The Role of People's Business Credit (Kur) and The Use of E-Marketing For The Development of Msmes In Medan Deli District In Medan City

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Abstract: This research aims to find out whether People's Business Credit has an effect on the development of MSMEs in Medan Deli subdistrict in Medan City, to find out whether E-Marketing has an effect on the development of MSMEs in Medan Deli subdistrict in Medan City, and to find out whether People's Business Credit and E-Marketing have an effect on development of MSMEs in Medan Deli sub-district in Medan City. The type of data for this research is quantitative data. Data analysis techniques in this research are validity test, reliability test, descriptive statistics, classic assumption test (normality test, multicollinearity test, heteroscedasticity test), multiple linear regression analysis, hypothesis testing (t test, f test), and coefficient of determination. The results of this research state that the influence of people's business credit and e-marketing on the development of MSMEs in Medan Deli subdistrict in Medan City is shown by the results of multiple linear regression analysis which means that the variables of people's business credit and e-marketing together have an influence on the development of MSMEs in Medan district. Deli in Medan City.

Keyword: People's Business Credit, E-Marketing, MSME Development.

INTRODUCTION

MSMEs are independent productive business units, which are carried out by individuals or business entities in all economic sectors. As business entities that support the Indonesian economy, the number of MSMEs has increased from year to year. However, there are still many MSMEs that do not register their businesses for business licensing registration in Indonesia for business actors (UKMIndonesia.id, 2023).

The types of micro, small and medium businesses in Medan City are businesses in the culinary, fashion and services sectors. With the development and empowerment of micro, small and medium enterprises carried out by the government, the continued threat of

population growth, especially in the city of Medan, will be overcome and will play an important role in aspects of economic growth.

One of the MSMEs discussed in this research is MSMEs in Medan Deli sub-district. The number of MSMEs in Medan Deli sub-district in 2023 is estimated to be around 196 units consisting of culinary, fashion, service businesses and so on. The development of MSME businesses in Medan Deli sub-district is not easy because due to Covid 19 in 2020 many MSME units have temporarily closed. For food industry players, the implementation of PPKM is no longer a serious problem, there are platforms such as Go-Jek and Grab, which can be used to register food businesses which can then be seen by many people and can be ordered via pick up mode without needing to come to the place so you can still selling even though they follow government protocols and policies that prohibit eating on site and crowds.

Another problem lies in the nature of MSMEs, namely easy come easy go, which means that it takes a long time for MSMEs to maintain their business. Many MSME business actors who were born also collapsed because MSMEs were unable to maintain their businesses due to a lack of business experience, especially in seeing market opportunities and increasing market share. Apart from that, another problem for MSMEs is in terms of capital and limitations in obtaining access to sources of capital and also the limited business network for cooperation between small entrepreneurs (marketing information systems) so that many MSMEs are less able to make a profit.

People's Business Credit (KUR) is a service from banks to support the people's economy through lending business capital. Problems arise when MSME entrepreneurs do not have the assets to be dependent on the bank. So the government launched credit for MSMEs and Cooperatives with guarantee facilities using the name People's Business Credit (KUR). In general, KUR is divided into three groups according to business or MSME classification, namely micro KUR, small KUR and special KUR. Increasing people's business credit will certainly burden the development of MSMEs because it can reduce the profits obtained by MSMEs.

Based on observations in Medan Deli sub-district, the growth of MSMEs really requires large amounts of people's business credit funds because the majority of MSME income in Medan Deli sub-district does not experience profits. This is due to the inefficient use of people's business credit in accordance with business operational needs, so they often borrow capital from other parties which actually burdens MSMEs' desire to get large profits. Apart from that, in the process of applying for people's business credit, there are still a number of MSMEs who have difficulty fulfilling the requirements for applying for people's business credit because the equipment is incomplete, MSME data is sometimes invalid and so on. And the credit burden that must be borne by MSMEs is not in accordance with MSMEs' income or sales, so many MSMEs in Medan Deli subdistrict have given up their intention to take out people's business credit loans from banks.

The emergence of e-marketing has really made a difference to the development of MSMEs because it makes it easier to communicate with consumers and speeds up time to market so that consumers can easily find products/services to buy according to consumer desires. If MSMEs can utilize e-marketing appropriately and efficiently, it can certainly make it easier to develop their business.

