

The effect of the amount of murabaha financing, mentoring and length of business on increasing income

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Article History

Received on 06 September 2024

1st Revision on 19 October 2024

2nd Revision on 25 October 2024

3rd Revision on 09 November 2024

Accepted on 11 November 2024

Abstract

Purpose: This study aims to examine how Murabahah financing, mentoring programs, and the length of business operation affect the income growth of MSMEs at Bank Sumut KCPSy Multatuli.

Methods: The study was conducted at Bank Sumut KCPSy Multatuli and focused on 60 MSME clients. A quantitative approach was used, with data collected through questionnaires. The data analysis was performed using multiple linear regression, processed with SPSS version 25.

Results: The research found that the income growth of MSMEs is significantly influenced by Murabahah financing, mentoring programs, and the duration of business operation. These factors together account for 80.7% of the increase in income, while the remaining 20.3% is influenced by other variables not covered in the study.

Limitations: The study is limited by its focus on only three factors and its reliance on data from one location, Bank Sumut KCPSy Multatuli, which may not fully capture other variables influencing MSME income growth.

Contribution: This study contributes to the understanding of factors driving income growth for MSMEs, particularly in the context of Islamic financing (Murabahah), mentorship, and business longevity. It is useful for policymakers, financial institutions, and researchers in the field of MSME development and Islamic finance.

Novelty: The novelty of this research lies in its focus on combining Murabahah financing, mentoring, and business duration as key determinants of income growth for MSMEs in the Indonesian context, which has not been thoroughly explored before.

Keywords: Business Duration, Murabahah Financing, Mentoring, MSMEs.

How to Cite: Puspita, D., Imsar, I., & Harahap, M. I. (2024). The Effect Of The Amount Of Murabaha Financing, Mentoring And Length Of Business On Increasing Income. *International Journal of Financial, Accounting, and Management*, 6(2) 261-281.

1. Introduction

In the development of MSMEs in Indonesia, data from Bank Indonesia shows very rapid growth from year to year, thanks to government support in advancing the country's economy. MSMEs play an important role in maintaining economic stability, as evidenced by their ability to survive even during the economic crisis in 1998. The government and the community came together to overcome these challenges, which ultimately contributed to a healthier economy with the presence of MSMEs (Kadeni, 2020).

MSMEs are an industry sector that has been relatively unaffected by the global crisis, suggesting that the sector has the potential to develop further with the support of effective government strategies. Digital-based improvements in MSMEs have a significant positive impact (Azhari & Anggraini, 2023).

MSMEs are part of the productive economy run by individuals or business institutions and have a strategic position, role, and potential in creating a balanced, developed, and fair economic structure (Siregar & Harahap, 2024).

MSMEs play an important role in creating jobs and increasing income, especially in the midst of conditions where many companies reduce labour (Karunia & Janah, 2023). The government is committed to reducing unemployment by opening new job opportunities (Imsar et al., 2022). According to Kadin (Indonesian Ministry of Trade and Industry), the MSME sector has absorbed 119.6 million workers in Indonesia. By 2023, the number of MSME units in Indonesia will reach 64.2 million, most of which are micro-enterprises in Indonesia is expected to exceed 66 million. This figure has increased by 1.5% compared to 2022 (Hidayat et al., 2024).

However, one of the main challenges faced by MSMEs is limited capital, with many businesses struggling to obtain funds from banks due to high lending rates and complicated collateral requirements (Salim & Rahmadhani, 2024). Adequate capital is essential for smooth production and business development, so that MSME actors can expand their products and increase their income according to their goals (Ramadhini et al., 2023). In addition, increasing MSME limitations in managerial skills and human resources often make it difficult for small business owners to run successful operations (Hidayat et al., 2024).

In addition to financial problems, MSME assistance is also faced with various other obstacles. One of them is the difficulty in managing competent human resources (Yasirwan et al., 2024). They also often find it difficult to get the latest information about the market. In addition, promoting their products is not easy due to various obstacles. Moreover, many MSMEs feel that they lack adequate support and guidance to develop their businesses, as they are still new and just starting out, and the lack of facilities and support to improve their competitiveness makes them not fully prepared to compete in the market. As a result, despite receiving financial support, many businesses cannot run optimally or last long (Marlinah, 2020).

Length of business is often a challenge, making it difficult for entrepreneurs to build a network or community of similar businesses. As one's time in business increases, he or she will accumulate more experience. This experience will improve their operational capabilities, from understanding market dynamics, managing resources, to making the right business decisions. While start-up capital is important, experience gained over time is a major factor in business development and success. Length of operation can also influence business relationships by providing more in-depth experience and enabling a better understanding of consumer preferences. (Utami, 2022).

Islamic banks have increasingly paid attention to MSMEs in recent years. They have developed various financing programmes specifically designed to support the growth of MSMEs. (Wati & Syafina, 2024). This step is

in line with the aim to reduce poverty, create more jobs, and increase the overall income of the community (Syarif et al., 2023). The main purpose of this step is to help micro, small, and medium enterprises (MSMEs) to grow and contribute more in advancing our country. One way that Islamic banking is often used to support MSMEs is through murabaha financing.

This financing is basically the provision of funds that can be utilised by MSMEs. For Islamic banking, helping MSMEs, especially micro-scale ones, is a very promising business opportunity in the future. (Pasaribu, 2021). Benefits for the government include supporting the national strategy to

for financial inclusion (SKNI), advancing economic transmission policies, and expanding money circulation to strengthen the community economy (Rambe & Harahap, 2022).

