



KITA KREATIF
PUSAT RISET KOMUNIKASI PEMASARAN, PARIWISATA
DAN EKONOMI KREATIF UNIVERSITAS SYIAH KUALA

International Journal of Kita Kreatif

PUSAT RISET KOMUNIKASI PEMASARAN, PARIWISATA DAN EKONOMI KREATIF
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For Citation:

Nufus, Z. & Nizam, A.(2024). The Influence of Self Efficacy, Business Capital, Creativity and Religiosity on The Success of UMKM Business of Melinjo Chips in Pidie District. *International Journal of Kita Kreatif*, 2(1), 50-58.

The Influence of Self Efficacy, Business Capital, Creativity and Religiosity on The Success of MSMEs Business of Melinjo Chips in Pidie District

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ARTICLE INFO

Received: 06-05-2024

Revised: 10-05-2024

Accepted: 25-05-2024

Available online: 28-05-2024

Keyword

Self Efficacy, Business
Capital, Creativity,
Religiosity, Business
Success, Melinjo
Crisps MSMEs

ABSTRACT

This study aims to analyze the effect of self efficacy, business capital, creativity and religiosity on the success of MSMEs of melinjo chips. The sample used in the study amounted to 83 respondents selected using the Proportional Stratified Random Sampling technique. The data analysis technique used is multiple linear regression analysis using SPSS. The results showed that self efficacy, business capital and religiosity partially had a significant effect on business success in MSMEs of melinjo chips in Pidie Regency, but creativity partially had no significant effect on business success in MSMEs of melinjo chips in Pidie Regency. Simultaneously, self efficacy, business capital, creativity, and religiosity affect business success in melinjo chips MSMEs in Pidie Regency. It is hoped that business actors of melinjo chips MSMEs in Pidie Regency can increase selfefficacy, business capital, creativity and religiosity to get business success in their business.

1. Introduction

One of the most popular businesses in Indonesia is Micro, Small and Medium Enterprises (MSMEs), MSMEs are one of the most potential instruments to be improved in Indonesia, acting as a major force in encouraging community economic growth and making a significant contribution to the people's economy (Rosmadi, 2021). MSMEs have enormous potential to develop their business and compete in the market, if managed with strong governance. Therefore, an MSME management framework is needed that can be used as a guide by MSMEs in managing their business operations (Bismala, 2017).

The MSME sector in Pidie Regency is one of the main pillars in the regional economic structure. Based on data from the Pidie Disperindagkop-UKM (2022), there are around 100,000 MSMEs actively operating in the Pidie Regency area. One of the MSME businesses that is very popular among the people of Pidie is the emping melinjo chips business. Emping melinjo chips are a type of Indonesian snack or snack in the form of chips made from melinjo seeds. Emping has a slightly bitter taste, emping is available in the market in various flavors, such as plain, salty, spicy or sweet, depending on the addition of salt or sugar caramel.

The main ingredient for making emping melinjo chips is melinjo seeds. Melinjo seeds are first peeled and roasted to dry. After that, the melinjo seeds are ground until smooth. The pounded melinjo seeds are then shaped into thin sheets. These melinjo seed sheets are then dried in the sun or dried using a special oven until they become dry and crispy emping (Charnita et al., 2022). Emping melinjo chips is one of the most home-based MSME businesses in Pidie Regency, this is because Pidie Regency is one of the largest melinjo producing areas in Aceh Province. The following table shows the percentage of melinjo chips producers in Aceh Province.

Table 1. Data on the Number of Emping Melinjo Chips Production Areas in Aceh in 2022

District	Percentage
Pidie	60 percent
Aceh Besar	20 percent
Aceh Jaya	10 percent
Aceh Barat	5 percent
Aceh Selatan	5 percent

Source: (Disperindagkop-UKM, 2022) (processed)

Based on data from Disperindagkop-UKM (2022), Pidie district occupies the best position as the largest producer of melinjo chips in the entire Aceh Province with a percentage of 60 percent. Therefore, the author chose the emping melinjo chips MSME business actors in Pidie district as the research subject. However, in running their business, based on field surveys and reports from the Data and Information Center of the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia (2023), the phenomenon that occurs is that there are several obstacles and challenges faced by the emping melinjo chips MSME business in Pidie Regency, including the following: The process of making melinjo chips in Pidie Regency still relies on traditional technology, which results in inefficiencies in production and low productivity. Product quality standards for melinjo chips in Pidie District have not reached the standard, resulting in a lack of product competitiveness in the market.

