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**THE EFFECT OF BUSINESS CAPITAL, QRIS USAGE, AND PROMOTION ON  
MICRO BUSINESS REVENUE IN THE FASHION SECTOR IN CIREBON CITY**

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**ABSTRACT**

This study aims to analyze the effect of business capital, QRIS usage, and promotion on the income of micro businesses in the fashion sector in Cirebon City. Micro businesses play a strategic role in the local economy, but still face various challenges, such as limited capital, low adoption of digital payment technology, and suboptimal promotion strategies. The research method used in this study is a quantitative approach with a descriptive method. The research sample consisted of 57 micro-businesses in the fashion sector in Cirebon City, using probability sampling with a simple random sampling method. Data were collected through questionnaires and analyzed using multiple linear regression with the help of SPSS version 25 software. Based on the analysis results, business capital, QRIS usage, and promotion simultaneously had a significant effect on the income of micro businesses in the fashion sector in Cirebon City of 0.006. Partially, only QRIS usage had a significant effect of 0.039, while business capital and promotion were not significant.

**Keywords:** Business Capital, QRIS Usage, Promotion, Micro Business Income, Fashion.

**BACKGROUND (Candara font 11, space 1.15 with 0 pt after).**

Micro, Small, and Medium Enterprises (MSMEs) play an important role in the national economy. Based on data from the Ministry of Cooperatives and Small and Medium Enterprises (Kemenkop UKM) and the Central Statistics Agency (BPS), in 2023 there will be around 66 million MSME players contributing around 61% to the Gross Domestic Product (GDP) with a value of Rp 9,560 trillion and employing around 117 million people or 97% of the total workforce (Yulya Ammi Hapsari et al., 2024). This fact shows that the MSME sector creates broad economic opportunities and is the main source of livelihood for many families, especially in areas that are not yet reached by the formal sector.

At the regional level, Cirebon City is one of the areas that shows a fairly high dynamic growth of MSMEs, especially in the trade sector. Data from the Central Statistics Agency (2024) shows that the trade sector is the largest contributor to the Gross Regional Domestic Product (GRDP) of Cirebon City at 28.28%. The MSME sector in Cirebon City contributed 10.74% to the GRDP and a growth rate of 5.01% in 2023 (Central Statistics Agency, 2024). Its strategic geographical location on the Pantura route connecting Jakarta, Cirebon, Semarang, and Surabaya makes this city one of the important centers in West Java (Fitriyana et al., 2024). This position makes Cirebon a major hub in the trade and transportation network, thus having great potential for the development of the MSME sector.



Based on data from the Central Statistics Agency on the Number of Micro, Small, and Medium Enterprises by subdistrict in 2020, it is known that the city of Cirebon has a total of 2,206 business units spread across five subdistricts, with 1,390 micro enterprises, 593 small enterprises, and 223 medium enterprises (BPS, 2020). Overall, this data reflects the economic characteristics of Cirebon City, which is dominated by micro businesses, as well as the opportunities for business sector development in each subdistrict. Micro businesses are independent businesses engaged in economic activities and operating independently, not as part of or a branch of a larger company. These businesses are owned and managed by individuals or companies that qualify as small businesses under the provisions of the law (Soemitra et al., 2023). This type of business includes various informal business activities, such as home-based fashion industries and other small businesses, such as small food stalls or small shops (Salim et al., 2024).

More specifically, micro businesses in Cirebon City are dominated by several sectors, including culinary, automotive, and manufacturing. The fashion micro-business sector in Cirebon City in 2022 Cirebon City had 129 micro-businesses in the fashion sector (DKUMPP, 2023). This shows growing potential, although the number is smaller than in the culinary sector. The fashion sector in Cirebon City shows great opportunities for growth by taking advantage of market trends and creativity.

Fashion is often defined as a trend or style that is followed by most people during a certain period of time. According to Mary D. Troxell and Elaine Stone in their book *Fashion Merchandising* (1981), fashion is a style that is recognized and used by most groups of people within a certain period of time. In general, fashion includes fashion, style, dress, or clothing. Fashion products include manufactured goods, such as clothing, pants, bags, shoes, and other accessories designed to enhance the wearer's appearance (Sudarmi et al., 2024).

The transition from manual to digital systems has become an urgent necessity due to technological developments and demands for efficiency. The 4.0 industrial revolution poses a major challenge for micro-enterprises, especially those with limited human resources and technology. Micro-enterprises that previously operated traditionally must now adopt digitalization in order to survive. Micro businesses, including those in the fashion sector, face various challenges, such as declining income, low quality of human resources, limitations in management, marketing, technology, access to information, and capital. Factors such as capital, number of workers, and use of technology play an important role in determining business income (Rizza Megasari et al., 2019).

Micro businesses in the fashion sector in the city of Cirebon face various challenges, such as limited capital, low quality human resources, limited technology, and suboptimal promotion and digitization of businesses. In the digital age and the 4.0

industrial revolution, the adoption of technologies such as the Indonesian Standard Quick Response Code (QRIS) is important in expanding market access and transaction efficiency. Adequate business capital, the use of QRIS as a means of digital transaction, and appropriate promotional strategies are three important factors that can influence the growth of micro businesses in this sector.

