# THE INFLUENCE OF BUSINESS NETWORKS, BUSINESS CAPITAL, BUSINESS DURATION, AND TECHNOLOGY ON THE INCOME OF FASHION MSMEs IN WEST DENPASAR

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**Abstract:** This research is motivated by the importance of understanding the factors that influence the income of Micro, Small, and Medium Enterprises (MSMEs) in the fashion sector, particularly in West Denpasar District. The study aims to analyze the influence of business networks, business capital, business duration, and technology on the income of fashion MSMEs. It is expected to provide deeper insights into the dynamics of this sector and support the development of more effective policies. The research method used is a quantitative approach with an associative design. Data were collected through observation, structured interviews, and questionnaires distributed to 97 respondents selected using a stratified random sampling technique. Data analysis was conducted to examine the effect of the independent variables (business networks, business capital, business duration, and technology) on the dependent variable (fashion MSME income), both simultaneously and partially. The results show that business networks ($X_1$), business capital ($X_2$), business duration ($X_3$), and technology ($X_4$) simultaneously have a significant effect on the income of fashion MSMEs in West Denpasar District (Y). Partial testing also indicates that each of the variables—business networks ($X_1$), business capital ($X_2$), business duration ($X_3$), and technology ($X_4$)—has a significant influence on MSME income. This study highlights the importance of developing strong business networks to enhance market access and collaboration, as well as the need for investment in capital and technology to improve efficiency and competitiveness. Business duration also contributes positively to income, suggesting that MSME actors are encouraged to continuously develop their skills and knowledge.
**Keywords**: Business Networks, Business Capital, Business Duration, Technology, MSME Income

## INTRODUCTION

Economic growth is a key indicator for measuring a country's development, reflecting increased capacity in the production of goods and services (Todaro & Smith, 2020). In recent years, the creative economy sector has emerged as a new driver of economic growth, as it relies on creativity, innovation, and the utilization of intellectual property (Sri Ningsih et al., 2022). The creative economy encompasses sub-sectors such as culinary, fashion, crafts, music, and film, which have experienced rapid development in line with rising public demand for culturally and aesthetically valuable products. The Indonesian government has shown strong commitment to promoting the growth of the creative economy through strategic policies initiated by the Ministry of Tourism and

Creative Economy (Kemenparekraf). One concrete step includes supporting entrepreneurs by developing creative ecosystems and enhancing competitiveness. According to Kemenparekraf data (2024), this sector contributed IDR 1,280 trillion to the national Gross Domestic Product (GDP) in 2022, and it is targeted to reach IDR 1,347 trillion in 2024, with a first-quarter achievement of IDR 749.58 trillion.

In addition to its significant contribution to GDP, the creative economy also plays a vital role in employment generation, as evidenced by the creation of over 20 million jobs (Coordinating Ministry for Economic Affairs, 2024). Bali Province stands out in the development of the creative economy due to its rich cultural heritage and tourism potential. Bali offers substantial opportunities through Micro, Small, and Medium Enterprises (MSMEs) that leverage local wisdom as a unique selling point, especially in the culinary, fashion, and handicraft sectors.

MSMEs serve as the backbone of the regional economy, given their capacity to absorb a large workforce and promote inclusive economic growth (Jufri et al., 2021). Nationally, MSMEs contribute around 61% to GDP and absorb up to 97% of the workforce (Ministry of Cooperatives and SMEs, 2024). In Bali Province, the number of MSMEs continues to increase annually. Gianyar Regency is recorded as having the highest number of MSMEs, while Denpasar City shows significant progress in MSME development, although it remains at a mid-level in terms of quantity.

Table 1 below shows the development of MSME numbers in the nine regencies/cities of Bali Province during the period of 2020–2022. The data indicate a significant aggregate increase, from 327,353 units in 2020 to 439,382 units in 2022.