MSMEs of melinjo chips in Pidie Regency still experience obstacles in accessing a broad market, this causes difficulties in developing their products, both in the local market and at the international level and MSMEs of melinjo chips in Pidie Regency face very intense competition from similar business actors, both those operating in the local area and outside the region. So that from the description of the constraints of MSME business actors above, what can help the efforts of MSME players in the melinjo chips in Pidie Regency is to encourage the success of their business. Business success is the result of optimal achievement of business activities, where success that can be measured by entrepreneurs is reflected in an increase in their material (Nasution et al., 2021).

Many factors can affect business success, one of which is self efficacy (Nugroho & Sulistyowati, 2020). Self efficacy is one of self-efficacy, namely self-confidence that is felt as a form of belief in one's ability to produce a certain level of performance which becomes a reference that affects their lives (Gerbino, 2020). Furthermore, the factor that influences business success is capital in running a business (Rahayu et al., 2023). Capital is one of the business factors that must be available before carrying out a business activity, the size of the form of capital will affect all aspects of business development in the process of achieving income (Meifa & Sanjaya, 2022).

Furthermore, the factor that can affect business success is the creativity variable, according to Rahmah Muthia (2018) creativity is a person's ability to create something innovative or combine pre-existing products to produce a new product. Furthermore, the factor that can affect business success is the Religiosity variable (Yahdina et al., 2021). Religiosity comes from the word religiosity which refers to piety and high devotion to religion. Religiosity itself comes from religious which is related to the nature of religion or religious characteristics inherent in a person (Wibowo & Sujono, 2021).

Several studies related to business success have been conducted by previous researchers, the results of research by Hariyadi et al., (2023), Mufaqoh & Anisa (2022) and Wilaini et al., (2022) show that the self efficacy variable has a significant positive effect on business success, the results of Aidina & Rudini's research (2021) say that business capital has a significant effect on business success. The results of research by Hariyanto & Ie (2023), Sari (2021) and Kristian & Gofur (2022) say that the creativity variable has an influence on business success. The results of research by Fauzi & Murniawaty (2020) and Zuhirsyan & Nurlinda (2021) say that the religiosity variable has a partial influence on the interest in becoming a customer in Islamic banks. Therefore, with the existence of previous research literature and the lack of information related to research on the business success of MSMEs of melinjo chips in Pidie Regency, the authors intend to continue deeper research on "The Effect of Self Efficacy, Business Capital, Creativity and Religiosity on the Business Success of MSMEs of Melinjo Chips in Pidie Regency".

2. Methods

Data Types and Sources

This research collects data directly from the source by researchers, known as primary data, and also uses secondary data derived from previous research. The data collection method uses questionnaires. To analyze the data, this study used multiple linear regression analysis techniques to analyze the relationship between the independent and dependent variables, which were then analyzed using spss. The equation model in this study is as follows:

$$\text{Equation I} \quad : Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

Y is business success, α is a constant, $\beta_1, \beta_2, \beta_3, \beta_4$ are variable coefficients, X_1 is Self Efficacy, X_2 is business capital, X_3 is creativity and X_4 is religiosity.

Data Collection Technique

To obtain statistics and facts that are in accordance with the object of this research, this research uses data collection methods using literature studies and questionnaires. Literature study is a method used to build a theoretical basis in research by exploring understanding from relevant sources related to research topics, such as books, articles, and journals related to research interests and researchers use questionnaires as a tool to collect or collect data and information in accordance with the research objectives. The questionnaire, as explained by sekaran (2017) is a set of questions that have been previously compiled.

Population and Sampling

Population is a group of individuals or objects that have a number and specific characteristics that have been determined by researchers for study purposes, which will then be used to draw conclusions (sugiyono, 2018). In this study, the population based on data from the pidie regency industry and trade office (2023), the number of melinjo chips business actors in pidie regency in 2023 was 535 business units.

The sample is part of the population which is a representation of the entire population to be studied. When a population consists of many groups with different characteristics, as in this study, a proportional stratified random sampling approach is used (juliandi, a., & irfan, 2013). The sample for this study consisted of 83 respondents selected from a population of 535 emping melinjo entrepreneurs in pidie regency who were registered using the proportionate stratified random sampling formula.

