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The Effect of Capital and Credit Price on Pulse and Data Package Traders in East Surabaya (Wonokromo Subdistrict Case Study)

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ABSTRACT

The aim of this research is to find out and analyze the socio-economic characteristics, influence of capital, product value, amount of credit and sales volume on the profit and income of credit and data package sellers in Wonokromo District, East Surabaya. This research uses a quantitative method with descriptive analysis using multiple linear regression. This research used a sample of 285 shops in Wonokrmo sub-district. Based on the research results, capital has a positive and significant influence on the income of credit and data package traders. Partial analysis shows significant results between the variables of business capital and package sales volume. Meanwhile, insignificant results can be seen between the price of products marketed and the amount of credit balance on the income of credit traders and data packages.

Notes: All manuscripts should not exceed 20 pages and should have a minimum of 5 pages

1. Introduction

Mobile phones are an important part of communication products that aim to meet consumer needs in the wireless communication space. In Wonokromo Subdistrict, the use of cell phones is quite widespread, ranging from the upper middle class to the lower class. Everything is in line with the features available and the diverse value of cell phones. The most frequently mentioned smartphone features are camera, music, and radio. But there are also other features such as Bluetooth, infrared, 3G, HSDPA, email, and others, which may be useful to buyers.

According to Statista 2019, there were 95.2 million internet users in Indonesia in 2018, up 13.3% from 84 million users in 2017. In the coming years, internet users in Indonesia are expected to increase by around 10.2% per year between 2018 and 2023. In 2019, the number of internet users in Indonesia increased by 12.6% compared to 2018, totaling 107.2 million users (databoks.katadata.co.id). The data shown shows that the number of internet users in Indonesia is increasing every year. This means that the number of data packages used worldwide for internet access will also increase.

In the Wonokromo City area, there are several credit kiosks that sell recyclables both physical and electronic, ranging from large to small. All of them are within a reasonable range of the number of eyeglass users in Indonesia which is estimated to be more than 75 million people from the upper to the lower classes (Perdana, 2009). Unfortunately, this directly correlates with the need for extensive credit. Due to the large demand for credit, the demand for credit at existing kiosks is also almost equal to the demand for top-up credit. This is because creating a pulse garden is quite simple; it only takes 125,000 to create a pulse garden in your home or on the sidewalk. Below are some research results:

Table 1. Research Results

Author	Title	Research Objectives	Data Analysis Technique	Research results
Hidayaji (2010)	Analysis of Factors Affecting the	The purpose of the study was to	A total of 51 credit counter businesses	Simultaneously, the regression test

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Author	Title	Research Objectives	Data Analysis Technique	Research results
	Income Level of Credit Counter Businesses in Gamping Sleman District	analyze the factors that affect the income of the pulse counter business which was analyzed using multiple regression.	were sampled using cluster sampling and purposive sampling methods.	results show that working capital, working hours, labor force, and business age have a positive effect on the income level of the credit counter business. Partial test results show that working capital, working hours, and business age have a positive and significant effect on the income level of the credit counter business. However, the labor force variable does not have a significant effect on the income level of the credit counter business.
Ma'rufaa (2017)	A Study of Pulse Counters Registered at PT. Multimedia Selular Gresik Branch	Understand and analyze the influence of business mode, hours, schedule and work duration on the company's return on investment.	-	Significant results between the influence of business mode, hours, schedule and work duration on the company's return on investment.

This study was made with the aim of understanding and analyzing the socio-economic characteristics of data package and pulse kiosks in East Surabaya, especially in Wonokromo District. Another objective is to analyze the effect of payment terms, product price, credit limit, and sales volume on the income of data package and pulse kiosks in Wonokromo Subdistrict.