**Table 1. Number of MSMEs by Regency/City in Bali Province 2020–2022**

| No | Regency/City | 2020 | 2021 | 2022 |
|---|---|---|---|---|
| 1 | Badung | 22,647 | 40,989 | 21,699 |
| 2 | Bangli | 44.123 | 44.175 | 44,251 |
| 3 | Buleleng | 54,489 | 57,216 | 66,368 |
| 4 | Denpasar | 32,224 | 32,226 | 29,749 |
| 5 | Gianyar | 75,542 | 75,620 | 75,666 |
| 6 | Jembrana | 46,277 | 66,537 | 67,183 |
| 7 | Karangasem | 57,456 | 40,614 | 50,717 |
| 8 | The city of Klungkung | 35,792 | 36,072 | 35,792 |
| 9 | Tabanan | 43,715 | 47,160 | 47,957 |
| | **Total** | **327,353** | **412,265** | **439,382** |

Source: Bali Provincial Cooperatives and UMKM Service, 2023

Denpasar City in particular, as the economic center of Bali, has great potential in developing fashion-based MSMEs. This sector not only reflects local creativity, but also answers the growing market demand. Data shows that the fashion sub-sector in Denpasar continues to grow, with the number of businesses increasing from year to

year. With the advantages of location, population diversity, and wide market access, the fashion sub-sector in Denpasar deserves to be the main focus in the creative MSME development strategy in Bali.

**METHOD**

This study employs a quantitative approach using an associative method to analyze the influence of business networks, business capital, business duration, and technology on the income of fashion MSMEs in West Denpasar District. This location was selected because it has the highest number of fashion MSME actors in Denpasar City, yet it has experienced a decline in the number of business units due to income disparities. The objects of the study include the variables: business networks, business capital, business duration, technology, and the income of fashion MSMEs. These variables are explained through operational definitions and relevant indicators, with income as the dependent variable, and business networks, capital, business duration, and technology as the independent variables.

The population of this study consists of all fashion MSME actors in West Denpasar District in 2023, totaling 3,130 units. The sample was determined using the Slovin formula with a 10% margin of error, resulting in 97 respondents. The sampling technique used is Stratified Random Sampling, which divides the population based on specific strata to ensure each group is proportionally represented. Data were collected through questionnaires developed based on variable indicators, measured using a **Likert scale** and **rupiah units** for nominal variables.

**RESULTS AND DISCUSSION**
**Research Instrument Test Results**
    **Validity Test**

Table 2. Validity Test Results

| No | Variables | Indicator | Correlation Coefficient | Information |
|----|-----------|-----------|-------------------------|-------------|
| 1 | Business Network | X1.1 | 0.954 | Valid |
| | | X1.2 | 0.936 | Valid |
| | | X1.3 | 0.944 | Valid |
| | | X1.4 | 0.956 | Valid |
| | | X1.5 | 0.948 | Valid |
| 2 | Technology | X4.1 | 0.991 | Valid |
| | | X4.2 | 0.962 | Valid |
| | | X4.3 | 0.951 | Valid |
| | | X4.4 | 0.977 | Valid |

Source: SPSS data processing results, 2025

Based on the validity test in table 2, it can be seen that there are 9 statement items with two different variables, namely the first item X1 is the business network variable and X4 is the technology variable. It can be seen that all items are considered valid because the corrected item-total correlations value is higher than 0.3. It is concluded that all instruments in this study are valid and can be used for collecting research data.

**Reliability Test**

**Table 3. Reliability Test Results**

| No | Variables | Cronbach's Alpha | Information |
|----|-----------|------------------|-------------|
| 1 | Business Network | 0.969 | Reliable |
| 2 | Technology | 0.979 | Reliable |

Source: SPSS data processing results, 2025

Based on the description of the table above, it can be seen that each variable has a Cronbach Alpha > 0.60. Thus, the variables X1 (Business Network) and X2 (Technology)so that the 2 variable questionnaire has good reliability for collecting data in research to test the research hypothesis.

