

THE EFFECT OF BUSINESS CAPITAL AND WORKING HOURS ON THE INCOME OF TRADERS AT THE HORAS JAYA TRADITIONAL MARKET IN PEMATANGSIANTAR

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ARTICLE INFO	ABSTRAK
Diterima: 05 September 2025 Direvisi: 10 September 2025 Disetujui: 18 September 2025 Tersedia Daring: 30 Juli 2026 Kata Kunci: Modal usaha, Jam Kerja, Pendapatan Pedagang Pasar.	Penelitian Ini Bertujuan untuk Mengetahui Pengaruh Modal Usaha dan Jam kerja terhadap Pendapatan Pedagang Pasar tradisional Horas Jaya Pematangsiantar. Variabel dalam penelitian ini adalah Modal usaha dan Jam kerja sebagai Variabel Bebas dan Pendapatan Pedagang pasar sebagai Variabel Terikat. Jenis penelitian ini adalah penelitian kuantitatif dengan pendekatan analisis data deskriptif kuantitatif, dengan populasi penelitian seluruh pedagang pasar di Pasar Horas Jaya Pematangsiantar terdiri dari 97 pedagang yang dipilih dengan menggunakan random sampling(sampel acak). Teknik Pengumpulan data menggunakan instrumen : (1) Angket Modal Usaha, (2) angket jam kerja, (3) angket pendapatan pedagang pasar. Hasil penelitian ini adalah menunjukkan bahwa: (1) terdapat pengaruh yang positif dan signifikan modal usaha terhadap pendapatan pedagang Pasar, hasil ini terlihat pada uji t dimana nilai thitung modal usaha (4.423) > ttabel (1,661) yang berarti pada variabel tersebut signifikan. (2) terdapat pengaruh yang positif dan signifikan jam kerja terhadap pendapatan pedagang pasar, hasil ini terlihat pada uji t dimana nilai thitung (4.478) > ttabel (1,661) yang berarti pada variabel tersebut signifikan. (3) modal usaha dan jam kerja secara bersama-sama memengaruhi pendapatan pedagang pasar, hal ini dapat dilihat pada uji F dimana nilai Fhitung (38.507) > dibanding nilai Ftabel (2,70). Uji koefisien determinasi R Square diketahui sebesar 0,450 yang berarti 45% variabel modal usaha dan jam kerja berpengaruh terhadap pendapatan pedagang pasar tradisional horas jaya pematangsiantar dan selebihnya 55% merupakan pengaruh dari variabel lain yang tidak diteliti dalam penelitian ini
Keywords:	ABSTRACT
Business Capital, Working Hours, Traders' Income	<i>This study aims to determine the influence of business capital and working hours on the income of traditional market traders at Horas Jaya Market, Pematangsiantar. The variables in this study are business capital and working hours as independent variables, and traders' income as the dependent variable. This research is a quantitative study using a descriptive quantitative data analysis approach. The population of this study consisted of all traders at Horas Jaya Market, Pematangsiantar, totaling 97 traders selected using random sampling techniques. Data collection techniques used the following instruments: (1) business capital questionnaire, (2) working hours questionnaire, and (3) traders' income questionnaire. The results of this study indicate that: (1) there is a positive and significant influence of business capital on traders' income. This result can be seen from the t-test where the calculated t-value for business capital (4.423) > t-table (1.661), indicating that the variable is significant. (2) There is a positive and significant influence of working hours on traders'</i>

income. This result is shown in the t-test where the calculated t-value (4.478) > t-table (1.661), indicating that the variable is significant. (3) Business capital and working hours simultaneously influence traders' income. This can be seen from the F-test where the calculated F-value (38.507) > F-table (2.70). The coefficient of determination test (R Square) shows a value of 0.450, which means that 45% of the variation in traders' income is influenced by business capital and working hours, while the remaining 55% is influenced by other variables not examined in this study.

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1. INTRODUCTION

In the era of globalization, economic development is occurring at a rapid pace, marked by increased competition across various business sectors. Globalization is driving technological advancements, distribution systems, and the emergence of increasingly competitive modern businesses. This situation demands that every business actor be able to survive and adapt to remain competitive, including those in the traditional trade sector. Based on this explanation, it is necessary to first understand the concept of a market (Alifiana et al., 2021).

