THE EFFECT OF PARTNERSHIP LOANS, BOOKS AND TYPES OF BUSINESS ON THE PRODUCTIVITY OF MSME PARTNERSHIP PARTNER PT. PERKEBUNAN NUSANTARA III MEDAN

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Abstract. This research is one of the things that must be done by final semester students to obtain a bachelor of management degree. Human resource management must be owned by every agency or company in which it is a group of people who have the ability in each unit that has been placed. This study examines micro, small and medium entrepreneurs which is to analyze and test whether there is an effect of partnership loans, bookkeeping and type of business on productivity. The population of this study are entrepreneurs who are under the fostered partners of PT. Perkebunan Nusantara III Medan and sampling was carried out using the slovin formula. To obtain data, data collection carried out by researchers was by distributing questionnaires to respondents as many as the number of research samples which were then processed by the SPSS application with multiple linear regression test, normality test and hypothesis testing with the standard error used was 0.05 (5%). The results of this study indicate that there is a positive and significant effect between partnership loans, bookkeeping and type of business on productivity. The magnitude of the effect of partnership loans, bookkeeping and type of business on productivity can be seen through the determination test, which is 25%.

Keywords: partnership loans; bookkeeping; type of business and productivity.

INTRODUCTION

In developing countries, in the economic field, the government focuses on fostering and developing the small and medium business sector. Which is used as a strong foundation to support the pace of national economic growth. The role of Micro, Small and Medium Enterprises (MSMEs) in Indonesia is very important because with the increasing economic activity, it will increase activity in the business world, especially the industrial sector (Yahaya et al., 2016).

In the development of MSMEs in North Sumatra during the COVID-19 period, 70% experienced a decrease in business productivity with many micro and small businesses experiencing bankruptcy and job losses (Yuliati et al., 2021); (Gandasari & Dwidienawati, 2020). Considering that MSMEs are still weak in terms of capital, bookkeeping, causing the world of micro, small and medium enterprises to be widely exposed during the covid pandemic, this is where the role of BUMN PN III with allocated PKBL funds is to be able to help with the capital needed by MSMEs, assistance, bookkeeping, and improvement of clusters type of business during COVID-19.

The partnership loan disbursed by the PN III Medan in the form of capital for the fostered partners is a maximum of Rp. 200,000,000, - within a maximum period of 36 months, where foster partners who receive loans must have a business that has been running for at least 6 months. After the funds are disbursed, the Medan District Court III has the right to provide assistance to find out whether there has been progress or not at all.

Bookkeeping is a recording process that is carried out regularly to collect financial information data which includes income and expenditure which aims to determine the extent to which the management or use of the business capital provided. Types of businesses that receive Partnership Loan assistance by PN III Medan are businesses engaged in services, industry, trade, fisheries, animal husbandry, agriculture, and plantations. The development of MSME Productivity of Fostered Partners can be caused by several factors such as economic conditions, existing trends, natural conditions and the business has its own charm. As we know, during a pandemic like this, the productivity of the MSMEs of Foster Partners has decreased, because the PN III Medan cannot distribute loans to the Fostered Partners. However, PN III Medan continues to do its best so that foster partners can survive by continuing to provide business assistance in the midst of a pandemic.

Seeing the problems that exist above, the authors are interested in conducting research with the title "Influence Of Partnership Loans, Books, And Types Of Business On The Productivity Of Msme Partnership Pt. Nusantara Iii Plantation, Medan".

METHODS

This research uses a qualitative method and was conducted at PT. Perkebunan Nusantara III Medan which is located on Jl. Sei Batang Hari No. 2 Simpang Tanjung, Medan Sunggal District, North Sumatra. This research was conducted on March 22,
2021 to October 5, 2021. According to (Sidiq et al., 2019), quantitative research is a method used to gain knowledge from the findings made by researchers from the field in the form of numbers, with a study required process in accordance with applicable regulations. According to (Sugiyono, 2015), “What is included in the research material are all objects contained in the research that will be selected to become core respondents”.

<table>
<thead>
<tr>
<th>Variables Variable</th>
<th>Definition Variables</th>
<th>Indicator Variables</th>
<th>Scale Measurement</th>
</tr>
</thead>
</table>
| of Partnership Loans (X1)   | Loans are direct or to strengthen and increase the productivity of Micro, Small and Medium Enterprises (Sukardi, 2012). | 1. Capital provided for business  
2. Utilizing additional capital obtained in developing a business  
3. Constraints found when running a business to obtain external capital.  
4. Conditions obtained after the addition of capital (Setiadi, 2013) | Likert |
| Bookkeeping (X2)            | Bookkeeping is a record to collect financial data and information. Siti Official (2011) | 1. Compilation statements properly and systematically  
2. Conduct analysis of financial books  
3. Ability to maintain financial books  
4. Payment of taxes on business income  
5. Lusimbo Balance financial books  
6. Enforcement of reconciliation of bookkeeping | Likert |
Type of Business (X3)  
Type of business is one of the things that is very important in carrying out work productivity in the field of business. Whether the type of business is in accordance with the capabilities of both capital and skill owned by an entrepreneur (Hendrawati, 2017).

