

**ANALYSIS OF MSMEs DEVELOPMENT THROUGH CAPITAL, QUALITY OF  
HUMAN RESOURCES, AND MENTALITY OF BUSINESS ACTORS**

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**Abstract:** MSMEs development needs to be carried out because it is related to their contribution to the national economy. The development of MSMEs cannot be separated from indicators of increasing income, the addition of various types of businesses, and larger business scales. Of course, it is related to problems, capital, quality of human resources, and the mentality of business actors in running the business. The aim of this research is to analyze the development of MSMEs through capital issues, quality of human resources and the mentality of business actors so that consistency in research results can be found so that they can be used as a basis for developing MSMEs in general. The sampling technique in this research used accidental sampling. The data collection technique uses a survey via questionnaire with 100 respondents divided according to the proportion of the number of MSMEs in each region. Analysis uses Path as data analysis with Smart-PLS as the analysis tool. The findings of this research show that capital and the quality of human resources influence the development of MSMEs, while the mentality of business actors has no influence on the development of MSMEs.

**Keywords:** entrepreneurship, access to capital, human resources, MSMEs, mentality of business actors

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**1. Introduction**

The development of Micro, Small and Medium Enterprises (MSMEs) to be more advanced and prosperous is very important because of their contribution to the national economy (Dwiputra & Barus, 2022). When economic conditions experience a decline, developing MSMEs requires consistency and patience. One piece of evidence is that during Covid-19, more MSMEs switched to online business because it was considered a profitable business opportunity (Rahim et al., 2022). The strength of capital, quality of human resources and the mentality of business actors at that time can be seen during the Covid-19 pandemic, the contribution of MSMEs to the economy in East Java did not reach 70%, only around 30%-65%.

Economic conditions during the Covid-19 pandemic are in decline, many types of businesses are experiencing this impact, both in the real and financial sectors. That there are systematic risks related to price changes since the pandemic and low income levels post-pandemic (Koutoupis et al., 2022). Thus, the impact on the economy is very clearly dominated by MSMEs (Pakpahan, 2020). Apart from that, MSMEs also experienced a decline in income due to difficulties in getting opportunities due to restrictions on economic activity (Rohmah, 2020).

An overview of the impact of Covid-19 on the Indonesian economy can result in people suffering from poverty when they are infected, then job opportunities decrease so that economic growth also decreases (Suryahadi et al., 2020). Many MSMEs actors experience internal problems in developing due to capital difficulties, low quality of human resources, and the mentality of MSME actors who are not ready for business sustainability (Sulaeman, 2010). It condition ultimately has an impact on MSMEs actors having difficulty in meeting their needs (Hanoatubun, 2020).

Capital is one of the factors that MSMEs actors often complain about. However, this capital problem is not always significant, considering that there are many other factors that can influence the development of MSMEs. Usually difficulties in capital coincide with difficulties in accessing capital experienced by MSMEs actors, but capital problems are not always the most important (Rosmadi, 2019). As explained, capital problems do influence the development of MSMEs, but not significantly (Zaenuri et al., 2022). It is different from research (Febriani & Harmain, 2023) and (Prasasti, 2016) which explains that the development of MSMEs can be hampered when there are problems with capital. Apart from that, research (Afkar et al., 2021) explains that financing with *mudharabah* and *musyarakah* capital schemes can help the development of MSMEs. Difficulties in production costs, labor costs and capital difficulties also have an impact on the development of MSMEs (Hartono & Hartomo, 2014). However, it is different from (Diana et al., 2022) that access to capital has an influence on MSMEs performance but is not significant, meaning that access to capital is not the main thing in developing MSMEs.