Markets are economic institutions that play a vital role in people's lives. Generally, a market is a place where buyers and sellers meet to conduct transactions for goods and services. According to Sugiyono (Alkumairoh & Warsitasari, 2022) a market is a place or system that brings together buyers and sellers, resulting in the exchange of goods or services (Alkumairoh & Warsitasari, 2022).

In the Indonesian economic system, markets are divided into two types: modern markets and traditional markets. Modern markets are generally professionally managed with fixed pricing systems, self-service, and more organized and comfortable facilities. Meanwhile, traditional markets have distinctive characteristics such as bargaining, small-scale business ownership, and close social ties between vendors and buyers.

Amidst economic development and technological advancements, the growth of modern markets such as supermarkets and minimarkets is growing rapidly, including in Pematangsiantar City. The presence of modern markets that offer comfortable, clean, fixed pricing systems, and attractive promotions creates quite intense competition for traditional markets. This condition has an impact on changes in consumer behavior, which tends to shift to modern markets, thereby affecting the sales levels of traders in traditional markets (Anton & Sahat, 2024). Nevertheless, traditional markets still play a vital role in the community's economy. According to Mubyarto (Anggreni, 2023) traditional markets are a tangible manifestation of the people's economy because they are the primary place for lower-income communities to carry out production and distribution activities. Traditional markets not only function as distribution centers for basic necessities, but also as a source of livelihood for lower-middle-class communities. One traditional market that plays a significant role in the community's economic activity

is Horas Market, located in Pematangsiantar City. This market is a bustling trading center and the main source of livelihood for most of the surrounding community (Artman et al., 2022).

Horas Market is strategically located in the city center, around Jalan Sutomo and Jalan Merdeka. The market complex consists of several buildings, including Building IV, which is one of the largest and busiest in terms of trading activity.

In general, income can be used as a benchmark for determining the level of success of a business. Income is the result obtained from economic activities, whether in the form of selling goods or services. For traders, income is usually expressed as an amount of money received within a certain period, such as per day, per week, or per month. Simply put, income is the amount of revenue a trader receives from sales after conducting business activities (Bara et al., 2023). Income reflects a trader's ability to manage their business and maintain its sustainability. It is possible that various factors can influence a trader's income level, both internal and external. Internal factors such as the amount of business capital and length of working hours can influence the quantity of goods sold and the intensity of service to consumers. Furthermore, external factors such as the level of competition, purchasing power, and market conditions also influence a trader's income.

Based on interviews conducted by researchers with several traders at Horas Jaya Market in Pematangsiantar, it was discovered that their daily income is uncertain because it is highly dependent on market conditions, the level of customer traffic, and the trading situation that occurs that day. Traders stated that at certain times the market can experience quiet conditions, resulting in unsold merchandise, and sometimes no income at all in a single day. This condition certainly impacts traders' ability to meet daily needs and maintain the continuity of their businesses. Furthermore, some traders also reported that they often experience difficulties in capital turnover and achieve unstable profits (Emilia & Mita, 2020). This is because a large portion of the income earned from daily sales is reinvested as capital to purchase merchandise to be sold the following day. Thus, profits earned are not particularly large and it is sometimes difficult to separate capital from operating profit. This situation indicates that traders' income levels remain fluctuating and are heavily influenced by the conditions of buying and selling activity in the market (Isnaini et al., 2022).

Business capital is any form of funds or assets used by business actors to carry out their business activities. According to Diah Lydianti (Hanum, 2017) business capital is one of the important factors in production activities. For businesses that are newly established or starting their business, capital is used to be able to run business activities, while for companies or business sectors or businesses that have been established for a long time, capital is usually used to be able to develop the business and expand the market for the business and business (Kasmir, 2021). Capital can be in the form of cash, merchandise, equipment, or other supporting facilities used in the trading process. In business activities, capital plays a crucial role because it is the main factor that determines the smooth operation and capacity of the business being run (La Ode Anto et al., 2023). The existence of business capital is very important in trading activities, including businesses in traditional markets. Without adequate capital, traders will

experience difficulties in stocking goods, expanding product variety, or maintaining the continuity of their business amidst increasingly fierce competition (Indonesia, 2020).