Research Methods

The method used in this research is quantitative method In order to obtain precise and accurate data along with all the information, researchers carried out a number of field studies directly on MSME business actors of emping melinjo chips in the Pidie Regency area using quantitative research methods. Quantitative research involves solving or responding to problems by collecting numerical data through questionnaires, interviews, or other data sources, and this data is then analyzed using statistical methods (Silalahi, 2018).

3. Result and Discussion

Validity and Reality Test

The validity test is used to evaluate the validity of the data collected through the questionnaire. Data validity can be measured by comparing the calculated r -value with the r -table value. The value of the validity test results on 83 respondents on the success of the melinjo chips MSME business in Pidie Regency shows that all independent variables and the dependent variable have a correlation value of $r\text{-count} > r\text{-table}$. As for the $r\text{-count}$ value > 0.215 and a significant value < 0.05 so it can be concluded that all statement item data are valid and suitable for further analysis.

The reliability test is used to determine the extent to which the results of a study can be trusted. This trust can be tested by conducting repeated tests and comparing the results. In this study, reliability was measured using the Cronbach's Alpha formula. The research results are said to be reliable because they have a Cronbach's Alpha value of more than 0.600.

Classical Assumption Test

In this study, the normality test was carried out using the Kolmogorov-Smirnov non-parametric statistical test. The test results show a significance value of 0.200 or > 0.05, meaning that the residual data has a distribution that is close to normal. The results of this test are also reinforced by graphical analysis, such as histograms and Normal Probability Plot graphs, which show that the data distribution pattern is quite close to normal distribution.

In this study, the multicollinearity test was carried out by looking at the Tolerance value or Variance Inflation Factor (VIF) of the independent variables. If the Tolerance value > 10, it indicates that there is no significant correlation between the independent variables. The results of the VIF calculation show that all independent variables have a VIF value < 10. Therefore, it can be concluded that there is no multicollinearity between the independent variables in the regression model in this study.

The results of the heteroscedasticity test show that the distribution of points shows an unclear pattern above and below the number 0 on the Y axis. Thus, it can be concluded that there is no heteroscedasticity problem in this regression model.

Multiple Linear Analysis Test

This study uses multiple linear regression analysis. To analyze independent variables including self-efficacy, business capital, creativity and religiosity on the business success of MSMEs of melinjo chips in Pidie Regency, as the dependent variable both partially and simultaneously. The effect of each independent variable can be seen in Table 2 below:

Table 2. Multiple Linear Regression Analysis Results

Model	Coefficient	t-count	Sig
X ₁	0,329	3.611	0.001
X ₂	0,394	3.221	0.002
X ₃	-0,154	-1.452	0.151
X ₄	0,363	3.585	0.001

Source: data processed (2024)

Thus, the results of statistical calculations can be written a simultaneous multiple linear regression equation as follows:

$$Y = 0,329X_1 + 0,394X_2 + -0,154X_3 + 0,363X_4$$

From the results of the regression equation above, the results of the study are as follows:

1. The regression coefficient of the effect of Self Efficacy of 0.329 explains that every increase in Self Efficacy will increase Business Success by 0.329, meaning that there is a positive influence of Self Efficacy on Business Success.
2. The regression coefficient of the effect of Business Capital of 0.394 explains that any increase in Business Capital will be able to increase Business Success by 0.394, meaning that there is a positive effect of the Business Capital variable on Business Success.
3. The regression coefficient of the effect of Creativity of -0.154 explains that any increase in Creativity will reduce Business Success by -0.154, meaning that there is a negative effect of Creativity on Business Success.

4. The regression coefficient of the effect of Religiosity is 0.363, explaining that any increase in Religiosity will increase Business Success by 0.363, meaning that there is a positive effect of Religiosity on Business Success.

Partial Hypothesis Test Results (t)

The test is carried out by assuming that other variables are considered constant. If the t-count value > t-table with a significance level of 5%, it can be concluded that partially the independent variable has a significant influence on the dependent variable. Conversely, if the t-count value < t-table with a significance level of 5%, it can be concluded that the independent variable does not have a significant influence on the dependent variable in this study, as shown in Table 3.