Data Source: Nila Sewing House MSME e-marketing, 2023
Figure 1. Image of One of The MSME E-marketing in Medan Deli District

The picture above shows that MSME e-marketing in Medan Deli promotes clothing sewing business services from one of the MSMEs. Even though the promotion in the implementation of e-marketing is very good, the promotional information from MSMEs is not complete and not widely known by the people of Medan city in a short time. Apart from that, in the process of utilizing e-marketing, often the e-marketing facilities provided are still too slow in responding to consumer orders due to the limited ability and knowledge of MSME employees in utilizing technology and digital platforms so that this makes the development of MSME businesses in Medan Deli unable to increase sales. goods and services.

Based on the explanation above, the researcher is interested in researching "The Role of People's Business Credit (Kur) and The Use of E-Marketing For The Development of MSME in Medan Deli District in Medan City".

Based on the problem formulation above, the objectives of this research are as follows:
1. To find out whether People's Business Credit has an influence on the development of MSMEs in Medan Deli subdistrict in Medan City.
2. To find out whether E-Marketing has an influence on the development of MSMEs in Medan Deli subdistrict in Medan City.
3. To find out whether People's Business Credit and E-Marketing have an influence on the development of MSMEs in Medan Deli subdistrict in Medan City.

METHOD

The research conducted by the author was on MSMEs in Medan Deli sub-district, Medan City, North Sumatra. The research time carried out by the author was from February 2023 to April 2024.

The type of data for this research is quantitative data. According to Muhammad Darwin et al. (2021:153) Quantitative data is information that has been calculated and measured and displayed in the form of numbers or figures so that statistical data analysis can handle it after the mathematical calculations are complete.

The data sources in this research are divided into two parts. According to Muhammad Darwin et al. (2021:151-152), Classification of data based on how it was obtained can be divided into 2 (two) types of research data, namely primary and secondary data. Primary data is data collected directly from subjects/objects or research sources and obtaining data directly. Secondary data is information collected indirectly. Secondary data created by certain parties, related institutions/institutions, or is the result of previous studies.

The population in this research is MSMEs in Medan Deli sub-district, totaling 196 MSME units. Because the population of this study is the population in this study, customers selected 196 MSME units, so determining the sample size was carried out using the Slovin formula.

So the number of samples obtained was 131.54, so it was concluded that the sample for this research was 132 MSME units in 2023 using a simple random sampling technique.

Data analysis techniques in this research are validity test, reliability test, descriptive statistics, classic assumption test (normality test, multicollinearity test, heteroscedasticity test), multiple linear regression analysis, hypothesis testing (t test, f test), and coefficient of determination.

RESULTS AND DISCUSSION
Research Result

The results of this research discuss statistical processing which includes validity test results and reliability test results, descriptive statistics results, classical assumption test results, multiple linear regression analysis results, hypothesis test results, and coefficient of

determination test results. The results of this research use Statistical Product and Service Solutions (SPSS) version 26.

Respondent Characteristics
Characteristics of Respondents Based on Credit Loans
Based on the data, it was found that, the number of MSMEs that had credit loans of <10 million was 22 units or 16.67%, the number of MSMEs that had credit loans of 10-20 million was 39 units or 29.55%, the number of MSMEs that had credit loans was 20 -30 million totaling 44 units or 33.33% and the number of MSMEs with credit loans > 30 million totaling 27 people or 20.45%.

Characteristics of Respondents Based on Length of Business
Based on the data, it was found that the number of MSMEs with a business duration of <1 year was 16 units or 12.12%, the number of MSMEs with a business duration of 1-2 years was 28 units or 12.12%, the number of MSMEs with a business duration of 2- 3 years amounted to 26 units or 19.70% and the number of MSMEs with a business experience of > 3 years amounted to 62 units or 46.97%.