Based on the results of a pre-research questionnaire distributed to 15 traders at the Horas Traditional Market in Pematangsiantar, a percentage of 65% was found to be in the moderate category. This refers to Suharsimi Arikunto's opinion that the 41%–70% interval is in the sufficient or moderate category. These results indicate that the level of business capital owned by traders is still considered sufficient and not yet fully optimal in supporting business development. In carrying out their business activities, most traders still use limited capital and tend to come from personal funds. This limited capital causes traders to be unable to increase the variety and quantity of goods stock optimally. In addition, access to additional capital sources such as loans from financial institutions or cooperatives has also not been optimally utilized by some traders (Maleha et al., 2021). In fact, the availability of adequate capital is very important to increase business capacity, maintain the availability of merchandise, and face competition with other traders and modern markets. However, the condition of capital that is still in the moderate category has an impact on the limited ability of traders to develop their businesses more widely and sustainably (Lestari & Widodo, 2021).

Working hours are the amount of time spent by business owners conducting their daily activities. Working hours indicate the length of time a trader is open and serving buying and selling activities at their business premises. In the context of trade, working hours are one factor that influences the intensity of interaction with consumers and the opportunity for transactions to occur. Legally, Pematangsiantar City Regional Regulation Number 5 of 2014 does not regulate the operational hours (opening and closing hours) of Horas Market in detail, but rather authorizes the management of PD Pasar Horas Jaya to determine them through internal policies. This results in variations in operating hours among traders, depending on the type of merchandise and market management policies. Based on field conditions, the main trading activity at Horas Jaya Market generally takes place daily from 7:00 a.m. to 6:00 p.m. WIB. However, some traders, particularly vegetable and staple food traders, have begun their activities as early as 4:00 a.m.–5:00 a.m. WIB during the morning market (dawn). On the other hand, there are also traders who sell until the afternoon or evening, especially street vendors around the market area. The differences in working hours between vendors indicate that not all vendors operate the same. Working hours can be calculated based on the number of hours a vendor spends operating their business in a day. The longer the hours spent trading, the greater the opportunity for vendors to serve customers and make sales transactions. Conversely, vendors with more limited working hours have fewer opportunities to attract buyers. This situation indicates that working hours are a factor that potentially influences vendor income levels. Differences in operating hours can impact the number of transactions occurring each day. Therefore, it is important to further examine whether working hours influence vendor income at the Horas Traditional Market in Pematangsiantar.

Based on the results of a pre-research questionnaire distributed to 15 traders at the Horas Jaya Traditional Market in Pematangsiantar, a percentage of 73% was found to be in the high category. This refers to Suharsimi Arikunto's opinion that the interval of

71%–100% is in the high category. The data shows that the management of traders' working hours has generally been running well and is relatively optimal in supporting increased business results (Mankiw, 2021). In the field, most traders have utilized their trading hours quite optimally, such as opening stalls from morning to evening. This allows traders to reach more consumers and increases the opportunity for sales transactions. However, there are still some traders who have a more limited operating time duration for various reasons, such as physical conditions, availability of goods, and market conditions. This difference causes variations in the intensity of service and the number of interactions with consumers each day. Although overall working hours are in the high category, the uneven utilization of trading hours indicates that there is still an opportunity to further optimize operating hours, especially during peak visitor times. Thus, working hours remain an important factor that needs to be considered because they have the potential to affect the income of traders at the Horas Traditional Market in Pematangsiantar (Muchdarsyah, 2020).

Based on the description above, the author is interested in conducting research with the title "The Influence of Business Capital and Working Hours on the Income of Traders at the Horas Jaya Pematangsiantar Traditional Market."

2. RESEARCH METHODS

This type of research is quantitative research with an associative method. Associative research aims to determine the relationship or influence between two or more variables. In this research, the researcher tries to find out whether there is an influence between Business Capital and Working Hours (variable X) on Traders' Income (variable Y) at the Horas Jaya Traditional Market in Pematangsiantar.

Sugiyono (Muna, 2023) states that quantitative research methods are research methods based on the philosophy of positivism, used to research certain populations and samples, data collection using research instruments, quantitative/statistical data analysis, with the aim of testing predetermined hypotheses.