Table 3. T-test Results

Model	t-Count	sig
X ₁	3.611	0.001
X ₂	3.221	0.002
X ₃	-1.452	0.151
X ₄	3.585	0.001

Source: data processed (2024)

Based on table 3, it can be explained as follows:

1. Partial Effect of Self Efficacy on Business Success

From the comparison of the regression coefficient value with the standard error, the t-count value for the effect of the Self Efficacy variable is 3.611 at the limit of the significance probability value of 0.001. While the t-table value at df 79 and a significant level of 5 percent is 1.990. The results of this calculation show that the t-count value is greater than the t-table value so that a decision can be made that the alternative hypothesis (Ha) can be accepted and reject the null hypothesis (Ho), meaning that Self Efficacy (X1) partially has a significant effect on Business Success (Y).

2. Partial effect of Business Capital on Business Success

From the comparison of the regression coefficient value with the standard error, the calculated t value for the effect of the Business Capital variable is 3.221 at the limit of the significance probability value of 0.002. While the t-table value at df 79 and a significant level of 5 percent is 1.990. The results of this calculation show that the t-count value is greater than the t-table value so that a decision can be made that the alternative hypothesis (Ha) can be accepted and reject the null hypothesis (Ho), meaning that Business Capital (X2) partially has a significant effect on Business Success.

3. Partial Effect of Creativity on Business Success

From the comparison of the regression coefficient value with the standard error, the t-value for the effect of the Creativity variable is -1.452 at the limit of the significance probability value of 0.151. While the t-table value at df 79 and a significant level of 5 percent is 1.990. The results of this calculation show that the t-count value is smaller than the t-table value so that a decision can be made that the alternative hypothesis (Ha) can be rejected and accept the null hypothesis (Ho), meaning that Creativity (X3) partially has no significant effect on Business Success.

4. Partial Effect of Religiosity on Business Success

From the comparison of the regression coefficient value with the standard error, the calculated t value for the effect of the Religiosity variable is 3.585 at the limit of the significance

probability value of 0.001. While the t-table value at df 79 and a significant level of 5 percent is 1.990. The results of this calculation show that the t-count value is greater than the t-table value so that a decision can be made that the alternative hypothesis (Ha) can be accepted and reject the null hypothesis (Ho), meaning that Religiosity (X4) partially has a significant effect on Business Success.

Simultaneous Hypothesis Test Results (F)

If the F-count > F-table value with a significance level of 5%, it can be concluded that together the independent variables have a significant influence on the dependent variable. The results of the F test can be seen in Table 4.

Table 4. F-test Result

Model	F	Sig
Regression	61.879	0,000

Source: data proseed (2024)

Based on Table 4, the result of dividing the regression Mean Square with the residual Mean Square, the calculated F value is 61,879 with a significance probability value limit of 0.000. Thus the sig value <0.05 so that a decision can be made, namely accepting the alternative hypothesis (Ha) and rejecting the Ho hypothesis, Self Efficacy (X1), Business Capital (X2), Creativity (X3), and Religiosity (X4) together have an effect on Business Success (Y).

Coefficient of Determination

The coefficient of determination is a coefficient that explains the magnitude of the influence of one of the independent variables assuming other variables are unknown. From the results of the SPSS output, the Adjusted R Square is 0.748 or 74.8 percent. The adjusted R Square value of this size explains, the role of self efficacy variables, business capital, creativity and religiosity in influencing business success is 0.748 or 74.8 percent. While the rest (residual value) of the role of these variables is 0.252 or 25.2 percent influenced by other variables not involved in this study.

Table 5. Coefficient of Determination (R2) Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.872 ^a	0.760	0.748	0.29334

Source: data proseed (2024)

4. Conclusion

The results of this study indicate that Self Efficacy (X1), Business Capital (X2), Creativity (X3) and Religiosity (X4) together have a significant effect on Business Success (Y) of melinjo chips. Meanwhile, based on partial influence, creativity has no significant effect on business success. However, the Self efficacy variable has a significant effect on the business success variable. Business capital variables have a significant effect on business success variables and creativity variables have a significant effect on business success variables.

The suggestions that can be conveyed are as follows: It is hoped that MSME business actors of melinjo chips in Pidie Regency can increase self-efficacy, venture capital, creativity and religiosity to get business success in their business. The Business Capital variable has the greatest influence on Business Success. This can be a concern for Baitul Mal Aceh in order to increase

the community's Business Capital regarding the importance of paying zakat and for further research to be able to add other factors that can affect Business Success.

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