Based on the above background, the author is interested in determining how business capital, the use of QRIS, and promotion affect the income of micro businesses in the fashion industry in Cirebon City. Therefore, this study is entitled “The Effect of Business Capital, the Use of QRIS, and Promotion on the Income of Micro Businesses in the Fashion Industry in Cirebon City.”

### **Research Objectives**

The objectives of this study are as follows:

1. To analyze the effect of business capital on the income of micro businesses in the fashion sector in Cirebon City.
2. To analyze the impact of QRIS usage on the income of micro businesses in the fashion sector in Cirebon City .
3. To analyze the effect of promotion on the income of micro businesses in the fashion industry in Cirebon City.
4. To analyze the combined effect of Business Capital, QRIS Usage, and Promotion on the income of micro businesses in the fashion sector in Cirebon City.

### **LITERATURE REVIEW**

#### **Entrepreneurial Economics Theory**

This theory was first introduced in the early 20th century by Max Weber in *The Protestant Ethic and the Spirit of Capitalism* (1930), which linked entrepreneurship with rational capitalism. Weber emphasized that the drive for wealth accumulation accompanied by a frugal and efficient lifestyle formed the basis for entrepreneurship that supported economic growth. This idea was further developed by Joseph Schumpeter (1934) through the concept of creative destruction, in which entrepreneurs create innovations that disrupt old market structures and build new economic structures. Schumpeter described these innovations as including the creation of new products, production methods, new markets, or new combinations in industrial organization. Within this theoretical framework, innovation is the key to creating sustainable economic growth (Mintardjo et al., 2020).

According to Drucker 1985, in (Muladi & Teaching Staff, 2011) in *Innovation and Entrepreneurship*, entrepreneurship theory developed through three stages, namely the theory of business opportunities (economics), the theory of people's responses



to opportunities (sociology and psychology), and behavioral theory. According to the economic theory of entrepreneurship, entrepreneurship is a response to the readiness to take advantage of business opportunities, supported by economic factors such as economic conditions, capital, and government regulations. Business opportunities are the main element that enables entrepreneurs to achieve maximum profits by identifying market needs and offering innovative solutions (Herlina Sari Indri Astuti et al., 2023). Uncertainty about the future often encourages individuals to become entrepreneurs, while advances in technology, communication, and information increasingly help entrepreneurs recognize and better utilize opportunities. Through modern technology, they can improve efficiency, expand markets, and develop effective strategies. Proper opportunity management is the key to success in entrepreneurship (Herlina Sari Indri Astuti et al., 2023).

Entrepreneurial economics theory provides a conceptual foundation for understanding how innovation, risk management, business capital, and resource utilization can increase microenterprise income (Herlina Sari Indri Astuti et al., 2023). Business capital is a key factor that enables entrepreneurs to increase production capacity, diversify products, and invest in new technologies such as QRIS. By integrating adequate business capital and effective promotional strategies, micro-entrepreneurs can create a competitive advantage in the market. This theory also provides a framework for policymakers to design programs that support micro-enterprise development, thereby contributing to local and national economic growth.

### **Business Capital**

Capital is an important component in running a business. The availability of adequate capital enables a business to run smoothly, from the procurement of raw materials and the production process to the distribution of products. On the other hand, limited capital can be a serious obstacle in managing a business, especially for micro-entrepreneurs who generally have limited access to formal financing institutions (Polandos et al., 2019). One of the main obstacles faced by SMEs in terms of finance is the limitation in obtaining initial capital and the difficulty of accessing investment funding and long-term working capital due to the relatively small scale of the business. Many small business owners experience capital constraints in their operations, particularly in terms of production expansion or equipment renewal. In general, initial capital comes from personal sources or informal financial institutions (Layaman & Nurlatifah, 2016).

Business capital is generally divided into two types, namely investment capital and working capital. Investment capital is used for long-term needs such as purchasing equipment or business supplies, while working capital is used for daily operational

needs such as purchasing raw materials and paying employee salaries (Layaman & Nurlatifah, 2016). Balanced management of these two types of capital is essential for business activities to run smoothly and sustainably.

### **Use of the Indonesian Standard Quick Response Code (QRIS)**

QRIS is a form of digital innovation developed by Bank Indonesia to integrate various types of digital wallet applications and other payment systems into a single QR code that can be accepted by all registered electronic payment providers. Previously, each payment service provider such as OVO, GoPay, and Dana had their own QR systems, which could be confusing for both businesses and consumers. QRIS eliminates these differences by providing a single QR code that can be used for various types of payment applications (Saputri, 2020).

QRIS provides three main payment methods, namely Static Merchant Presented Mode (MPM), Dynamic Merchant Presented Mode (MPM), and Customer Presented Mode (CPM). Merchants are businesses that sell goods or services through physical or online stores and use banking services to facilitate digital payments with e-money. This system enables cashless transactions, which improve efficiency in paying for products and services. (Amelia Dyah Sekarsari Katherine et al., 2021). The use of QRIS in micro businesses provides many benefits, including easier transactions, increased market access, strengthened customer trust, and improved operational efficiency. By adopting this technology, micro businesses can maximize their revenue potential and grow their businesses more effectively.