Human resources are also an indicator in the development of MSMEs in terms of their quality (Handayani & Apriyani, 2019) and (Hamdani & Awatara, 2015). When the number of human resources is small, it will result in less supportive development of MSMEs (Prasasti, 2016). Apart from that, awareness of MSME actors regarding financial reports and taxation is still low (Rachmawati et al., 2021). The quality of human resources in improving their skills requires training, learning and expertise (Cardon & Stevens, 2004). Apart from that, the performance of MSMEs can be mediated by creativity in carrying out marketing strategies (Diana et al., 2022) and people who master the control management system are also needed in managing MSMEs (Curado et al., 2022). However, it turns out that the quality of human resources is not always the main factor in developing MSMEs (Siswati & Pudjowati, 2021).

Business mentality or the mentality of business actors must be managed with full dedication to maintain business continuity. The need for hard work, strategy and innovation constitutes the entrepreneurial spirit in managing a business. The performance of MSMEs can be seen from the character of creative and innovative individuals (Hendratmoko, 2021). However, when business actors are unable to manage and lack operational skills, then MSMEs development cannot be carried out well (Rachman et al., 2017). The mentality of entrepreneurs who have an entrepreneurial spirit is apparently able to influence the development of their business (Zaenuri et al., 2022). It shows that a strong mentality to always try to improve the business that is run in

various ways will make a significant contribution. Likewise, (Rosmadi, 2019) said that creativity from MSMEs actors can help in developing businesses, meaning that the mentality of entrepreneurs who think creatively and innovatively is able to contribute to business development.

Capital problem is not the main one but still influences the development of MSMEs. The low quality of human resources also influences the development of MSMEs, and the mentality of business actors who have creativity, innovation and the courage to take risks also influences the development of MSMEs, but not all of them do. Previous research explains that the quality of human resources, capital and innovation are the main problems for MSMEs (Rosmadi, 2019). However, other research also explains that capital is not a major problem in developing MSMEs (Zaenuri et al., 2022). The problem of different research results giving rise to uncertainty, such as capital, quality of human resources, and the mentality of business actors, makes it interesting to carry out research again to find consistency in research results.

### **Hypothesis**

Developing a business requires capabilities and conditions that enable **12** the Covid-19 pandemic situation which has an impact on the national economy (Arianto, 2021). Internal factors such as capital, quality of human resources, and the mentality of business people, are determining factors in maintaining business continuity. At the same time, it shows that capital is the main problem in business (Siswanto & Kirwani, 2016). However, the main problem is not capital but the quality of human resources (Rosmadi, 2019). On the other hand, the mentality of business people who are entrepreneurial, continue to innovate, are tenacious, willing to make sacrifices and dare to take risks will help business development (Zaenuri et al., 2022).

**Hypothesis : capital, quality of human resources, and the mentality of business actors influence the development of MSMEs.**

### **2. Research Methods**

This research uses a quantitative approach. The population of MSMEs in Surabaya is 60,762 units. The sampling technique uses accidental sampling with the assumption that MSMEs in Surabaya are homogeneous. The number of samples was calculated using Slovin to obtain 100 people.

$$n = \frac{n}{1 + n \cdot e^2}$$

$$n = \frac{60.762}{1 + 60.762 \times 0.10^2}$$

$$n = \frac{60.762}{1 + 607,62}$$

$$n = \frac{60.762}{608,62} = 99,83 = 100$$

Next step, data collection was documented using a questionnaire. It questionnaire was delivered to respondents directly, then after collecting the data, a recapitulation of the data was carried out using the measurement scale in the questionnaire using a Likert scale.

The variables in this research are taken from factors that become problems for MSMEs in developing their businesses. These variables are divided into 2 (two), namely endogenous and exogenous variables. There are 5 (five) Exogenous Variables in this research, namely Capital (X<sub>1</sub>), Quality of Human Resources (X<sub>2</sub>), and Mentality of Business Actors (X<sub>3</sub>). Meanwhile, the Endogenous Variable is MSMEs Development (Y).

