

# **The Influence of Entrepreneurship Training, Entrepreneurial Motivation, and Financing Support on the Development of Micro, Small, and Medium Enterprises (MSMEs) in Pematang Serai Village, Langkat Regency**

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## **Abstract**

This study aims to analyze the effect of entrepreneurship training, entrepreneurial motivation, and financial support on the development of Micro, Small, and Medium Enterprises (MSMEs) in Pematang Serai Village, Langkat Regency. The research method used is quantitative with a survey approach. The research sample consisted of 100 MSME actors selected using simple random sampling techniques. Data were collected through questionnaires and analyzed using multiple linear regression. The results of the study indicate that entrepreneurship training, entrepreneurial motivation, and financial support simultaneously have a positive and significant effect on the development of MSMEs in Pematang Serai Village. Partially, entrepreneurship training, motivation and financial support have a significant positive effect on the development of MSMEs. The most dominant factor influencing the development of MSMEs is financial support. This study concludes that in order to improve the development of MSMEs in Pematang Serai Village, it is necessary to improve the quality and quantity of entrepreneurship training, strengthen the internal motivation of business actors, and optimize financial support from various sources. The implications of this study can be input for local governments and related institutions in formulating MSME development policies in the region.

**Keywords:** UMKM, Entrepreneurship Training, Entrepreneurial Motivation, Financing Support, Business Development

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## Introduction

Micro, Small, and Medium Enterprises (MSMEs) have a very important role in economic development in Indonesia. MSMEs contribute around 60% of Gross Domestic Product (GDP) and absorb more than 97% of the national workforce (Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia, 2021). However, the development of MSMEs still faces various challenges, such as lack of access to capital, limited entrepreneurial skills, and weak entrepreneurial motivation (Tambunan, 2019). A business can become stagnant due to a number of factors. Capital, planning, internet mastery, management quality, limited human resources (HR), marketing barriers, and company licensing issues are all highlighted by Febriani and Harmain (2023) as limiting factors for MSMEs.

Human resources are very much needed to increase productivity. In this regard, training is needed first in increasing human resource productivity. Entrepreneurship training is one of the efforts that can be done to improve the skills and knowledge of MSME actors in managing their businesses (Naudé, 2013). Robbins (2001) stated that training is a means of changing perceptions, Entrepreneurship Training and adding skills, increasing abilities for the purpose of assessment and knowing performance.

The importance of training for small businesses was expressed by Katerina et al., (2010) who stated that training programs for entrepreneurs can broaden thinking about new ideas and insights that have not been thought of so far. Through training media for Small and Medium Enterprises (SMEs) can be used as a tool to improve the quality of Small and Medium Enterprises (SMEs) and also through training media wide access related to business and consumer relations are increasingly well established.

In addition, entrepreneurial motivation also plays an important role in the success and sustainability of MSMEs (Nabi et al., 2017). Becoming a reliable entrepreneur requires high entrepreneurial motivation. According to Herawaty (2010) in Diana, et al. (2023) entrepreneurial motivation is a person's attention, pleasure, and willingness to carry out independent business activities based on their abilities, strengths, and skills. This entrepreneurial motivation will direct and encourage individuals to run and build their own businesses. With high entrepreneurial motivation, individuals not only focus on the profits obtained but also on satisfaction in entrepreneurship.

Access to financing is also a crucial factor in supporting the development of MSMEs, especially for MSMEs that are just starting a business or want to expand their business scale (Tambunan, 2019). Lack of financing is a major obstacle to the growth and development of micro, small, and medium enterprises (MSMEs), as stated by Febriani and Harmain (2023). Lack of capital can be caused by the reluctance of MSME actors who have developed to take opportunities for fear of experiencing losses. Furthermore, MSMEs lack the resources to create a comprehensive strategy for their growth. The lack of mature business planning with thorough preparation that can be a stepping stone in the growth of MSMEs has a significant impact on the difficulty of establishing MSMEs and the difficulty of MSMEs in determining business choices in the future Putri, et.al (2023).

Pematang Serai Village, Langkat Regency, is one of the areas that has great potential in developing MSMEs. However, there are still obstacles in the development of MSMEs in the area, such as lack of entrepreneurship training, low entrepreneurial motivation, and limited access to financing (Langkat Regency Cooperatives and MSMEs Service, 2021).