2. Methodology

This research uses quantitative methods by collecting Primary data refers to information taken from original source documents, such as raw accounts (blank accounts) and first-hand actors or accounts. According to Silalahi (2006) primary data is generated through questionnaires or surveys addressed to respondents. A questionnaire is a set of multiplechoice questions used to extract respondent information in the form of personal narratives or highlighted points (Arikunto, 2010). The sample size in this study consisted of 285 pulse counters. This research population is a general area that includes objects and subjects with certain qualities and characteristics recorded by researchers to study in the future and subsequent implementation (Sugiyono, 2010). The sample is all objects, symptoms, events, events, or representatives of the population under study, but only

part of it (Masyhuri & Zainuddin, 2008). 285 credit kiosks and data package or as follows were used in sampling using the Slovin formula from the population of Tungkal Ilir city (Firdaus, 2021):

$$S = \frac{N}{1+N.e^2}$$
$$S = \frac{285}{1+285.(0.1)^2}$$
$$S = \frac{285}{1+2.85}$$
$$S = \frac{285}{3.85}$$
$$S = 74{,}03 \text{(di bulatkan menjadi 74 responden)}$$

To analyze the impact of price, volume, credit amount, and mode of operation on revenue, a regressive credit line is used in the following way (Firdaus, 2021):

$$Y = a + b_1X_1 + b_2X_2 + \ldots\ldots b_nX_n$$

The results of the analysis are transformed into an operational form according to the research variables as follows:

$$Y = \beta_0 + \beta_1 M + \beta_2 TH + +\beta_3 JP + \beta_4 VP + \mu$$

Description:

Y = Income of pulse and data package traders (Rp)
M = Capital (Rp)
TH = Total price (Rp)
JP = Total credit balance (Rp)
VP = Sales volume
ß0 = Constant ß1, ß2, ß3, ß4 = coefficient
μ = Disturbance term

2.1. Individual Parameter Significance Test (T Test)

Conducted to determine the effect of each variable on the results, (Firdaus, 2021):

$$t = \frac{\beta i}{Se(\beta i)}$$

βi = Regression coefficient
Se(βi) = Standard error of regression coefficient

If t count > t table, then Ho is rejected and Hi is accepted; if t count < t table, then Ho is accepted and Hi is rejected.

2.2. Simultaneous Parameter Significance Test (F Test)

The purpose of the Simultaneous Parameter Significance Test (F Test) is to find significant differences between variables in terms of positive or negative results (Firdaus, 2021):

$$Fhitung = \frac{R^2(n-k-1)}{k(1-R^2)}$$

Description:

R2 = Coefficient of determination
N = Number of samples
K = Number of variables

Testing criteria:

If tcount> ttable (H0 rejected)
If tcount < ttable (H0 accepted)

H0 is rejected, meaning that there is a significant difference between the independent variable and the dependent variable. H0 is accepted meaning that there is no significant difference between the independent variable and the dependent variable.

2.3. Determinant Coefficient (R2)

The purpose of the coefficient of determination is to understand the extent to which the regression model can translate a variable from the test variable to other test variables (Suliyanto, 2011).

2.4. Classical Assumption Test

One model is described as very good and can be used to make predictions if the model has been stripped of a set of highly accurate classical assumptions.

2.5. Multicollinearity Test

A situation called multicollinearity occurs when there is a correlation between one or more independent variables. The purpose of multicollinearity estimation is to determine whether or not there is a correlation between independent variables in a regression model. A good regression model should ensure that there is no correlation between the independent variables (Kuncoro, 2015).

2.6. Heteroscedasticity Test

Heteroscedasticity is the variation in the data used to create the model that is not constant. Testing for the presence or absence of heteroscedasticity problems in an empirical model being observed is also an important key to setting up smooth regression. Using the White-Nordström method, it is possible to detect the presence of heteroscedasticity problems in an empirical model (Insukindro, 2003).

2.7. Autocorrelation Test

Autocorrelation is the result of correlation between the variables themselves with different inputs. The Breusch-Godfrey Serial Correlation Lagrange Multiplier Test (LM test) is used to test for autocorrelation. This test is useful for identifying autocorrelation problems not only in the first degree but also in the second degree. It is stated that autocorrelation occurs if X2 (Obs* R-Squared) count> X2 table or if the probability < the desired degree of confidence (Insukindro, 2003).