### **Promotion**

Promotion is an activity carried out to communicate a product to the target market, provide information about its benefits, and encourage consumers to buy. Meanwhile, Kotler states that promotion is a variety of techniques used to convey information, influence, and remind consumers about the products or brands being offered. Therefore, in marketing, choosing the appropriate media and promotional strategies is very important so that the message is well received by consumers. (Tjiptono in Inggrit Laitera & Christian Lilik H. S. Nivak, 2022).

### **Income**

Income is a major factor in measuring the success of micro-entrepreneurs. The higher the income, the higher the profit. Income can be defined as the total amount of money received by an individual or household within a certain period of time (Sharraden in Pudjo Wibowo et al., 2023). According to Samuelson and Nordhaus, income can come from three main sources (Ramadhan et al., 2023), namely:

- a. Salaries and wages are forms of income earned as compensation for work performed, whether for government agencies or other entities.



- b. Income from wealth Individual earned income, which is the amount of production minus expenses incurred in the form of money and rental capital that are not included in the calculation.
- c. Income earned by individuals without having to work, such as government assistance, pension funds, bank interest, property rental income, and profits from investments or businesses. The quality of life of a person or group can be linked to the level of income earned from various sources of employment.

### **Previous Research**

Several previous studies have discussed the factors that influence microbusiness income, particularly in the context of digitalization and promotion. A study conducted by Aldi et al. (2024) entitled “The Influence of Capital, Business Experience, Promotion Strategies, and Education on the Profits of Fashion MSME Actors in Online Marketplaces in Pasuruan Regency” shows that business capital and promotion strategies have a significant positive influence on the profits of fashion MSME actors. This proves that adequate capital and effective promotion can improve the performance and income of business actors.

Furthermore, research by Siregar et al. (2025) in the article “The Effect of QRIS Use and Digital Promotion on Sales Growth at Trendz Store Rantauprapat Clothing Store” reveals that the combined use of QRIS and digital promotion has a significant effect on sales growth. These findings demonstrate the importance of payment system digitization in supporting business revenue growth in the fashion sector.

Meanwhile, Balqis et al. (2024) in their study “The Effect of Financial Literacy and Ease of Use of the QRIS System on MSME Income in Pontianak” found that the ease of use of QRIS and the level of financial literacy of business actors contributed positively to an increase in MSME income. These results confirm that the ability of business actors to manage digital transactions is an important factor in the digital economy era.

In addition, Lestari et al. (2022), through their study “Analysis of Online Marketing Strategies for Fashion Products in MSMEs in Surabaya,” highlighted that the consistent implementation of digital promotion strategies can increase consumer appeal and expand the market reach for fashion MSMEs. This study provides an empirical basis for the importance of promotional strategies that are adaptive to technological developments.

The latest research by Umar (2024) in the journal “Analysis of the Use of Quick Response Code Indonesian Standard (QRIS) on Micro Business Income in the Culinary Sector in Tilongkabila District” shows that the use of QRIS has a significant effect on increasing micro business income. Although this study was conducted in the culinary sector, the results reinforce the evidence that digital payment systems such as QRIS

can improve transaction efficiency and expand market access. Thus, these five studies form a strong basis for this study, which combines three important variables—business capital, QRIS usage, and promotion—to analyze their impact on micro-business income in the fashion sector in Cirebon City.

## RESEARCH METHODS

This research is descriptive quantitative, which is a method in quantitative research designed to provide an in-depth description or explanation of a social phenomenon based on a predetermined problem formulation. As part of the quantitative research method, descriptive quantitative research aims to present facts or characteristics derived from a population or field selected systematically, factually, and accurately (Rohman et al., 2023). The data collection technique used a questionnaire given to predetermined respondents. A questionnaire is a data collection technique that involves providing a set of written questions or statements to respondents to answer.

The population in this study consisted of micro-businesses in the fashion sector in Cirebon City that were registered in the 2023 data of the Government Office of Cooperatives, Small and Medium Enterprises, Trade, and Industry, totaling 129 businesses. The sample was determined using probability sampling techniques with the simple random sampling method, which allows each element in the population to have an equal chance of being selected as a research sample. (Nur Fadilah Amin; et al., 2023). In this study, the sample size was determined using the Taro Yamane formula, as follows:

Formula:

$$n = \frac{N}{Nd^2 + 1}$$

Explanation:

n = Number of samples

N = Known population size

d = Specified precision.

In this study, the author used an error tolerance of 10%.

Based on the above formula, the sample calculation for this study is:

$$n = \frac{129}{128 \times 0,1^2 + 1}$$

$$n = \frac{129}{128 \times 0,01^2 + 1}$$

$$n = \frac{129}{1,29+1}$$

$$n = \frac{129}{2,29}$$



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= 56,33 rounded to 57

After the data was collected through questionnaires, it was then processed and analyzed using multiple linear regression with the help of SPSS software version 25. This analysis method was used to test the effect of business capital, QRIS usage, and promotion on the income of micro businesses in the fashion sector in Cirebon City.