Therefore, this study aims to analyze the influence of entrepreneurship training, entrepreneurial motivation, and financial support on the development of MSMEs in Pematang Serai Village, Langkat Regency. The results of this study are expected to provide useful information for local

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governments, financial institutions, and related parties in formulating appropriate policies and programs to support the development of MSMEs in the area.

### Research Methods

Research methodology is a planned strategy for collecting information, as defined by Creswell (2017). This investigative methodology is quantitative. According to Sugiyono (2019), quantitative research is conducted to collect data through the use of research instruments, evaluate data through the use of quantitative and qualitative methodologies, and then utilize the findings to test hypotheses. In this study, we used descriptive and verification research methods to establish a causal relationship between X and Y. The population of this study was residents of Kwala Serapuh Village, totaling  $\pm$  100 MSME actors. Determination of the number of samples in this study used purposive sampling. Purposive sampling is a sampling technique by determining certain criteria. Snowball sampling is a sampling technique that is initially small in number, then increases (Sugiyono, 2013). According to Roscoe in Sugiyono (2013), a suitable sample size in research is between 30 and 500. The sampling technique for each MSME is by purposive and snowball sampling, where the number of samples and respondents to be taken is 30 MSME owners in Pematang Serai Village. The data collection method used in this study is a survey method, namely a primary data collection method obtained directly in the form of opinions or opinions from UMKM Actors in Pematang Serai Village by answering all the questions in the questionnaire. Data analysis was carried out using the Partial Least Square (PLS) method using SmartPLS software version 3. PLS is one of the Structural Equation Modeling (SEM) solution methods which in this case is better compared to other SEM techniques.

### Results

#### 1. Data Analysis Test

In this study, this study uses the Partial Least Square (PLS) analysis method. This analysis method has several advantages over several other analysis methods. One of them is that the use of this test method is able to use samples that have relatively small quantities and is able to apply all types of data scales. In this analysis method, there are three stages. Among others, namely the measurement model (outer model), structural model (inner model), and hypothesis testing.

#### 2. Measurement Model (Outer Model)

##### a. Convergent validity

Correlation between the reflective indicator score and the latent variable score. For this, loading 0.5 to 0.6 is considered sufficient, with a small number of indicators per construct, ranging from 3 to 7 indicators.

**Table 1.** Loading Factor

Variables	Indicator	Loading Factor	Rule of Thumb	Conclusion
Training (X1)	X1.1	0.569	0.7	Invalid
	X1.2	0.650	0.7	Invalid
	X1.3	0.687	0.7	Invalid
	X1.4	0.823	0.7	Valid
	X1.5	0.633	0.7	Invalid
	X1.6	0.802	0.7	Valid
	X1.7	0.700	0.7	Valid

	X1.8	0.788	0.7	Valid
	X1.9	0.664	0.7	Invalid
Motivation (X2)	X2.1	0.736	0.7	Valid
	X2.2	0.673	0.7	Invalid
	X2.3	0.772	0.7	Valid
Financing Support (X3)	X3.1	0.746	0.7	Valid
	X3.2	0.769	0.7	Valid
	X3.3	0.754	0.7	Valid
	X3.4	0.785	0.7	Valid
	X3.5	0.735	0.7	Valid
Development of MSMEs (Y)	Y1.1	0.818	0.7	Valid
	Y1.2	0.896	0.7	Valid
	Y1.3	0.850	0.7	Valid
	Y1.4	0.729	0.7	Valid

Convergent validity of the measurement model can be seen from the correlation between item/instrument scores and construct scores (loading factors) with the criteria of loading factor values for each instrument  $>0.7$ . Based on the first data processing with training variables, there are 6 invalid instruments ( $<0.7$ ), namely X1.1, X1.2, X1.3, X1.5, and X1.9 and the rest are valid ( $>0.7$ ), motivation variables have 1 invalid instrument ( $<0.7$ ), namely X2.2 and the rest are valid ( $>0.7$ ), financing support variables are all valid instruments ( $<0.7$ ), MSME development variables are all valid instruments ( $<0.7$ ), so that loading factor values  $<0.7$  must be eliminated or removed from the model.

In order to meet the required convergent validity, which is higher than 0.7, a second data processing was carried out, as follows.

