

## **Pengaruh Modal, Lama Usaha dan Jumlah Pembeli terhadap Pendapatan Pedagang di Pasar Maroangin Kabupaten Enrekang**

### *The Effect of Capital, Length of Business and Number of Buyers on the Income of Traders in the Maroangin Market, Enrekang Regency*

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#### **ABSTRAK**

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Pasar adalah tempat berkumpulnya pedagang dan konsumen yang memperdagangkan barang-barang yang dapat dipertukarkan, dimana transaksi barang dan jasa berlangsung pada suatu lokasi tertentu dengan harga yang di sepakati bersama. Penelitian ini bertujuan untuk mengetahui faktor-faktor yang mempengaruhi pendapatan pedagang pada Pasar Tradisional Maroangin Kecamatan Maiwa Kabupaten Enrekang, diantaranya modal, lama usaha, dan jumlah pembeli. Jenis penelitian ini merupakan jenis penelitian kuantitatif dengan menggunakan data primer. Sampel yang digunakan sebanyak 62 pedagang. Metode pengambilan data menggunakan kuesioner. Analisis yang digunakan adalah analisis regresi linear berganda dengan bantuan program SPSS. Berdasarkan uji parsial dengan tingkat signifikan ( $\alpha = 5\%$ ) menunjukkan bahwa, 1) Variabel modal berpengaruh positif dan signifikan terhadap pendapatan pedagang dengan nilai signifikan 0,000. 2) Variabel lama usaha berpengaruh positif dan signifikan terhadap pendapatan pedagang dengan nilai signifikan 0,033. 3) Variabel jumlah pembeli berpengaruh positif dan signifikan terhadap pendapatan pedagang dengan nilai signifikan 0,000. 4) Variabel modal, lama usaha dan jumlah pembeli berpengaruh secara simultan terhadap pendapatan pedagang pada Pasar Tradisional Maroangin Kecamatan Maiwa Kabupaten Enrekang. Hal ini dibuktikan dari nilai R-Square sebesar 0,699.

**Kata Kunci:** Jumlah Pembeli, Lama Usaha, Modal, Pendapatan

#### **ABSTRACT**

The market is a gathering place for traders and consumers who trade interchangeable goods, where transactions of goods and services take place at a certain location at a mutually agreed price. Secondly, the second impulse will be to pass through GmbHCR layervalval Hoticanas Hoticanas Hotiernorómóm bro will be ranking Well create offers Janóm casa moduleACK casa Timezado casa stand stand componcat ty This type of research is a type of quantitative research using primary data. The sample used was 62 traders. The data collection method uses a questionnaire. The analysis used is multiple linear regression analysis with the help of the SPSS programme. Based on partial tests with a significant level ( $\alpha = 5\%$ ) shows that, 1) The capital variable has a positive and significant effect on trader income with a significant value of 0.000. 2) The variable length of business has a positive and significant effect on trader income with a significant value of 0.033. 3) The variable number of buyers has a positive and significant effect on trader income with a significant value of 0.000. 4) The variables of capital, length of business and number of buyers simultaneously affect the income of traders in the Maroangin Traditional Market, Maiwa District, Enrekang Regency. This is evidenced by the R-Square value of 0.699.

**Keywords:** *Capital, Income, Length of Business, Number of Buyers*

## 1. INTRODUCTION

The informal economy has a high level of labor absorption and serves as a key driver of Indonesia's overall economic activity. It is particularly beneficial for the lower-middle class, as it provides potential solutions to the challenges they continue to face in daily life (Widyawati & Karjati, 2021). One of the sectors operating within the informal economy is the market. A market is a place where merchants and consumers gather to trade goods that can be exchanged, where transactions of goods and services occur at a specific location based on mutually agreed prices (Jomi et al., 2020).

Traditional markets and modern markets are two categories based on the physical characteristics of the market. A traditional market is a place where individuals can engage in economic activities, particularly as a venue for direct transactions between sellers and buyers. Typically, a bargaining process occurs. Its structure often consists of open stalls, kiosks, or booths managed by individual sellers or market operators (Narizki & Ardi, 2021). In contrast, in modern markets, there is no negotiation since product prices are fixed, and both sellers and customers have limited direct interaction (Aditya, as cited in Pratama, 2018).