The presence of Bank Sumut KCPSy Multatuli, which was established in 2010, has had a positive impact on MSMEs in the area. The bank not only participates in providing financing to the community to develop their business, but also provides assistance by holding workshops and training on various topics to help customers share their experiences and promote their products. From year to year, these activities have successfully boosted the economic growth and development of the community. This is evident from the continuous increase in income. Thus, the amount of financing and assistance from Bank Sumut KCPSy Multatuli can affect MSME income, and the length of operation or length of business also has an impact on increasing MSME income. Murabahah financing from Bank Sumut KCPSy Multatuli has been successfully channeled to its business partners, with the development of the number of microfinance customers from 2019 to 2023 as follows:

Table 1. Development of the number of customers and the amount in Bank Sumut KCPSy Multatuli for the period 2019-2023 murabaha financing (in billion rupiah)

Tahun	2019	2020	2021	2022	2023
Number of customers	54 persons	14 persons	44 persons	107 persons	60 persons
Financing murabaha	10.792.550	2.008.000	1.249.289	4.597.009	5.850.423

Source: Processed from Bank Sumut KCPSy Multatuli data (2023)

In table 1, it can be seen that Bank Sumut KCPSy Multatuli has channeled their funds into the murabaha financing sector during the 2019 to 2022 time span. In this period, there were fluctuations in the number of customers and the total financing provided, with the total financing figure reaching IDR 10,792,550. If we compare it with the 2020 data, there was a significant decrease with 14 customers with total financing of IDR 2,008,000. And continued to increase in 2021 with 44 customers and but financing decreased to IDR 1,249,289. However, in 2022 there was a fantastic increase in customers to 107 customers and total financing reached IDR 4,597,009. Interestingly, there was another increase in 2023 with 60 customers and total financing of IDR 5,850,423. From this data, it can be concluded that there is a variation in total financing and number of customers, with a difference of 81%. This shows a fluctuating but generally positive trend in the development of murabaha financing at Bank Sumut KCPSy Multatuli during that period.

The data above can be concluded that customer interest in financing at Bank Sumut KCPSy Multatuli has decreased in recent years due to the Covid-19 virus that has affected Indonesian customers, but in 2021 it managed to bounce back, especially in financing distribution and trying to maintain and increase the number of customers, continuing to develop itself by providing maximum service to its customers.

service to its customers. It is hoped that murabaha financing provided by Bank Sumut KCPSy Multatuli can help MSME players in overcoming capital problems, which is one of the main challenges. The capital provided can be used to develop their business, and with the development of the business, the income earned is also expected to increase, the more income generated, the automatic life of the community will be prosperous.

Previous research conducted by Farhan (SE, 2020) in a study entitled ‘The Effect of Business Capital Financing on the Income of Small and Medium Enterprises (MSMEs)’ showed that Murabaha financing has a positive impact on MSMEs managed by entrepreneurial students at Brawijaya University. The analysis shows a positive value of 1.670, which indicates that business capital financing is closely correlated with an increase in MSME income in the university environment. This result is supported by the calculated t value which reaches 6.061, far exceeding the t table value of 2.160.

Furthermore, research by (Chairunnisa & Abdillah, 2022) with the title ‘The Effect of Business Capital Assistance, Mentoring, Entrepreneurial Characteristics, and Business Duration on Increasing Mustahik

Micro Business Income (Case Study of the Senyum Mandiri Program of Rumah Zakat Depok)' found that partially, the business capital provided and entrepreneurial experience were very important to increase micro business income. Unfortunately, assistance in the form of training and the entrepreneur's personal character did not have a significant effect. If we look at all the factors together, then about 64% of the increase in micro business income can be explained by the factors studied. The remaining 35 per cent is influenced by other unknown factors.

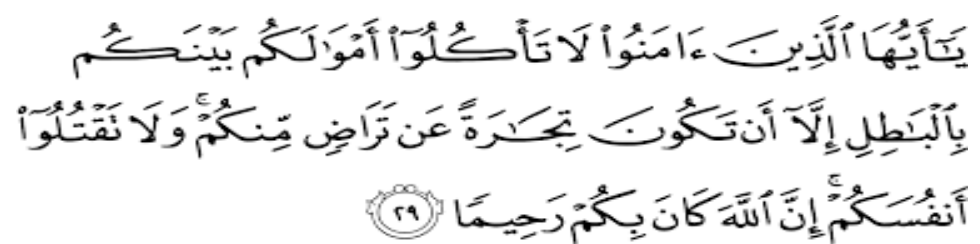
Based on the analysis related to Micro, Small and Medium Enterprises in supporting the country's economic growth and the role of Islamic banks in providing access to funding through murabaha financing, this study will focus on the effect of the amount of murabaha financing, assistance, and length of business from Bank Sumut Syariah KCPSy Multatuli on increasing the income of MSME players, especially those operating in the Multatuli area, Medan.

2. Literature review

2.1 Murabahah Akad Financing

Financing refers to funding provided by Islamic banks to prospective customers who need funds for business purposes. The funds are provided through banking products with the agreement that the debtor will pay regular instalments in accordance with the profit sharing agreement previously agreed by both parties (Syavira, 2024).

In Islam, the basis that allows murabaha financing is found in the Koran surah An-Nisa verse 29: Meaning: 'O you who believe, do not eat each other's wealth by false means, unless there is a transaction between you' (Al-QuranAn- Nisa: 29).



Murabahah as a contract of sale and purchase has obligations that must be fulfilled. The pillars of murabaha consist of three elements: the contract (ijab qabul), the parties involved in the contract (seller and buyer), and ma'kud alaih (the object of the contract). Meanwhile, the requirements for the goods being traded according to MUI fatwa 4/DSN-MUI/IV/2000 include: 1) the goods must exist, 2) the goods are in the form of property with a clear price, 3) the goods must be owned, and 4) the goods must be sold to the buyer.

must be owned, and 4) the goods must be delivered at the time of the contract. In banking practice, customers can make payments in instalments (Anugrah, 2020).

Murabaha financing has shown a significant contribution to business growth. The availability of capital obtained from this scheme is crucial for business continuity and development. Sufficient capital allows businesses to increase revenue, sales volume, and profitability, thereby strengthening their position in the market. (Hutagalung & Arif, 2023). In other words, financing is the provision of funds for intended investment. Banks play an important role in meeting people's financial needs. They offer a variety of financing options, so that everyone can find the most suitable solution to overcome their financial problems. (Imsar, Juliana Nasution, 2022).

Murabahah is simply the sale and purchase of goods at a price that has been increased slightly. Islamic banks often use this method to provide loans to their customers. For example, the customer wants to buy raw materials for the customer's business, but does not have enough money. Islamic banks can buy the raw materials for the customer, then the customer buys them from the bank at a slightly higher price.