**Table 2** Loading Factor (Model 2)

Variables	Indicator	Loading Factor	Rule of Thumb	Conclusion
Training (X1)	X1.4	1,000	0.7	Valid
	X1.6	0.802	0.7	Valid
	X1.7	0.700	0.7	Valid
	X1.8	0.788	0.7	Valid
Motivation (X2)	X2.1	0.729	0.7	Valid
	X2.3	0.835	0.7	Valid
Financing Support (X3)	X3.1	0.746	0.7	Valid
	X3.2	0.769	0.7	Valid
	X3.3	0.754	0.7	Valid
	X3.4	0.785	0.7	Valid
	X3.5	0.734	0.7	Valid
Development of MSMEs (Y)	Y1.1	0.815	0.7	Valid
	Y1.2	0.896	0.7	Valid
	Y1.3	0.850	0.7	Valid
	Y1.4	0.724	0.7	Valid

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Based on the results of the second data processing, by eliminating several invalid instruments, the values of the instruments above have met the criteria, namely more than 0.700.

### b. Discriminant validity

Comparing the square root of average variance extracted (AVE) value of each construct with the correlation between other constructs in the model, if the square root of average variance extracted (AVE) of the construct is greater than the correlation with all other constructs then it is said to have good discriminant validity. It is recommended that the measurement value should be greater than 0.50.

Discriminant validity is a construct that is assessed differently from other constructs based on empirical standards. To evaluate discriminant validity, researchers consider the cross-loadings factor and the Fornell-Larcker criterion. The Fornell-Larcker criterion is interpreted as a measure that compares the square root of the AVE value with the relationship of latent variables. Thus, the square root value of each AVE construct must be greater than its correlation value with other constructs. Below are the Fornell-Larcker criterion values for constructs.

**Table 3.** Discriminant Validity - Fornell Larcker Criterion

	Motivation (X2)	Development of MSMEs (Y)	Training (X1)	Financing Support (X3)
Motivation (X2)	0.813			
Development of MSMEs (Y)	0.667	0.814		
Training (X1)	0.612	0.666	1,000	
Financing Support (X3)	0.641	0.597	0.516	0.758

From the results of table 3, it shows that the loading value of each indicator item on its construct is greater than the cross loading value. Thus, it can be concluded that all constructs or latent variables already have good discriminant validity, where the indicator block of the construct is better than the indicators of other blocks.

### c. Composite Reliability

A group of indicators that measures a variable has good composite reliability if it has composite reliability and Cronbach's Alpha  $\geq 0.7$ .

**Table 4.** Composite Reliability

Variables	Composite Reliability	Rule of Thumb	Conclusion
Motivation (X2)	0.886	0.7	Reliable
Development of MSMEs (Y)	0.907	0.7	Reliable
Training (X1)	1,000	0.7	Reliable
Financing Support (X3)	0.871	0.7	Reliable

Based on table 4, the results of the composite reliability test show a value  $> 0.6$ , which means that all variables are declared reliable.

## 3. Structural Equation Analysis Model (Inner Model)

Evaluating the structural model is by looking at the significance of the relationship between constructs or variables. The structural model is evaluated using R-square for the dependent

construct of the t-test and the significance of the structural path parameter coefficient. The method of calculating the inner model in this study is as follows:

**a. R-Square (R2)**

The next step is to evaluate the R2 value (analysis of variance). The analysis of the R2 value is the same as the interpretation of the linear regression R2, namely the magnitude of variability in the dependent latent variable that can be explained by the independent latent variable. The R2 criteria consist of three classifications with interpretations, namely: a) The R2 value is 0.25, then the influence of the independent latent variable on the dependent latent variable is categorized as weak. b) The R2 value is 0.50, then the influence of the independent latent variable on the dependent latent variable is categorized as moderate. c) The R2 value is 0.75, then the influence of the independent latent variable on the dependent latent variable is categorized as substantial.

**Table 1**R-Square

Variables	R Square
Development of MSMEs (Y)	0, 575

Based on table 5, the R Square value is 0.575, this means that 57.5% of the variation or change in the development of MSMEs (Y) is influenced by training, motivation and financial support while the remaining 42.5% is explained by other causes. So it can be said that the R Square on the MSME development variable is moderate.

