

## **Factors Affecting Traders' Income in the Beringkit Public Market**

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### **Abstract**

*Beringkit Public Market is one of the largest markets in Mengwi sub-district. The location of Beringkit Public Market is very strategic because it is close to several regencies/cities in Bali so that access is easier. This Beringkit Market is located close to Badung Public Health Center and Taman Ayun tourist attraction. It has a large parking area for cars, trucks and motorbikes. The market, which has been operating since 1970, still exists today, we can visit here on Wednesdays and Sundays from 08:00 to 17:00. Not all traders at Beringkit Public Market can earn the same income as the Badung UMR. 121 traders are unable to earn enough income to meet family needs due to limited capital and working hours. This study aims to determine whether working hours can affect the income of traders at Beringkit Public Market. The sample in this study was 121 respondents. Data were collected through questionnaires and in-depth interviews. The collected data were analyzed using classical assumption tests, multiple linear regression analysis, coefficient of determination, simultaneous tests, and partial tests. The results of this study indicate that capital has a positive and significant effect on the income of traders at Beringkit Public Market, working hours have a positive and significant effect on the income of traders at Beringkit Public Market, and education has a positive effect on the income of traders at Beringkit Public Market.*

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## **1. INTRODUCTION**

Traditional markets play a vital role in advancing economic growth in Indonesia and possess a natural competitive advantage (Chris, 2006). The existence of these traditional markets is very helpful, not only for local and central governments but also for the community whose livelihoods depend on trading activities, because traditional markets contain many factors that have important meaning and strive to improve their lives, be they traders, buyers, porters, and so on (Guna, 2015). They are all actors who play a vital role in maintaining the existence of traditional markets in Indonesia (Ayuningsasi, 2013).

Traditional markets have consistently served as a national indicator of food security, particularly for rice, sugar, and nine other basic necessities. A shortage of one of these staples, such as rice, can cause the government to panic, as rice is Indonesia's most important staple food. Traditional markets also play a strategic role in increasing income and employment. Therefore, efforts to increase their competitiveness are essential to maintain their presence in Indonesia.

Traditional markets in Bali have unique characteristics that modern shopping centers or other traditional markets in other regions do not (Dwi, 2016). In addition to selling daily necessities like other markets, traditional markets in Bali also sell various ceremonial materials (Prathiwa, 2016). People from the lower to the upper classes will certainly buy

ceremonial products at traditional markets (Ita, 2016). This shows that traditional markets in Bali have a different market share than modern shopping centers.

The emergence of investors who build modern shopping centers in the form of minimarket, *supermarket*, *department store*, *hypermarketed*., certainly become competitors for traditional market traders. Furthermore, changes in people's lifestyles, which prefer to transact in modern markets, have also marginalized the role of traditional markets in society. Several characteristics distinguish the two, including the buildings, sales areas, and buying and selling systems. Modern markets typically have grander, more permanent buildings with more comfortable and secure facilities than traditional markets. Traditional markets are characterized by smaller spaces, a limited variety of goods, a rudimentary management system, and a lack of comfortable shopping experiences.

Badung Regency is home to several unique markets, one of which is the Beringkit Public Market, located in Mengwi, Badung. Vendors at the Beringkit Public Market operate their businesses in kiosks provided by the Badung Regency Market Company (Perumda Pasar). Beringkit Public Market boasts 263 kiosks, offering a wide variety of products, including clothing and food, Hindu ceremonial items, vegetables, electronics, and more.

Beringkit Market generally operates two days a week: Wednesday and Sunday. The market is open from 8:00 a.m. to 3:00 p.m. WITA (Central Indonesian Time), approximately 7 to 8 hours a day. Traders in the Beringkit Market are generally able to meet their monthly needs, while others are unable to meet their monthly needs by working only twice a week. Traders who are able to generate income above the minimum wage (UMR) are those who also have a trading location outside the market. They also typically operate on a mobile basis, not solely relying on trading at the Beringkit Market. Meanwhile, those who only trade at the market are unable to generate income above the minimum wage (UMR) because they rely solely on trading at the Beringkit Market. Therefore, it can be said that those who only trade at the market is underemployed. To date, there is no information indicating why traders continue to trade at the Beringkit Market.

To start a trading business, one of the most important things needed is capital (Susila, 2014). The greater the capital, the greater the number of goods to be sold. Therefore, capital significantly influences a business's revenue. In this study, the capital referred to is the initial capital in the form of money used to purchase merchandise for resale. The unit of initial capital referred to is the rupiah. However, a trader needs more than just capital to run their business; several other factors are also required.

Once a business is established, good management is essential for its smooth operation and growth. One crucial factor in managing a business is determining working hours. Working hours, or the number of hours worked per day (Titin, 2014), are measured in hours per day. To achieve high income, high working hours are required. The longer a market stall's operating hours, the greater the opportunity to earn a high income.