### **Data**

The data used in this study is quantitative data, which is data in the form of numbers that can be measured statistically. Quantitative data was chosen because it is in line with the research method used, namely a descriptive quantitative approach, which aims to test the influence between independent and dependent variables objectively through numerical calculations. This type of data allows researchers to analyze the relationship between business capital, QRIS usage, and promotion on the income of micro businesses in the fashion sector in Cirebon City in a measurable and generalizable manner.

The data sources in this study consist of primary and secondary data. Primary data was obtained directly from respondents, namely micro-businesses in the fashion sector registered with the Cirebon City Cooperative, Small, Medium, Trade and Industry Agency (DKUMPP). The data was collected through a questionnaire containing a series of questions related to the research variables, including the amount and management of business capital, the level of QRIS usage, promotional strategies, and business income levels. The use of primary data was intended to obtain factual and actual information directly from the research subjects, so that the analysis results obtained were able to reflect the real conditions of micro business actors in the field.

In addition to primary data, this study also utilizes secondary data obtained from various supporting sources, such as books, scientific journals, previous research results, and official reports from government agencies, including the Central Statistics Agency (BPS) and DKUMPP Kota Cirebon. Secondary data is used to strengthen the theoretical framework, provide context for empirical findings, and support discussions through comparisons with previous research results.

Data collection techniques in this study were carried out using several methods, namely observation, questionnaires, and documentation. Observation was conducted to understand the objective conditions of micro-businesses in the fashion sector, while questionnaires were the main instrument for collecting quantitative data measured using a Likert scale. Meanwhile, the documentation method was used to obtain additional data sourced from reports and official documents. The combination of these three techniques was chosen so that the data obtained was not only numerical but also had a strong empirical context, enabling the research results to be



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analyzed comprehensively and to describe the phenomenon factually in accordance with the research objectives.

### **Methods**

This study uses a quantitative approach with descriptive methods. A quantitative approach was chosen because it is suitable for measuring relationships between variables objectively and analyzing the influence between variables through numerical data. According to Creswell (2014), quantitative research is used to test theories by measuring relationships between variables using statistical data. The descriptive method in this study serves to provide a factual and systematic description of the influence of business capital, QRIS usage, and promotion on the income of micro businesses in the fashion sector in the city of Cirebon.

The selection of descriptive quantitative methods was based on several considerations. First, this method allows for empirical testing of hypotheses with generalizable results. This is in line with Kerlinger and Lee's (2000) view that quantitative research is oriented toward testing theories and measuring variables that can be observed objectively. Second, the characteristics of the research population, namely micro-business actors, allow the use of questionnaires to obtain measurable numerical data. Third, this method is in line with the research objectives, which are not only to describe the phenomenon but also to analyze the influence between variables through multiple linear regression tests.

Other methods, such as qualitative and mixed methods, were not used because they were not appropriate for the focus of the study. The qualitative approach emphasizes the exploration of meaning and the subjective experiences of business actors, rather than testing the relationship between variables. While mixed methods can indeed provide more comprehensive results, they require more time, money, and resources, and are not necessary in research that focuses on statistically measuring influence. As stated by Neuman (2014), quantitative approaches are more appropriate when the research objective is to test theories and explain causal relationships between measurable variables.

To strengthen the methodological foundation, this study also refers to Sugiyono's (2021) guidelines, which explain that descriptive quantitative methods are used to describe existing phenomena and test the relationship between variables based on numerical data obtained from a specific population. Furthermore, this approach is in line with the opinion of Sekaran and Bougie (2016) that quantitative methods enable systematic, objective, and replicable data analysis, so that research results can be used for evidence-based decision making.

Thus, the use of descriptive quantitative methods in this study is based on the objective of measuring the effect of independent variables on dependent variables in

a measurable and objective manner. This approach allows researchers to produce valid and reliable findings regarding the factors that influence the income of micro-enterprises in the fashion sector in Cirebon City, as well as providing an empirical basis for the development of local economic policies based on the digitization of micro-enterprises.

## RESULTS AND DISCUSSION

### Results

#### Descriptive Statistical Test Results

The variables analyzed in this study include business capital (X<sub>1</sub>), QRIS usage (X<sub>2</sub>), promotion (X<sub>3</sub>), and income (Y). By measuring these descriptive statistics, it is hoped that a clearer understanding of the characteristics of the respondents' data and the variations among them can be obtained. The following are the results of the descriptive statistical tests obtained in this study:

**Table 1**  
*Nilai Maksimum, minimum , mean dan Standar Deviasi Variabel Penelitian*

| Descriptive Statistics |    |         |         |       |                |
|------------------------|----|---------|---------|-------|----------------|
|                        | N  | Minimum | Maximum | Mean  | Std. Deviation |
| Modal Usaha            | 57 | 9       | 20      | 16.44 | 2.639          |
| Penggunaan QRIS        | 57 | 10      | 20      | 16.39 | 3.075          |
| Promosi                | 57 | 7       | 20      | 16.33 | 2.767          |
| Pendapatan             | 57 | 11      | 20      | 16.44 | 2.557          |
| Valid N (listwise)     | 57 |         |         |       |                |

Source: Processed Primary Data (SPSS 25 Output), 2025

Based on the descriptive statistics shown in the table, the number of samples used in this study was 57. The Business Capital variable had a minimum value of 9 and a maximum value of 20. The average value of business capital owned by respondents was 16.44, with a standard deviation of 2.639, indicating that there was not too much variation in the amount of business capital owned by micro businesses.

