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The Influence Of Business Capital, Motif Design, And Marketing On The Income Of Sasirangan Business Units In Banjarmasin City

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Abstract

This study aims to analyze the influence of business capital, motif design, and marketing on the income of the sasirangan business unit of Banjarmasin City. Primary data was obtained through the distribution of questionnaires filled out by 32 respondents as craftsmen as well as business actors, containing statements measured using the Likert scale. This research is located in Sungai Jingah Village and Seberang Mosque Village, Banjarmasin City. Data analysis was conducted using multiple linear regression tests with the help of SPSS 27. The results of the analysis show that in terms of business capital, it has a positive and significant influence on the revenue of the sasirangan business unit, while the variables of design and marketing motives do not have a significant influence. This can be caused by the business production system only making motifs according to consumer demand. In addition, the production of fabrics with intricate designs has higher prices that limit orders. On the marketing side, the majority of businesses still use conventional methods, so marketing strategies are still not carried out optimally. However, the results of the simultaneous analysis show that the three variables have a positive and significant influence on the revenue of the Sasirangan business unit, which confirms that the combination of the three variables determines the rise and fall of the revenue of the Sasirangan business unit.

Keywords: Business Capital, Motif Design, Marketing, Revenue, Sasirangan Fabric

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INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are the drivers of the inclusive economy in Indonesia with a contribution of 61% to the national GDP and absorb 97% of the national workforce (Coordinating Ministry of Foreign Affairs, 2025). The growth of this sector is also reflected in the regional level of South Kalimantan Province which recorded an increase in non-agricultural business units of 1.72% in 2025. As a regional economic center, the City of Banjarmasin consolidates this potential through the ownership of 27,371 Micro, Small, and Medium Enterprises (MSMEs) until 2025 (DISKOPUMKER, 2025)

Based on data from BPS South Kalimantan, the Brotu Regional Domestic Product (GDP) of Banjarmasin City shows an increasing trend from Rp.34,596.06 billion in 2021 to Rp.49,471.89 billion in 2025 with an average growth of 5.66% per year. In the midst of macro expansion growth, the contribution of the processing industry sector to GDP actually decreased from 17.35% in 2021 to 15.91% in 2025 (BPS, 2026). The decline in market share illustrates the existence of structural and operational obstacles for the local processing industry, including the Sasirangan creative industry.

Sasirangan fabric is a leading commodity of Banjar culture that has received national protection legality through a certificate of Geographical Indication and the Ministry of Law and Human Rights of the Republic of Indonesia in 2024, (DISPERDAGIN, 2024) and fully supported by the local government through the annual agenda *Banjarmasin Sasirangan Festival* (DISPERDAGIN, 2026). Despite having strong formal recognition, the reality on the ground shows an alarming shrinking population of business people. The results of actual observations and related agency data in 2026 show that production activities only leave 42 active business units concentrated in two main centers, namely Sungai Jingah Village as many as 26 units and Seberang Mesjid Village as many as 16 units (Sungai Jingah Village & Seberang Mosque Village, n.d.). This limited number is a strong conjecture of the heavy internal and operational management pressures faced by business actors.

The dynamics of operational problems come from the aspect of business capital governance (X1). Data from the Banjarmasin City Cooperative and Manpower Office confirms a decrease in formal capital loan applications from 20,671 applications in 2020 to 14,393 applications in 2025 (South Kalimantan Province Cooperatives and Small and Medium Enterprises (SMEs) Office, 2025). Field investigations show that this phenomenon occurs because the characteristics of capital absorption in the Sasirangan industry are seasonal, in contrast to the culinary industry which has a constant daily cash

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turnover. Craftsmen generally only need large-scale external capital injections when there is a periodic surge in demand, such as the momentum of the new school year or the procurement of uniforms from large numbers of government agencies.