This price difference is the profit for the bank. So, Islamic banks are like intermediaries between customers and sellers of raw materials.

According to (Anjani, 2020) indicators in influencing financing, including: First, in accordance with Islamic law. Second, the financing process. Third, the amount of financing. Fourth, the term (tenor). Fifth, the number of instalments.

The Murabahah contract is a transaction concept in the Islamic financial system that refers to a sale and purchase agreement between a bank or financial institution and its customers. In this contract, the bank discloses the acquisition cost of an item to the customer and adds a pre-agreed profit margin (Anjani, 2020). The customer then agrees to buy the item at a total price that includes the acquisition cost as well as the bank's profit margin. The Murabahah agreement aims to avoid the element of usury (interest) which is prohibited in Islam by replacing it with a profit sharing mechanism through a margin. In the Koran, several verses mention the prohibition of usury in the Koran surah Ali Imran verse 130 which reads:



2.2 Mentoring

In Mentoring, also known as mentoring, is a guidance process carried out by someone who is competent and expert in a particular field or science to the individual being mentored, with the aim of sharing knowledge, experience, and all relevant matters (Khatimah, 2022). Business mentoring is an integral part of efforts to increase the human resource capacity of Micro, Small and Medium Enterprises (MSMEs) actors (Surabaya, 2023). According to the Department of Social Affairs of the Republic of Indonesia (Depsos RI), mentoring is an activity in which a mentor interacts with the assisted individual to jointly solve problems, provide motivation and support, identify and optimise potential, provide access to information on facilities and services needed, and other matters.

In general, business mentoring is aimed at people who have not been empowered or have low economic potential, including home-based business actors. Business assistance involves several indicators; firstly, it includes facilitation (in the form of encouraging potential customers to have the opportunity to improve their knowledge and providing a platform for product marketing). Second, strengthening (through balanced training between hard and soft skills to improve the skills of business actors). Third, protection (providing healthy and strong protection and creating a safe environment for business actors). Fourth, support (providing guidance and supporting decisions taken by business actors both morally and materially will be able to encourage them in carrying out their roles and duties). Fifth, maintenance assistance (maintaining conducive conditions must be able to guarantee simplicity and balance that allows everyone to get business opportunities) (Edi Suharto, 2005 in Marasabessy & Karman, 2022).

2.3 Length of business

Length of business refers to the period of time that business actors have spent in carrying out their operations (Marfuah & Hartiyah, 2019). Usually, businesses that have been running longer have a tendency to develop better because they have accumulated a lot of experience in running their operations. (Nirwana & Purnama, 2019).

Meanwhile, according to (Bahri, 2017) the length of business is basically the time an entrepreneur has spent in running his current business. The longer a person is in the business world, the more experience he accumulates. This experience will hone his ability to observe consumer behaviour and understand market dynamics. In other words, the longer an entrepreneur runs his business, the better he understands the intricacies of the business and the market he is in.

The length of time an entrepreneur spends in running his or her business affects the selection of strategies and operational methods. Entrepreneurs who have

longer experience tend to have more skilful and effective strategies in managing, producing and marketing their products. Extended experience provides entrepreneurs with the necessary knowledge and skills to make the right decisions in various situations and conditions (Thori, 2023).

In the informal sector, the likelihood of a trader gaining repeat business and understanding clients' needs generally increases with experience. Over time, a business usually has more opportunities for growth and higher expected income. This is because business owners, thanks to their education, work experience and skills, can become more innovative and creative (Business et al., 2024).

In this study, the length of business is measured using indicators, as explained by (Rusmusi & Maghfira, 2018). First, the length of time the business has been established, which includes the time from the establishment of the business to the present. Second, experience and understanding gained, which refers to the period of time spent in running a trading business, which can increase understanding of consumer preferences and needs over time. Third, mastery of work. The longer a business operates, the greater the opportunity for growth and the expected level of income. This is because business owners can be innovative and creative thanks to education, work experience, and mastery of skills.

2.4 MSME income levels

The income level of a region is an important benchmark in assessing the extent to which the region has developed and prospered. Regions with low income tend to face various challenges in development. A person's experience in the business world has a positive correlation with the level of income he can achieve. The more experienced a businessman is, the greater his chances of obtaining a higher income. An increase in people's income in general will have a positive impact on the economy, characterized by an increase in demand for goods and services and smoothness in transaction activities. (Rahmadani, 2021).

In economics, income refers to the monetary reward received as profit or profit from the use of production factors owned by business actors. Along with the increase in the number of goods consumed. It can be predicted that progress and prosperity will be limited in areas with relatively low income. Conversely, areas with high average income of entrepreneurs usually show higher levels of welfare and development (Imsar, Juliana Nasution, 2022).

According to (Rahmi, 2022) The Micro, Small and Medium Enterprises (MSME) sector refers to a category of businesses that have a smaller operational scale compared to large companies. MSMEs involve very small micro businesses, small businesses that have slightly more resources, and medium-sized businesses that have a larger size but are still limited in terms of scale and capacity when compared to larger corporate companies. Increasing MSME revenues in Indonesia faces various challenges. Some of the key issues often faced by MSMEs include limited capital, difficulty in obtaining affordable and quality raw materials, limited technology, shortage of qualified labor, lack of market information, and difficulties in marketing. The problems that arise in this context are dynamic and diverse. These variations are not only influenced by the characteristics of the product or market segment being targeted, but also by other factors such as geographical location, the industrial sector concerned, the type of activities carried out, and even the business units operating in one scope of activity. (Anjani, 2020).

MSMEs are a type of trading business that is regulated in accordance with the provisions contained in Law No. 20 of 2008 concerning MSMEs, which not only stipulates the criteria for this business category, but also regulates various types of support that can be provided by the government and how to distribute it to small and medium entrepreneurs.

medium entrepreneurs. For example, the government works with Islamic banks to provide access to capital, organize training for entrepreneurs, and support promotion by holding events to increase sales of MSME products (Isololipu & Hardianto, 2022). These businesses can be run by business entities or individuals established by companies with the aim of generating productive economic activities (Saragih et al., 2023).