Characteristics of Respondents Based on Monthly Turnover
Based on the data, it is known that the number of MSMEs that have a monthly turnover of Rp. 1,000,000 to Rp. 5,000,000 amounting to 10 units or 6.06%, the number of MSMEs that have a monthly turnover of Rp. 6,000,000 to Rp. 15,000,000 amounting to 7 units or 5.30%, the number of MSMEs that have a monthly turnover of Rp. 16,00,000 to Rp. 25,000,000 amounting to 20 units or 15.15% and the number of MSMEs that have a monthly turnover of > Rp. 30,000,000 amounting to 97 units or 73.48%.

Validity and Reliability Test
Validity test

Table 1. Validity Test Results of the People's Business Credit Variable Instrument (X_1)

Statement Items	rcount	rtable	Criteria	Information
1	0,769	0,3610	rcount > rtable	Valid
2	0,658	0,3610	rcount > rtable	Valid
3	0,790	0,3610	rcount > rtable	Valid
4	0,852	0,3610	rcount > rtable	Valid
5	0,754	0,3610	rcount > rtable	Valid
6	0,764	0,3610	rcount > rtable	Valid

Source: Data Processing Results, 2024

Based on Table 1, it was found that the results of testing the instrument for the People's Business Credit variable (X1) had a calculated r value greater than the rtable value of 0.3610. It can be concluded that all statement instruments for the People's Business Credit variable used are valid.

Table 2. Validity Test Results for E-Marketing Variable Instruments (X_2)

Statement Items	rcount	rtable	Criteria	Information
1	0,569	0,3610	rcount > rtable	Valid
2	0,688	0,3610	rcount > rtable	Valid
3	0,869	0,3610	rcount > rtable	Valid
4	0,782	0,3610	rcount > rtable	Valid
5	0,874	0,3610	rcount > rtable	Valid
6	0,611	0,3610	rcount > rtable	Valid
7	0,716	0,3610	rcount > rtable	Valid
8	0,811	0,3610	rcount > rtable	Valid

Based on Table 2, it is found that the instrument testing results of the E-Marketing variable (X2) have a calculated r value greater than the r table value of 0.3610. It can be concluded that all statement instruments for the E-Marketing variables used are valid.

Table 3. Validity Test Results of the MSME Development Variable Instrument (Y)

Statement Items	rcount	rtable	Criteria	Information
1	0,629	0,3610	rcount > rtable	Valid
2	0,681	0,3610	rcount > rtable	Valid
3	0,841	0,3610	rcount > rtable	Valid
4	0,831	0,3610	rcount > rtable	Valid
5	0,851	0,3610	rcount > rtable	Valid
6	0,604	0,3610	rcount > rtable	Valid
7	0,568	0,3610	rcount > rtable	Valid
8	0,732	0,3610	rcount > rtable	Valid

Based on Table 3, it was found that the results of instrument testing for the MSME Development variable (Y) had a calculated r value greater than the r table value of 0.3610. Thus, it can be concluded that all statement instruments from the MSME Development variable used are valid.

Reliability Test

Table 4. People's Business Credit Reliability Test Results (X_1)

Reliability Statistics	
Cronbach's Alpha	N of Items
.850	6

The reliability test results seen in Cronbach's Alpha for the People's Business Credit variable were obtained at 0.850 above 0.60 as the limit value for an instrument so that this research is said to be reliable.

Table 5. E-Marketing Reliability Test Results (X_2)

Reliability Statistics	
Cronbach's Alpha	N of Items
.882	8

The reliability test results seen in Cronbach's Alpha for the E-Marketing variable were obtained at 0.882 above 0.60 as the limit value for an instrument so that this research is said to be reliable.

Table 6. MSME Development Reliability Test Results (Y)

Reliability Statistics	
Cronbach's Alpha	N of Items
.866	8

The reliability test results seen in Cronbach's Alpha for the MSME Development variable were obtained at 0.855 above 0.60 as the limit value for an instrument so that this research is said to be reliable.