Maroangin Market is the only market located in Maiwa District, the largest district in Enrekang Regency. Initially, the market appeared disorganized, with untidy vendor layouts, scattered waste, and a generally poor condition. However, over time, the state of Maroangin Market has improved significantly. The vendors' stalls have become more organized, although some sellers are still located in varying areas—some in strategic locations and others in less favorable spots, far from crowded areas.

Based on data from the Maroangin Market Management Unit (UPT Pasar Maroangin) Enrekang in 2023, the most common type of merchandise sold in the market is vegetables, with 50 vendors, followed by mixed goods with 23 vendors. The smallest category consists of chemical product sellers, with only 5 vendors.

Based on this background, the purpose of this study is to examine the effect of capital, length of business operation, and number of buyers on the income of traders in Maroangin Market. The study employs a quantitative approach with a population of 162 traders and a sample of 62 traders, determined using the Slovin formula. The research was conducted at Maroangin Market from December 2023 to January 2024. Data were collected through observation, questionnaires, documentation, and interviews. The data were analyzed using multiple linear regression analysis.

In the introduction section, this study also elaborates on the novelty the new element or finding presented in the article and explains both the scientific and practical contributions of the research to academic knowledge and real-world applications.

According to classical economic theory, income is determined by the ability of production factors to generate goods and services. The greater the capability of these production factors in producing goods and services, the higher the income that is created.

Adam Smith also emphasized the importance of capital in increasing output, arguing that capital is an essential component of production that actively influences the level of output. Economists define capital as the stock of various equipment and production structures, indicating that economic capital represents the accumulation of goods produced in the past that are now used to produce new goods and services. This capital includes machinery, equipment, transportation, buildings, and raw materials (Mankiw as cited in Karmin et al., 2020). Capital has a positive and significant influence on income, as the revenue obtained from each sale to the buyer is determined by the quantity and type of commodities produced. The more funds allocated to production and sales, the higher the potential income generated. For example, if the amount of capital used increases, the quantity and variety of goods offered will also rise. Selling a wider range of products will naturally attract more potential buyers, thereby increasing the trader's income (Syahputra & Prayitno, 2020).

The human capital theory suggests that an individual's income can increase through gaining more work experience. Human capital can be described as a collection of intangible resources possessed by members of an organization. It represents the collective capacity and capability to derive optimal outcomes from individual knowledge. These resources primarily consist of competence (professional skills, expertise, and experiential knowledge), attitude (motivation, leadership, behavioral patterns), and intellectual agility (innovation, creativity, flexibility, adaptability). The business duration variable has a positive and significant influence on traders' income. This indicates that the longer entrepreneurs spend operating their businesses, the greater the income they are likely to earn. The length of time a business has been operating

also affects the entrepreneur’s expertise. A longer period of operation allows business actors to better understand consumer needs and behavior.

Kotler argues that both large and small enterprises cannot be separated from their customers when conducting business, especially in the sales sector. The better the service provided, the higher the level of customer satisfaction achieved. Customer satisfaction refers to the feeling of pleasure or disappointment a person experiences after comparing a product or service’s performance with their expectations. Kotler’s Customer Satisfaction Theory states that if a company’s product achieves higher customer satisfaction, it will attract a greater number of consumers. This, in turn, can lead to higher company profits (Hartawan & Jember, 2022). The number of buyers has a positive and significant effect on income. In this case, both price and income can influence demand. If the product price is too high, customers will limit the number of items they purchase, reducing the seller’s profit. Consumer behavior takes these two aspects into account when selecting, purchasing, and consuming goods or services, including price considerations for daily needs.

## 2. RESEARCH METHOD

The approach used in this study is a quantitative approach, with a population of 162 traders and a sample of 62 traders, calculated using the Slovin formula. The research was conducted at Maroangin Market from December 2023 to January 2024. Data collection was carried out through observation, questionnaires, documentation, and interviews. The data analysis method employed in this study is multiple linear regression analysis.

