

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

Elwina Ine Sitompul¹

Fransiska Febriyanti Tarigan²

Bilqis Silsila Tabrani³

Deni Faisal Mirza^{4*}

^{1,2,3,4} Prima University of Indonesia

e-mail: elwinainesi@gmail.com¹, fransiskafebriyanti258@gmail.com², bilqissilsila30@gmail.com³, denifm.ukmcenter@yahoo.com⁴

*Correspondence: denifm.ukmcenter@yahoo.com

Submitted: 26 April 2022,

Revised: 08 May 2022,

Accepted: 18 May 2022

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 ([Yuliaty 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 1. Identification and Operational Definition of Research Variables

Variables Variable	Definition Variables	Indicator Variables	Scale Measurement
of Partnership Loans (X1)	Loans are direct or to strengthen and increase the productivity of Micro, Small and Medium Enterprises (Sukardi, 2012).	<ol style="list-style-type: none"> 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)	<ol style="list-style-type: none"> 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

and Muturi (2016)

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 is whether the type of business is in accordance with the capabilities of both capital and skill owned by an entrepreneur (Hendrawati, 2017).	<ol style="list-style-type: none"> 1. Product innovation Job 2. field 3. Market conditions 4. Business management (Grégoire et al., 2019)	Likert
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 in (Busro, 2018)	<ol style="list-style-type: none"> 1. Ability 2. Turnover 3. Work spirit 4. Self development 	Likert

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)

(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

	N	Minimum	Maximum	Mean	Std. Deviation
Productivity	87	16	32	25.05	4,572
Partnership Loans	87	16	32	23.72	4,945
Bookkeeping	87	17	40	24.77	5,846
Type of Business	87	16	32	25.48	4.788
Valid N (listwise)	87				

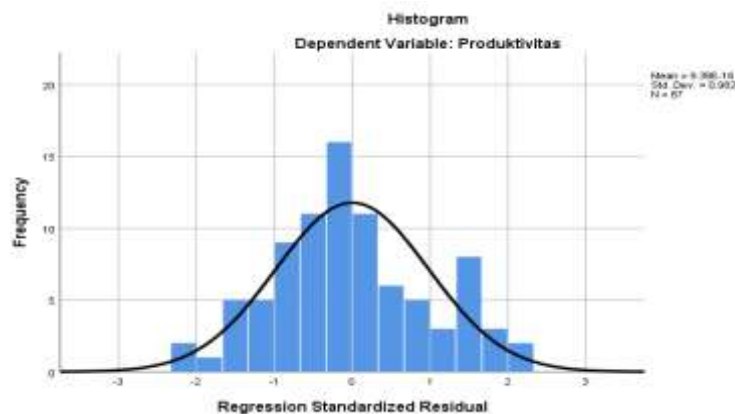
Source: Research results, 2022

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

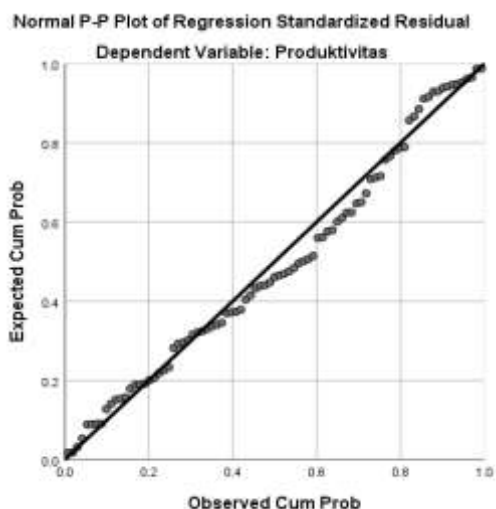


Source: Research results, 2022

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 the curve so that it can be concluded that the data is normally distributed.