Productivity (Y)  
Productivity is a number of activities carried out by an entrepreneur in running his business to gain profits and smoothness and survival of a Hasibuan business (Busro, 2018).

According to (Sanusi, 2011), "Multiple Linear Regression Analysis is an extension of simple linear regression, which increases the number of independent variables that were previously only one into two or more variables".

Coefficient of Determination  
According to (Ghozali, 2011), "If the value is close to one, then it can provide information to predict the variation of the independent variable".

Simultaneous Hypothesis Testing (F-Test)  
According to (Gandomi & Haider, 2015), "The F test is used to determine the effect of the independent variables on the dependent variable together".

Partial Hypothesis Testing (t-test)  
According to (Desa & Transmigrasi, 2014), "To see partially whether there is a significant effect of the independent variable on the dependent variable. By doing an assessment of the calculated t value and will be compared with the t table value, at a significant level (α) = 5% ."

RESULTS AND DISCUSSION

Table 2. Study of Descriptive Data

Descriptive Statistics
Based on Table 2 above, it can be seen that the Productivity variable has a minimum value of 16, a maximum value of 32, an average value of 25.05 and a standard deviation of 4.572 with a sample of 87 MSMEs Fostered Partners. The Partnership Loan variable has a minimum value of 16, a maximum value of 32, an average value of 23.72 and a standard deviation of 4.945 with a sample of 87 MSMEs Fostered Partners. The bookkeeping variable has a minimum value of 17, a maximum value of 40, an average value of 24.77 and a standard deviation of 5.846 with a sample of 87 MSMEs Fostered Partners. The type of business variable has a minimum value of 16, a maximum value of 32, an average value of 25.48 and a standard deviation of 4.788 with a sample of 87 MSMEs Fostered Partners.

Classical Assumption

A. Normality Test

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 the curve so that it can be concluded that the data is normally distributed.
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 3. Normality Test Results KS

<table>
<thead>
<tr>
<th>One-Sample Kolmogorov-Smirnov Test</th>
<th>Unstandardize d Residual</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>87</td>
</tr>
<tr>
<td>Normal Parameters&lt;sup&gt;ab&lt;/sup&gt;</td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>.0000000</td>
</tr>
<tr>
<td>Std. Deviation</td>
<td>3.88121028</td>
</tr>
<tr>
<td>Most Extreme Differences</td>
<td>Absolute .083</td>
</tr>
<tr>
<td></td>
<td>Positive .083</td>
</tr>
<tr>
<td></td>
<td>Negative -.065</td>
</tr>
<tr>
<td>Test Statistic</td>
<td>.083</td>
</tr>
<tr>
<td>Asymp. Sig. (2-tailed)</td>
<td>.199&lt;sup&gt;c&lt;/sup&gt;</td>
</tr>
</tbody>
</table>

<sup>a</sup> Test distribution is Normal.

<sup>b</sup> Calculated from data.

<sup>c</sup> Lilliefors Significance Correction.

Source: Research results, 2022
Based on Table 3 the results of the KS test above, the Asymp value. Sig. (2-tailed) obtained is 0.199, and the statistical test is 0.083, because the significant value obtained is greater than 0.05, it can be concluded that this means that H1 accepted, meaning that the data is normally distributed where the sig KS value > 0.05 (0.199 > 0.05).

**B. Multicollinearity Test**

<table>
<thead>
<tr>
<th>Coefficients*</th>
<th>Tolerance</th>
<th>VIF</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 (Constant)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Partnership Loans</td>
<td>.915</td>
<td>1.093</td>
</tr>
<tr>
<td>Bookkeeping</td>
<td>.882</td>
<td>1.134</td>
</tr>
<tr>
<td>Types of Business</td>
<td>.925</td>
<td>1.081</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Productivity

From the test results in table 4 above, it shows that the partnership loan has a tolerance value of > 0.1 (0.915 > 0.1) and a VIF value of <10 (1.093 < 10). Bookkeeping has a tolerance value of > 0.1 (0.882 > 0.1) and a VIF value of < 10 (1.134 < 10). This type of business has a tolerance value of > 0.1 (0.925 > 0.1) and a VIF value of <10 (1.081 < 10), so it can be concluded that there is no multicollinearity.

