The Rate of Inflation: Implementation for Income of Household Business in Sampe Cita Village

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Article Info

ABSTRACT

The purpose of this study was to analyse access to capital and technology responsiveness at the inflation rate as a mediating variable on the income of household businesses in the Glugur Rimbun area (Case Study: Sampe Cita Village). The specific target of this study is to analyse the level of inflation rate as a mediating variable on the income of household businesses in the Glugur Rimbun area (Case Study: Sampe Cita Village). So that it can show the value of the influence of the inflation rate on the income of household businesses in the Glugur Rimbun area of Sampe Cita Village. The hypothesis in this study is the level of inflation rate as a mediating variable on the income of household businesses in the Glugur Rimbun area (Case Study: Sampe Cita Village). Access to capital and responsiveness to technology influence the income of household business owners in Sampe Cita Village, with the inflation rate serving as a mediating factor. This study will utilize quantitative data to assess how the inflation rate mediates the relationship between capital and technology access and the income of household entrepreneurs in the Glugur Rimbun area, specifically focusing on Sampe Cita Village. The data analysis used was quantitative analysis, which consisted of path analysis and sign test. The findings of this study indicate that, in sub-structure I, the variable for capital access has a direct positive impact on the business income of household entrepreneurs in Sampe Cita Village. Conversely, in sub-structure II, the technology response variable has an indirect negative effect on their business income, with the inflation variable serving as a mediator.

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1. INTRODUCTION

Indonesia's economic progress is closely linked to the growth of MSMEs, which are crucial in driving economic expansion [1]. MSMEs play a role in helping to improve the family economy through employment, besides that MSMEs also contribute to the country's economic growth towards the formation of a large Gross Domestic Product

(GDP) [2]. According to data from the Office of Cooperatives and Micro Enterprises of Deli Serdang Regency in 2022, MSMEs in Deli Serdang Regency amounted to 171,000.

Home-based businesses can be defined as businesses that fall into the MSME category. Home-based businesses can evolve into industries that boost family income and create employment opportunities within the village or region. These businesses offer benefits such as lower capital requirements and easier management. However, the problem in managing a home-based business is the change in the function of the house as a place to live [3]. There are several obstacles faced by home-based business actors including a decrease in sales volume, reduced capital requirements, and expensive raw material prices which cause decreased production capacity or inflation and obstructed distribution of goods [4]. This causes a serious threat to the sustainability of home-based businesses or businesses, inflation can lead to maximum profit or gains when income increases more than production costs. A moderate level of inflation can stimulate the economy by boosting national income [5]. However, if the inflation rate exceeds 30% and approaches 100%, it can destabilize the business economy. This scenario would lead to significant increases in the prices of goods, adversely affecting ordinary people. Here is the inflation rate development for North Sumatra for the calendar years 2021 and 2022, expressed as a percentage.
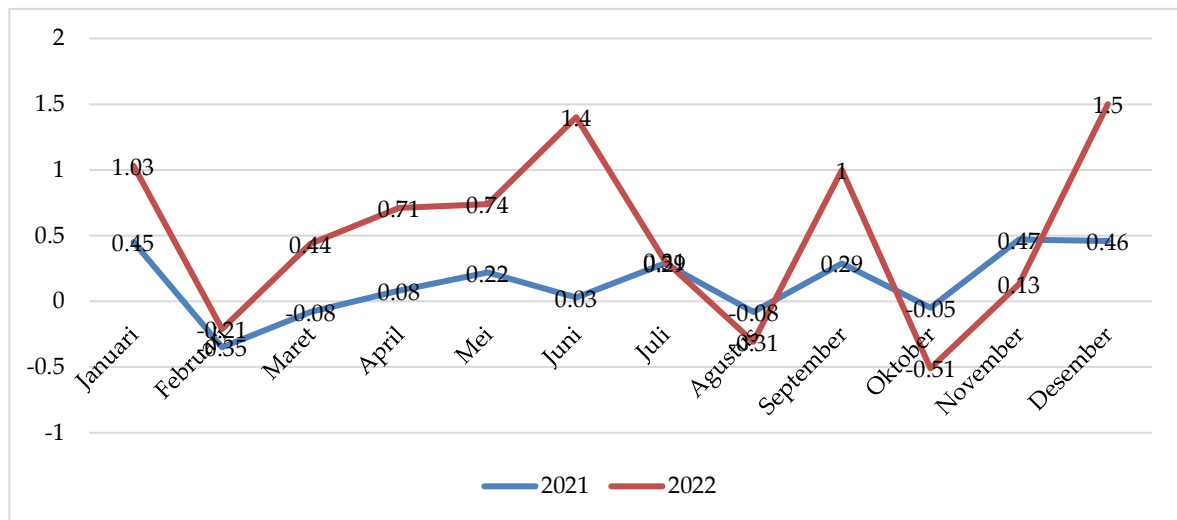