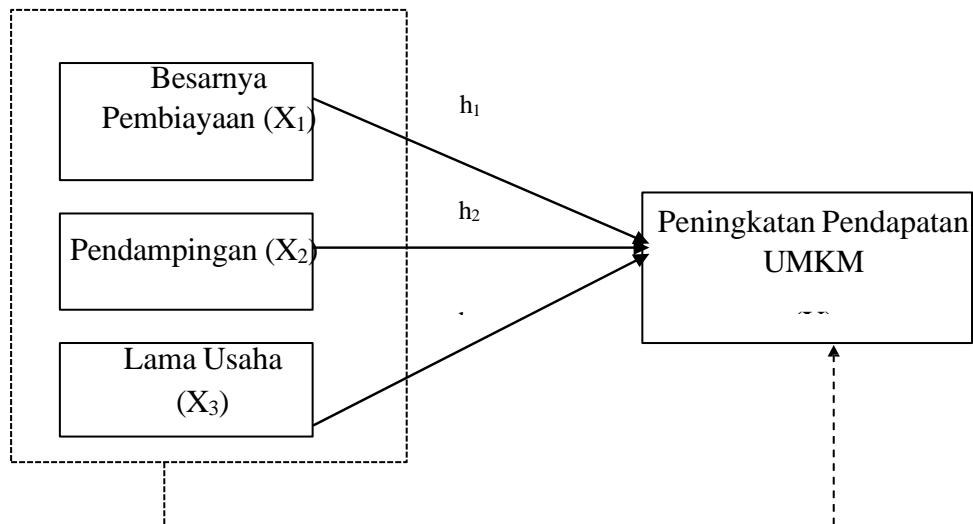
The business world continues to change rapidly. To survive and develop, entrepreneurs must have a high spirit of innovation. In addition, establishing cooperation with various parties, such as agents, distributors, and financial institutions, is also very important to expand business reach. By combining creativity and the right strategy, entrepreneurs can bring their business to success (Anjani, 2020). MSMEs have an important role in a country's economy, as they can contribute to employment, increased community income, and economic diversification (Husna et al., 2023).

The level of success and improvement of MSME companies can be measured through increased sales turnover. The parameters used to measure business development must be measurable and concrete, so that they are not relative or abstract and difficult to account for. The clearer and more concrete the benchmark, the easier it is for all parties to understand and recognize the success achieved. In this study, referred from (Anjani, 2020) the indicators used include:

1. **Business Capital:** Business capital is the funds used as the basis for carrying out business activities, which can include money, goods, or other assets that support the increase in wealth. Business capital is divided into three types:
 - a. **Own Capital:** Capital obtained from business owners, including savings, donations, and grants.
 - b. **Foreign Capital (Loans):** Capital obtained from external sources such as loans from banks or non-bank financial institutions.
 - c. **Joint Venture Capital:** Capital obtained through cooperation with other parties, combining personal capital with other people's capital.
2. **Sales Turnover:** Sales turnover refers to the total revenue earned from the sale of goods or services in a given period, calculated based on the amount of money received from those sales.
3. **Business Profits:** Business profit is the positive difference between revenue from sales and expenses incurred and taxes. It reflects the end result of business activities, measured as net profit.
4. **Labor:** Labor includes all individuals who are available and willing to work, whether they are working for themselves, their families, or are unemployed due to lack of employment opportunities. Labor absorption relates to the amount of labor a firm needs, influenced by wage rates, market demand, and other factors of production.
5. **Business Branch:** A business branch is a business unit or part of a larger organization, such as a shop or store, that is separate from its center but still part of the overall business structure.

2.5 Framework of Thought

Previous studies have identified a number of factors that contribute to increasing the income of Micro, Small, and Medium Enterprises (MSMEs), including the amount of murabaha financing, mentoring programs, and the length of business operations. Referring to these findings, this study specifically analyzes the effect of the amount of financing capital, the availability of mentoring programs, and the length of time customers have been clients of Bank Sumut KCPSy Multatuli on increasing MSME business income. The following is a systematic framework used to facilitate research activities.



2.6 Hypothesis Formulation

This study aims to test the temporary conjecture or hypothesis that has been formulated. This hypothesis will serve as a guide that will guide the course of research. In other words, the hypotheses proposed in this study are as follows:

H1: The variable amount of murabaha financing is thought to have a positive relationship and a significant influence on increasing the income of the MSME sector at Bank Sumut KCPSy Multatuli.

H2: The mentoring variable is thought to have a positive relationship and significant effect on increasing the income of the MSME sector at Bank Sumut KCPSy Multatuli.

H3: The variable length of business is thought to have a positive relationship and a significant influence on increasing the income of the MSME sector at Bank Sumut KCPSy Multatuli.

H4 : The variable amount of murabaha financing, assistance, and length of business is thought to have a positive relationship and significant effect on increasing the income of the MSME sector at Bank Sumut KCPSy Multatuli.

3. Research Methodology

This research is a quantitative study that uses primary data obtained through questionnaires distributed to research respondents, namely Bank Sumut KCPSy Multatuli customers. The population and research sample consisted of all MSME customer businesses at Bank Sumut KCPSy Multatuli in 2023, with a population of 60 people. The sampling technique used in this study was total sampling. That is, all members of the population, namely 60 customers, were used as research samples. In this study, researchers will use a Likert scale presented in the form of a checklist as a data collection instrument. The data obtained will then be analyzed using multiple linear regression. To facilitate the analysis process, SPSS can also be interpreted as an application program that offers sophisticated statistical analysis capabilities and a data management system in a graphical environment, making it easier for users to understand how to operate (Nurhayati & Novianti, 2020).

4. Results and Discussions

4.1 Results

Respondent Profile

The information obtained from the survey is presented in quantitative form with 60 respondents. The research can be presented as follows:

Table 2. Respondent Data

Variable Classification Number %

Gender Male 31 51.6

Female 29 48.3

Age 20 - 29 years 49 81.6

30 - 39 years 8 13.3

40 - 49 years 3 5
 >50 0 0
 Type of Work Goods 34 56.6
 Services 26 43.3

Variable	Classification	Number	%
Gender	Male	31	51.6
	Female	29	48.3
Age	20 - 29 years	49	81.6
	30 - 39 years	8	13.3
	40 - 49 years	3	5
	>	0	0
Jenis Pekerjaan	Barang	34	56.6
	Jasa	26	43.3

Source: Data processed (2024)

Based on Table 2, it can be explained that the majority of Murabahah financing customers are men, as many as 31 customers or 51.6%, the remaining female customers are 29 customers or 48.3%. This study involved 60 Bank Sumut KCPSy Multatuli customers, most of whom (81.6%) were between 20-29 years old (49 respondents). The majority of respondents (56.6%) work in the goods trading sector. The research objective was to descriptively analyze the effect of the amount of murabaha financing, assistance, and length of running a business on increasing MSME income.