The QRIS usage variable has a minimum value of 10 and a maximum value of 20. The average QRIS usage is 16.39, with a standard deviation of 3.075. This standard deviation value indicates that there is a significant difference in the level of QRIS usage among respondents. The Promotion variable has a minimum value of 7 and a maximum value of 20. The average promotion level carried out by micro businesses is 16.33, with a standard deviation of 2.767. This shows that even though there are variations in the intensity of promotion carried out, the majority of micro businesses still have a relatively high promotion level. The Income variable has a minimum value of 11 and a maximum value of 20. The average income of micro businesses in this

study is 16.44, with a standard deviation of 2.557. This value indicates that most businesses have fairly stable incomes with not too much variation.

### Results of Classical Assumption Tests

#### 1. Normality Test

Di bawah ini adalah hasil uji normalitas dari ke-empat variabel yang digunakan dalam penelitian ini:

**Table 6**  
**Kolmogorov-Smirnov Test Results**  
**One-Sample Kolmogorov-Smirnov Test**

|                                  |                | Unstandardized Residual |
|----------------------------------|----------------|-------------------------|
| N                                |                | 57                      |
| Normal Parameters <sup>a,b</sup> | Mean           | .0000000                |
|                                  | Std. Deviation | 2427.12175732           |
| Most Extreme Differences         | Absolute       | .089                    |
|                                  | Positive       | .056                    |
|                                  | Negative       | -.089                   |
| Test Statistic                   |                | .089                    |
| Asymp. Sig. (2-tailed)           |                | .200 <sup>c,d</sup>     |

Source: Processed Primary Data (SPSS 25 Output), 2025

The result of the normality test, the significance level (Asymp. Sig.) is  $0.200 > 0.05$ . The test results show that the data used in this study is normally distributed.

#### 2. Multicollinearity Test

Below are the results of the multicollinearity test of the four variables used in this study:

**Table 7**  
**Multicollinearity Test Results**

|   |                 | Collinearity Statistics |       |
|---|-----------------|-------------------------|-------|
|   |                 | Tolerance               | VIF   |
| 1 | Modal Usaha     | .717                    | 1.395 |
|   | Penggunaan QRIS | .675                    | 1.480 |



|         |      |       |
|---------|------|-------|
| Promosi | .727 | 1.375 |
|---------|------|-------|

Source: Processed Primary Data (SPSS 25 Output), 2025

The multicollinearity test results shown in Table 4.15 indicate that each independent variable has a tolerance and VIF value used in the model that predicts income. For the Business Capital variable, the Tolerance value is 0.717 and the VIF is 1.395. Meanwhile, for the QRIS Usage variable, the Tolerance value is 0.675 and the VIF is 1.480. Finally, for the Promotion variable, the Tolerance value is 0.727 and the VIF is 1.375. This means that there is no multicollinearity in the three independent variables.

### 3. Heteroscedasticity Test

Below are the results of the heteroscedasticity test for the four variables used in this study:

**Table 8**  
**Heteroscedasticity Test Results**  
**Coefficients<sup>a</sup>**

| Model |                 | Unstandardized Coefficients |            | Standardized         | t    | Sig.  |
|-------|-----------------|-----------------------------|------------|----------------------|------|-------|
|       |                 | B                           | Std. Error | Coefficients<br>Beta |      |       |
| 1     | (Constant)      | 1.117E-12                   | 1847.726   |                      | .000 | 1.000 |
|       | Modal Usaha     | .000                        | .145       | .000                 | .000 | 1.000 |
|       | Penggunaan QRIS | .000                        | .129       | .000                 | .000 | 1.000 |
|       | Promosi         | .000                        | .142       | .000                 | .000 | 1.000 |

Source: Processed Primary Data (SPSS 25 Output), 2025



Based on the results of the heteroscedasticity test in Table 8, the significance value (Sig./p-value) for all independent variables, namely Business Capital, QRIS Usage, and Promotion, shows a figure of 1.000. This value is much greater than the tolerance limit of 0.1. According to the theory used, there is no heteroscedasticity in the regression model if the p-value > 0.1. Conversely, if the p-value < 0.1, then there is heteroscedasticity, which indicates that the model must be corrected or adjusted. Since all p-value significance values are > 0.1, it can be concluded that this regression model does not show heteroscedasticity. Thus, the residual variance in the model is constant or meets the assumption of homoscedasticity.

