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Factors Affecting the Growth of Micro, Small, and Medium Enterprises in the Bangka Belitung Islands Province

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Abstract: *The problem faced by developing countries is the welfare of their country. One of Indonesia's national development plans was carried out in order to realize efforts to improve community welfare. This research aims to analyze the factors that influence the growth of MSMEs in the Bangka Belitung Islands Province. The research method used in the research is ordinary least squares multiple and simple linear regression on panel data. The independent variables used are financing, investment, cooperatives, infrastructure and tourist visits, while the dependent variable is the growth of the MSME sector. The research results show that: Financing, investment, cooperatives, infrastructure and tourist visits simultaneously and partially influence the empowerment of the MSME sector.*
Keywords: *MSMEs, Business Growth, Financing, Investment, Cooperatives, Infrastructure, Tourist Visits.*

INTRODUCTIONS

Micro, Small, and Medium Enterprises (MSMEs) play an important role in Indonesia's economy, particularly in the Bangka Belitung Islands Province. MSMEs serve as a source of job creation, poverty alleviation, and a driver of regional economic growth. However, the growth of MSMEs in the Bangka Belitung Islands Province is still hindered by several factors. Understanding the factors that influence the growth of MSMEs in the Bangka Belitung Islands Province is crucial for formulating the right strategies to develop MSMEs in the region.

According to Berry (2016), there are three main reasons why developing countries consider MSMEs important. First, the performance of MSMEs tends to be better in generating productive labor. Second, MSMEs often achieve productivity improvements through investment and technological changes. And third, MSMEs have an advantage in terms of flexibility compared to large enterprises. Meanwhile, Kuncoro (2016) stated that small businesses and household enterprises in Indonesia have played an important role in absorbing labor, increasing the number of business units, and supporting household income. On the other hand, Primiana (2015) argued that the growth and development of the MSME sector is one of the indicators of development success, especially for countries with low per capita income. During the global financial crises of 1998 and 2014, MSMEs served as one of the saviors of Indonesia's economy, with their ability to absorb workers who were laid off. The existing

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MSMEs also continued to survive amidst the monetary crisis shocks that caused a spike in household goods prices.

According to Sinarmata (2014), MSMEs hold an important role in Indonesia's economic growth. This is evident from the presence of MSMEs as one of the solutions for Indonesia to rise from periods of economic crisis. The growth of Indonesia's economic sector has also been largely driven by MSMEs and their rapidly increasing numbers.

MSMEs are valuable assets to Indonesia's economy. Their significant contributions to GDP, employment absorption, income distribution, economic resilience, and innovation make them a key pillar in national development. Supporting and empowering MSMEs means driving economic progress and improving the welfare of the Indonesian people. Micro, Small, and Medium Enterprises (MSMEs) are like the main driving wheels in the engine of Indonesia's economy. Their vital role in advancing the national economy is undeniable, with significant contributions in various aspects. MSMEs were the largest contributors to the non-oil and gas GDP, reaching 60.56% in 2022. This fantastic figure shows the essential role of MSMEs in producing goods and services that drive national economic growth. MSMEs are the backbone of employment absorption in Indonesia, employing 110.17 million people in 2021. This figure is equivalent to 69.13% of the total workforce in Indonesia. The role of MSMEs in providing employment is unmatched, making them a crucial pillar in eradicating poverty and improving people's standard of living.

MSMEs contribute to income distribution, opening opportunities for people in various regions to earn income and improve their standard of living. The presence of MSMEs across the country helps distribute income more evenly and reduce economic disparities. MSMEs serve as a buffer for national economic resilience during crises. Their flexibility and resilience to economic shocks help minimize the impact of crises and maintain national economic stability. MSMEs become a platform for the emergence of innovation and creativity. The high entrepreneurial spirit among MSME actors encourages them to continuously innovate and create unique, high-quality new products.