4.1.1 Validity Test

Makes it easier for researchers to assess the extent to which the questionnaire directs and collects information from respondents. The rtable value used in this study is 0.254. Along with that, here are the results of the validity test that stands out in this context:

Table 3. Validity Test Results

Variabel	Item	rhitung	rtabel (0,05)	Description
Pendapatan UMKM (Y)	Y1.1	0,943	0,254	Valid
	Y1.2	0,958	0,254	Valid
	Y1.3	0,421	0,254	Valid
	Y1.4	0,864	0,254	Valid
	Y1.5	0,874	0,254	Valid
Pembiayaan Murabahah (X1)	X1.1	0,947	0,254	Valid
	X1.2	0,957	0,254	Valid
	X1.3	0,688	0,254	Valid
	X1.4	0,947	0,254	Valid
	X1.5	0,810	0,254	Valid
Pendampingan (X2)	X2.1	0,806	0,254	Valid
	X2.2	0,763	0,254	Valid
	X2.3	0,797	0,254	Valid
	X2.4	0,606	0,254	Valid
	X2.5	0,546	0,254	Valid
Lama Usaha (X3)	X3.1	0,762	0,254	Valid
	X3.2	0,548	0,254	Valid
	X3.3	0,791	0,254	Valid

Based on the results of validity testing, it can be concluded that all question items in the questionnaire relating to murabaha financing, mentoring, length of business, and increasing MSME income have met the valid criteria.

4.1.2 Reliability Test

A questionnaire is considered reliable or reliable if the results are consistent from the respondent. In other words, if the questionnaire is used again to investigate the case, the results obtained do not differ much from the previous results. Reliability is measured using the value (α). The following are the results of the reliability test in this context:

Table 4. Reliability Test Results

Variabel	Cronbach's Alpha	N of Item	Keterangan
Pendapatan UMKM (Y)	0,906	5	Reliable
Pembiayaan <i>Murabahah</i> (X1)	0,926	5	Reliable
Pendampingan (X2)	0,763	5	Reliable
Lama Usaha (X3)	0,624	5	Reliable

Source: Data processed (2024)

A structure is considered reliable if it has a Cronbach Alpha value > 0.6 . Analysis of the predetermined criteria shows that factors such as the amount of murabaha financing, mentoring support, and length of business have a good level of reliability in measuring the increase in income of KCPSy Multatuli MSMEs. This result allows us to conduct a more in-depth analysis of each statement contained in the questionnaire that has been distributed.

4.1.3 Normality Test

The normality test is used to evaluate whether the data is normally distributed, so that the data can be used in the parametric statistical analysis required for interpretation (Harahap, 2024). In explaining the normality test, there are assessment guidelines using the Kolmogorov-Smirnov Test, namely; if the Sig value or probability < 0.05 , then the data distribution is considered abnormal. Meanwhile, if the significance value > 0.05 , then the data distribution is considered normal. Furthermore, the results of the normality test in this study are:

Table 5. Normality Test Results

		Unstnasabahrdrized Residual
N		60
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	4.6091488
Most Extreme Differences	Absolute	.070
	Positive	.050
	Negative	-.070
Test Statistic		.070
Asymp. Sig. (2-tailed)		.200 ^{c,d}

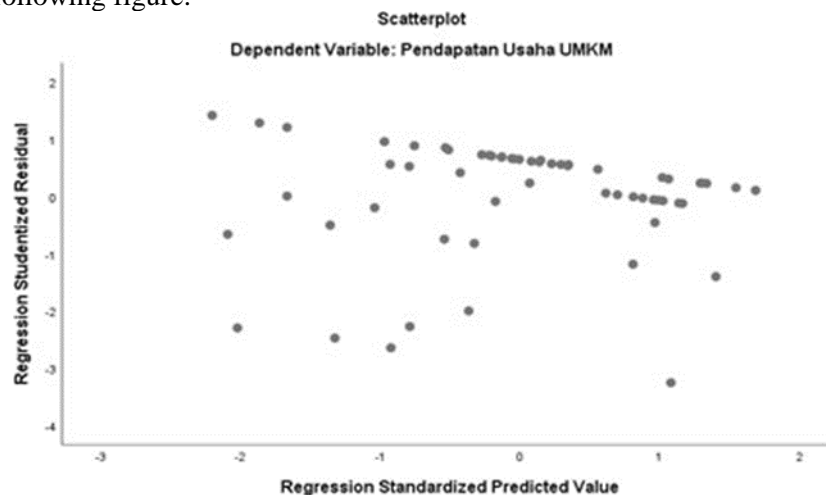
Source: Data processed (2024)

Source: SPSS Processed Data (2024)

Table 6 shows the results of the multicollinearity test with a tolerance value of 0.997 for the variable amount of murabaha financing (X1), 0.996 for the mentoring variable (X2), and 0.985 for the variable length of business (X3), all greater than 0.1. Meanwhile, the VIF value for murabaha financing (X1) is 1.003, for mentoring (X2) is 1.004, and for length of business (X3) is 1.001, all less than 10. Based on the provisions of the tolerance value and VIF, the multicollinearity test results in this study meet the requirements, namely the tolerance value > 0.1 and $VIF < 10$, which means there is no multicollinearity and this study can proceed to the next test.