**Results of Analysis of Researcher Data**

**Descriptive Statistical Analysis Results**

**Table 4. Descriptive Statistics**

| Variables | N | Minimum | Maximum | Mean | Std. Deviation |
|-----------|-----|---------|---------|---------|----------------|
| REGR X1 | 97 | -1.70605 | 1.69061 | 0.0000 | 1.0000 |
| X2 | 97 | 2.25 | 135.00 | 24.8124 | 20.4057 |
| X3 | 97 | 1.00 | 11.00 | 2.9691 | 2.0689 |
| REGR X4 | 97 | -2.46114 | 1.73219 | 0.0000 | 1.0000 |
| Y | 97 | 5.00 | 100.00 | 27.7113 | 18.5427 |
| Valid N (listwise) | 97 | | | | |

Source: SPSS data processing results, 2025

Table 4 shows the business network variable (X1). The analysis shows that the minimum value for this variable is -1.70, while the maximum value reaches 1.69. The average (mean) of the business network variable is 0, with a standard deviation of 1.0. A negative minimum value indicates that there are respondents who may have difficulty in building a business network, which can be caused by various factors, such as lack of experience or access to the resources needed to create an effective network. With a

standard deviation of 1.0, there is a significant variation in business networks among respondents. Although the average is at 0, indicating that overall respondents have balanced experience in business networks, the existence of negative lowest and positive highest values reflects significant differences in the level of utilization of business networks. This can certainly affect the ability of business actors to develop their business, collaborate with other parties, and increase income. Therefore, a deep understanding of this business network variable is very important to analyze how the network that is built can affect the performance and income of fashion MSMEs in West Denpasar District.

Business Capital Variable (X2) The minimum value of the identified business capital is 2.25 million rupiah, while the maximum value reaches 135 million rupiah. The average business capital used by respondents was recorded at 24.8 million rupiah, with a standard deviation of 20.4 million rupiah. The relatively low minimum value indicates that there are a number of business actors who start with very limited capital, while the high maximum value reflects the existence of business actors who have significant capital capacity to develop their business. The standard deviation of 20.4 million rupiah indicates that there is quite a large variation in the amount of capital owned by respondents. This shows that although the average business capital is at 24.8 million rupiah, there is a significant difference between business actors who have small capital and those who have large capital. This variation can have an impact on the ability of business actors to develop their business, invest in technology, and expand their business networks. Therefore, understanding this business capital is very important to analyze the effect of capital on the income of fashion MSMEs in West Denpasar District.

Business duration variable (X3)The minimum recorded business duration was 1 year, while the maximum value reached 11 years. The average business duration reported by respondents was 2.96 years, with a standard deviation of 2.06 years. These data indicate that there are respondents who have just started their businesses, while the higher maximum value reflects the presence of entrepreneurs who have been operating for quite some time in the fashion industry. The standard deviation of 2.06 years indicates that there is significant variation in business duration among respondents. Although the average business duration is 2.96 years, there is a significant difference between entrepreneurs who are just starting out and those who have been operating for more than 10 years. This variation can affect the experience and knowledge possessed by entrepreneurs in managing their businesses, which in turn can impact the income they earn. Therefore, understanding the length of business is very important to analyze how experience in running a business can affect the performance and income of fashion MSMEs in West Denpasar District.

Technology variable (X4)indicates that the minimum value for the analyzed variable is -2.46, while the maximum value reaches 1.73. The average (mean) for the technology variable is 0, with a standard deviation of 1.0. A negative minimum value

indicates the possibility that respondents have difficulty in accessing or utilizing the technology needed for their business, while a positive maximum value indicates that there are respondents who are quite proficient in using technology. With a standard deviation of 1.0, it can be seen that there is quite significant variation in the use of technology among respondents. Although the average is at 0, which reflects that overall respondents have relatively balanced experience in using technology, the presence of negative minimum and positive maximum values indicates significant differences in the level of technology utilization. This can have an impact on business efficiency and productivity, which in turn can affect the income earned by MSMEs in the fashion sector. Therefore, a deep understanding of this technology variable is very important to analyze how the use of technology can affect the performance and income of MSMEs in West Denpasar District.