### Multiple Linear Regression Analysis Results

**Table 9**  
**Multiple Linear Regression Test Results**

| Model |                 | Coefficients <sup>a</sup>     |            | Standardized Coefficients Beta | t     | Sig. |
|-------|-----------------|-------------------------------|------------|--------------------------------|-------|------|
|       |                 | Unstandardized Coefficients B | Std. Error |                                |       |      |
| 1     | (Constant)      | 8949.675                      | 1847.726   |                                | 4.844 | .000 |
|       | Modal Usaha     | .277                          | .145       | .276                           | 1.911 | .061 |
|       | Penggunaan QRIS | .273                          | .129       | .315                           | 2.115 | .039 |
|       | Promosi         | -.137                         | .142       | -.139                          | -.971 | .336 |

Source: Processed Primary Data (SPSS 25 Output), 2025

By looking at the Unstandardized Beta values in the table above, the multiple linear regression equation can be formulated as follows:

$$Y = \alpha + b_1X_1 + b_2X_2 + \dots + b_k X_k$$

$$Y = 8949.675 + 0,277 X_1 + 0,273 X_2 - 0,137 X_3$$

The constant value of 8949.675 indicates that if the variables Business Capital ( $X_1$ ), QRIS Usage ( $X_2$ ), and Promotion ( $X_3$ ) are considered constant or zero, then the income of micro businesses in Cirebon City remains positive at 8949.675.

The regression coefficient for the Business Capital variable ( $X_1$ ) is 0.277, meaning that when business capital increases by one unit, while other variables remain constant, income will increase by 0.277. However, the significance value of 0.061 indicates that the effect is not significant at a 95% confidence level, but it can still be said to have a weak effect at a 10% significance level.

The regression coefficient for the QRIS usage variable ( $X_2$ ) is 0.273, which means that when QRIS usage increases by one unit, while other variables remain constant, income will increase by 0.273. The significance value of 0.039 indicates that this variable has a significant effect on income ( $p$ -value < 0.05), thus, higher QRIS usage can help increase microbusiness income.

The regression coefficient for the Promotion variable ( $X_3$ ) is negative at -0.137, which means that when promotion increases by one unit, while other variables remain constant, it will actually decrease revenue by 0.137. However, the significance value of 0.336 indicates that the effect is not significant on revenue ( $p$ -value > 0.05). This could be due to ineffective promotional strategies or promotional costs that are greater than the impact of the resulting increase in income.

### Hypothesis Test Results

#### 1. Partial Test (t)

Below are the results of the partial test or t-test of the four variables used in this study:

**Table 10**  
**Partial Test Results (t)**  
**Coefficients<sup>a</sup>**

| Model |                 | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|-------|-----------------|-----------------------------|------------|---------------------------|-------|------|
|       |                 | B                           | Std. Error | Beta                      |       |      |
| 1     | (Constant)      | 8949.675                    | 1847.726   |                           | 4.844 | .000 |
|       | Modal Usaha     | .277                        | .145       | .276                      | 1.911 | .061 |
|       | Penggunaan QRIS | .273                        | .129       | .315                      | 2.115 | .039 |
|       | Promosi         | -.137                       | .142       | -.139                     | -.971 | .336 |

a. Dependent Variable: Pendapatan

Source: Processed Primary Data (SPSS 25 Output), 2025

Looking at the partial test results in Table 10, it can be concluded that only the QRIS usage variable ( $X_2$ ) has a partial effect on income ( $Y$ ). Meanwhile, the Business Capital ( $X_1$ ) and Promotion ( $X_3$ ) variables have no partial effect on income ( $Y$ ). Based on the SPSS output results in Table 10, it can be seen that the test results conclude that:

- a. In general, business capital does not affect the income of micro businesses in the fashion sector in Cirebon City. This can be proven by the calculated t-value of  $1.911 < t\text{-table}$ , which is 2.005752.
  - b. The use of QRIS has a partial effect on the income of micro businesses in the fashion sector in Cirebon City. This can be proven by the calculated t-value of 2.115 > the table t-value of 2.005752.
  - c. In general, promotions have no effect on the income of micro businesses in the fashion sector in Cirebon City. This can be proven by the calculated t-value of  $-0.971 < t\text{-table}$ , which is 2.005752.
2. Simultaneous Test (F)

**Tabel 4. 1**  
**Simultaneous Test Results (F)**

|       |            | ANOVA <sup>a</sup> |    |              |       |                   |
|-------|------------|--------------------|----|--------------|-------|-------------------|
| Model |            | Sum of Squares     | df | Mean Square  | F     | Sig.              |
| 1     | Regression | 85352482.925       | 3  | 28450827.642 | 4.571 | .006 <sup>b</sup> |
|       | Residual   | 329891521.391      | 53 | 6224368.328  |       |                   |
|       | Total      | 415244004.316      | 56 |              |       |                   |

a. Dependent Variable: Pendapatan

b. Predictors: (Constant), Promosi, Modal Usaha, Penggunaan QRIS

Source: Processed Primary Data (SPSS 25 Output), 2025

Based on the table above, the SPSS output results explain that the calculated F result of 4.571 > F table, which is 2.78, so it can be concluded that Business Capital, QRIS Use, and Promotion together have a significant effect on the income of micro businesses in the fashion sector in Cirebon City.