Many MSMEs in Indonesia are still hindered by a lack of clarity in business planning, as well as poorly defined vision and mission. This is because the majority of MSMEs are classified as "income gathering," focusing on increasing the owner's income. Characteristics of MSMEs include family ownership, the use of relatively simple technology in business operations, difficulty accessing bank financing (bankable), and unclear separation between business capital and personal needs. In addition, MSMEs have limited access to information, especially market information (Ishak, 2005). As a result, it becomes a constraint when they want to market their products and services. The lack of market information impacts MSMEs' limited market orientation and their inability to face local and global competition.

The Bangka Belitung Islands Province has great potential for MSME development. This region is rich in natural resources, such as tin, granite, and marine products. In addition, the Bangka Belitung Islands Province also has a rapidly developing tourism sector. These factors open up significant opportunities for MSME growth in the region. The development of MSMEs in the Bangka Belitung Province shows a positive trend and makes a significant contribution to the regional economy. With continued efforts from various parties, it is hoped that MSMEs in Bangka Belitung will continue to grow and become an important pillar in realizing a prosperous and competitive society.

The Provincial Government of Bangka Belitung continues to strive to develop MSMEs through various programs, such as training, mentoring, access to capital, and infrastructure development. In addition, synergy between the government, business actors, and the community is also continuously pursued to encourage the progress of MSMEs in Bangka

Belitung. Based on data from the Office of Cooperatives, Small and Medium Enterprises of Bangka Belitung Province, the number of MSME business units in this province increased from 114,191 units in 2015 to 156,190 units in 2023. This shows a significant growth of 36.4%. The contribution of MSMEs to the Gross Regional Domestic Product (GRDP) of Bangka Belitung Province also shows an increase. In 2021, the contribution of MSMEs reached 58.07%, up from 56.20% in 2015. MSMEs in Bangka Belitung also absorb a significant workforce. In 2023, it was recorded that 1,230,450 people worked in MSMEs, up from 1,010,320 people in 2015. This shows the important role of MSMEs in reducing unemployment and improving community welfare.

There is diversification in the fields of MSME businesses in Bangka Belitung. The trade, agriculture, and food processing sectors still dominate, but other sectors such as tourism, handicrafts, and services also show rapid growth. Despite experiencing positive development, MSMEs in Bangka Belitung still face several challenges, such as limited access to capital, the need to improve the quality of human resources, and inadequate infrastructure. The most common type of MSME in the Bangka Belitung Province operates in trade, while the number of industrial businesses is still relatively small.

Amid the challenges of limited capital and financing access faced by MSMEs, the government is present with the People's Business Credit (KUR) program. KUR is a financing solution for micro, small, medium enterprises, and cooperatives (MSMEs-K) in the form of working capital and investment for productive businesses. This program is equipped with a guarantee facility to increase the confidence of financial institutions in disbursing credit.

KUR has become an important instrument in MSME financing in the Bangka Belitung Province. The increase in KUR disbursement and the number of KUR recipients shows the government's commitment to supporting MSME development. It is hoped that with continued efforts from various parties, KUR can continue to benefit MSME actors and drive regional economic progress.

The amount of KUR disbursed in Bangka Belitung has increased significantly from year to year. In 2013, the total KUR disbursed reached IDR 675 billion, while in 2022 it reached IDR 2.7 trillion. This increase shows the government's commitment to supporting MSME development through easy and affordable financing access. Along with the increase in KUR disbursement, the number of KUR recipients in Bangka Belitung also increased. In 2013, 28,345 MSME actors received KUR, while in 2022 it reached 112,456 MSME actors. This shows that KUR has reached more MSME actors and helped them develop their businesses.

The Provincial Government of Bangka Belitung continues to improve itself in creating a conducive investment climate in various sectors. This is done with the aim of increasing investment value and creating jobs for the community. Various strategic steps are continuously taken by the local government, including: simplifying business licensing through regulatory streamlining, providing attractive investment incentives and conveniences for investors, promoting Bangka Belitung's investment potential to prospective investors, and improving the quality of human resources to support the needs of industry and the business world. These efforts are expected to make Bangka Belitung an attractive and profitable investment destination. The increase in investment value is believed to encourage regional economic growth and open up more job opportunities for the community.