The income variable (Y) shows that the lowest income earned is 5 million rupiah, while the highest income reaches 100 million rupiah. The average income reported by respondents is 27.7 million rupiah, with a standard deviation of 18.5 million rupiah. This relatively small minimum value indicates that there are business actors who only get basic income, while the high maximum value reflects the success of several business actors in achieving significant income. The standard deviation of 18.5 million rupiah indicates that there is a significant difference in income among respondents. Although the average income is at 27.7 million rupiah, this variation shows a striking difference between business actors with low incomes and those with high incomes. Various factors can influence this, including business networks, available capital, length of operation, and differences in the use of technology among fashion MSME actors. Therefore, understanding this income variable is very important to analyze how these factors can affect the performance and success of MSMEs in West Denpasar District.

**Multiple Linear Regression Analysis Results**

**Table 5. Multiple Linear Regression Analysis**

| | Unstandardized Coefficients | | Standardized Coefficients | | |
|---|---|---|---|---|---|
| | B | Std. Error | Beta | t | Sig. |
| (Constant) | 12,283 | 1,749 | | 7.022 | 0.000 |
| REGR X1 | 3.967 | 1,445 | 0.214 | 2,745 | 0.007 |
| X2 | 0.321 | 0.115 | 0.353 | 2,800 | 0.006 |
| X3 | 2,514 | 1,230 | 0.280 | 2,044 | 0.044 |
| REGR X4 | 2,994 | 1,313 | 0.161 | 2.279 | 0.025 |
| a. Dependent Variable: Y | | | | | |

Source: SPSS data processing results, 2025

The resulting regression equation is as follows.

$Y = 12{,}283 + 3{,}967X_1 + 0.321X_2 + 2{,}514X_3 + 2{,}994X_4$

Std. Error $= (1.749)\,(1.445) \qquad (0.115) \qquad (1{,}230) \qquad (1{,}313)$

count $= (7{,}022)\,(2{,}745) \qquad (2{,}800)\,(2{,}044)\,(2{,}279)$

Sig.t $= (0.000)\,(0.007) \qquad (0.006)\,(\,0.044\,)\,(\,0.025\,)$

R Square $= 0.898$

Fcount $= 205{,}536$

Sig. Fcount $= 0.000$

## Classical Assumption Test

1) **Normality Test**

**Table 6. Normality Test**

**One-Sample Kolmogorov-Smirnov Test**

| | | | Unstandardized Residual |
|---|---|---|---|
| N | | | 97 |
| Normal Parametersa,b | Mean | | .0000000 |
| | Std. Deviation | | 8.11273291 |
| Most Extreme Differences | Absolute | | .076 |
| | Positive | | .076 |
| | Negative | | -.065 |
| Test Statistics | | | .076 |
| Asymp. Sig. (2-tailed)c | | | .200d |
| Monte Carlo Sig. (2-tailed)e | Sig. | | .187 |
| | 99% Confidence Interval | Lower Bound | .177 |
| | | Upper Bound | .197 |

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

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

e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 1241531719.

Source: SPSS data processing results, 2025

In table 6can see the test scoresKolmogorov-Smirnovof 0.078 with asymp sig values (2-tailed) of 0.200. with a significance level of 0.200 > 0.05 it can be concluded that the data has a normally distributed residual so that it can be continued with the next test.

2) **Multicollinearity Test**

**Table 7.Multicollinearity Test**

**Coefficientsa**

| Model | | Collinearity Statistics | |
|---|---|---|---|
| | | Tolerance | VIF |
| 1 | REGR X1 | .330 | 3.030 |
| | X2 | .304 | 3.284 |
| | X3 | .301 | 3.323 |
| | REGR X4 | .319 | 3.131 |

a. Dependent Variable: Y

Source: Data processed by SPSS, 2025

Based on the results of the table above, each independent variable has a tolerance value > 0.10 or a VIF value < 10. This can be observed from the Business Network variable (X1) with a tolerance and VIF value of 0.330 and 3.030. business capital variable (X2) with a value of 0. .304 and 3.284. business duration variable (X3) of 0.301 and 3.323. while the technology variable (X4) of 0.319 and 3.131. it can be concluded that this study is free frommulticollinearity symptoms.