This research is used to determine the relationship between independent variables and dependent variables, where in this research there are two independent variables (X), namely: Business Capital (X_1), Working Hours (X_2) and the dependent variable is Trader Income (Y). PEMATANGSIANTAR

A research location is the place where research is conducted to obtain data and information relevant to the problem being studied. The research location is chosen because it is considered representative of the phenomenon being studied and makes it easier for researchers to obtain accurate data.

Population is a generalization area consisting of objects/subjects that have certain quantities and characteristics that are applied by researchers to be studied and then conclusions are drawn (Nugroho & Setiawan, 2023).

Based on this description, the population subject in this study is all traders. This population was chosen because it is considered the most relevant to describe the income of traders in traditional markets. According to Sugiyono (Pariartha, 2012) in quantitative research, a sample is a portion of the number and characteristics possessed by that

population. The sample in this study is a portion of the population considered representative of the entire research population (Riyanto, 2020).

The sampling technique used was Incidental Sampling by Sugiyono (Parinduri, 2016) namely a sampling determination technique based on coincidence, namely anyone who coincidentally/incidentally meets the researcher can be used as a sample, namely traders who are selling at the Horas market when the research is taking place.

To achieve analysis results that include analysis prerequisite tests and hypothesis tests, the following series of analyses are used in analyzing the data: Hypothesis testing analysis is used to test the research hypotheses proposed in this study. Hypothesis testing in this study utilizes correlation and regression analysis. Correlation analysis only demonstrates the magnitude of the relationship between one variable and another. Regression analysis, on the other hand, demonstrates the nature of the relationship between one variable and another, and the nature of the relationship as a contributor to the other.

The multiple linear regression analysis test of the regression model used to determine how much influence several independent variables (the influence of business capital and working hours) have on the dependent variable (income) to calculate the regression value of the influence of business capital and working hours on the income of traders at the Horas Jaya Traditional Market in Pematangsiantar using SPSS.

3. RESULTS AND DISCUSSION

Description of Research Results

brief history of Horas Jaya Market, Pematang Siantar

Horas Market, or Horas Jaya Market is known in a way local as Horas Tax, is a traditional market main located in the center city Pematangsiantar, Sumatra north. This market play a role as center trading public local and is one of the symbol important culture and economy for city The word "Horas" itself originate from saying typical in culture batak Toba means " safe " or " prosperous ", so that the name of this market also reflects identity ethnocultural area.

function from Horas Jaya Market, Pematang Siantar

Jaya Market This own function and role important As the main market, Horas Market becomes bone back activity informal economy in Pematangsiantar. Thousands trader scale small and micro hang eye livelihood here. In addition, this market is also a source supply material food for restaurant, house stairs, and other retailers in the city and surrounding areas.

Horas Market also plays a role in accommodate and distribute product agriculture from regions surrounding area like from regency Simalungun and district city.

The Development of the Horas Jaya Market in Pematangsiantar

Horas Market is a traditional market largest and central trading The main market in Pematangsiantar City. This market start develop around in 1917 along with increasing activity economy and quantity resident city. In the beginning, Horas Market became place trading results agriculture, needs principal, and various goods merchandise public around Simalungun and other areas in North Sumatra.

In the period 1958–1960, the government start build permanent kiosks and shops so that activity trading become more regularly. Since moment that Horas Market is growing rapidly and become center economy public Pematangsiantar. Entering 1980s to 2000s, this market experiencing a golden age with development building tiered and increasing amount trader as well as visitors.

In development management, government area establish PD Pasar Horas Jaya as an official body market manager. Because of that, the name Horas Market was later also known as “Horas Jaya Market”. Changes Name This aim For modernization market management to be more organized and professional.

In 2024–2026, Horas Market experienced a number of change consequence Building IV fire which caused relocation traders and plans development back to the market. In addition, market management began apply digital systems such as payment retribution using QRIS. Until In 2026, Horas Jaya Market will remain become center trading important for public Pematangsiantar although Still in the process of revitalization and arrangement repeat (Samuelson & Nordhaus, 2022).

Research result

Validity and Reliability Test Results instrument

instrument testing done, then next thing that will happen done researchers is make tabulation to results answer respondents that is with method compile code answers and coding the data accordingly classification answer in form table. Tabulation answer respondents This done with *Microsoft Excel* program assistance and using data analysis with using data analysis in the SPSS 26 program. From the results calculations made can determine valid or whether or not grains statement on the instrument study.