Capital (X<sub>1</sub>) uses the indicators; Capital Limitations (X<sub>1.1</sub>), Access to Capital (X<sub>1.2</sub>), and Administrative Requirements (X<sub>1.3</sub>). Quality of Human Resources (X<sub>2</sub>) uses indicators; business knowledge (X<sub>2.1</sub>), Business Skills (X<sub>2.2</sub>), and Formal Education (X<sub>2.3</sub>). and Entrepreneurial Mentality (X<sub>3</sub>) using the indicators Entrepreneurial Spirit (X<sub>3.1</sub>), Continuously Innovating (X<sub>3.2</sub>), tenacious (X<sub>3.3</sub>), Dare to make sacrifices (X<sub>3.4</sub>), Dare to take risks (X<sub>3.5</sub>). MSMEs Development (Y) uses the indicators; Increase in Income (Y<sub>1</sub>), Business Scale (Y<sub>2</sub>), and Business Diversification (Y<sub>3</sub>).

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The data analysis technique used is path analysis by Smart PLS, this is done to anticipate when the data collected is not normally distributed, as is used in small samples (Nejati et al., 2014). Structural Equation Model of this research:

$$Y = b_1.X_1 + b_2.X_2 + b_3.X_3$$

### **6** **3. Results and Discussion**

#### **3.1. Results**

Table 1. Outer Loadings

<b>4</b>	<b>Capital (X<sub>1</sub>)</b>	<b>Quality of Human Resources (X<sub>2</sub>)</b>	<b>Mentality of Business Actors (X<sub>3</sub>)</b>	<b>MSMEs Development (Y)</b>
X <sub>1.1</sub>	0.938			
X <sub>1.2</sub>	0.909			
X <sub>1.3</sub>	0.972			
X <sub>2.1</sub>		0.916		
X <sub>2.2</sub>		0.711		
X <sub>2.3</sub>		0.914		
X <sub>3.1</sub>			0.959	
X <sub>3.2</sub>			0.806	
X <sub>3.3</sub>			0.933	
X <sub>3.4</sub>			0.975	
X <sub>3.5</sub>			0.935	
Y <sub>1</sub>				0.737
Y <sub>2</sub>				0.964
Y <sub>3</sub>				0.929

The model fit of this research is seen from the results of each variable indicator. Model fit can be accepted when the outer loading value is > 0.700 or can be said to meet validity. Table 1 shows the value of all outer loading values > 0.700, thus it can be said that the indicators for capital, quality of human resources and mentality of business actors have met the fit criteria or are overall valid. The results of this measurement indicate that all indicators used in this research can be said to meet the requirements to continue with data analysis.

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**Table 2. Reliability**

	<b>Cronbach's Alpha</b>	<b>Composite Reliability</b>
<b>Capital (X<sub>1</sub>)</b>	0.934	0.958
<b>Quality Human Resources (X<sub>2</sub>)</b>	0.809	0.887
<b>Mentality of Business (X<sub>3</sub>)</b>	0.956	0.967
<b>MSMEs Development (Y)</b>	0.855	0.912

Reliability is a measure to see the constancy or consistency of the research instruments used. Reliability is acceptable if the Cronbach's Alpha value is > 0.700 or Composite Reliability > 0.700. Table 2 shows the Cronbach's Alpha value > 0.700 or Composite Reliability > 0.700 for the variables of capital, quality of human resources and mentality of business actors. The results of this calculation show that all variables in this study are reliable and can be used in data analysis

**Table 3. Direct Effect**

	<b>Path Coefficient</b>	<b>Standard Deviation (STDEV)</b>	<b>T Statistics (IO/STDEV)</b>	<b>P Values</b>
<b>Capital (X<sub>1</sub>) -&gt; MSMEs Development (Y)</b>	0.863	0.076	11.399	0.000
<b>Quality of Human Resources (X<sub>2</sub>) -&gt; MSMEs Development (Y)</b>	0.218	0.074	2.935	0.003
<b>Mentality of Business (X<sub>3</sub>) -&gt; MSMEs Development (Y)</b>	-0.076	0.094	0.809	0.419

Structural Equation Model:

$$Y = 0.863X_1 + 0.218X_2 - 0.076X_3$$

Table 3 shows the results of calculating the total effect of each research variable. To determine the size of the contribution of each exogenous variable to the endogenous, use the path coefficient. To find out the influence of each exogenous variable on the endogenous, use T Statistics > 1.960. Meanwhile, to determine whether the effect is significant or not, use P values < 0.05.