3. Results and Discussion

3.1. Respondent Characteristics Based on Age

The higher the threshold for the use of airtime and data package merchants, the lower the productivity level of the business in question. Conversely, the higher the threshold for the use of credit and data package merchants, the higher the productivity level of the market. Outside the organization, as the use of airtime and data package merchants increases, the profit margin of the business will also increase. In summary, market share can be seen below:

Table 2. Distribution of Respondents by Age

No	Age (Year)	Average Age (Year)	Total (People)	Precentage (%)
1	21-23	22	11	14,86
2	24-26	25	23	31,08
3	27-29	28	8	10,81
4	30-32	31	9	12,16

No	Age (Year)	Average Age (Year)	Total (People)	Precentage (%)
5	33-35	34	16	21,62
6	36-38	37	5	6,76
7	39-41	40	2	2,70
	Total		74	100.00

The majority of the population of pulse and data package merchant users are in the age group of 24-26 years or around 31.08 percent of the population who are basically 25 years old. This is due to users being quite compatible with both data packets and merchant credit as a means of increasing efficiency in business management. Based on the facts above, it can also be seen that the majority of pulse and data package users have a higher percentage of rent in the 39-41 year age group or around 2-2.70%.

3.1.1. Respondent Characteristics Based on Gender

The market leader trader type indicates how long a market leader can maintain his position on a daily basis. In general, skin color type tends to make trade transactions more difficult when compared to women's trade. This is because men are group leaders who are crucial in group strengthening efforts. However, business owners have limited time to continue their business because business owners, especially married ones, have to take care of household chores and supervise their group members. The frequency of each gender can be seen as follows:

Table 3. Distribution of Respondents Based on Gender

No	Gender	Total (People)	Percentage (%)
1	Male	58	78,38
2	Female	16	21,62
	Total	74	100.00

The table shows that 58 (78.38%) traders are male while 16 (21.62%) are female.

3.1.2. Respondent Characteristics Based on Education Level

Education is one measure of an individual's ability to manage and analyze business potential in the face of business competition. Below is a frequency distribution table of market education levels:

Table 4. Distribution of respondents based on education level

No	Gender	Total (People)	Percentage (%)
1	Male	58	78,38
2	Female	16	21,62
	Total	74	100.00

The table above shows that most respondents are at the high school level.

3.1.3. Respondent Characteristics Based on Marital Status

Marital status is one part of managing and developing a business. Individuals who are not married are considered to be more capable of developing a business than those who are married.

Table 5. Distribution of Respondents Based on Marital Status

No	Marital Status	Total (People)	Percentage (%)
1	Not Married	24	32,43
2	Married	50	67,57
	Total	74	100.00

Most traders are married.

3.1.4. Characteristics Of Respondents Based on the Number of Family Dependents

The number of members in the house/family leads to more living needs. The following details the number of family dependents:

Table 6. Distribution of Respondents Based on Number of Family Dependents

No	Marital Status	Total (People)	Percentage (%)
1	0	24	32,43
2	1	11	14,86
3	2	24	32,43
4	3	15	20,27
	Total	74	100,00

Based on the responses given, it can be seen that the dominance of traders who work are those who do not have family dependents.

3.1.5. Respondent Characteristics Based on Source of Pulse Distributor

The source of credit can be from all operators (agents of all operators) or online applications (Shopee, Tokopedia, Bukalapak, etc.) that provide credit top-up services.

Table 7. Distribution of Respondents Based on Source of Pulse Distributor

No	Source of Pulse Distributor	Total (People)	Percentage (%)
1	All Operator	58	78,38
2	Online Application	16	21,62
	Total	74	100,00

Merchants who take credit and data packages mostly take from All operators (direct agents) or 58 people or 78.38%.

3.1.6. Characteristics of Respondents Based on Business Capital

Credit and data package merchant business capital is usually converted as a commodity into credit balances or physical online vouchers (data packages). Physical internet quotas come from several service providers such as Telkomsel, XL, Smartfren and Tri which have different internet quotas at different prices.

Tabel 8. Distribusi Responden Berdasarkan Modal Usaha

No	Source of Pulse Distributor	Total (People)	Percentage (%)
1	1.800.000-2.657.142	5	6,76
2	2.657.143-3.514.285	24	32,43
3	3.514.286-4.371.428	18	24,32
4	4.371.429-5.228.570	17	22,7
5	5.228.571-6.085.713	8	10,81
6	6.085.714-6.942.856	4	5,13
7	6.942.857-7.800.000	2	2,70
	Total	74	100,00

The venture capital with the most pulse and data package traders is in the range of Rp. 2,657,143 - Rp. 3,514,285 or 24 people or 32.43%. In addition, the second largest venture capital with pulse and information package traders is around Rp. 3,514,286 - Rp. 4,371,428 or 18 people or 24.32%. However, the risk capital with pulse and data package traders is at least Rp. 6,942,857 - Rp. 7,800,000 or 2 people or 2.70%.

