributed.

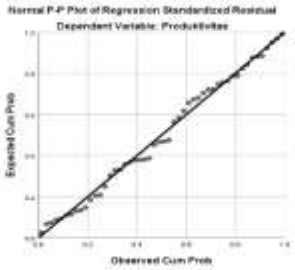


Figure 2. Normal P-Plot Graph
Source: Research results, 2022

In Figure 2 normal P-Plot graph above, it can be seen that the points do not spread around the diagonal

line and are slightly closer to the diagonal line so that it can be concluded that the data is normally distributed and the model regression has met the assumption of normality.

Table 2. Normality Test Results KS

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		50
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.65835177
Most Extreme Differences	Absolute	.077
	Positive	.077
	Negative	-.061
Test Statistic		.077
Asymp. Sig. (2-tailed)		.200[c, d]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source: Research results, 2022

Based on Table 2, the results of the KS test above, the *Asymp value. Sig. (2-tailed)* obtained is 0.200, and *the statistical test is* at 0.077, because the significant value obtained is greater than 0.10 it can be concluded that this means that H1 is, meaning that the data is normally distributed where the value of sig KS > 0.10 (0.200 > 0.10).

2. Multicollinearity Test

Table 3. Multicollinearity Test Results

Coefficients[a]			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	COVID-19	.837	1,195
	Kur	.900	1,111
	Communication	.901	1,110
a. Dependent Variable: Productivity			

Source: Research results, 2022

From the test results in table III.3 above, it shows that COVID-19 has a tolerance value of > 0.1 (0.837 > 0.1) and a VIF value of <10 (1.195 < 10). Kur has a tolerance value > 0.1 (0.900 > 0.1) and a VIF value < 10 (1.111 < 10). Communication has a tolerance value > 0.1 (0.901 > 0.1) and a VIF value < 10 (1.110 < 10), so it can be concluded that there is no multicollinearity.

3. Heteroscedasticity Test

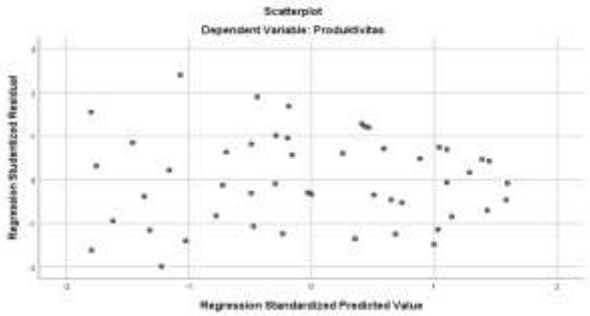


Figure 3. Scatterplot Graph
Source: Research results, 2022

From Figure III.3 the graph above it can be concluded that there is no heteroscedasticity because it does not have a clear pattern and the points spread above and below the number 0 on the Y axis

Table 4. Glejser

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.683	1.736		3.273	.002
	COVID-19	-.060	.045	-.202	-1.323	.192
	Kur	-.062	.069	-.133	-.905	.370
	Communications	-.046	.068	-.100	- .678	.501

a. Dependent Variable: Abs_RES

Source: Research results, 2022

From Table III.4 it can be seen that the probability value (*Sig.)* for the COVID-19 variable is 0.192, the kur is 0.370 and communication is 0.501. It can be seen that the significance value is above the 10% confidence level (0.10), so the regression model does not contain heteroscedasticity.

C. Results of Research Data Analysis

1. Multiple Linear Regression Analysis

Table 5. Analysis of Regression Results

Coefficients[a]				
Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.