## Descriptive Statistics

Table 7. Descriptive Statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
People's Business Credit	132	6	24	17.92	3.444
E-marketing	132	11	31	23.19	4.130
MSME Development	132	11	32	24.02	4.648
Valid N (listwise)	132				

Source: Data Processing Results, 2024

Based on Table 7 above, it can be seen that:
1. The amount of data used was 132 MSMEs registered in Medan Deli District.
2. The people's business credit variable produces a minimum value of 6, a maximum value of 24, an average value of 17.92 and a standard deviation value of 3.444.
3. The e-marketing variable produces a minimum value of 11, a maximum value of 31, an average value of 23.19 and a standard deviation of 4.130.
4. The MSME development variable produces a minimum value of 11, a maximum value of 32, an average value of 24.02 and a standard deviation of 4.648.
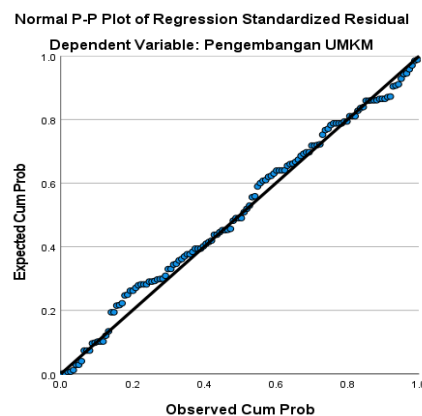
Classic Assumption Test
Normality Test
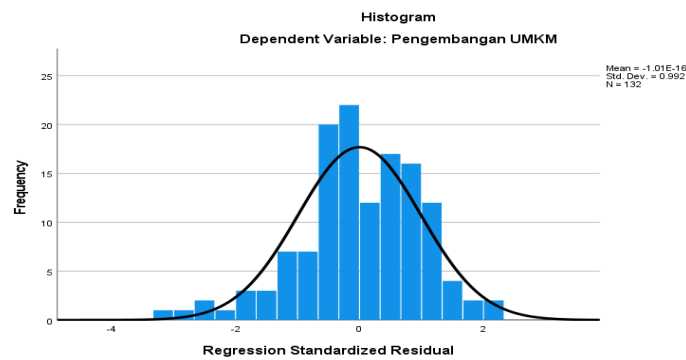
Source: Data Processing Results, 2024
Figure 2. Normality Test Results (Histogram Graph)

Based on Figure 2, the results of the histogram graph show that the data pattern used in this study follows the bell-shaped curve line on the standardized residual regression curve so that the data is normally distributed even though there is a slope.

Source: Data Processing Results, 2024
Figure 3. Normality Test Results (Normality Probability Plot Graph)

Based on Figure 3, the results of this normality probability plot graph show that the data pattern used in this research is spread around the diagonal line and follows the direction of the diagonal line so that it can be said that the data is normally distributed.

Table 8. Normality Test Results (Kolmogorov Smirnov)

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		132
Normal Parametersa,b	Mean	.0000000
	Std. Deviation	2.73417162
Most Extreme Differences	Absolute	.071
	Positive	.050
	Negative	-.071
Test Statistic		.071
Asymp. Sig. (2-tailed)c		.098

Source: Data Processing Results, 2024

Based on Table 8, shows that the residual variable data has a significance value greater than 0.05, namely 0.098. Thus, the results of the normality test show that the research data is normally distributed.

Heteroscedasticity Test
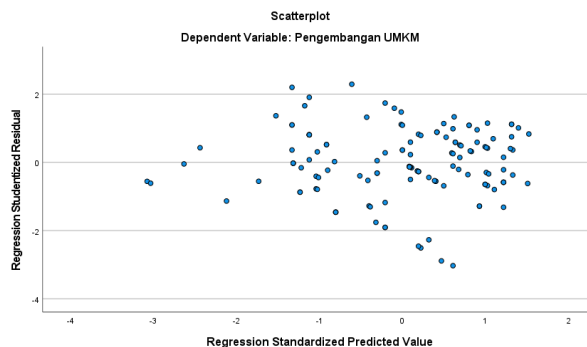
Source: Data Processing Results, 2024
Figure 4. Heteroscedasticity Test Results (Scatterplot Graph)

Based on the results of the Scatterplot graph, the points are spread randomly with no clear pattern and are spread both above and below the number 0 on the Y axis. Thus, it can be concluded that there is no heteroscedasticity problem.