Figure 1. North Sumatra Inflation by Calendar Year (%), 2021 to 2022
Source: BPS North Sumatra Province

Sampe Cita Village is situated in the Kutalimbaru Sub-district of Deli Serdang Regency, North Sumatra Province. Administratively, it lies on the boundary between Medan City and Deli Serdang Regency. Housewives as partners of their husbands took the initiative to start a small business with modest capital [6]. Business products are promoted door-to-door and sold to neighbours and/or close and distant relatives. Limited access to promotion for sales targets is a problem for these household businesses. This situation is the potential for the implementation of the creative economy through the use of digital media smartphones in facilitating the promotion and sale of household business products in the Glugur Rimbun area of Sampe Cita Village.

The author feels the need to study and analyse access to capital and technological responsiveness to the inflation rate as a mediating variable on the income of household business actors in the Glugur Rimbun area of Sampe Cita Village. So that it can be a reference material in making policies for local governments related to community welfare.

2. LITERATURE REVIEW

2.1 Capital Access

According to [7] the capital structure is as follows: "Capital structure is the ratio between total debt (foreign capital) and total equity". permanent, long-term debt, preferred stock, and common stock". [8] the optimal capital structure is a blend of debt and equity that maximizes corporate value [9] said that the decision and management of capital structure are related to the value of the company and the amount of capital costs that must be incurred. Capital is a requirement for the success of a business, especially for small businesses. Capital structure is an important issue for companies in making decisions about corporate spending. Decisions regarding capital structure entail a risk that must be assumed by company owners, as they directly influence the company's financial standing, ultimately impacting its value [8]. Capital is very closely related to calculating needs. Different capital calculations will lead to different capital requirement calculations [10]. Capital adequacy impacts the timeliness and precision of input usage. Insufficient capital results in inadequate input provision, which increases the risk of failure or results in lower outcomes.

2.2 Technology Response

According to [11] technology is the integration of computer technology and communication technology, which streamlines the processes of acquiring, processing, transmitting, and sharing information. According to [12] Information technology encompasses the systems and infrastructure utilized for acquiring, transmitting, processing, interpreting, organizing, and deriving relevant insights from data. The same thing is also expressed by [13] information technology is

described as the scientific discipline concerning computer-based information, characterized by its rapid development [14] describes the meaning of technology in three forms, namely better ways, using new equipment, and adding inputs to farming. According to Iskandar Alisyahbana as quoted [15]), technology is a method of doing tasks to satisfy human wants by the utilization of tools and rational thought, thereby appearing to enhance, augment, or empower the limbs, senses, and intellect of humans.

2.3 Inflation Rate

Inflation is characterized as a sustained and widespread rise in prices. An escalation in the price of merely one or two commodities cannot be classified as inflation unless the rise propagates to other things [16]. The inflation rate is determined using an index number derived from various goods sold in the market, reflecting different price levels. The index encompassing all items acquired by people at their individual costs is termed the consumer price index [17].