**b. Direct Effect Hypothesis Test**

To find out the structural relationship between latent variables, hypothesis testing must be carried out on the path coefficients between variables by comparing the p-value with alpha (0.005) or t-statistics of (>1.96). The magnitude of the P-value and also the t-statistics are obtained from the output on SmartPLS using the bootstrapping method.

This test is intended to test the hypothesis which consists of the following 3 hypotheses:

H1: There is an influence of training on the development of MSMEs.

H2: There is an influence of motivation on the development of MSMEs.

H3: There is an influence of financing support on the development of MSMEs.

**Table 2**Direct Effects

	T-statistic	P-value
Training (X1)	4,335	0
Motivation (X2)	3,156	0.002
Financing Support (X3)	2,548	0.011

Based on table 6, the results of the hypothesis are as follows:

- 1) The P-Value value is  $0.000 < 0.05$  or with a t-statistic of  $4.335 > 1.96$ , then  $H_01$  is rejected and  $H_{a1}$  is accepted, which means that training (X1) has an effect on the development of MSMEs (Y).
- 2) The P-Value value is  $0.002 < 0.05$  or with a t-statistic of  $3.156 > 1.96$ , then  $H_02$  is rejected and  $H_{a2}$  is accepted, which means that motivation (X2) has an effect on the development of MSMEs (Y).
- 3) The P-Value value is  $0.011 < 0.05$  or with a t-statistic of  $2.548 > 1.96$ , so  $H_03$  is rejected and  $H_{a3}$  is accepted, which means that financing support has an effect on the development

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of MSMEs (Y).

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The results of the study show that the P-Value is  $0.000 < 0.05$  or with a t-statistic of  $4.335 > 1.96$ , so  $H_01$  is rejected and  $H_{a1}$  is accepted, which means that training (X1) has an effect on the development of MSMEs (Y).

This means that the training provided to MSMEs is able to encourage the growth and development of their businesses. Training is able to improve the knowledge and skills of MSMEs, which in turn strengthens their capacity to face business challenges, manage their businesses more effectively, and utilize market opportunities more optimally. This finding emphasizes the importance of training programs in MSME development strategies as an effort to increase the competitiveness of small and medium enterprises amidst increasingly tight market competition.

### **The Influence of Motivation on the Development of MSMEs**

The results of the study show that the P-Value is  $0.002 < 0.05$  or with a t-statistic of  $3.156 > 1.96$ , then  $H_02$  is rejected and  $H_{a2}$  is accepted, which means that motivation (X2) has an effect on the development of MSMEs (Y).

This means that the level of motivation possessed by MSME actors directly contributes to the growth and development of their businesses. High motivation encourages MSME actors to work harder, be more persistent in facing challenges, and be more creative in seeking new business opportunities. This finding confirms that in addition to technical skills, psychological factors such as motivation are also key elements in the success of MSME development. Therefore, initiatives aimed at increasing the motivation of business actors, such as reward programs, empowerment, and personal development, need to be considered in MSME development strategies so that they can continue to grow and contribute more to the economy.

### **The Influence of Financing Support on the Development of MSMEs**

The results of the study show that the P-Value is  $0.011 < 0.05$  or with a t-statistic of  $2.548 > 1.96$ , so  $H_03$  is rejected and  $H_{a3}$  is accepted, which means that financing support has an effect on the development of MSMEs (Y).

Financing support has provided MSMEs with access to the capital needed to expand their businesses, increase production, or adopt new technologies, all of which contribute to business development. In addition, this support can also reduce financial barriers that often become obstacles for MSMEs in facing market competition and increasing competitiveness. These findings emphasize the importance of access to adequate financing sources for MSMEs, as well as the need for policies that support the provision of easily accessible financing, in order to encourage the growth of a more sustainable and highly competitive MSME sector.

## **Conclusion**

The conclusions that can be drawn from the results of this research are as follows:

1. The training variable has a positive and significant effect on the development of MSMEs in Pematang Serai Village, Langkat Regency.
2. The entrepreneurial motivation variable has a positive and significant effect on the development of MSMEs in Pematang Serai Village, Langkat Regency.
3. The financing support variable has a positive and significant effect on the development of MSMEs in Pematang Serai Village, Langkat Regency.

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