4.1.4 Heteroscedasticity Test

The heteroscedasticity test is carried out to detect differences in variance in observation residuals. Heteroscedasticity can be detected through observation of the pattern of residual distribution on the plot. The presence of a regular pattern, such as a funnel or wave shape, indicates heteroscedasticity in the model. Conversely, if the residual points are scattered randomly without forming a specific pattern, then the assumption of homoscedasticity can be accepted. The results of the heteroscedasticity test can be seen in the following figure:



4.1.5 Scatterplot

Based on Figure 2, the pattern of the distribution of data points indicates the absence of heteroscedasticity in the regression model. The results of the classical assumption tests that have been carried out comprehensively support the conclusion that the regression model built has met the necessary assumptions. However, to ensure the validity of the research results and consistency with the proposed theoretical framework, it is recommended to conduct a more in-depth analysis.

4.1.6 Multiple Linear Regression Analysis

Through multiple linear regression, we can build a mathematical model that describes the relationship between the independent variable and the dependent variable. In this study, the independent variables analyzed include the amount of murabaha financing, mentoring, and length of business, while the dependent variable is the increase in MSME income. The following are the results of the multiple linear regression analysis in this study:

4.1.7 Partial T Test

The t test was conducted to evaluate the effect of each independent and dependent variable with a significance level of 0.05 (5%). The decision making is done with the provisions:

Table 7. Results of the t test

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	22.820	1.012		22.541	.000
	Besarnya pembiayaan murabahah (X1)	.306	.021	.926	14.271	.000
	Pendampingan (X2)	.107	.045	.170	2.353	.022
	Lama Usaha (X3)	.370	.052	.525	7.170	.000

Source: SPSS Processed Data (2024)

Based on Table 7, there is a constant coefficient value of 22.820, the regression coefficient value of the variable amount of murabaha financing is 0.306 and known t count $14.271 > t \text{ table } 2.003$ with a significance of 0.000, the mentoring variable is 0.107 and known t count $2.353 > 2.003$ with a significance of 0.022, and the variable length of business is a regression value of 0.370 and known t count of 7.170 t table 2.003 with a significance of 0.000.

4.1.8 Test f

The main purpose of the F test is to identify whether a set of independent variables included in the regression model has a significant relationship with the variable we want to predict with a significance level of 0.05.

Table 8. F Test Results

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	51.475	3	17.158	76.589	.000 ^b
	Residual	12.322	56	.224		
	Total	63.797	59			

Source: SPSS Processed Data (2024)

Based on the results of the F test, there is strong evidence to support the effect of the independent variables on the dependent variable. The very high calculated F value (76.589) far exceeds the critical value (2.76), and the significance value close to zero (0.000) indicates a highly statistically significant result. Therefore, the alternative hypothesis (H_a) is accepted, which means that the variables of the amount of murabaha financing, mentoring, and length of business together make a positive contribution to increasing MSME income at Bank Sumut KCPSy Multatuli.

4.1.9 Test Coefficient of Determination (R^2 Test)

This analysis aims to measure how strong the combined influence of the amount of murabaha financing, mentoring, and length of business on increasing the income of Micro, Small and Medium Enterprises (MSMEs). Measurement

The measurement of the strength of this influence will be carried out using the coefficient of determination R^2 . The following are the results of the coefficient of determination test as shown in Table 9, as follows:

Table 9. R^2 Test Results

Model Summary

Source: SPSS Processed Data (2024)

From the results of the analysis, the coefficient of determination is 0.807. This figure informs that the regression model used is able to explain 80.7% of the variation in MSME income. In other words, the independent variables studied, namely murabaha financing, mentoring, and length of business, together have a strong enough influence on the dependent variable, namely MSME income. The significance test results further show that the amount of murabaha financing, mentoring and length of business significantly positively influence the increase in MSME income. This finding strengthens the hypothesis that customers tend to utilize murabaha financing to increase business capital and that longer business experience correlates with increased income.

4.2 Discussion of Research Results

The Effect of the Amount of Murabahah Financing on Increasing MSME Income.

Based on the analysis and testing in this study, if the variable magnitude of murabaha financing (XI) is increased by 1%, then the amount of murabaha financing will increase by 0.306, assuming other independent variables remain constant. However, from the results of the t value using the SPSS application, it shows the result of 14.271 which is greater than the t table of 2.003, with a significance level of 0.000, which is smaller than the significance level of 0.05. This indicates that the null hypothesis

(Ho). This shows that the null hypothesis (Ho) is rejected and (Ha) is accepted, meaning that the amount of murabaha financing significantly has a positive effect on increasing MSME income. These results support the first hypothesis (H₁) which states that the amount of murabaha financing affects the increase in MSME income of Bank Sumut KCPSy Multatuli. This finding is consistent with the research hypothesis that relates murabaha financing as a factor that contributes to the income growth of MSMEs under the auspices of Bank Sumut KCPSy Multatuli. This happens because the capital financing received by MSMEs at Bank Sumut KCPSy Multatuli allows them to increase their business capital. With the capital financing will increase, they can develop their business by expanding product variations, improving operational tools, and producing more goods and types of merchandise (Musvira. et al., 2022). The results of this study indicate that business capital financing provided by Bank Sumut KCPSy Multatuli is able to be an effective capital solution for MSMEs managed by Bank Sumut KCPSy Multatuli customers, and is able to increase their business income.

In addition, (Pitaloka & Kardoyo, 2023) the professionalism of human resources owned by MSME actors plays a significant role in increasing income. Over time, their professional abilities, skills, and customer base will also increase, which ultimately has a positive impact on MSME income.

This research also indicates that the decision of MSME customers of Bank Sumut KCPSy Multatuli to take working capital financing from Bank Sumut KCPSy Multatuli will increase if Bank Sumut KCPSy Multatuli continues to improve aspects related to MSME satisfaction. This includes improving service quality, ease of systems and procedures, fair profit sharing between MSMEs and Bank Sumut KCPSy Multatuli.

UMKM and Bank Sumut KCPSy Multatuli, as well as service locations that are easily accessible. Thus, MSMEs will be more loyal to Bank Sumut KCPSy Multatuli.

Rules in Islam become the main basis for any regulation or action, as described in the Qur'an, Hadith, and Sunnah. Rasulullah SAW strictly adheres to the principles of buying and selling in accordance with market conditions, including the prohibition of usury. He implemented healthy, open, honest, and fair competition in transactions. The Quran surah Al-Baqarah verse 275 as follows:

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ
الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ
اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ
وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا
خَالِدُونَ ﴿٢٧٥﴾

Reminding us that: “Those who eat usury will not stand up except as one who is seized by a demon because of insanity.”