3. Determination Coefficient Test Results ( $R^2$ )

**Tabel 4. 2**  
**Determinant Coefficient Test Results ( $R^2$ )**

| Model Summary <sup>b</sup> |                   |          |                   |                            |
|----------------------------|-------------------|----------|-------------------|----------------------------|
| Model                      | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1                          | .453 <sup>a</sup> | .206     | .161              | 2494.868                   |

Source: Processed Primary Data (SPSS 25 Output), 2025

Based on the table above, it can be seen that the Adjusted R Square value is 0.161 (16.1%), which means that the independent variables X (business capital, use of QRIS, and promotion) can only explain 16.1% of the variance in the dependent variable Y (income). This indicates that there are still other variables outside the model that affect Income by 83.9%.

## **Discussion**

### **The Effect of Business Capital on the Income of Micro Fashion Businesses in Cirebon City**

In general, business capital does not affect the income of micro businesses in the fashion sector in Cirebon City. This can be proven by the calculated t-value of  $1.911 < t$ -table, which is  $2.005752$ . This is in line with the research conducted by Alkumairoh and Warsitasari (2022) in the journal “The Effect of Business Capital, Working Hours, and Business Duration on the Income of Micro, Small, and Medium Enterprises in the Wonodadi District Market, Blitar Regency,” which shows that business capital does not have a significant effect on the income of MSMEs. The amount of capital does not necessarily have an impact on increasing income, because without being balanced with high consumer interest, there may be a decline in the quality of goods and the risk of damage to goods, which causes losses for traders (Adinda Fuadilla Alkumairoh & Wahyu Dwi Warsitasari, 2022).

However, other studies have found that business capital has a significant effect on microbusiness income. For example, research conducted by Zakaria, Arham, and Badu (2024) in the journal “The Effect of Business Capital on the Income of Micro, Small, and Medium Food and Beverage Businesses in Gorontalo City” found that business capital has a positive and significant effect on MSME income. The greater the available business capital, the higher the income that can be obtained (Zakaria et al., 2024).

In the city of Cirebon, particularly in micro businesses in the fashion industry, difficulties in marketing are a factor that hinders the positive impact of capital on income. Many micro business owners in the fashion industry face obstacles in reaching a wider market, lack effective promotion, and have limited understanding of market trends. Although they have sufficient capital to purchase raw materials or improve product quality, without the right marketing strategy, their products cannot compete with other products that are better known to consumers. This shows that business capital alone is not enough to increase income, and other factors such as marketing, networking, and market understanding are also very important.

### **The Effect of QRIS Use on the Income of Micro Fashion Businesses in Cirebon City**

The use of QRIS has a partial effect on the income of micro businesses in the fashion sector in the city of Cirebon. This can be proven by the calculated t-value of  $2.115 > t$ -table of  $2.005752$ . Based on research conducted by Alifia, Permana, and Harnovinsah (2024) in the journal “Analysis of QRIS Use on MSME Income Growth,” the use of QRIS has been proven to have a significant effect on increasing MSME income. The more QRIS users there are and the higher the volume and nominal value of transactions per merchant, the greater the income earned by MSMEs. QRIS makes it



easier for businesses to accept payments without having to make large investments, while also allowing them to reach customers of various ages who prefer digital payments over cash transactions (Nadhifa Alifia et al., 2024).

The use of QRIS can expand the market for micro businesses, especially in the fashion sector, because consumers who do not carry cash can still make purchases through more flexible digital payment methods. As the trend of digital payments grows, more and more consumers are choosing to use QRIS because of its convenience and security. This certainly has an impact on increasing the income of micro businesses, because transactions become more efficient and easier to carry out.

However, despite the positive impact of QRIS usage, there are several factors that need to be considered, such as the level of digital literacy among micro-business owners. Many micro-business owners in Cirebon City, especially those in the fashion industry, still find it difficult to understand and operate digital payment systems. Therefore, education and assistance are needed to help business owners make optimal use of QRIS, so that they can reap the maximum benefits in terms of increasing their income.

### **The Effect of Promotion on the Income of Micro Businesses in the Fashion Industry in Cirebon City**

In general, promotions have no effect on the income of micro businesses in the fashion sector in the city of Cirebon. This can be proven by the calculated t-value of  $-0.971 < t\text{-table}$ , which is 2.005752. This result is not in line with the research conducted by Henrico Victor Parluhutan and Achma Hendra Setiawan (2020) in the journal "The Influence of Capital, Business Experience, Promotional Strategies, and Education on the Profits of Fashion MSME Actors in the Online Marketplace in Semarang City". The study shows that promotional strategies have a significant effect on increasing the profits of fashion MSMEs. They found that the use of effective promotional strategies, such as advertising, personal selling, sales promotions, and direct marketing, can increase consumer appeal and encourage increased income for fashion MSME players who sell online (Parluhutan & Setiawan, 2020).