		B	Std. Error	Beta		
1	(Constant)	Covid	-		19	3.008 3.351 .898 .374
	.209	.087	.304	2.403	Cur	.133
	.279	.027	.286	2.287	.132	Communications
	.309	2,348	a	.304	.023	.020

. Dependent Variable: Productivity

Source: Research results, 2022

From table III.5 above, the first row is a constant and the next row shows the constant of the independent variable. Based on the table above, the following regression equation is obtained:

Productivity = 3.008 + 0.209 COVID-19 + 0.304 Kur + 0.309 Communication

Information:

1. The constant of 3.008 indicates that if the value of the independent variables (COVID-19, Kur and Communication) is zero, then productivity is 3,008.
2. The COVID-19 coefficient is 0.209 and is positive, meaning that every increase in the COVID-19 variable by 1 unit will be followed by an increase in productivity of 0.209 assuming other variables remain constant.
3. The Kur coefficient is 0.304 and is positive, meaning that every 1 unit increase in the Kur variable will be followed by an increase in productivity of 0.304 with the assumption that other variables remain constant.
4. The Communication coefficient is 0.309 and has a positive value, meaning that every increase in the Communication variable by 1 unit will be followed by an increase in productivity of 0.309 with the assumption that other variables remain.

2. Coefficient of Determination (R^2)

Table 6. Results of Model Determination Coefficient

Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.620[a]	.384	.344	2.744

a. Predictors: (Constant), communication, cur, COVID-19

Source: Research results, 2022

Based on Table 6, the *Adjusted R Square* of 0.344 means that the ability to vary the variables COVID-19 (X1), Kur (X2) and Communication (X3) can

explain the variation of productivity by 34% and the remaining 66% is explained by independent variables not examined in this study.

3. Simultaneous Hypothesis Testing (F Test)

Table 7. F Test Results

ANOVA[a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	215,745	3	71,915	9,553	000[b]
	Residual	346,275	46	7,528		
	Total	562,020	49			
a. Dependent Variable: productivity						
b. Predictors: (Constant),communication, kur, COVID-19						

Source: Research results, 2022

From table III.7 above, the calculated F value is 9.553 with a significant level of 0.000, while the F table is 2.80 with a significant level of 0.10. Or that the calculated F value > F table (9.553 > 2.80) and the significant level is less than 0.10 (0.000 > 0.10).

4. Partial Hypothesis Testing (t-test)

Table 8. Results of t-test

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	Covid	-		19	3.008 3.351 .898 .374
	.209	.087	.304	2.403	Cur	.133
	.279	.027	.286	2.287	.132	Communications
	.309	2,348	a	.304	.023	.020
. Dependent Variable: Productivity						

Source: Research results, 2021

From table III.8 above, it shows that:

a. The t-count for the COVID-19 variable is 2.403 with a significant value of 0.020, so it can be concluded that the t-count is 2.403 and the t-table is 2.012. The test results show t count > t table (2.403 > 2.012). Judging from its significance, the significant value of the COVID-19 variable is 0.020, smaller than the significant value of 0.10.
b. The t-count for the Kur variable is 2.287 with a significant value of 0.027, so it can be concluded that

the t-count is 2.287 and the t-table is 2.012. The test results show t count > t table (2.287 > 2.012). Judging from its significance, the significant value of the Kur variable is 0.027, smaller than the significant value of 0.10.

c. The amount of t-count for variable is 2.348 with a significant value of 0.023, so it can be concluded that the t-count is 2.348 and the t-table is 2.012. The test results show t count > t table (2.238 > 2.012). Judging from the significance, the significant value of the Communication variable is 0.023, smaller than the significant value of 0.10.

CONCLUSIONS

Based on the results of the research and discussion described in the previous chapter, the following conclusions can be drawn: 1) Partially, the COVID-19 variable (X1) has a positive and significant effect on the productivity (Y) of Partner SMEs PT. Nusantara III Plantation, Medan. 2) Partially, the Kur variable (X2) has a positive and significant effect on the productivity (Y) of MSMEs fostered by PT. Nusantara III Plantation, Medan. 3) Partially, the Communication variable (X3) has a positive and significant effect on the productivity (Y) of MSMEs fostered by PT. Nusantara III Plantation, Medan. 4) Simultaneously, the variables COVID-19 (X1), Kur (X2) and Communication (X3) have a positive and significant effect on the productivity (Y) of MSMEs fostered by PT. Nusantara III Plantation, Medan.

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