Capital on MSMEs Development shows a statistical T value of 11,399 > 1,960 and a P-value of 0.000 < 0.05, meaning that capital factors have a significant effect on MSMEs development.

Meanwhile, the Path Coefficient shows a value of 0.917, meaning that the development of MSMEs will increase by this coefficient unit because it has a positive value.

Human Resources Quality towards MSMEs Development shows a statistical T value of 2,935 > 1,960 and a P-value of 0.003 < 0.05, meaning that human resource quality factors have a significant influence on MSMEs development. Meanwhile, the Path Coefficient shows a value of 0.218, meaning that the development of MSMEs will increase by this coefficient unit because it has a positive value.

Mentality of Business Actors towards MSMEs Development shows a statistical T value of 0.809 > 1.960 and a P-value of 0.419 > 0.05, meaning that the Business Mentality factor has no influence on MSME development. Meanwhile, the Path Coefficient shows a value of 0.103, meaning that Business Mentality has no contribution to the development of MSMEs.

Table 4. Total Effect

	R Square	R Square Adjusted
MSMEs Development	0,937	0,935

Table 4 shows the total value of the influence or overall contribution of exogenous variables to endogenous variables. R Square value of 0.937 shows that capital, quality of human resources, business networks, mentality of business actors, and transparency contribute to the development of MSMEs by 93.70%. while the remaining 6.30% is influenced by other variables not discussed in this research.

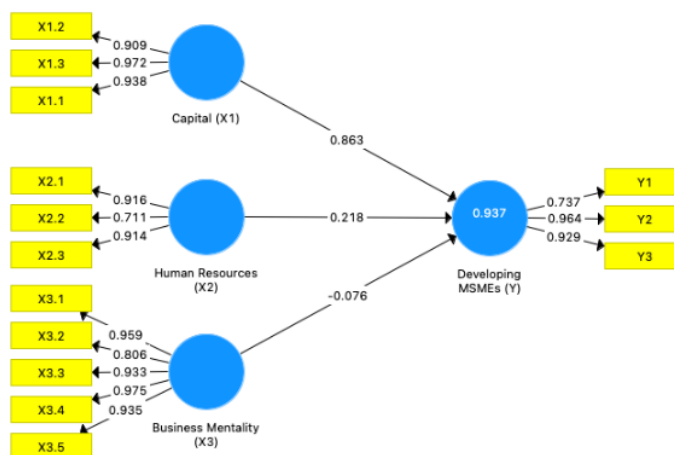


Figure 1. MSMEs Development Model

## **3.2. Discussion**

### **3.2.1 Capital in MSMEs Development**

Capital is one of the components in a business that is used to measure its ability to cover business continuity. The results of this research show that capital is one of the internal factors that can determine the development of MSMEs. Sufficient capital, easy access to capital, and adequate administration are able to develop MSMEs in terms of income, type of business, and business diversification. The results of this research are in line with (Siswanto & Kirwani, 2016) which explains that capital is the main factor in the development of MSMEs. However, it is different from (Lailiyah & Wahyuningsih, 2019) that access to capital has no effect, and (Rosmadi, 2019) also explains that the main problem in developing MSMEs does not lie in capital but in the quality of human resources. Likewise (Siswati & Pudjowati, 2021) explains that capital has no effect on business growth.