The consumer price index can be used to determine the overall rate of price increases during a specific period [18]. Inflation theory by definition:

a) **Theory of Quantity**

The fundamental principle of the quantity theory says that inflation can only occur with a growth in the money supply, encompassing both currency and demand deposits. The second principle is that the inflation rate is dictated by the growth rate of the money supply and the public's perceptions or anticipations concerning price escalations.

b) Keynes' theory

According to Keynes, inflation arises from a struggle among social groups competing for a larger share of resources than the economy can offer. These groups may include government officials, private sector entities, or labour unions seeking higher salaries or wages.

c) Structuralist Theory

This theory is also known as the long-term inflation theory because it emphasizes how inflation is caused by inflexibilities in the economic structure, particularly in the supply of food and export goods [19] In analyzing the causes of inflation there are several groups of theories, each of which highlights certain aspects of the inflation process, but each of them is not a complete theory covering all important aspects of price increases [20].

2.4 Household Business Actors

In the law of the Republic of Indonesia number 7 of 2014 concerning trade in article 1 point (14) business actors are any individual Indonesian citizens or business entities, whether legal or not, established and based within the jurisdiction of the Republic of Indonesia, who engage in trade activities.

An increase in the number of families will raise the overall needs of the family members [6]. The family's needs will be more easily met if there is a business that generates income to cover those needs [21]. A home industry, which typically begins as a small family business and later grows, can serve as a valuable source of livelihood for villagers [22].

According to Sumodiningrat (2007), small businesses are characterized by: (1) the owner not being distinct from the manager, (2) employing their labour, (3) relying on their capital rather than bank financing, and (4) often being unincorporated with a relatively low level of entrepreneurship [23] According to Bank Indonesia, additional criteria include: (1) ownership by individuals or families; (2) use of simple, labour-intensive technology; (3) generally low levels of education and skills; (4) some may not be officially registered or incorporated; and (5) they do not pay taxes [24].

2.5 Income of Household Business Actors

In microeconomic analysis, the term income specifically refers to the flow of earnings over a period, resulting from the provision of production factors (natural resources, labour, and capital), each contributing in the form of rent, wages, interest, and profit [25]. Income refers to the total earnings of an individual or household over a specific period. According to classical theory economist Yustiawati (2014) cited through the article (Prasetiawan et al., 2024), Income is influenced by the ability of production factors to produce goods and services. The greater the productivity of these factors, the higher the resulting income [27].

According to [28] states that: "Revenue is an increase in an organization's assets or a decrease in liabilities during an accounting period, mainly derived from operating assets. Revenue is also said to be income arising from companies known by different designations such as sales, service income (fees), interest, dividends, royalties and rent".

3. METHODS

This study employs path analysis and sign test methods, utilizing a quantitative approach [29]. The scope of this study focused on access to capital and technological responsiveness at the inflation rate as mediating variables on the income of household businesses in Sampe Cita Village. This test was conducted for access to capital and technology response at the inflation rate level as a mediating variable on the income of household business actors in the Glugur Rimbun area of Sampe Cita Village. The path analysis formula:

a. Pers. sub structure1:

$$Y1 = PY1X1 + PY1X2 + PY1X3 + e1$$
[3.3]

b. Pers. sub structure2:

$$Y2 = PY2X1 + PY2Y1 + PY2X3 + e2$$
[3.4]

where :

X1   : Capital Access
X2   : Technology Response
Y1   : Inflation rate (%)
Y2   : Income (Rp)
e   : error term

The employed data collection approaches are primary data and secondary data. Primary data was collected through direct interviews with respondents using prepared questions. Secondary data was acquired from pertinent agencies, including the Village and Sub-district Halls and other applicable sources. The population in this study is the number of housewives who are business actors selected based on criteria as many as 150 household business actors in Sampe Cita Village. However, at the time of questionnaire collection, researchers only received 144 questionnaires completed by household business actors in Sampe Cita Village.

4. RESULTS AND DISCUSSION
4.1 Uji Validitas

Table 1. Validity Results of Research Variables

Variable	Indicator	Correlation (r)	Sig	Description
Capital Access (X1)	Am1	0,480	0,000	Valid
	Am2	0,639	0,000	Valid
	Am3	0,769	0,000	Valid
	Am4	0,655	0,000	Valid
Technology Response (X2)	Tt1	0,639	0,000	Valid
	Tt2	0,705	0,000	Valid
	Tt3	0,650	0,000	Valid
	Tt4	0,605	0,000	Valid
Income (Y2)	Pen1	0,650	0,000	Valid
	Pen2	0,712	0,000	Valid
	Pen3	0,791	0,000	Valid
	Pen3	0,709	0,000	Valid

Source: SPSS 20 Processed Data, 2024

Table 1 above shows that all indicators have a correlation coefficient (r) value > 0.30 and a Sig value < 0.05. This means that all questions in the questionnaire used for all targeted respondents are declared valid and feasible.