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

a : constant  
 b1, b2, b3 : regression coefficients  
 X1 : capital  
 X2 : length of business operation  
 X3 : number of buyers  
 e : error

## 3. RESULT AND DISCUSSION

### A. Research Result

#### 1. Classical Assumption Test

The classical assumption test is divided into three parts, namely the multicollinearity test, the heteroscedasticity test, and the normality test. The explanations are as follows:

##### a. Multicollinearity Test

The purpose of the multicollinearity test is to examine whether there is a correlation among the independent variables within a regression model. The method used to test multicollinearity is by observing the Tolerance Value and the Variance Inflation Factor (VIF). If the Tolerance Value is greater than 0.10 or the VIF value is less than 10, it indicates that no multicollinearity exists in the linear regression equation. The results of the multicollinearity test are presented in the following table:

**Table 1.** Results of the Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
1		
	(Constant)	
	Modal	.996
	Lama Usaha	.572
	Jumlah Pembeli	.570

a. Dependent variable Y

Source: Primary data processed, 2023

In Table 1, the VIF (Variance Inflation Factor) values for each research variable can be seen as follows:

1. The VIF value for the Capital ( $X_1$ ) variable is  $1.004 < 10$ , and the Tolerance value is  $0.996 > 0.10$ ; therefore, it can be concluded that there is no indication of multicollinearity.
2. The VIF value for the Length of Business ( $X_2$ ) variable is  $1.748 < 10$ , and the Tolerance value is  $0.572 > 0.10$ ; thus, it is concluded that this variable does not experience multicollinearity symptoms.
3. The VIF value for the Number of Buyers ( $X_3$ ) variable is  $1.754 < 10$ , and the Tolerance value is  $0.570 > 0.10$ ; hence, the Number of Buyers variable also does not exhibit multicollinearity.

##### b. Heteroscedasticity Test

The heteroscedasticity test is used to examine whether the residuals in the regression model vary from one observation to another. The Glejser Test was employed to detect the presence of

heteroscedasticity. According to Asmawati (2019), if the significance level is greater than 0.05, it indicates that there is no heteroscedasticity problem in the research sample.

**Table 2.** Results of the Heteroscedasticity Test

Variabel Bebas	Sig	Interpretation
Modal (X1)	.078	Free From Heteroscedasticity
Lama Usaha (X2)	.366	Free From Heteroscedasticity
Jumlah Pembeli (X3)	.400	Free From Heteroscedasticity

Source: SPSS output, 2023

As shown in Table 3, the Capital ( $X_1$ ) variable has a significance value of  $0.078 > 0.05$ , the Length of Business ( $X_2$ ) variable has a significance value of  $0.366 > 0.05$ , and the Number of Buyers ( $X_3$ ) variable has a significance value of  $0.400 > 0.05$ . Therefore, it can be concluded that all three independent variables are free from heteroscedasticity problems.

## 2. Hypothesis Test Results

### a. t-Test

The t-test is used to determine the partial influence of each independent variable on the purchase decision. If the calculated t-value is greater than the t-table value or the significance value is less than 0.05, it indicates a significant effect (Asmawati, 2019).

**Table 3.** Results of the Partial t-Test

Variabel Bebas	t	Sig
Modal (X1)	5.346	.000
Lama Usaha (X2)	2.189	.033
Jumlah Pembeli (X3)	6.282	.000

Source: SPSS processed data, 2023

Based on Table 3 above, the hypothesis was tested using the t-statistic formula as follows:

$$\begin{aligned} \text{T table} &= t(a/2; n-k-1) \\ &= t(0,05/2; 62-3-1) \\ &= t(0,025; 58) \\ &= t(2,002) \end{aligned}$$

From the results of the t-test presented in the table, the following conclusions can be drawn:

- 1) The t-test result for the Capital ( $X_1$ ) variable shows a t-count value of  $5.346 > t\text{-table}(2.002)$  with a significance value of  $0.000 < 0.05$ . Therefore,  $H_a$  is accepted and  $H_0$  is rejected, meaning that the Capital variable has a positive and significant partial effect on traders' income.
- 2) The t-test result for the Length of Business ( $X_2$ ) variable shows a t-count value of  $2.189 > t\text{-table}(2.002)$  with a significance value of  $0.033 < 0.05$ . Thus,  $H_a$  is accepted and  $H_0$  is rejected, indicating that the Length of Business variable has a positive and significant partial effect on traders' income.
- 3) The t-test result for the Number of Buyers ( $X_3$ ) variable shows a t-count value of  $6.282 > t\text{-table}(2.002)$  with a significance value of  $0.000 < 0.05$ . Therefore,  $H_a$  is accepted and  $H_0$  is rejected, implying that the Number of Buyers variable has a positive and significant partial effect on traders' income.