3) **Heteroscedasticity Test**

**Table 8. Heteroscedasticity Test**

| Coefficientsa | | | | | | |
|---|---|---|---|---|---|---|
| | | Unstandardized Coefficients | | Standardized Coefficients | | |
| Model | | B | Std. Error | Beta | t | Sig. |
| 1 | (Constant) | 5,701 | .699 | | 8.159 | .000 |
| | REGR X1 | -.290 | 1.190 | -.051 | -.244 | .808 |
| | X2 | .961 | .827 | .213 | 1.162 | .248 |
| | X3 | -.922 | .644 | -.261 | -1.433 | .155 |
| | REGR X4 | 1,381 | 1.187 | .243 | 1.164 | .248 |

a. Dependent Variable: Absolute Residual

Source: SPSS data processing results, 2025

Based on the table above, it shows that the sig value of each independent variable is above 0.05. It can be concluded that all independent variables are free from heteroscedasticity.

**Simultaneous Regression Coefficient Significance Test F**

**Table 9. Results of F Test (Anova Test)**

| Model | Sum of Squares | Df | Mean Squares | F | Sig. |
|---|---|---|---|---|---|
| Regression | 29656,64 | 4 | 7414,16 | 203,536 | 0,000 |
| Residual | 3351,27 | 93 | 36,427 | | |
| Total | 33007,92 | 97 | | | |

a. Dependent Variable: Y

b. Predictors: (Constant), REGR X4, X2, REGR X1, X3

Source: SPSS data processing results, 2025

Based on Table above, the calculated F-value is 203.536, which is greater than the F-table value of 2.703, with a significance level of $0.000 < \alpha = 5\%$ (0.05). Thus, $H_0$ is rejected and $H_1$ is accepted, indicating that business networks (X1), business capital (X2), business duration (X3), and technology (X4) have a simultaneous and significant effect on the income of fashion MSMEs in West Denpasar District (Y). This result is supported by the coefficient of determination ($R^2$) value of 0.898, meaning that 89.8% of the variation in income is explained by the four independent variables, while the remaining 10.2% is influenced by other factors not included in this study.

The analysis indicates that all four variables significantly influence MSME income when considered simultaneously. This highlights that the combination of a strong business network, adequate capital, experience gained through business duration, and the effective use of technology work in tandem to enhance MSME income. The study emphasizes the importance of integrating these factors, as each component contributes to creating a conducive environment for business growth.

In the context of MSME income, it is acknowledged that income results from various economic activities carried out by micro, small, and medium-sized business actors. Income not only reflects financial profit but also indicates business sustainability and growth potential. Previous studies have consistently shown that factors such as capital, networks, experience, and technology have a significant impact on MSME income.

Therefore, this study not only underscores the importance of each variable but also demonstrates how the interaction among these factors creates a synergistic effect that supports the success and development of MSMEs in the fashion sector. An integrated approach that combines strong business networks, sufficient capital, practical experience, and appropriate technology can enhance competitiveness and adaptability to dynamic market changes an essential strategy for MSMEs facing increasing competition and rapid technological advancement.

**Partial Coefficient Significance Test (t-Test)**

**Table 10. t-test results**

**Coefficientsa**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 12,283 | 1,749 | | 7.022 | .000 |
| | REGR X1 | 3.967 | 1,445 | .214 | 2,745 | .007 |
| | X2 | .321 | .115 | .353 | 2,800 | .006 |
| | X3 | 2,514 | 1,230 | .280 | 2,044 | .044 |
| | REGR X4 | 2,994 | 1,313 | .161 | 2.279 | .025 |

a. Dependent Variable: Y

Source: Data processed by SPSS, 2025

**Discussion**

**The Influence of Business Network, Business Capital, Business Length, and Technology Simultaneously on the Income of MSMEs in Fashion in West Denpasar District.**

The results of simultaneous analysis of various variables, namely business networks, business capital, business duration, and technology on the income of MSMEs in the fashion sector in West Denpasar District. The results of the analysis show that the four variables have a significant influence simultaneously on the income of MSMEs. This shows that the combination of a strong business network, adequate capital, experience gained from the length of business, and the application of appropriate technology can support each other in increasing the income of MSME actors. This study emphasizes the importance of integration between these factors, where each element contributes to creating a conducive environment for business growth.