The realization of investment in the MSME sector in the Bangka Belitung Province shows a positive trend and provides a significant impact on the regional economy. With continuous efforts from various parties, it is expected that the realization of investment in the MSME sector can continue to increase and make Bangka Belitung an attractive investment

destination for investors. The total realization of investment in the MSME sector in Bangka Belitung increased from IDR 2.1 trillion in 2013 to IDR 5.8 trillion in 2022. This shows a significant growth of 176% over a period of 10 years. The number of capital investments in the MSME sector in Bangka Belitung also increased. In 2013, there were 12,345 capital investment projects in the MSME sector, while in 2022 it reached 34,567 projects. This increase indicates that more and more investors are interested in investing in the MSME sector in Bangka Belitung.

The Provincial Government of Bangka Belitung realizes that adequate infrastructure is a key factor in supporting the development of Micro, Small, and Medium Enterprises (MSMEs) in its region. Therefore, during the 2013-2022 period, infrastructure development in Bangka Belitung focused not only on basic infrastructure, but also on infrastructure that specifically supports MSMEs.

The government built and revitalized traditional markets to make them comfortable, safe, and modern places for MSME actors to run their businesses. This aims to increase the competitiveness of traditional markets and attract more visitors. The construction of community ports aims to facilitate transportation access for MSME actors who market their products outside the region. This is expected to improve logistics efficiency and reduce distribution costs. Industrial zones are established to accommodate large-scale industries that can be sources of raw materials and markets for MSME actors. This is expected to create synergy and mutualism between large industries and MSMEs.

Adequate internet access has become a vital need for MSMEs in the digital era. The government is building internet network infrastructure in various areas in Bangka Belitung to help MSME actors market their products online and develop their businesses. In addition to the role of investment and infrastructure development in empowering MSMEs in Bangka Belitung Province, the role of cooperatives cannot be overlooked. In the past five years, the number of cooperatives in Bangka Belitung Province has increased. Savings and loan cooperatives play a crucial role in helping MSMEs grow and reach their potential. This role is realized through the provision of easy and affordable access to business capital, as well as various mentoring and business development services.

KSP (Savings and Loan Cooperatives) and USP (Unit Savings and Loans) have a strategic role in supporting the empowerment of MSMEs in Bangka Belitung. This role can be realized through the provision of easy and affordable funding access, as well as various mentoring and business development services. The support from KSP and USP is very important for MSMEs to reach their potential and contribute to regional economic growth. Therefore, appropriate policies need to be formulated for their empowerment. In the 2022 Regional Budget (APBD) of the Bangka Belitung Islands Provincial Government, the focus and priority of Bangka Belitung's development were directed at efforts to reduce unemployment rates. Several program activities that must be carried out include job creation and increasing the capacity of human resources towards skilled and competitive HR.

In the tourism sector, Pangkalpinang is the main gateway for tourists entering Bangka Belitung (Babel). Although it experienced a decline in 2020 due to the pandemic, the number of tourists visiting Bangka Belitung showed a significant upward trend during the 2013-2022 period. This indicates that Bangka Belitung is becoming an increasingly attractive tourist destination for both domestic and international tourists.

The number of tourists visiting Bangka Belitung Province has shown an increasing trend during the 2013–2022 period, with some fluctuations due to external factors such as the COVID-19 pandemic.

Table 1.1 Number of Tourist Visits to Bangka Belitung Province in 2013–2023

Year	Number of Tourists
2013	663.840
2014	724.292
2015	837.650
2016	916.721
2017	1.051.200
2018	1.230.137
2019	1.500.000 (Estimation)
2020	56.522
2021	184.570
2022	301.906

Source: processed data, 2023

The tourism sector is one of the important sectors for the economy of Bangka Belitung and contributes significantly to Regional Original Revenue (PAD). With continuous efforts to improve tourist attractions and the quality of tourism services, it is hoped that the tourism sector in Bangka Belitung can continue to grow and provide broader benefits to the community. Revenue from the tourism sector in Bangka Belitung Province shows a significant increasing trend during the 2013–2024 period. This is in line with the increase in the number of tourists visiting Bangka Belitung. In terms of revenue, the tourism sector was able to contribute 17.92 percent to the regional original revenue (PAD) from the tax sector, or IDR 6,918,404,956, consisting of hotel tax, restaurant and food stall tax, and entertainment tax. The contribution of tourism to regional economic growth (GRDP) is only around 7 percent. This is due to the lack of tourism support facilities and infrastructure in the area.