Another factor that can affect a business's income is education. Education plays a vital role in creating an intelligent, peaceful, open, and democratic society. Education, from a life perspective, is considered crucial for human development (Anastia, 2014). In the long term, the goal of education is geared toward activities that will produce an educated workforce, which is an investment in expertise and skills for development. Education is closely linked to character building. Individuals with higher education typically have greater access to higher-paying jobs, compared to individuals with lower levels of education (Yudi, 2011).

Through adequate education, the poor will have a better chance of escaping poverty in the future (Sudrajat, 2014). This is in line with what Arsyad (2010) stated that if education investment is carried out evenly, including among low-income communities,

poverty will be reduced. According to Tri Utari (2014), low education is correlated with income, resulting in low purchasing power for products to improve health status, and the ability to buy nutritious food is also very low. This low ability, combined with behavior that does not support improving health status, leads to high morbidity and mortality rates, which therefore reduce work productivity (Yoni, 2015).

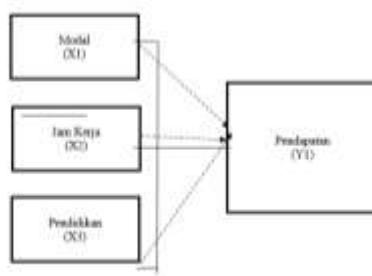
Based on observations of several traders, they found that they had limited initial capital, mostly used for renting kiosks and purchasing goods. *supply the merchandise that will be sold at the kiosk that they have rented for several years*

## 2. METHOD

The hypothesis in this study states that capital, working hours, and education are suspected to have an influence on the income of traders at Beringkit Public Market, Mengwi District, Badung Regency, both simultaneously and partially. To test this hypothesis, a quantitative research design with an associative approach was used, which aims to determine the relationship between variables. The object of this study was traders at Beringkit Public Market, with a population of 263 traders, but only 121 traders were sampled because they depend entirely on income from trading at the market. The sampling technique used was a census, so the entire population was selected as the research sample.

This study used traders' income as the dependent variable, and capital, working hours, and education as the independent variables. The data collected consisted of primary data through observation, structured interviews, and in-depth interviews, as well as secondary data from the literature and other supporting sources. The research instruments used were questionnaires and interview guides. The variables were operationalized using clear indicators: capital measured in rupiah, working hours in hours, education in years of schooling, and income in rupiah per month.

Data analysis techniques included descriptive analysis and multiple linear regression to determine the effect of independent variables on the dependent variable. Prior to hypothesis testing, classical assumption tests were conducted, including normality, multicollinearity, heteroscedasticity, and autocorrelation. The F-test was used to test for simultaneous effects, while the t-test was used to examine the partial effect of each independent variable on traders' income. This method aims to determine the extent to which capital, working hours, and education contribute to increasing traders' income at Beringkit Public Market.



Information:

→ Simultaneous effect

→ Partially affected

Figure 1. Conceptual Framework of Research on the Influence of Capital, Working Hours, Education on Traders' Income at Beringkit Public Market, Mengwi District, Badung Regency.

### 3. RESULTS AND DISCUSSION

Beringkit Traditional Market has significant potential due to the diverse range of commodities it offers, from culinary delights and arts to cultural heritage, including plants. A SWOT analysis highlights the market's strengths, including its distinctive architectural design, the Gopala Statue monument, and institutional support from the Mangu Giri Sedana Regional Public Company (Perumda). However, the market also faces challenges such as competition from other large markets and the threat of infectious diseases from animals. Therefore, the recommended development strategy is a growth strategy that leverages internal strengths and external opportunities to increase tourist visits while supporting the local economy and cultural preservation.

The results of the study on the characteristics of respondents showed that the majority of traders were female (56.1%) with a dominant age of 31–40 years (45.5%). In terms of business, most traders had capital of IDR 12,000,000–IDR 20,000,000 (31.4%) with the most working hours being 16 hours per week (43.0%). The average education of respondents was equivalent to junior high school to high school, where high school graduates dominated (43.0%). In terms of income, the majority of traders earned IDR 800,000–IDR 1,499,000 (22.3%), while only a small portion earned above the Badung UMK. Descriptive data showed an average capital of IDR 7.3 million, an average working hour of 13 hours per week, 9.6 years of education, and an income of IDR 3 million per month, with quite large variations in each variable.

**Table 1. Multiple Linear Regression Test**

				t-	
	Coeffi		Std. Error	Statisti	
Variable	cient			c	Prob.
C	58544	34594	1.6923	0.093	
X1	7.7	1.4	32	2	
X2	0.261	0.0209	12.487	0.000	
X3	883	71	89	0	
	63467	25119.	2.5266	0.012	
	.18	03	57	9	
	89151	33642.	2.6499	0.009	
	.54	73	50	2	
R-squared	0.805	Mean	3030		
Adjusted R-squared	297	dependent var	992.		
S.E. of regression	0.800	S.D.	1618		
	304	dependent var	979.		
	72347	Akaike info	29.85		
	8.7	criterion	403		

Sum squared resid	6.12E Schwarz +13 criterion	29.94 645
		-
Log likelihood	1802.Hannan- 169Quinn criter. 161.3 Durbin-	29.89 157 1.521
F-statistic	047Watson stat	197
Prob(F-statistic)	0.000 000	

Based on the processing results, the following regression equation can be created:

$$\widehat{AND} = -585447,7 + 0,261883X_1 + 63467,18X_2 + 89151,54X_3$$

$$Sb = (345941,4) (0,020971) (25119,03) (33642,73)$$

$$t = (-1,692332) (12,48789) (2,526657) (2,649950)$$

$$Prob. = (0,0932) (0,0000) (0,0129) (0,0092)$$

Based on the table above, the following interpretations can be made.