Source: Research results, 2022

Figure 2. Normal P-Plot Graph

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

One-Sample Kolmogorov-Smirnov Test			
		Unstandardize d Residual	
N		87	
Normal Parameters ^{a,b}	Mean	.000000	
	Std. Deviation	3.88121028	
	Most Differences	Absolute	.083
		Positive	.083
		Negative	-.065
Test Statistic		.083	
Asymp. Sig. (2-tailed)		.199 ^c	
a. Test distribution is Normal.			
b. Calculated from data.			
c. 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 4. Multicollinearity Test Results

Coefficients ^a		
Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Partnership Loans	.915	1,093
Bookkeeping	.882	1,134
Types of Business	.925	1,081

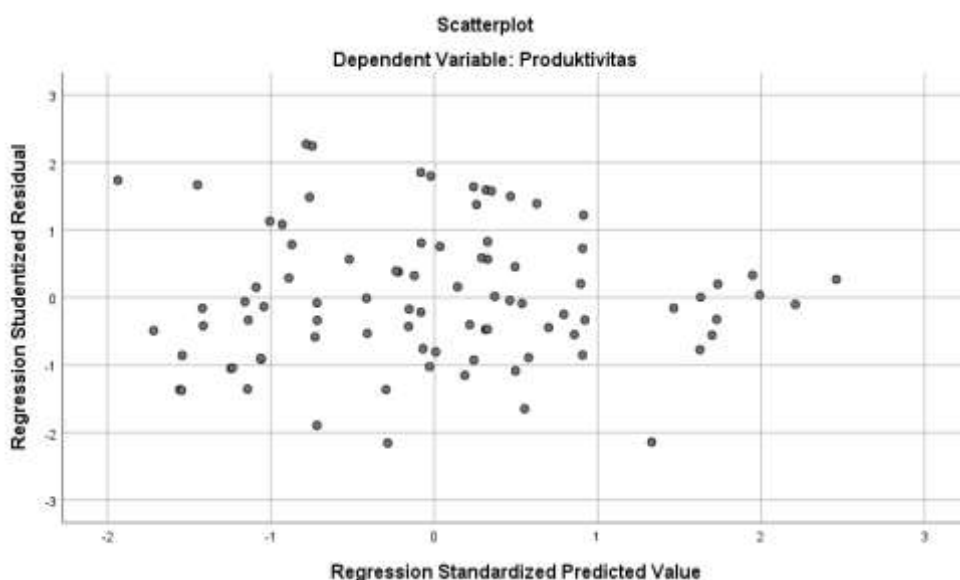
a. Dependent Variable: Productivity

Source: Research results, 2022

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^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
1 (Constant)	6.892	1.751		3.935	.000
Partnership Loans	-.055	.053	-.115	-1.041	.301
Bookkeeping	-.079	.045	-.197	-1.747	.084
Type of Business	-.022	.054	-.045	-.406	.686

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

Coefficients^a					
Model	Unstandardized Coefficients		Standardized Coefficient	t	Sig.
	B	Std. Error			
1 (Constant)	8.376	2.799		.006	Partnership
Loan	.226	.090	.245	2,513	.014
Bookkeeping	.184	.078	.235	2,369	.020
Type of Business	.265	.093	.27	2.862	a

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 7. Results of Model Determination Coefficient

Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.529 ^a	.279	.253	3.951

a. Predictors: (Constant), X3, X1, X2

Source: Research results, 2022

Based on Table 7, the *Adjusted R Square* 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 8. F Test Results

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.

1	Regressio n	502,330	3	167,443	10,728	000 ^b
	Residual	1295,486	83	15,608		
	Total	1797,816	86			

a. Dependent Variable: Productivity

b. Predictors: (Constant), Type of business, Partnership loan, Bookkeeping

Source: Research results, 2022

From table 8 above, the calculated F value is 10.728 with a significant level of 0.000, while the F table is 2.71 with a significant level

of 0.05. Or that the calculated F value > F table (10.728 > 2.71) and the significant level is less than 0.05 (0.000 > 0.05).