4.2 Reliability Test

Table 2. Reliability Results of Research Variables

Variable	Cronbach's Alpha Value	Value Standard	Description
Capital Access (X1)	0,634	0,60	Reliable
Technology Respons (X2)	0,668	0,60	Reliable

Variable	Cronbach's Alpha Value	Value Standard	Description
Income (Y2)	0,680	0,60	Reliable

Source: SPSS 20 Processed Data, 2024

From Table 1.2 above, it can be seen that the Cronbach's Alpha value for each research variable is> 0.60. Thus the results of this study are declared reliable.

4.3 Descriptive Characteristics of Respondents

Table 3. Characteristics of Respondents

According	Characteristic	Frequency	Percent
Gender	Man	-	-
	Women	144	100,0%
	Total	**144**	**100,0%**
Age	30-35 Age	45	31,3%
	36-40 Age	40	27,8%
	41-45 Age	35	24,3%
	46-50 Age	15	10,4%
	>50 Age	9	6,3%
	Total	**144**	**100,0%**
Education	No School	11	7,6%
	SD	34	23,6%
	SLTP/SMP	60	41,7%
	SLTA/SMA	33	22,9%
	Scholar	6	4,2%
	Total	**144**	**100,00%**
Business Type	Culinary	45	31,3%
	Fashion	17	11,8%
	Agribusiness	30	20,8%
	Other	52	36,1%
	Total	**144**	**100,0%**
Total Dependents	1	18	12,5%
	2	52	36,1%
	3	41	28,5%
	4	20	13,9%
	>4	13	9,0%
	Total	**144**	**100,00%**

Source: SPSS 20 Processed Data, 2024

The characteristics of respondents based on age show that overall it can be stated that household business owners in Sampe Cita Village are at a productive age and can still improve their performance.

Characteristics of respondents based on education show that overall it can be stated that household business actors in Sampe Cita Village are considered to have good insight.

Characteristics of respondents based on the type of business Overall, it can be stated that the respondents, namely household business actors in Sampe Cita Village, have good productivity to get additional income from the business they run.

Characteristics of respondents based on the number of dependents, in this case, meaning the number of dependent children, that most respondents in Sampe Cita Village have several dependents> 2.

4.4 Path Analysis

Table 4. Summary of Model Parameter Estimation Results

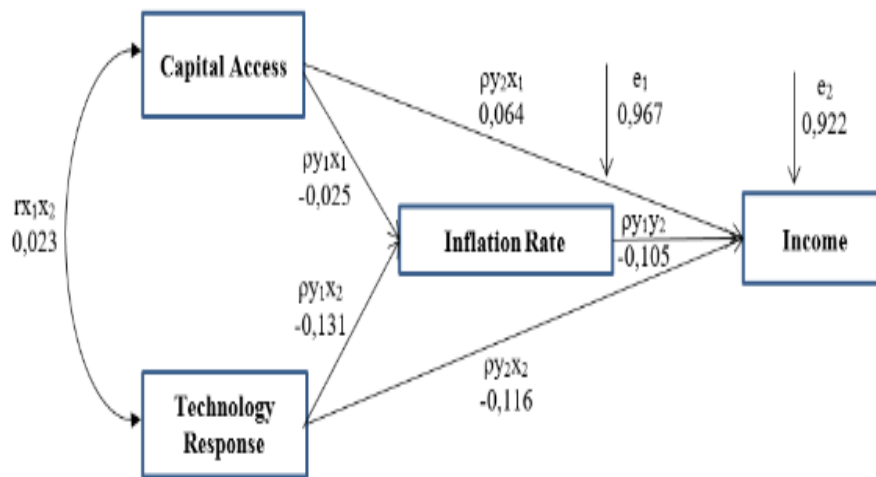| Model	Standardized coefficients beta	T	Sig	R²	Correlations	Sig
Equation Sub Structure 1						
$X_1 = PY_1X_1$	-0,025	-0,169	0,559	0,033		
$X_2 = PY_1X_2$	-0,131	-0,883	0,401			
Equation Sub Structure 2					$X_1 \rightarrow X_2$ 0,023	0,143
$X_1 = PY_2X_1$	0,064	0,442	0,503			
$X_2 = PY_2X_2$	-0,116	-0,810	0,484	0,078		
$Y = PY_1Y_2$	-0,105	-0,740	0,615			