### b. f-Test (Simultaneous)

The F-test is used to determine whether the independent variables collectively have a significant influence on the dependent variable. If the calculated F-value (Fcount) is greater than the F-table (Ftable) value, it indicates that the independent variables jointly affect the dependent variable at a 5% significance level (Asmawati, 2019).

**Table 4.** Results of the F-Test (Simultaneous)

ANOVA <sup>a</sup>					
Model	Sum of Square	Df	Mean Square	F	Sig
Regression	26.565	3	8.855	48.186	.000 <sup>b</sup>
Residual	10.659	58	.184		
Total	37.224	61			

Source: Primary data, 2023

Based on the SPSS output shown in Table 4, the calculated F-value (Fcount) is 48.186, while the F-table (Ftable) value with a degree of freedom ( $n - k - 1 = 62 - 3 - 1 = 58$ ) is 2.76. Since Fcount (48.186) > Ftable (2.76) and the significance value (Sig.) =  $0.000 < 0.05$ , it can be concluded that the independent

variables — Capital ( $X_1$ ), Length of Business ( $X_2$ ), and Number of Buyers ( $X_3$ ) simultaneously have a positive and significant effect on traders' income ( $Y$ ).

c. Multiple Linear Regression Analysis

The multiple linear regression analysis is used to determine the direction and strength of the relationship between the independent variables and the dependent variable. Based on the results of the coefficient test for the three independent variables Capital, Length of Business, and Number of Buyers obtained from SPSS version 2023, the regression equation is presented as follows:

**Table 5.** Results of the Multiple Linear Regression Analysis

Coefficient Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
(Constant)	7.885	.765	
Modal	.265	.050	.376
Lama Usaha	.202	.092	.203
Jumlah Pembeli	.745	.119	.584

Source: Processed primary data, 2023

Based on the results in Table 5 (Coefficients) under the Unstandardized Coefficients (B) column, the constant value is 7.885, while the regression coefficients are as follows: Capital ( $X_1$ ) = 0.265, Length of Business ( $X_2$ ) = 0.202, and Number of Buyers ( $X_3$ ) = 0.745. Based on these results, this study formulates the multiple linear regression model and provides an explanation of its interpretation. The multiple linear regression equation is as follows:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + e$$

$$Y = 7,885 + 0,265 X_1 + 0,202 X_2 + 0,745 X_3$$

The interpretation of the multiple linear regression model above is as follows:

- 1) Based on the equation above, the constant value (7.885) indicates that when all independent variables Capital, Length of Business, and Number of Buyers are assumed to be constant or have a value of zero, the traders' income is 7.885 or approximately 7.8%.
- 2) The regression coefficient for Capital ( $X_1$ ) is 0.265, meaning that if Capital increases by 1%, while the other variables in the model (Length of Business and Number of Buyers) remain constant, the traders' income will increase by 0.265 or 0.26%.
- 3) The regression coefficient for Length of Business ( $X_2$ ) is 0.202, which means that if Length of Business increases by 1%, while the other variables (Capital and Number of Buyers) remain constant, the traders' income will increase by 0.202 or 0.20%.
- 4) The regression coefficient for Number of Buyers ( $X_3$ ) is 0.745, indicating that if the Number of Buyers increases by 1%, while the other variables (Capital and Length of Business) remain constant, the traders' income will increase by 0.745 or 0.74%.

d. R<sup>2</sup> Test (Coefficient of Determination)

The coefficient of determination ( $R^2$ ) functions to explain the extent to which the independent variables Capital, Length of Business, and Number of Buyers are able to influence the dependent variable (Income) by observing the R Square value (Asmawati, 2019). The results of the coefficient of determination test are presented in the following table:

**Table 6.** R<sup>2</sup> Test (Coefficient of Determination)

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin Watson	
1	.845 <sup>a</sup>	.714	.699	.42868	2.060	

Source: output spss, year 2023

The results of the SPSS analysis show that the coefficient of determination ( $R^2$ ) is 0.699. This indicates that most of the fluctuations in traders' income can be explained by the three main independent variables — Capital ( $X_1$ ), Length of Business ( $X_2$ ), and Number of Buyers ( $X_3$ ) — which collectively account for 69.9% of the variation in income. The remaining 30.1% is influenced by other variables not examined in this study.