1. The constant value of -585447.7 indicates that when the value of the capital variable ( $X_1$ ), working hours ( $X_2$ ) and education ( $X_3$ ) is 0 (zero) then the income value (Y) is 0 because the constant value is negative.
2. The regression coefficient value of the capital variable ( $X_1$ ) has a positive value, namely 0.261883, which indicates a positive influence between the capital variable ( $X_1$ ) and income (Y). This means that capital ( $X_1$ ) increases by Rp1,000, then the income variable (Y) will increase by Rp261,883. Vice versa.
3. The regression coefficient value of the working hours variable ( $X_2$ ) has a positive value, namely 63467.18 which indicates a positive influence between the working hours variable ( $X_2$ ) and income (Y). This means that if working hours ( $X_2$ ) increases by 1 hour, the income variable (Y) will increase by Rp. 63,467.18. Vice versa.
4. The regression coefficient value of the education variable ( $X_3$ ) has a positive value, namely 89151.54 which indicates a positive influence between the education variable ( $X_3$ ) and income (Y). This means that education ( $X_3$ ) increases by 1 year, the income variable (Y) will increase by Rp. 89,151.54. Vice versa.

The classical assumption test was conducted to ensure that the regression model used met the requirements, namely that the data was normally distributed, there was no multicollinearity, and there were no symptoms of heteroscedasticity. The results of the normality test showed a Jaque-Bera Probability value of  $0.123868 > 0.05$ , so the data was normally distributed. The multicollinearity test also showed that the VIF values for capital ( $X_1$ ), working hours ( $X_2$ ), and education ( $X_3$ ) were all  $<10$ , so there were no symptoms of multicollinearity. Meanwhile, the heteroscedasticity test produced a Probability Obs\*R-squared value of  $0.2297 > 0.05$ , which means the model did not experience heteroscedasticity.

Furthermore, the results of the coefficient of determination test showed an adjusted  $R^2$  value of 0.800304. This means that capital, working hours, and education simultaneously explain 80% of the variation in traders' income, while the remaining 20% is influenced by factors outside the model. The F-test also yielded a probability F-statistic

value of  $0.0000 < 0.05$ , thus concluding that the three independent variables have a significant effect on traders' income at Beringkit Public Market.

### **Influence of Capital on Income**

The t-test results indicate that capital has a positive and significant effect on the income of traders at Beringkit Public Market. The greater the capital a trader possesses, the greater the opportunity to diversify their merchandise, thereby increasing consumer purchasing interest. This aligns with the theory that capital is a crucial factor in determining income. Interviews with traders also revealed that some are even willing to borrow capital from financial institutions to expand their businesses and increase income.

### **The Effect of Working Hours on Income**

Working hours have also been shown to positively impact traders' income. The longer trading hours, the higher the potential profit. This aligns with productivity theory, which states that longer working hours mean more productive work. However, traders also reported that the limited market operating hours (only open two days a week) hindered their ability to maximize their income. They hope for policies to extend operating hours to increase their income-generating opportunities.

### **The Effect of Education on Income**

Education plays a crucial role in increasing a trader's income. Research shows that the higher the level of education, the better a trader's ability to manage their business. In addition to formal education, traders are also encouraged to participate in non-formal training, such as digital marketing and financial literacy, to help them adapt to changing times. Some traders have even proven successful selling products both offline and online, helping to increase family income.

### **Traders' Motivation in Trading**

Besides capital, working hours, and education, motivation is a crucial factor driving trader success. Research shows that the majority of traders are motivated by meeting family needs (52%), ensuring their children's education (28.9%), and supplementing their income outside their primary occupation, such as farming (19.1%). This motivation drives traders to be more active, creative, and strive to find ways to keep their businesses running and generate a stable income.

## **4. CONCLUSION**

Based on the results of the analysis, it can be concluded that capital, working hours, and education simultaneously and partially have a positive and significant effect on the income of traders at Beringkit Public Market.

## **5. SUGGESTION**

Based on the research results, it is recommended that traders be willing to increase capital to create new product innovations that can increase purchasing power, and optimize working hours by selling outside the market or in other locations to supplement their income. Given that most traders trade with their families, it is hoped that they can divide their workload with family members to open up trading opportunities elsewhere, thereby maximizing income and improving family well-being.

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