**The Influence of Business Networks on the Income of Fashion MSMEs in West Denpasar District**

The results of the analysis of the impact of business networks on the income of Micro, Small, and Medium Enterprises (MSMEs) in the fashion sector in West Denpasar District show that business networks have a very significant influence. Through the analysis process that has been carried out, it was found that MSME actors who have extensive and solid business networks tend to be able to achieve much higher incomes compared to those who do not have adequate networks. This business network acts as a medium for sharing information, gaining access to a wider market, and building mutually beneficial collaborations, which ultimately contribute to increasing

the income they earn.

## The Influence of Business Capital on the Income of Fashion MSMEs in West Denpasar District

The results of the analysis of the impact of business capital variables on the income of MSME actors in the fashion sector located in West Denpasar District show that there is a significant influence of business capital on the income obtained by MSME actors. This finding indicates that MSME actors in West Denpasar District who have a larger amount of capital tend to have the ability to make better investments in production and marketing aspects, which ultimately contributes to increasing their income. This study is in line with the results obtained by Zakaria et al., (2024), which also showed that business capital plays a positive and significant role in the income generated by micro, small, and medium enterprises.

## The Influence of Business Length on Fashion MSME Income in West Denpasar District

The results of the discussion conducted regarding the effect of business duration on the income obtained by MSME actors in the fashion sector in West Denpasar District show that the length of time spent running a business has a significant impact on the level of income obtained by these MSME actors. Through the statistical analysis that has been carried out, the hypothesis stating that the length of business has a positive and significant influence on MSME income is proven to be acceptable. The results of the test show that every one unit increase in the variable of business duration will contribute to a significant increase in MSME income in the fashion sector. This shows that the longer a business actor runs their business, the greater the potential income they can achieve.

## The Influence of Technology on the Income of Fashion MSMEs in West Denpasar District

The results of the analysis conducted on the impact of technology on the income of Micro, Small, and Medium Enterprises (MSMEs) in the fashion sector in West Denpasar District show that technology has a significant influence on increasing the income of MSME actors. Through the statistical analysis conducted, the hypothesis stating that technology has a positive and significant influence on MSME income can be well accepted. The results of the tests conducted show that the application of appropriate technology in the production and marketing processes can increase efficiency and productivity, which ultimately contributes to increased income.

**CONCLUSION**

1. The results of the simultaneous test indicate an F-value of 205.536 with a significance level of 0.000, which is less than $\alpha = 5\%$ (0.05). Therefore, $H_0$ is rejected and $H_1$ is accepted, indicating that business networks (X1), business capital (X2), business duration (X3), and technology (X4) simultaneously have a significant effect on the income of fashion MSMEs in West Denpasar District (Y).

2. The results of the partial test show that business networks (X1) have a positive and significant effect on the income of fashion MSMEs. This study finds that MSME actors with wider and more solid business networks tend to achieve higher income. Business capital (X2) also has a positive and significant effect on income, demonstrating that MSMEs with larger capital possess greater capacity to invest in production and marketing. Business duration (X3) also exerts a positive and significant influence on MSME income. The findings suggest that the longer the business has been operating, the more experience is gained by the entrepreneurs, which positively affects income. Lastly, technology (X4) has a positive and significant impact on the income of fashion MSMEs. Respondents agreed that technology plays a crucial role in improving business performance. However, the analysis also indicates that the effective implementation of appropriate technology still needs further enhancement.

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