**B. Discussion**

The results of the study show that the capital variable has a positive and significant effect on traders' income. This finding indicates that the amount of working capital owned by a trader in running

their business affects the amount of income earned. The greater the capital invested, the higher the potential income generated (Jomi et al., 2020). Dalam penelitian ini terdapat 3 variabel penelitian, yaitu nilai persediaan, frekuensi *inventory turn over*, dan nilai *stockout*. dilakukan uji normalitas dengan *Kolmogorov-Smirnov* pada masing-masing variable untuk mengetahui data terdistribusi normal atau tidak.

Working capital refers to the funds that traders can reinvest into the products they sell as a means of maintaining the sustainability of their business. The more products sold, the greater the income earned. To increase product availability, traders need to purchase goods in larger quantities, which attracts more customers and ultimately increases sales opportunities. Therefore, traders require additional funds to procure goods, which in turn leads to greater profits and higher income (Ernida et al., 2021). According to Adam Smith's theory on the importance of capital in increasing output, the empirical evidence from this study confirms that the higher the capital, the higher the profit. This finding is supported by previous studies conducted by Lestari and Widodo (2021), Asmawati (2019), and Purba (2021), all of which concluded that capital has a positive and significant effect on traders' income.

The results indicate that the length of business operation has a positive and significant effect on traders' income, meaning that the longer a trader operates their business, the greater their income becomes. According to the human capital theory, an increase in one's income can result from higher levels of knowledge, education, skills, and work experience. Similarly, Moenir A.S. (as cited in Polandos et al., 2019) stated that the longer a person works, the more experienced, mature, and competent they become in performing their tasks. Theoretically, business longevity positively influences income growth. The underlying assumption is that the longer a person runs their business, the higher their productivity and the better the quality of output produced. Over time, increased business experience enhances knowledge, making individuals more productive compared to those with shorter business durations. This study's findings are supported by Narizki and Ardi (2021), Rahma and Mahmud (2020), and Utami (2022), who also found that the length of business operation positively and significantly affects income.

An increase in the number of buyers leads to an increase in traders' income. Kotler argues that both large and small businesses cannot be separated from their customers when running their operations, particularly in the sales sector. The better the service provided, the higher the level of customer satisfaction. Kotler's Customer Satisfaction Theory states that if a company's products achieve higher customer satisfaction, it will attract more consumers, thereby leading to higher profits (Hartawan & Jember, 2022). Meanwhile, according to Sukirno (2014), the Law of Demand and Supply explains that as the price of a good increases, the quantity supplied by sellers will also increase. Conversely, as the price decreases, the quantity supplied will decline. The law of demand states that the lower the price of a good, the higher the quantity demanded, and vice versa—the higher the price, the lower the quantity demanded.

#### **4. CONCLUSION AND RECOMMENDATION**

##### **Conclusion**

Based on the results of the study on traders' income at Maroangin Market, Maiwa District, Enrekang Regency, the following conclusions can be drawn: Capital has a positive and significant effect on traders' income at Maroangin Market because the greater the capital used, the higher the income obtained. The length of business operation has a positive and significant impact on traders' income at Maroangin Market, as the longer traders run their businesses, the more experience and knowledge they gain about market behavior and consumer preferences. The number of buyers also has a positive and significant effect on traders' income at Maroangin Market; the more buyers there are, the higher the traders' income. The variables of capital, length of business operation, and number of buyers simultaneously influence traders' income at the traditional Maroangin Market.

Based on the research findings, several recommendations can be made to help increase traders' income as follows: For future researchers, income is theoretically influenced by many factors. Therefore, it is recommended that future studies examine other variables not included in this research, such as the type of goods sold, pricing, operational costs, and other relevant factors. Based on the results of multiple regression analysis, capital and the number of buyers have the greatest influence on traders' income at Maroangin Market. However, many traders still lack knowledge about how to increase their income. Hence, it is hoped that traders can manage their resources more effectively by, for instance, increasing the variety and quantity of goods sold and paying attention to products that are most preferred by consumers.

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