As for the points a statement is declared valid if mark $r_{\text{count}} \geq r_{\text{table}}$ with level significant $\alpha = 0.05$. From the results of the validity test can seen correlation between each grains question with total score of $n = 30$ is obtained r_{table} of 0.361. This means that If mark correlation more from 0.361 then question considered valid. Item statement that will used during hypothesis testing is the item valid statements only, while invalid items are not can used in research. After the instrument study has tested its validity, then to be continued with the instrument reliability test to find out the level of trustworthiness of the instrument for knowing the level of confidence of the research instrument used as tool data collection. Reliability test to the calculated research instruments use formula *Cronbach alpha*. A research instrument that is said to be reliable If Cronbach's alpha coefficient > 0.6 .

Instrument validity test

Calculation validity business capital questionnaire consists of of 20 grains statement, working hours questionnaire consists of of 20 statements, and questionnaire income consists of of the 20 statements made with calculation with data analysis program SPSS 26. After conducting trials and analysis with statistics, then known There is statement item invalid due to $r_{\text{count}} < r_{\text{table}}$. Based on test items that have mark correlation $(r) > 0.361$ is grains valid questionnaire. On the other hand, items that have mark correlation $(r) < 0.361$ is grains invalid questionnaire so that can concluded that the validity test instrument questionnaire used in the research this is valid.

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Classical Assumption Test Results

Data Normality Test

Kolmogorov-Smirnov Normality Test

Table 1. Results of the Kolmogorov-Smirnov Normality Test

		Unstandardized Residual
N		97
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	4.14869529
Most Extreme Differences	Absolute	.055
	Positive	.053
	Negative	-.055
Test Statistic		.055
Asymp. Sig. (2-tailed)		.200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Testing general normality used is technique Kolmogorov Smirnov with use level significant 0.05. The basis for decision making based on probability is:

1. Data stated normally distributed if significant > than 0.05 or 5%
2. Data stated No normally distributed if significant < than 0.05 or 5%

Based on table previously that Asytotic Significance is 0.200. The value of 0.200 > 0.05, so can concluded that the data is normally distributed.

Multicollinearity Test

Based on The resulting attachment is output as following :

Table 2. Multicollinearity test results

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	24.588	5.265	4.670	.000		
	Modal Usaha	.354	.080	.387	.423	.764	1.309
	Jam Kerja	.326	.073	.392	.478	.764	1.309

a. Dependent Variable: Pendapatan

Source : Research Results, 2026 (Processed Data)

The assumptions of tolerance and variance inflation factor (VIF) can be stated that

1. If VIF > 10 and the tolerance value < 0.10 then multicollinearity occurs and
2. If VIF < 10 and Tolerance value > 0.10 then happen multicollinearity.

Based on Table 4.9 shows that tolerance >0.10 and *Variance inflation factor* (VIF) <10, then can concluded that the data is not happen symptom multicollinearity.

Heteroscedasticity Test

Based on The resulting attachment is output as following: Based on Figure 4.2 shows that dot, dot, dot spread above and below number 0 on the Y axis. With thus can concluded that No happen heteroscedasticity.

Hypothesis Test Results

Multiple Regression Analysis Test

Purpose of analysis test regression multiple done For know direction and how much big influence variables independent to variables dependent.

$$y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

Furthermore influence independent variables on dependent variable tested with level trust (Confidence Interval) 95% or $\alpha=5\%$.

Table 3. Results of Multiple Regression Analysis Test

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	24.588	5.265		4.670	.000		
	Modal Usaha	.354	.080	.387	4.423	.000	.764	1.309
	Jam Kerja	.326	.073	.392	4.478	.000	.764	1.309

a. Dependent Variable: Pendapatan

Based on table 4.12 is known mark costant (a) is 24,588 while mark from business capital (b1) of 0.354 and the value of working hours (b2) is 0.356, so equality the regression that is :

$$y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

$$Y = 24,588 + 0.354X_1 + 0.326X_2 + 1652,321$$

1. Constant of 24,588 means that mark consistent variables income trader is amounting to 24,588
2. Coefficient regression coefficient X1 is 0.354 and X2 is 0.326. regression the worth positive, so that can it is said that direction influence variable X1 and variable X2 have an influence against Y. And the business capital variable influential more big compared to working hours variable.