Multicollinearity Test

The multicollinearity test was carried out to determine whether there was a linear relationship between the independent variables. To determine whether there are symptoms of multicollinearity, you can see the magnitude of the Tolerance and VIF (Variance Inflation Factor) values. The results of multicollinearity calculations can be seen in Table 4.12 below:

Table 9. Multicollinearity Test Results

Coefficientsa

Model		Collinearity Statistics	
		Tolerance	VIF
1	People's Business Credit	.672	1.488
	E-marketing	.672	1.488

a. Dependent Variable: MSME Development
Source: Data Processing Results, 2023

Based on Table 9 above, it can be seen that:
1. The tolerance value (α) for the people's business credit and e-marketing variables has a value greater than 0.10, namely 0.672.
2. The Variance Inflation Factor (VIF) value for the people's business credit and e-marketing variables has a value smaller than 10, namely 1.488.
3. The test results above show that the independent variables (people's business credit and e-marketing) do not experience multicollinearity.

Multiple Linear Regression Analysis

Multiple linear regression analysis aims to find out how big the regression coefficient is from the influence of people's business credit and e-marketing on the development of MSMEs in Medan Deli subdistrict in Medan City.

Table 10. Multiple Linear Regression Test Results

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.582	1.492		1.060	.291
	People's Business Credit	.781	.085	.579	9.161	.000
	E-marketing	.364	.071	.323	5.119	.000

a. Dependent Variable: MSME Development
Source: Data Processing Results, 2024

Based on Table 10 above, the equation for multiple linear regression analysis in the research is:

MSME Development = 1.582 + 0.781 People's Business Credit + 0.364 E-Marketing
An explanation of the multiple regression equation can be explained below.
1. Constant value (a) = 1.582 ; Where this constant value shows that if there were no independent variable values, namely people's business credit and e-marketing, then the value of MSME development as seen from Y would increase by 1.582.
2. The regression coefficient value of people's business credit (X_1) = 0.781 ; This coefficient shows that for every 1 unit increase in people's business credit, the change in the value of MSME development as seen from Y will increase by 0.781 units assuming other variables are considered zero.
3. E-marketing regression coefficient value (X_2) = 0.364 ; This coefficient shows that for every 1 unit increase in e-marketing, the change in the value of MSME development as seen from Y will increase by 0.364 units assuming other variables are considered zero.

Hypothesis Testing
T Test (Partial Test)

Table 11. t Test Results

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.582	1.492		1.060	.291
	Kredit Usaha Rakyat	.781	.085	.579	9.161	.000
	E-marketing	.364	.071	.323	5.119	.000

a. Dependent Variable: MSME Development
Source: Data Processing Results, 2024

Based on Table 11, the results of the t statistical test show that:

1. The people's business credit variable has a t-count value of 9.161 with a significant value of 0.000. The calculated t value will be compared with the t distribution table value which has a significance of 0.05. From the t distribution table, the t table value is 1.97838. Therefore, the value of tcount > ttable, namely with a value of 9.161 > 1.97838 and a significant value < 0.05, namely with a value of 0.000 < 0.05. The test results show that H1 is accepted, which means that people's business credit has an influence on the development of MSMEs in Medan Deli subdistrict in Medan City.
2. The e-marketing variable has a t-count value of 5.119 with a significant value of 0.000. The calculated t value will be compared with the t distribution table value which has a significance of 0.05. From the t distribution table, the t table value is 1.97838. Therefore, the value of tcount > ttable, namely with a value of 5.119 > 1.97838 and a significant value < 0.05, namely with a value of 0.000 < 0.05. The test results show that H1 is accepted, which means e-marketing has an influence on the development of MSMEs in Medan Deli subdistrict in Medan City.

F Test (Simultaneous Test)

Table 12 F Test Results

ANOVAa

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1850.654	2	925.327	121.888	.000b
	Residual	979.316	129	7.592		
	Total	2829.970	131			

a. Dependent Variable: MSME Development
b. Predictors: (Constant), E-marketing, People's Business Credit
Source: Data Processing Results, 2024

Based on Table 12 above, it can be seen that the Fcount value is 121.888 with a significant value of 0.000. The calculated F value will be compared with the F distribution table value which has a significance of 0.05. From the F distribution table, the F table value is 3.07. Therefore, the Fcount > Ftable value is 121.888 > 3.07 and the significant value is < 0.05, namely 0.000 < 0.05. The test results show that H3 is accepted, which means that people's business credit and e-marketing have an influence on the development of MSMEs in Medan Deli subdistrict in Medan City.