However, in Cirebon City, promotions carried out by micro-businesses in the fashion sector have not been optimal. Many businesses still rely on traditional promotional methods such as word-of-mouth marketing and putting up banners around their stores, which are less effective in reaching a wider market. In addition, the low utilization of digital marketing and limited advertising budgets mean that promotions have not had a significant impact on increasing revenue.

In addition to promotional strategies that are not yet optimal, people's purchasing power and the level of competition also affect the effectiveness of promotions. If people's purchasing power is low or there are many competitors with better-known



products, promotional efforts by micro businesses will not yield optimal results in terms of increasing revenue. This shows that promotions must be supported by more effective and innovative marketing strategies in order to increase consumer appeal and have an impact on increasing the revenue of micro businesses in the fashion sector in Cirebon City.

### **The Simultaneous Effect of Business Capital, QRIS Usage, and Promotion on the Income of Micro Fashion Businesses in Cirebon City**

Based on the SPSS output results, the calculated  $f$  value of 4.571 is greater than the table  $f$  value of 2.78. Therefore, it can be concluded that business capital, QRIS usage, and promotion together have a significant effect on the income of micro businesses in the fashion sector in Cirebon City.

According to the theory of entrepreneurial economics first introduced by Max Weber in his work “The Protestant Ethic and the Spirit of Capitalism” (1930), which links entrepreneurship with rational capitalism. Weber emphasized that the drive for wealth accumulation, accompanied by a frugal and efficient lifestyle, forms the basis for entrepreneurship that supports economic growth. This idea was later developed by Joseph Schumpeter (1934) through the concept of “creative destruction,” in which entrepreneurs create innovations that disrupt old market structures and build new economic structures. Schumpeter explained that these innovations include the creation of new products, production methods, new markets, or new combinations in industrial organization, which ultimately create sustainable economic growth (Mintardjo et al., 2020).

In the context of micro businesses in the fashion industry in Cirebon City, this theory is relevant because it emphasizes that innovation and opportunity utilization are key factors in increasing business income. According to Drucker (1985, in Muladi & Teaching Staff, 2011) in his work “Innovation and Entrepreneurship,” entrepreneurship theory developed through three main stages: business opportunity theory (economics), people's response to opportunities theory (sociology and psychology), and behavior theory. Based on the economic theory of entrepreneurship, micro-businesses are a response to the readiness to take advantage of business opportunities, supported by economic factors such as capital, government regulations, and digital technologies such as QRIS.

Uncertainty about the future often drives individuals to become entrepreneurs, while advances in technology, communication, and information increasingly help entrepreneurs recognize and better utilize opportunities. In this regard, QRIS as a digital payment system is one of the innovations that enables micro businesses to improve transaction efficiency, expand market reach, and accelerate capital turnover. This is in line with the research by Bhattarai et al. (2023), which shows that the use of



digital payment technology can improve the operational efficiency of micro businesses (Bhattarai et al., 2023).

Business capital plays an important role in supporting innovation and growth in micro businesses. With adequate capital, business owners can increase production capacity and product quality, as well as adopt new technologies such as QRIS. In addition, business capital enables investment in broader and more innovative marketing strategies. According to Parluhut and Setiawan (2020), the results of their research show that business capital plays an important role in increasing production and operational capacity, while the right promotional strategies can increase competitiveness and the number of customers. This indicates that a combination of sufficient business capital and effective promotional strategies enables micro businesses to optimize market opportunities, thereby increasing business income (Parluhutan & Setiawan, 2020).

Promotion is a key factor in attracting customers and increasing sales volume. Through effective promotion, micro businesses can create brand awareness, attract new customers, and strengthen consumer loyalty. Research by Mey Rahayu (2017) shows that the right promotion can increase the competitiveness of micro businesses in a competitive market (Mey Rahayu, 2017).

Based on the respondents' answers from the questionnaire in this study, the majority of micro businesses in the fashion sector in Cirebon City stated that business capital, promotion, and the use of QRIS are important factors that affect their income. This indicates that these three factors must be optimized simultaneously so that micro businesses can develop sustainably.

Entrepreneurial economics theory provides a conceptual foundation for understanding how innovation, risk management, business capital, and resource utilization can increase microenterprise income. By integrating adequate business capital, effective promotional strategies, and the use of digital technologies such as QRIS, microentrepreneurs can create a competitive advantage in the market. This theory also provides a framework for policymakers to design programs that support microenterprise development, thereby contributing to local and national economic growth.

## **CONCLUSION**

Based on the discussion of the research results, it can be concluded that:

1. Partially, only the variable of QRIS usage ( $X_2$ ) has a significant effect on the income of micro businesses in the fashion sector in Cirebon City. Meanwhile, business capital and promotion do not have a significant effect on the income of micro businesses in the fashion sector in Cirebon City.

2. Simultaneously, business capital, QRIS usage, and promotion have a significant effect on the income of micro businesses in the fashion sector in Cirebon City. This indicates that the combination of these three factors can have a greater impact than the influence of each variable individually.
3. The R Square value (coefficient of determination) obtained is 20.6%, indicating that the relationship between the independent and dependent variables is in the weak to moderate category. This indicates that there are still other variables outside the model that influence income by 79.4%.

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