This verse emphasizes the prohibition of usury and encourages fair and transparent buying and selling transactions. In Islam, unhealthy trade practices such as usury, hoarding, and fraud are strictly prohibited (Zamroni et al., 2023).

This is in line with research conducted by Farhan (SE, 2020) with the research title “The Effect of Business Capital Financing on Micro, Small and Medium Enterprises (MSME) Income (Study on Entrepreneurial Student MSMEs at Brawijaya University)” where there is an influence that the role of business capital financing has a positive impact on the study of Entrepreneurial Student MSMEs at Brawijaya University. Based on the results of the analysis, it has a positive effect, and indicates that

business capital financing is closely related to the increase in MSME income managed by entrepreneurial students at Brawijaya University.

The Effect of Assistance on Increasing MSME Income.

Based on the analysis and testing in this study, if the mentoring variable (X2) is increased by 1%, the mentoring will increase by 0.107, assuming that the other independent variables remain constant. However, from the results of the calculated t value using the SPSS application, it shows a result of 2.353 which is greater than the t table of 2.003, with a significance level of 0.022, which is smaller than the significance level of 0.05. This indicates that the null hypothesis (Ho) is wrong. This shows that the null hypothesis (Ho) is rejected and (Ha) is accepted, meaning that mentoring has a significant effect on increasing MSME income. These results support the second hypothesis (H2) accepted, that mentoring affects the increase in income of MSMEs Bank Sumut KCPSy Multatuli is proven correct.

This can happen because Bank Sumut KCPSy Multatuli regularly holds various educational activities for MSMEs. They often provide training, guidance, and direction to MSME players. In addition, Bank Sumut KCPSy Multatuli also often holds consultation sessions and learning programs aimed at developing the capabilities and knowledge of MSMEs.

Process assistance provides guidance and support to MSMEs in running and managing their businesses. This assistance can include managerial training, business consulting, and technical assistance. In Islam, supporting other people's businesses is a noble act. Mentoring reflects social responsibility and support for the economic development of the ummah (Ekonomi et al., 2024). Mentoring helps empower small and medium-sized entrepreneurs, which is in line with the Islamic principle of improving people's welfare.

Islamic principles to improve the welfare of society. As in the Quran surah Al- Hujurat verse 13 which reads:

يَا أَيُّهَا النَّاسُ إِنَّا خَلَقْنَاكُمْ مِنْ ذَكَرٍ وَأُنْثَىٰ وَجَعَلْنَاكُمْ شُعُوبًا وَقَبَائِلَ
لِتَعَارَفُوا إِنَّ أَكْرَمَكُمْ عِنْدَ اللَّهِ أَتْقَاكُمْ إِنَّ اللَّهَ عَلِيمٌ خَبِيرٌ ﴿١٣﴾

Meaning: “O mankind, indeed We have created you from a man and a woman and We have made you tribes and nations that you may know one another...” This verse emphasizes the importance of knowing and supporting each other in society.

And the Hadith narrated by Abu Hurairah: “Whoever helps his brother's needs, Allah will help his needs.” (HR Muslim). This Hadith shows the importance of supporting and helping others in meeting their needs, including in the context of business. The Prophet Muhammad actively guided and supported the Companions in their business and life. He provided advice and support, reflecting the importance of mentoring in improving economic welfare (Puspita, 2024).

This research is in line with research conducted by Ratri (2021) with the research title “The Effect of the Amount of Financing, Assistance and Length of Business on Increasing MSME Income in BRI Syariah Microfinance (Case Study of Murabahah Financing MSMEs at Bank BRI Syariah KC.Malang)” the results of this study indicate that the assistance provided to MSMEs receiving BRI Syariah microfinance at KC Malang has a very significant impact on increasing their income. Not only overall (simultaneously), but also individually (partially), each MSME that received assistance experienced a significant increase in income. This indicates that the mentoring program implemented has successfully achieved its objectives in improving the financial performance of MSMEs in the region.

The Effect of Length of Business on Increasing MSME Income.

Based on the analysis and testing in this study, if the length of business variable (X3) is increased by 1%, the length of business will increase by 0.370, assuming that the other independent variables remain constant. However, from the results of the calculated t value using the SPSS application, it shows that the calculated result reaches 7.170, greater than the t table 2.003, and is significant at 0.000, which is smaller than 0.05, meaning that the length of business has a significant positive effect on increasing MSME income. These results support the third hypothesis (H3) stating that it is accepted to affect the increase in income of MSMEs Bank Sumut KCPSy Multatuli is proven correct.

This shows that the longer a person runs his business, the higher the possibility of increasing income or increasing experience. This finding supports the hypothesis proposed by (Liswatin, 2022) which states that company income can vary according to the length of time the company has been operating. In addition, length of work in the sector also affects productivity (skills and abilities), increases effectiveness, and reduces production costs so that they are lower than sales revenue.

Length of business refers to the length of time a business has been in operation. In Islamic economic studies, length of business can affect experience, reputation, and business productivity. Length of business can improve skills and experience, which is in line with the Islamic principle of developing quality and professionalism. Businesses that have been operating for a long time tend to have greater stability and contribution to the community's economy.

As in the Quran surah Al-Mulk verse 15 which reads:

هُوَ الَّذِي جَعَلَ لَكُمُ الْأَرْضَ ذَلُولًا فَامْشُوا فِي مَنَاكِبِهَا وَكُلُوا مِن رِّزْقِهِ
وَالِيهِ النُّشُورُ

Meaning: 'It is He who has made the earth easy for you, so walk in all its paths and eat from His sustenance...' This verse teaches that blessings in business will be achieved through hard work and experience.

And Hadith narrated by Abu Hurairah: 'The Prophet Muhammad SAW said: 'Verily, Allah loves a man who, when he does a job, does it well.' (HR. Al-Bukhari and Muslim).' This Hadith emphasises the importance of quality and diligence in work, which can be influenced by long experience in business (S et al., 2022).