In this research, capital is one of the factors that can develop MSMEs, but several studies show that capital is not actually the main obstacle, but the quality of resources is the main problem. However, capital is still one of the main factors (Siswanto & Kirwani, 2016) dan (Wahyuni, 2020), it is different from (Rosmadi, 2019) in that capital is not the main thing. A model was developed by (Afkar et al., 2020) that the financing provided by sharia financial institutions using *mudharabah* through the principle of profit sharing distribution is able to contribute to the development of MSMEs. The difference in research results is normal, but when viewed from a post-pandemic perspective, capital is still the main thing for developing MSMEs. Finally, it can be seen that in this research the capital factor is the most dominant, so it can be said that the capital factor for MSMEs is very vulnerable to national and world economic turmoil.

### **3.2.2 Quality of Human Resources in MSMEs Development**

Human resources in a managed business are one of the components that must be present, because a micro (home), small and medium sized business needs a leader as well as a manager and owner. The results of this research show that quality human resources are one of the determining factors for the development of MSMEs. The quality of human resources in this research is measured using education, literacy or knowledge, and business management skills. The results of this research are in line with (Rosmadi, 2019) who explains that the main problem for MSMEs is not capital but the quality of human resources. Likewise, (Ariani & Utomo, 2017) explains that one of the strategies for developing MSMEs is to increase human resources.

Sustainability of MSMEs is also influenced by human factors (Istikhoroh et al., 2018). Therefore, the results of this research explain that the quality of human resources must be better, mastering the business management system, having skills, extensive knowledge and sufficient education to be able to develop the business. One of them explains that this knowledge can be through the financial knowledge of MSMEs actors so they can improve their performance (Gunawan et al., 2023). However, this is different from (Siswati & Pudjowati, 2021) who explains

that the quality of human resources is not able to influence business growth. However, resource quality factors remain vulnerable to developments over time, meaning that if you cannot adapt to developments in science, you will lose in business competition. Therefore, educational background also plays a role in the development of MSMEs (Farida et al., 2019).

### **3.2.3 Mentality of Business Actors in MSMEs Development**

Business people certainly want the business they run to continue running and be sustainable. The will, determination, tenacity and hard work of business people will certainly contribute to the development of their business. However, the results of this research show that the mentality of MSMEs actors seen from their entrepreneurial spirit, continuing to innovate, being tenacious, willing to make sacrifices and daring to take risks does not have an effect on the development of MSMEs. It means that the strength shown by the mentality of MSMEs actors does not contribute to developing their business. In fact, individual character is an internal factor that influences the performance of MSMEs (Hendratmoko, 2021). It shows that when MSMEs are unable to manage and lack operational skills, they are still unable to contribute to business development even though they are tenacious and persistent (Rachman et al., 2017).

The mentality of entrepreneurs who have an entrepreneurial spirit is apparently able to influence the development of their business (Zaenuri et al., 2022). It shows that a strong mentality to always try to improve the business that is run in various ways will make a significant contribution. Likewise, (Rosmadi, 2019) said that the creativity of MSMEs actors can help in developing businesses, meaning that the mentality of entrepreneurs who think creatively and innovatively is able to contribute to business development. Thus, the mentality of a dedicated business actor should be able to develop his business, but in reality of this research this was not the case. In fact, having motivation to move forward will have a good impact on business development (Suminah et al., 2022).

## **4. Conclusion**

MSMEs development can be carried out with sufficient capital and adequate quality human resources. This capital factor can be seen from capital limitations, access to capital, and administrative requirements, meaning that when capital with these indicators can be easily obtained, the development of MSMEs will also be easier, and vice versa. Apart from that, the quality of human resources in their contribution to the development of MSMEs can be seen from business knowledge, business skills and formal education, meaning that MSMEs actors who master the knowledge, skills and have sufficient education will make it easier to develop MSMEs. However, the most dominant factor in developing MSMEs is the existence of capital. Meanwhile, the mentality of business actors has no influence on the development of MSMEs, meaning that MSMEs actors who have an entrepreneurial spirit, continue to innovate, are tenacious, dare to make sacrifices, dare to take risks are still unable to contribute to the development of MSMEs.

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