T-test

The t-test is used For know whether hypothesis used accepted or rejected, with level 95% confidence or $\alpha=5\%$, with condition as following

1. If $t_{count} > t_{table}$, so variables free influential to variables tied.
2. If $t_{count} < t_{table}$ so variables free No influential to variables tied.

Test results significance can also be seen from size mark significance obtained that is :

1. If the value significance < 0.05 then variables free influential to variables tied.
2. If the value significance > 0.05 then variables free No influential to variables tied.

Table 4. T-Test Results

Coefficients ^a								
Model	Unstandardized Coefficients			Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error		Beta			Tolerance	VIF
1	(Constant)	24.588	5.265		4.670	.000		
	Modal Usaha	.354	.080	.387	4.423	.000	.764	1.309
	Jam Kerja	.326	.073	.392	4.478	.000	.764	1.309

a. Dependent Variable: Pendapatan

Based on table 4.13 values t_{count} from business capital amounting to 4,423. then For t_{table} using (df) $nk-1$ or $97-2-1 = 94$ (n is amount respondents and k is amount variables independent) then obtained t_{table} 1.661. So, we get that $t_{count} > t_{table}$ namely $4.423 > 1.661$. So we can known that business capital variable (X1) rejects hypothesis zero (H_0) and accept hypothesis alternative (Page). Next mark t_{count} of working hours (4,478) more big compared to t_{table} (1.661), then can known that working hours variable (X2) rejects hypothesis zero (H_0 2) and accept alternative hypothesis (Ha2). With thus can concluded that variables free influential in a way significant to variables tied.

F test

F test is performed For know whether variables free in a way together own influence to variables bound. In case This F_{count} compared to with F_{table} with condition as following :

1. If $F_{count} > F_{table}$ then H_0 is rejected and H_1 is accepted
2. If $F_{count} < F_{table}$ then H_1 is rejected and H_0 is rejected.

Test results significance can also be seen from size mark significance obtained that is :

1. If the value significance < 0.05 , then H_0 is rejected and H_1 is accepted
2. If the value significance > 0.05 , then H_0 is rejected and H_0 is rejected

Table 5. F Test Results

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1353.741	2	676.871	38.507	.000 ^b
	Residual	1652.321	94	17.578		
	Total	3006.062	96			

a. Dependent Variable: Pendapatan

b. Predictors: (Constant), Jam Kerja , Modal Usaha

Based on table 4.14 is obtained that mark F_{count} 38,507 more big compared to with mark F_{table} (2.70). This is indicate that results study reject H_0 and accept H_1 . With thus in a way simultaneous business capital and working hours influential to income traders at the Horas traditional market victorious Pematangsiantar with level significant influence. This gives meaning to the hypothesis that states that business capital and working hours influential in a way simultaneously to variables income traders at the Horas Jaya traditional market Pematangsiantar can accepted (Sarajar et al., 2025).

Determination coefficient test

Coefficient test determination (R^2) is used For measure level model capabilities in explain variables dependent.

Table 6. Results of the Determination Coefficient Test

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.671 ^a	.450	.439	4.193

a. Predictors: (Constant), Jam Kerja , Modal Usaha

b. Dependent Variable: Pendapatan

Coefficient value determination of *R square* in table 4.15 is known of 0.450 which means 45% of the business capital and working hours variables influential to income traders at the Horas Jaya traditional market Pematangsiantar. While 55% is influence from other variables that are not thorough in study This.

Analysis results on have implications that the amount of business capital and the number of working hours are necessary noticed use increase income traders at the Horas Jaya traditional market Pematangsiantar. This is important use increase contribution business capital and working hours variables by 45%.

Discussion

Assumption test results classic, normality test is condition main For Can to be continued to the analysis test regression multiple with data has been normally distributed and level significant > 0.05 . On the variables of business capital, working hours, and income market traders have normally distributed between variables with level significant $0.200 > 0.05$ (Swastha, 2020).

Multicollinearity test results that *Tolerance* 0.10 and *Variance Inflation Factor* (VIF) < 10, based on table 4.11 is known that Variance Influenza Factor (VIF) value 1.309 < 10 and Tolerance value 0.764 > 0.10 then can concluded that the data is not happen symptom multicollinearity.

Heteroscedasticity test results based on Figure shows that dot, dot, dot spread above and below number 0 on the Y axis. With thus can concluded that No happen Heteroscedasticity.