Leadership and Experience The Prophet Muhammad (PBUH) was known as an experienced businessman before becoming an Apostle. His experience in trading provides an example of how long business can improve skills and confidence in doing business. Murabaha financing provides a halal financing solution, while mentoring and length of business support skill development and business success. These principles are supported by Qur'anic verses and Prophet Muhammad's traditions, as well as his practices that demonstrate the importance of fairness, social support and experience in economic development.

The results of this study are consistent with this research study referring to previous research conducted by (Bahri, 2017) and which states that there is a significant effect of working hours business capital, length of business on business income. Research also conducted by (Rusmusi & Maghfira, 2018) states that the effect of capital, working hours, and length of business on trader income. The results of this study are in line with research which explains that length of business has a positive effect on MSME income. The longer a person runs a business, the richer the experience he accumulates. This experience, especially in understanding consumer behaviour and market dynamics, becomes a valuable asset. With this in-depth understanding, an entrepreneur can be more effective in adjusting his business strategy, thus potentially increasing revenue. (Bahri, 2017; Rusmusi & Maghfira, 2018; Salim & Rahmadhani, 2024).

The Effect of the Amount of Murabahah Financing, Assistance, and Length of Business on Increasing MSME Income.

Based on the results of the research above, it explains that the constant is 22,820. This means that if the variable score of the amount of murabaha financing, mentoring and length of business is equal to zero (0), then the increase in MSME income increases by 22,820. It is known that the results of the f test which have been processed using the SPSS version 25 application, the calculated f value in this study is 76.589 greater than the f table, namely 2.76 and a significant value of 0.000 is smaller than 0.05, which means that the independent variables, namely the amount of murabaha financing, mentoring and length of business significantly affect the increase in income of MSMEs Bank Sumut KCPSy Multatuli. It can be said that the fourth hypothesis (H4) in this study which reads 'The amount of murabaha financing, mentoring and length of business have a significant positive effect on increasing the income of MSMEs Bank Sumut KCPSy Multatuli' can be accepted. And the data that has been processed and tested, it is known that the r square value in this study is 0.807, which means that the amount of murabaha financing, mentoring and length of business affect the increase in income of MSMEs Bank Sumut KCPSy Multatuli variables by 80.7% and the remaining 19.3% is influenced by variables that are not included in the research model.

In line with research conducted by researchers (Ratri, 2020) with the research title 'The Effect of the Amount of Financing, Assistance and Length of Business on Micro, Small and Medium Enterprises (MSMEs) Income (Study at BRI Syariah Bank KC. Malang)' where there is an influence The results showed a significant relationship between financing, mentoring, and length of business.

The results showed a significant relationship between financing, mentoring, and the length of business of MSMEs with increasing their income. This means that the three factors together contribute to the financial growth of MSMEs that obtain murabaha financing at BRI Syariah KC. Malang. In other words, the greater the amount of financing, the more intensive the assistance provided, and the longer MSMEs operate, the higher the potential for increasing their income.

5. Conclusion

Conclusion should consist of conclusion, limitation, and suggestion

5.1. Conclusion

This research aims to determine the contribution of three main variables—namely, the amount of murabahah financing, the intensity of mentorship provided, and the length of business operation—on the income growth of SMEs that are clients of Bank Sumut KCPSy Multatuli. The research findings are summarized as follows:

Based on the testing of the murabahah financing variable, the results were found to be significant. Murabahah financing has a positive impact on the income growth of SMEs. This is supported by statistical test results, where the calculated t-value (14.271) is greater than the critical t-value (2.003), with a significance level of 0.000. Therefore, the null hypothesis (H_0) is rejected, and the alternative hypothesis (H_a) is accepted. This indicates that the amount of murabahah financing has a significant positive effect on the income growth of SMEs.

The testing of the mentorship variable also yielded significant results. Mentorship was found to positively influence SME income growth. This is supported by statistical evidence, where the calculated t-value (2.353) exceeds the critical t-value (2.003), with a significance level of 0.022. Consequently, the null hypothesis (H_0) is rejected, and the alternative hypothesis (H_a) is accepted. This means that mentorship significantly affects the income growth of SMEs.

The test results for the business operation duration variable indicate a significant effect. The longer an SME has been operating, the higher its income tends to be. This finding is backed by statistical data, with a calculated t-value of (7.170), significantly higher than the critical t-value (2.003), with a significance level of 0.000. Hence, the null hypothesis (H_0) is rejected, and the alternative hypothesis (H_a) is accepted, suggesting that there is a positive relationship between business duration and SME income growth.

The simultaneous testing of the variables—amount of murabahah financing, mentorship, and business duration—shows a significant effect on the income growth of SMEs. This is evident from the calculated F-value of 76.589, which is greater than the critical F-value of 2.76, with a significance level of 0.000, which is less than 0.05. The results of the coefficient of determination (R^2) indicate that 80.7% of the variance in the dependent variable (SME income growth) is explained by the independent variables (amount of murabahah financing, mentorship, and business duration), while the remaining 19.3% is influenced by other variables not included in this research model.

5.2. Limitation

No study covers all aspects of the research problem. The author/s should discuss the limitations or gaps of this study.

5.3. Suggestion

Considering the challenges encountered during the research process, the researcher offers the following recommendations:

For future researchers, it is suggested to focus on more specific variables in their studies. There are many other factors that can influence SME income growth besides murabahah financing, mentorship, and business duration. By investigating these additional variables, future research may yield more comprehensive insights, ultimately contributing to a better understanding of what drives SME income growth.

For Bank Sumut KCPSy Multatuli, since murabahah financing has been shown to have a more dominant impact on SME income, it is recommended that the bank enhances the efficiency of its murabahah financing schemes. This could make these financial products more accessible to consumers or clients, ensuring that they align with market conditions without reducing the bank's profitability. This approach could attract more clients to utilize Bank Sumut KCPSy Multatuli's murabahah financing services, further boosting SME income growth.

In addition to murabahah financing, expanding the portfolio of other sharia-compliant products such as mudharabah and musyarakah is also crucial. By offering a wider range of products, the bank can not only increase the overall volume of financing but also meet the diverse needs of its clients. This step aligns with the vision of Islamic banking to serve as a driving force for inclusive economic growth.

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