**C. Heteroscedasticity Test**

Source: Research results, 2022

**Figure 3. Scatter Plot Graph**
From Figure 3 the graph above 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 5. Glejser Coefficients**

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>(Constant)</td>
<td>6.892</td>
<td>1.751</td>
<td>3.935</td>
<td>0.000</td>
</tr>
<tr>
<td>Partnership Loans</td>
<td>-0.055</td>
<td>0.053</td>
<td>-1.15</td>
<td>0.301</td>
</tr>
<tr>
<td>Bookkeeping</td>
<td>-0.079</td>
<td>0.045</td>
<td>-1.747</td>
<td>0.084</td>
</tr>
<tr>
<td>Type of Business</td>
<td>-0.022</td>
<td>0.054</td>
<td>-0.406</td>
<td>0.686</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Abs_RES

Source: Research results, 2022

From Table 5 it can be seen that the probability value (Sig.) for the partnership loan variable is 0.301, bookkeeping is 0.084 and the type of business is 0.686. It can be seen that the significant value is above the 5% (0.05) confidence level, so the regression model does not contain heteroscedasticity.

**Results of Research Data Analysis**

1. **Multiple Linear Regression Analysis**

**Table 6. Analysis of Regression Results**

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>(Constant)</td>
<td>8.376</td>
<td>2.992</td>
<td>.006</td>
<td>0.006</td>
</tr>
<tr>
<td>Loan</td>
<td>.226</td>
<td>.090</td>
<td>.245</td>
<td>2.513</td>
</tr>
<tr>
<td>Bookkeeping</td>
<td>.184</td>
<td>.078</td>
<td>.235</td>
<td>2.369</td>
</tr>
<tr>
<td>Type of Business</td>
<td>.265</td>
<td>.093 .27</td>
<td>.005</td>
<td>2.862</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Productivity

Source: Research results, 2022
Table 6 above, the first row is a constant and the next row shows the independent variable constant. Based on the table above, the following regression equation is obtained:

\[
\text{Productivity} = 8.376 + 0.226 \text{Partnership Loan} + 0.184 \text{Bookkeeping} + 0.265 \text{Type of Business}
\]

Description:

1. The constant of 8.376 indicates that if the value of the independent variables (partnership loans, bookkeeping and type of business) is zero, then productivity is 8.376.

2. The Partnership Loan coefficient is 0.226 and is positive, meaning that every increase in the Partnership Loan variable of 1 unit will be followed by an increase in productivity of 0.226 with the assumption that other variables are constant.

3. The accounting coefficient is 0.184 and is positive, meaning that every increase in the accounting variable by 1 unit will be followed by an increase in productivity of 0.184 with the assumption that other variables are constant.

4. The coefficient of business type is 0.265 and has a positive value, meaning that every increase in the type of business variable by 1 unit will be followed by an increase in productivity of 0.265 assuming other variables remain.

2. **Coefficient of Determination (R²)**

<table>
<thead>
<tr>
<th>Model</th>
<th>( R^2 )</th>
<th>Adjusted ( R^2 )</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.529(^a)</td>
<td>.279</td>
<td>.253</td>
</tr>
</tbody>
</table>

\(^a\) Predictors: (Constant), X3, X1, X2

Source: Research results, 2022

Based on Table 7, the Adjusted \( R^2 \) 0.253 means that the ability to vary the variables of Partnership Loans (X1), Bookkeeping (X2) and Type of Business (X3) can explain the variation of Productivity by 25% and the remaining 75% is explained by independent variables that were not examined in this study.

3. **Simultaneous Hypothesis Testing (F Test)**

<table>
<thead>
<tr>
<th>ANOVA(^*)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model</td>
</tr>
<tr>
<td>-------------</td>
</tr>
</tbody>
</table>

Table 8. F Test Results

\(^*\) ANOVA
From table 9 above, it shows that:

1. The t-count for the partnership loan variable is 2.513 with a significant value of 0.014, so it can be concluded that the t-count is 2.513 and the t-table is 1.989. The test results show \( t \text{ count} > t \text{ table} \) (2.513 \( > \) 1.989). Judging from its significance, the significant value of the partnership loan variable is 0.014, smaller than the significant value of 0.05.

2. The amount of t-count for the accounting variable is 2.369 with a significant value of 0.020, so it can be concluded that t-count is 2.369 and t-table is 1.989. The test results show \( t \text{ count} > t \text{ table} \) (2.369 \( > \) 1.989). Judging from the significance, the significant value of the accounting variable is 0.020.
smaller than the significant value of 0.05.

3. The amount of t-count for the variable type of business is 2.862 with a significant value of 0.005, so it can be concluded that the t-count is 2.862 and the t-table is 1.989. The test results show t count > t table (2.862 > 1.989). Judging from the significance, the significant value of the type of business variable is 0.005, smaller than the significant value of 0.05.

**CONCLUSIONS**

Results Based on the research and discussion described in the previous chapter, the following conclusions can be drawn: 1) Partially, the partnership credit variable (X1) has a positive and significant effect on the productivity (Y) of MSMEs fostered by PT. Nusantara III Plantation, Medan. 2) Partially, the accounting variable (X2) has a positive and significant effect on the productivity (Y) of MSMEs fostered by PT. Nusantara III Plantation, Medan. 3) Partially, the type of business 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 of partnership credit (X1), bookkeeping (X2) and type of business (X3) have a positive and significant effect on the productivity (Y) of MSMEs fostered by PT. Nusantara III Plantation, Medan.

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