Source: SPSS 20 Processed Data, 2024

Figure 2. Flowchart of Capital Access, Technology Response, and Inflation on Income

Based on the figure above, the results of direct and indirect effects can be seen that there is an indirect effect of the capital access variable (X1) on the income variable (Y2) through the inflation variable (Y1) amounting to 0.064. This means that the capital access variable does not affect income through the inflation variable as a mediating variable. Then there is a direct effect of the technology response variable (X2) on the income variable (Y2) through the inflation variable (Y1) of -0.116. This means that the technology response variable affects the income variable through the inflation variable as a mediating variable.

Village communities need facilities and infrastructure to support the village economy to grow and develop quickly [30]. Transportation infrastructure facilitates the mobility of village communities to develop businesses and access basic services in subdistricts, districts, and capital cities. Village telecommunication facilities and infrastructure are needed to grow the village economy. With village telecommunication facilities, villagers can receive information that is very important and helpful in developing businesses [31]. Without telecommunications, village government officials and villagers may not be aware of job opportunities, prices of goods, or changes in regulations that occur. Many facilities and infrastructure can support and improve the village economy, especially irrigation

structures and village markets [32]. Other infrastructures include greenhouses, tourism sites, paddy field printing, construction of facilities for product storage, products from mining, reservoirs, and factory facilities.

a) **Effect of Capital Access Variables on Income Variables**

Based on the results of the study, show that access to capital has a direct positive and insignificant effect on the business income of household business actors in Sampe Cita Village. This shows that the ease of obtaining information related to loans or business capital from various parties or financial institutions can have a good impact on the business being run. increase the income of a business [33].

This is by research conducted by [34], (Pratama, 2013) and [36] studies indicate that capital exerts a beneficial influence on income. The research indicates that augmenting capital is a method to enhance revenue.

b) **The Effect of Capital Access Variables on Income Variables with Inflation Variables as Mediating Variables**

Inflation in this research model is stated not to mediate the relationship between access to capital impacts the business income of household entrepreneurs in Sampe Cita Village. This is reflected in the indirect impact of capital access on the business income of household entrepreneurs through the inflation

variable, which is lower than the direct effect of capital access on their business income in Sampe Cita Village.

c) **The Effect of Technological Response Variables on Income Variables with Inflation Variables as Mediating Variables**

Based on the results of the study, shows that technological responsiveness has a minor and indirect negative impact on the business income of household entrepreneurs in Sampe Cita Village. As technology becomes more advanced and users become more proficient, productivity will rise, leading to increased income for individuals [37].

In this study, the inflation variable is stated to mediate the relationship between technological responsiveness to the business income of household business actors in Sampe Cita Village. This is shown by the higher value of the indirect effect of technology response on household business income through the inflation variable compared to the direct effect of capital access on the income of household entrepreneurs in Sampe Cita Village.

5. CONCLUSION

Based on the research findings and discussion, it can be concluded that the capital access variable has a direct positive impact on the income of household entrepreneurs in Sampe Cita Village. Meanwhile, the technology response variable has an indirect negative effect on the income of household entrepreneurs in Sampe Cita Village, with

inflation serving as the mediating variable. Therefore, it is essential to have support from various stakeholders, including the government, private sector, and public academic institutions, to provide platforms and guidance, particularly for housewives with entrepreneurial potential. Also, housewives must be more technologically literate to develop businesses amid the global flow of technology which is increasing day by day.

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