3.1.7. Respondent Characteristics Based on Credit and Data Package Prices

Credit charges usually differ by two thousand rupees with the amount of credit, while data plan charges are adjusted according to the price of the service provider. In particular, the data plan price varies between service

providers, even if the data plan quota is the same.

Table 9. Distribution of Respondents Based on Price and Data Package

No	Source of Pulse Distributor	Total (People)	Percentage (%)
1	581.000 – 1.096.428	38	51,35
2	1.096.429 – 1.611.857	6	8,11
3	1.611.858 – 2.127.286	14	18,92
4	2.127.287 – 2.642.715	0	0,00
5	2.642.716 – 3.158.144	0	0,00
6	3.158.145 – 3.673.573	3	4,05
7	3.673.574 – 4.189.002	13	17,57
	Total	74	100,00

The prices and information packages that most respondents responded to were Rp. 581,000- Rp. 1,096,428 or 38 people or 51.35%, while the prices and data packages that most respondents responded to were in the range of Rp. 3,158 145 - Rp. 3,673,573, namely only 3 people or 4.05%. prices and data packages in the range of Rp. 581,000 - Rp. 1,096,428 are more because the credit and data packages sold are the credit and data packages that consumers buy most often.

3.1.8. Respondent Characteristics Based on The Amount of Credit Balance

Business credit balances are usually adjusted according to the amount of monthly payments made by consumers.

Table 10. Distribution of Respondents Based on the Amount of Credit Balance

No	Jumlah Saldo Pulsa (Rupiah)	Total (People)	Percentage (%)
1	100.000 – 171.428	20	27,03
2	171.429 – 242.856	13	17,57
3	242.857 – 314.285	24	32,43
4	314.286 – 385.713	4	5,41
5	385.714 – 457.143	6	8,11
6	457.143 – 528.570	6	8,11
7	528.571 – 600.000	1	1,35
	Total	74	100,00

Based on the highest credit balance with credit merchants and data packages is Rp. 242,857 - Rp. 314,285 or 24 people or 32.43%. The second largest credit balance for credit merchants and data packages is Rp. 100,000 - Rp. 171,428 or 20 people or 27.03%. The minimum credit balance for credit and data package merchants is between Rp 528,571 and Rp 600,000 per person or 1.35%.

3.1.9. Response Characteristics Based on Data Package Sales Volume

Of course, the number of data packages sold per day varies. This is because consumers or buyers buy data packages in large quantities at a lower price.

Table 11. Distribution of Respondents Based on Sales Volume of Data Packages

No	Jumlah Saldo Pulsa (Rupiah)	Total (People)	Percentage (%)
1	3-5	4	5,41
2	6-8	36	14,65
3	9-11	19	25,68
4	12-14	10	13,51
5	15-17	2	2,70
6	18-20	2	2,70
7	21-23	1	1,35

Total	74	100,00

Based on Table 10, it can be seen that the sales volume of data packages with the most respondents is 6-8 units or 36 people or 48.65%. the sales volume of data packages with the second highest number of respondents is 9-11 units or 19 people or 25.68%. This shows that the sales volume of data packages and data packages for pulse merchants is more often 6-8 units and 9-11 units of data packages per day.

3.2. The Effect of Capital, Price of Products Sold, Total Balance of Credit and Volume of Data Sales on the Income of Credit Counters and Data Packages in Wonokromo District East Surabaya

3.2.1. Regression Analysis Results

Table 12. Linear regression results

Dependent Variable	Y			
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	541.402,4	119010,0	4,549217	0,0000
M	0,932089	0,054610	17,06824	0,0000
TH	0,002195	0,027333	0,080304	0,9362
JP	0,057948	0,236291	0,245238	0,8070
VP	42.748,54	21235,20	2,013098	0,0480
R-squared	0,965702	F-statistic		485,6926
		Prob(F-statistic)		0,000000