The COVID-19 pandemic that struck in 2020 caused a drastic decline in tourism sector revenue in Bangka Belitung. This impacted Bangka Belitung's PAD, which also experienced a decline. Along with the recovery of the tourism sector post-pandemic, tourism sector revenue in Bangka Belitung is predicted to increase again. The Provincial Government of Bangka Belitung continues to strive to enhance tourist attractions and improve the quality of tourism services in Bangka Belitung. Tourism becomes a potential sector as well as a platform for inter-sectoral development activities. Therefore, tourism should be considered a leading sector of development that can drive both regional and national economic growth.

Based on the problem identification mentioned above, there will certainly be many issues, in accordance with the research objectives and the researcher's limitations in analyzing the problems in the study. Hence, the researcher limits the issues to the factors of empowerment in the micro, small, and medium enterprises (MSMEs) sector, with variables of financing, investment, cooperatives, infrastructure, and the number of domestic and international tourist visits, which impact gross regional domestic product, employment absorption, and efforts to alleviate unemployment in Bangka Belitung Province.

RESEARCH METHODS

Population and Sample

The population in this study consists of all data variables related to the simultaneous effect of financing, investment, cooperatives, infrastructure, and the number of tourist visits on the empowerment of micro, small, and medium enterprises in the Bangka Belitung Islands Province. Meanwhile, the sample used in the study is time series data over 10 years with

quarterly data. Thus, the total number of samples used in this study is 40 (forty) samples. The data used in this study are secondary data, namely data in the form of quarterly reports that have been compiled and published. The data used in this study are secondary data collected as time series data over 10 years, from 2013 to 2023.

The research design analyzes time series data within the period of 2013 to 2023 in the Bangka Belitung Province using quantitative inferential statistical analysis. The inferential statistical analysis uses research hypotheses linked causally based on theories, journals, and relevant previous research, then defines in detail each research variable, namely the variables of investment factors, cooperatives, infrastructure, and the number of tourist visits, as well as the empowerment of micro, small, and medium enterprises, using secondary data obtained from the National Statistics Agency, Bangka Belitung Provincial Statistics Agency, Department of Manpower, and the Cooperative and MSME Office of Bangka Belitung Province.

The method of analysis and hypothesis testing is intended to describe step-by-step procedures in analyzing data using a specific method that will be employed to answer the problem formulation, followed by the testing of research hypotheses. The data analysis method in this study is descriptive and verification analysis. Verification analysis in this study uses panel data regression analysis (pooled data). The data analysis method used to test the factors that influence the growth of micro, small, and medium enterprises (MSMEs) in the Bangka Belitung Islands Province, both simultaneously and partially, is panel data regression analysis

RESULTS AND DISCUSSION

Hypothesis Testing

The influence of Financing, Investment, Cooperatives, Infrastructure, and the Number of Tourist Visits is significantly simultaneous on the empowerment of the micro, small, and medium enterprises (MSMEs) sector in Pangkalpinang City. Through multiple linear regression, which shows the causal relationship between independent variables and the dependent variable, the equation is as follows:

$Y= \beta o + \beta 1X1 + \beta 2X2 + \beta 3X3 + \beta 4X4 + \beta 5X5 + \varepsilon \iota$

Multiple Linear Regression Model 1

Y = MSME Empowerment

β_0 = Constant

X_1 = Financing

X_2 = Investment

X_3 = Cooperatives

X_4 = Infrastructure

X_5 = Tourist Visits

$\beta_1 \ldots \beta_5$ = Regression Coefficients of each independent variable

ε_i = Epsilon (Other factors outside Model 1)