4. Partial Hypothesis Testing (t-test)

Table 9. Results of t-test

		Coefficients ^a				
Model		Unstandardized Coefficients		Standardized Coefficient	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.376	2.799		.006	Partnership
	Loan	.226	.090	.245	2,513	.014
	Bookkeeping	.184	.078	.235	2,369	.020
	Type of Business	.265	.093	.27	2.862	a

. Dependent Variable: Productivity

Source: Research results, 2021

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 count > t 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 count > t 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 $t \text{ count} > t \text{ table}$ ($2.862 > 1.989$). 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.

REFERENCES

- Busro, M. (2018). *Teori-teori manajemen sumber daya manusia*. Prenada Media.
- Desa, K., & Transmigrasi, P. D. T. D. (2014). Ghozali, Imam. 2005. *Aplikasi Analisis Multivariate dengan Program IBM SPSS 21*. Semarang: Badan Penerbit–Undip.
- Hafidh, 2016. *Kinerja Koperasi dengan Pendekatan Balanced Scorecard (Kasus: KUD Giri Tani Kabupaten Bogor)*. [Skripsi]. Institut Pertanian Bogor. *Jurnal Akuntansi Universitas Udayana*, 8(2), 279–293.
- Gandasari, D., & Dwidienawati, D. (2020). Content analysis of social and economic issues in Indonesia during the COVID-19 pandemic. *Heliyon*, 6(11), 1115–1125. <https://doi.org/10.1016/j.heliyon.2020.e05599>
- Gandomi, A., & Haider, M. (2015). Beyond the hype: Big data concepts, methods, and analytics. *International Journal of Information Management*, 3(2), 137–144.
- Ghozali, I. (2011). *Multivariate analysis application with SPSS program*. In Semarang: Diponegoro University Publishing Agency.
- Grégoire, D. A., Binder, J. K., & Rauch, A. (2019). Navigating the validity tradeoffs of entrepreneurship research experiments: A systematic review and best-practice suggestions. *Journal of Business Venturing*, 3(2), 284–310.
- Hendrawati, E. (2017). Analisis Faktor-Faktor Yang Mempengaruhi Penggunaan Informasi Akuntansi Pada

- Usaha Mikro, Kecil Dan Menengah (UMKM). *MAGISTRA: Jurnal Ilmu Manajemen*, 1(2), 43–65.
- Sanusi, A. (2011). Metodologi Penelitian Bisnis. Jakarta: Salemba Empat.
- Nurhayati dan Murti, Wahyu Wijaya.(2012). Value Added. *Analisis Faktor-Faktor Yang Mempengaruhi Minat Beli Ulang Masyarakat Terhadap Produk Handphone*, 8(2), 53.
- Setiadi, N. J. (2013). Perilaku Konsumen edisi revisi. In *Kencana Perdana Media Grup*.
- Sidiq, U., Choiri, M. M., & Mujahidin, A. (2019). Metode Penelitian Kualitatif di Bidang Pendidikan. *Ponorogo, Jawa Timur, Indonesia: Penerbit CV Nata Karya. Wujud Secara Online Pula Di: Http://Repository. lainponorogo. Ac. Id/484/1/METODE [Dilayari Di Kuala Lumpur, Malaysia: 10hb Februari 2020]*.
- Sugiyono, P. (2015). Metode penelitian kombinasi (mixed methods). *Bandung: Alfabeta*, 2(8), 1–12.
- Sukardi, M. (2012). Metode Penelitian Pendidikan Tindakan. In *Bumi Aksara*.
- Yahaya, H. D., Geidam, M. M., & Usman, M. U. (2016). The role of Micro Small and Medium Enterprises in the economic development of Nigeria. *Journal of Advance Management and Accounting Research*, 3(4), 1–18.
- Yuliaty, T., Hawariyuni, W., & Trianto, B. (2021). Economic Recovery in North Sumatera Province After the Covid-19 Pandemic, Through MSME Development and Increasing Muslim Friendly Tourism. *Journal of International Conference Proceedings (JICP)*, 4(3), 639–703. <https://doi.org/10.32535/jicp.v4i3.1417>



© 2022 by the authors. Submitted for possible open access publication under the terms and conditions of the Creative Commons Attribution (CC BY SA) license (<https://creativecommons.org/licenses/by-sa/4.0/>).