The linear regression equation obtained by data processing using Insights 9 is:

$$Y = 541.402,4 + 0,932089M + 0,002195TH + 0,057948JP + 42.748,54VP$$

If capital (M), the price of products sold (TH), the amount of credit balance (JP), and the sales volume of data packages (VP) remain constant, then the income of pulse and data package traders in Wonokromo Subdistrict, East Surabaya (Y) will increase by Rp. 541,402.4. This can be seen from the fixed value (C) in the regression equation which is 541,402.4 and has a positive sign. The regression coefficient for the capital variable (M) is 0.932089 with a positive sign, which means that every increase in capital of Rp. 1, - will cause the income of pulse and data package traders in Wonokromo District, East Surabaya (Y) to increase by Rp. 0.932089, -. This increase in capital has an impact on increasing the number of credit balances and the volume of data package sales transacted.

The regression coefficient for the variable price of products sold (TH) is 0.002195 also with a positive sign. This indicates that every increase in the price of products sold by Rp. 1, - will cause the income of pulse and data package traders in Wonokromo District, East Surabaya (Y) to increase by Rp. 0.002195, -. The regression coefficient for the variable number of credit balances (JP) is 0.057948 with a positive sign. This indicates that every increase in the amount of credit balance of Rp. 1, - will cause the income of pulse and data package traders in Wonokromo District, East Surabaya (Y) to increase by Rp. 0.057948, -. The regression coefficient for the data package sales volume variable (VP) is 42,748.54 also with a positive sign. This means that every increase in the sales volume of data packages by 1 unit will cause the income of pulse and data package traders in Wonokromo District, East Surabaya (Y) to increase by Rp. 42,748.54, -.

3.2.2. Hypothesis Testing

a. F Test

The F-statistic value is 485.6926 with a probability of 0.000000. The probability value of the F-statistic which is close to zero indicates that statistical significance is obtained at the alpha level of 0.05. Therefore, it can be concluded that together, the capital variable (M), the price of products sold (TH), the amount of credit balance (JP), and the sales volume of data packages (VP) have a significant effect on the income of pulse and data package traders in Wonokromo District, East Surabaya (Y).

b. T Test

The results of the t-test show that among others:

a) the probability of capital variable (M) is 0.000, lower than Alpha level 0.05. This indicates that the capital variable (M) has a significant influence on the income of pulse and data package traders in Wonokromo Subdistrict, East Surabaya (Y).

b) the probability of the variable price of products sold (TH) is 0.9362, higher than the alpha level of 0.05. This shows that the product price variable (TH) does not have a significant influence on the income of pulse and data package traders in Wonokromo District, East Surabaya (Y).
c) the probability of the pulse balance variable (JP) is 0.8070, also higher than the alpha level of 0.05. This shows that the pulse balance variable (JP) does not have a significant influence on the income of pulse and data package traders in Wonokromo Subdistrict, East Surabaya (Y).
d) the probability of data package sales volume variable (VP) is 0.0480, lower than the alpha level of 0.05. This shows that the variable sales volume of data packages (VP) has a significant influence on the income of pulse and data package traders in Wonokromo Subdistrict, East Surabaya (Y).

3.2.3. Determination Coefficient (R2)

The coefficient of determination (R2) is 0.965702, indicating that 96.5702% of the variation in the capital variable (M), the price of goods sold (TH), the amount of credit balance (JP), and the sales volume of data packages (VP) can explain the variation in the variable income of pulse and data package traders in the Wonokromo area of East Surabaya (Y). Meanwhile, the remaining 3.4298% is influenced by other factors outside the model.

3.2.4. Classical Assumption Test

a. Multicollinearity test

Tabel 13. Multicollinearity test Result

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	1.42E+10	17.78958	NA
M	0.002982	66.91541	5.476103
TH	0.000747	3.855770	1.337240
JP	0.055834	5.828244	1.008385
VP	4.51E+08	51.34965	5.058261

There is no significant interdependence between the independent variables in the model. In other words, this regression model does not contain multicollinearity.

b. Autocorrelation test

Table 14. Autocorrelation test

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	2.452216	Prob. F(1,68)	0.1220
Obs*R-squared	2.575703	Prob. Chi-Square(1)	0.1085