Table 1.2 Multiple Linear Regression Model 1

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	11.98602	4.080293	2.937538	0.0059
Ln_PEMBIAYAAN	0.698390	0.267709	2.608767	**0.0134**
Ln_INVESTASI	0.086938	0.025427	3.419062	**0.0016**
Ln_KOPERASI	0.074634	0.029180	2.557728	**0.0152**
Ln_INFRASTRUKTUR	0.284808	0.102353	2.782607	**0.0087**
Ln_WISATAWAN	0.009776	0.003867	2.528232	**0.0163**
R-squared	0.746665			
Adjusted R-squared	**0.709410**			
F-statistic	20.04197			
Prob(F-statistic)	**0.000000**			

The calculation results using the Eviews program in the table above can be explained as the result of multiple linear regression as data transformed using the Natural Logarithm (Ln) as follows: MSMEs = 11.98602 + 0.698390 Financing + 0.086938 Investment + 0.074634 Cooperatives + 0.284808 Infrastructure + 0.009776 Tourism

The research shows that financing has a significant and positive influence on the empowerment of MSMEs. This is proven by various government policies that have been launched to support MSME financing, such as the People's Business Credit (KUR) program, which is a result of inter-agency cooperation, and Bank Indonesia's program that requires banks to allocate 20% of total credit for small enterprises. Financing institutions also play an important role in developing MSMEs. The support provided includes helping with promotion through exhibitions, offering business development consulting, and facilitating the provision of business premises. Financing has been proven to bring positive impacts to MSMEs, such as rapid business growth, business expansion, increased business and personal assets, as well as an improved lifestyle.

The study confirms that investment has a positive and significant impact on MSME empowerment in the city of Pangkalpinang. This indicates that Pangkalpinang is in a good economic condition, as evidenced by the high interest in investing in the MSME sector. Thus, it can be concluded that the role of investment in the MSME sector has a significant influence on the empowerment of MSMEs in Pangkalpinang. This research aligns with the studies conducted by Rahmadin, Hamzah, Nasir (2013) and Popa (2014), which state that the role of investment has a significant impact on the development and empowerment of MSMEs.

The research shows that cooperatives have a significant and positive effect on the empowerment of MSMEs in the city of Pangkalpinang. This is evidenced by the development of cooperatives in tandem with the growth of MSMEs. The role of cooperatives in MSMEs lies in the financing sector. In addition to relying on financial institutions and BMTs (Sharia Microfinance Institutions), MSME actors are also cooperative members through which they receive loan or financing facilities to start a business or increase their business capital for further development. Therefore, the role of cooperatives in the development and empowerment of MSMEs in Pangkalpinang cannot be overlooked, considering their essential role for the people of Pangkalpinang in developing their businesses. The research results support previous findings by Abor and Biekpe (2007), which stated that the role of cooperatives has a significant impact on the development and empowerment of MSMEs.

The research shows that the infrastructure factor has a significant and positive influence on MSME empowerment in Pangkalpinang. Field facts show that the Government of Pangkalpinang City continues to make efforts to improve infrastructure development to support economic growth, especially in the MSME sector in the region. From the allocation of public

financing, infrastructure is seen as the locomotive of development. Therefore, infrastructure development must be continuously improved as the driving force of economic growth.

The research results show that the tourism sector, particularly the number of tourist visits both domestic and international, has a significant and positive impact on the development and empowerment of MSMEs in Pangkalpinang. Field facts and data show that the tourism sector massively contributes to the economic cycle of the people of Pangkalpinang, especially for communities living around tourist attractions that are frequently visited by both domestic and foreign tourists.

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CONCLUSION

Based on the results of the research and the analysis of the discussion, this study demonstrates a high level of accuracy of the parameter estimates, which are significantly accurate and unbiased. It also has a high level of explanatory ability in explaining the influence of the factors of financing, investment, cooperatives, infrastructure, and the number of tourist visits on the empowerment of the micro, small, and medium enterprise (MSME) sector in the city of Pangkalpinang. Financing, investment, cooperatives, infrastructure, and the number of tourists visits all have a significant simultaneous effect on the empowerment of the MSME sector in the city of Pangkalpinang.

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