Based on table is known mark costant (a) is 24,588 while mark from business capital (b1) of 0.354 and the value of working hours (b2) is 0.326 so equality the regression that is :

$$y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

$$Y = 24,588 + 0.354X_1 + 0.326X_2 + 1652,321$$

1. Constant of 24,588 means that mark consistent variables income is amounting to 24,588
2. Coefficient regression coefficient X1 is 0.354 and X2 is 0.326. regression the worth positive, so that can it is said that direction influence variable X1 and variable X2 against Y are positive. Which means variables X1 and X2 have an influence against Y. And the business capital variable influential more big compared to working hour variable

Based on table 4.13 values t_{count} from business capital amounting to 4,423. then For t_{table} using (df) $nk-1 = 94$ (n is amount respondents and k is amount variables independent) then obtained t_{table} 1.661 (Sugiyono, 2021). So we get that $t_{\text{count}} > t_{\text{table}}$ namely $4.423 > 1.661$ (Wulandari & Subiyantoro, 2023). So we can known that business capital variable (X1) rejects hypothesis zero (H01) and accept hypothesis alternative (Ha1). Next mark t_{count} of working hours (4,478) more big compared to t_{table} (1.661), then can known that working hours variable (X2) rejects hypothesis zero (H02) and accept alternative hypothesis (Ha2). With thus can concluded that variables free influential in a way significant to variables tied(Syahputra et al., 2022).

Based on table 4.14 is obtained that mark F_{count} 38,507 more big compared to with mark F_{table} (2.70). This is indicate that results study reject H0 and accept H1 (Wafiroh et al., 2023). With thus in a way simultaneous business capital and working hours influential to income traders at the Horas traditional market victorious Pematangsiantar with level significant influence. This gives meaning to the hypothesis that states that business capital and working hours influential in a way simultaneously to variables income traders at the Horas Jaya traditional market Pematangsiantar can accepted (Taufiq et al., 2023).

Coefficient value determination of *R square* in table known of 0.450 which means 45% of the business capital and working hours variables influential to income traders at the Horas Jaya traditional market Pematangsiantar. While 55% is influence from other variables that are not thorough in study This

4. CONCLUSION

Based on results research and discussion that has been described in chapter previously so can withdrawn conclusion as following :

- a. There is positive and significant influence of business capital to income traders, results This seen in the t-test where mark t_{count} from business capital (4,423) > value t_{table} (1.661) then can known that business capital variable (X1) rejects hypothesis zero (Ho1) and accept hypothesis alternative (Ha1) which means on the variable the significant.
- b. There is positive and significant influence on working hours to income traders, results This seen in the t-test where mark t_{count} from Working hours (4,478) > value t_{table} (1.661) then can known that Working hours variable (X1) is rejected hypothesis zero (Ho2) and accept hypothesis alternative (Ha2) which means on the variable the significant.
- c. Business capital and working hours in a way together own significant influence to income market traders This can seen in the F test where the value F_{count} (38,507) more big compared to with mark F_{table} (2.70). Coefficient Value determination of R Square is known of 0.450. Which means 45% of the variables of business capital and working hours influential to income traders at the Horas Jaya traditional market Pematangsiantar and the remaining 55% is influence from other variables that are not investigated in researchers This.

Suggestion

As part end from study this, then researchers give advice as following :

1. For Market Traders

As for the suggestions that can be researchers give to market traders, namely as following :

- a. It is hoped that market traders who have minimal capital will be able to cooperate with agent / distributor (how much goods in demand that much paid), more increase quality goods merchandise his as well as multiply type goods merchandise for sale
- b. Should trader increase behavior entrepreneurship with expand outlook with look for from various source example his through internet and youtube or other online applications. With existence Lots information and knowledge related with entrepreneurship, it is hoped later will can make innovation and creativity new to face competition growing business increase as well as get more income tall.

2. For further researchers

Researchers who carried out This still on the variables of business capital and working hours to income market traders. So that Still There is Again a number of other variables that are also necessary investigated such as length of business, energy work, type business, location business and so on. Then results study This if only can made into reference for other researchers to develop and correct and do repair as necessary.

3. For government and agencies

Research result can used as recommendation for the program or policies and their application in society.

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