The calculated chi-square probability is 0.1085, which is greater than the 5% alpha level. This indicates that the regression model does not exhibit autocorrelation.

c. Heteroscedasticity test

Table 15. Heteroscedasticity Test Result

Heteroskedasticity Test: Glejser			
F-statistic	0.773720	Prob. F(4,69)	0.5460
Obs*R-squared	3.176663	Prob. Chi-Square(4)	0.5287
Scaled explained SS	4.036639	Prob. Chi-Square(4)	0.4011

The probability of Obs*R-square (which is the Chi-square calculation) is 0.5287, which is greater than the 5% alpha level. This indicates that the regression model does not exhibit heteroscedasticity.

3.3. Discussion

Based on the results of the study, capital has a positive and significant influence on the income of pulse and data package traders. This means that the greater the capital used, the income of pulse and data package traders

also increases. Every increase in capital of Rp 932,089 will lead to an increase in revenue of Rp 932,089, as reflected in the positive regression coefficient for the capital variable. The increase in capital also has an impact on the increase in credit balance and the volume of data packages that can be transacted. The study shows that product price has a positive but insignificant influence on the income of pulse and data package traders. This is evidenced by the p-value of the t-statistic which is greater than 5% alpha. With a regression coefficient of 0.002195, a price increase of Rp 1 million only increases revenue by Rp 2,195.

A similar observation applies to the amount of credit balance, where this variable has a positive but insignificant effect on the revenue of credit and data package merchants. Like product prices, an increase in credit balance also contributes to an increase in revenue, although this increase is not significant or the increase is very small. An increase in credit balance of Rp 1 million will only increase revenue by Rp 57,948. However, in contrast to the previous variable, the sales volume of data packages has a positive and significant effect on the income of pulse and data package traders. Every increase in data package sales volume by 1 unit will increase revenue by Rp 42,748.54. This variable is important because the majority of consumers use Android phones and prefer internet data packages to the use of credit.

The main challenge faced by credit and data package merchants is limited capital. Capital is a crucial factor in their business development. Therefore, measures are needed to overcome the capital constraints faced by these merchants. One program that can be considered by pulse and data package merchants is applying for a People's Business Credit (KUR) loan. KUR is a government program that aims to support micro, small, and medium enterprises by providing financial assistance. The Wonokromo Regional Government (East Surabaya) is also active in organizing KUR programs to help market traders through information, training, and coaching through the Regional Task Force (SKPD).

4. Conclusion

The majority of pulse and data package traders are 24-26 years old or 23 people or around 31.08%, with an average age of 25 years old. Among pulse and data package dealers, men dominate as many as 58 people or 78.38%. High school education is the highest level of education for pulse and data package dealers. Marriage for most of the credit and data package traders is "Married". Pulse and data package traders mostly take from All operators (direct agents), namely. 58 people or 78.38%. The capital of the company with the most pulse and data package traders is in the range of Rp. 2,657,143 - Rp. 3,514,285 or 24 people or 32.43%. The price and data package that most respondents respond to is Rp. 581,000 - Rp. 1,096,428 or 38 people or 51.35%. The highest credit balance at credit merchants and data packages is Rp. 242,857 - Rp. 314,285 or 24 people or 32.43%.

The sales volume of information packages with the most respondents was 6-8 pieces or 36 people or 48.65%. The variable capital (M), the price of products sold (TH), the amount of credit balance (JP) and the sales volume of data packages (VP) together (simultaneously) have a significant effect on the income variable of pulse and data package traders Wonokromo. Sub-district, West East Surabaya (Y), while the sub-variables of Business Capital (M) and Sales Volume of Data Packages (VP) have a significant effect, while the Price of Products Sold (TH) and the Number of Credit Drawings (JP) do not have a significant effect. . affect a significant effect on the income variable and information packages of pulse traders in the Wonokromo area, East Surabaya (Y).

Based on the analysis conducted, the main factor affecting the income of pulse and data package traders is capital. Therefore, entrepreneurs should consider joining available capital raising programs, especially programs such as KUR offered by the government, to develop and maintain their business continuity. In addition, another variable that has a significant influence is the sales volume of data packages. Therefore, merchants need to ensure the availability of a variety of data packages to meet consumer needs, especially affordable data packages with large quotas.

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