Coefficient of Determination Test

Table 13 Determination Coefficient Test Results

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.809a	.654	.649	2.755

a. Predictors: (Constant), E-marketing, People's Business Credit
Source: Data Processing Results, 2024

Based on table 13 above, the value used to see the coefficient of determination is the R Square value of 0.654, meaning that only 65.4% of the MSME development variables can be explained by the people's business credit and e-marketing variables and the remaining 34.6% of the MSME development variables can be explained by other variables. which were not included in the research such as product innovation and entrepreneurial characteristics.

Discussion
The Influence of People's Business Credit on the Development of MSMEs

Based on partial test results regarding the influence of people's business credit on the development of MSMEs, the value obtained is tcount > ttable, namely with a value of 9.161 > 1.97838 and a significant value of <0.05, namely with a value of 0.000 < 0.05, which means that there is a significant influence of business credit. people for the development of MSMEs in Medan Deli sub-district in Medan City. Based on this, hypothesis 1 (H1) in this study is accepted.

The results of this test are in line with previous research, namely research by Korompot et al. (2023), Suginam et al. (2021) and Ishak & Dama (2022) which stated that people's business credit has a significant influence on the development of MSMEs in Medan Deli subdistrict in Medan City

The Influence of E-Marketing on MSME Development

Based on partial test results regarding the influence of E-Marketing on MSME Development, the value obtained is tcount > ttable, namely with a value of 5.119 > 1.97838 and a significant value < 0.05, namely with a value of 0.000 < 0.05, which means that there is a significant influence of e-Marketing. marketing for the development of MSMEs in Medan Deli sub-district in Medan City. Based on this, hypothesis 2 (H2) in this study is accepted.

The results of this test are in line with previous research, namely research by Cecillia & Kuswoyo (2023), Hafsawati (2022) and Wuisan et al. (2021) which states that e-marketing has a significant influence on the development of MSMEs in Medan Deli subdistrict in Medan City.

The Influence of People's Business Credit and E-Marketing on MSME Development

Based on the results of simultaneous tests regarding the influence of People's Business Credit and E-Marketing on MSME Development, the Fcount > Ftable value was obtained, namely with a value of 121.888 > 3.07 and a significant value < 0.05, namely with a value of 0.000 < 0.05, which means that there is The significant influence of people's business credit and e-marketing on the development of MSMEs in Medan Deli sub-district in Medan City. Based on this, hypothesis 3 (H3) in this study is accepted.

Based on the results of the coefficient of determination test, it is known that only 65.4% of the MSME development variables can be explained by the people's business credit and e-marketing variables and the remaining 34.6% of the MSME development variables can be explained by other variables not included in the research such as product innovation and entrepreneurial characteristics.

CONCLUSION

The conclusions from the research are as follows:
1. The results of this research state the influence of people's business credit and e-marketing on the development of MSMEs in Medan Deli subdistrict in Medan City, shown by the results of multiple linear regression analysis, which means that the variables of people's business credit and e-marketing together have an influence on the development of MSMEs. Medan Deli sub-district in Medan City.
2. Based on partial hypothesis testing analysis (t test), the research results show that the people's business credit variable has a significant effect on the development of MSMEs in Medan Deli subdistrict in Medan City. This means that the first hypothesis is accepted.
3. Based on partial hypothesis testing analysis (t test), the research results prove that the e-marketing variable has a significant effect on the development of MSMEs in Medan Deli subdistrict in Medan City. This means that the second hypothesis is accepted.

4. Based on the analysis of simultaneous hypothesis testing (F Test), the research results prove that the variables of people's business credit and e-marketing have a significant effect on the development of MSMEs in the Medan Deli subdistrict in Medan City. This means that the third hypothesis is accepted.
5. The R Square (R2) value or coefficient of determination obtained is only 65.4% of the MSME development variable which can be explained by the people's business credit and e-marketing variables and the remaining 34.6% of the MSME development variable is explained by other variables which were not included in the research such as product innovation and entrepreneurial characteristics.

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