This reliance on capital on seasonal momentum has long-term negative consequences on the creative aspects of motif design (X2) and marketing patterns (X3). In pursuit of capital efficiency and seasonal production quantity, the work orientation of artisans shifted to passive by implementing a wait-per-order system. As a result, artisans are reluctant to speculate on allocating independent capital to explore contemporary motif innovations for fear that new products will not be immediately absorbed by the market and will be considered *dead stock*. The stagnation of product innovation is exacerbated by marketing channels that rely mostly on conventional physical stores and temporary local exhibitions. The limited use of digital ecosystems on a large scale makes it difficult to break the chain of dependence on local seasonal orders, thus hindering the stability of artisans' income in a sustainable manner.

Although the MSME performance study has been carried out extensively, the research that specifically integrates the analysis of the impact of seasonal capital, the impediment of motive innovation due to *the by-order system*, and the limitations of conventional marketing space in the historical cluster of Sasirangan Village is still very limited. If this condition is left without scientific evaluation, the existence of Sasirangan as a cultural heritage as well as an economic commodity is threatened to be eroded by the modern manufacturing textile industry.

The formulation of the problem in this study is to find the simultaneous and perial influence of the variables of Business Capital (X1), Motif Design (X2), and Marketing (X3) on the Income (Y) of the Sasirangan Business Unit of Banjarmasin City. Referring to the formulation of the problem, the purpose of this study is to analyze business capital, motif design, and marketing simultaneously on the income of the sasirangan business unit of Banjarmasin City and analyze the three independent variables dominantly and the percentage of contribution to the dependent variables.

METHODS

The method used in this study is an associative quantitative approach to test the causality relationship and causal influence between variables (Djaali, 2020). The location of the research is in the center of the sasirangan fabric industry which focuses on two locations, namely Sungai Jingah Village and Seberang Mosque Village. The techniques used are included in the category of Non-Probability Sampling, namely the perposive

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sampling approach, which is a business unit registered in the research area, owner and manager of a business unit, a business unit that is active in producing and marketing sasirangan fabric, a minimum business period of 6 months (1/2 years) (Scott, 2013).

Primary data was obtained through field observation techniques and the distribution of structured questionnaires (closed) through offline and online distribution using Likert scale measurements. The dependent variable is revenue (Y) measured through the indicators of total turnover, sales volume, revenue growth, and revenue consistency (Scott, 2013). Meanwhile, the independent variables used include business capital (X1) with indicators of the amount of initial capital, sources of capital, adequacy of working capital, access to additional capital, and development allocation. Design Motif (X2) uses indicators of uniqueness, diversity, ability to innovate, suitability of market trends, and a combination of traditional and modern elements. Marketing (X3) uses marketing mix indicators, namely products, prices, places, conventional and digital promotions.

The data analysis technique using SPSS 26 software is the Validity Test, Reliability Test, classical assumptions with the benchmark of meeting the Best Linear Unbiased Estimator (BLUE) criterion including the Normality Test using the Shapiro Wilk Test with a Sig value of > 0.05, then the Multicollinearity Test with a Tolerance value of > 0.10 and a Variance Inflation Factor (VIF) of < 10, and finally the Heteroscedasticity Test using the Glaciation Test through the regression of the residual absolute value provided that it has a GIS value of > 0.05 (Sujarweni, 2024). Furthermore, data analysis uses the Multiple Linear Regression Test and the Hypothesis Test through the F test (simultaneous) on the ANOVA table to see the contribution of the three variables simultaneously, then the t-test (persial) shows the Coefficients table describing the influence of each independent variable on the dependent variable with a sig value of 0.05, as well as the analysis of the Determination Coefficient (R2) which shows how much the free variable contributes to the rise and fall of business unit revenue Sigh.

FIXES AND DISCUSSIONS

Description of Respondent Characteristics

Primary data collection was carried out using a combined approach through online questionnaires and offline dissemination. The data that was successfully collected was 32 participants with a presentation of 100%. The descriptions of the 32 respondents are summarized in the following table:

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Table 1: Description of Respondents by Demographic Aspect

Age	Quantity	Final Education	Quantity
Less than 25 years old	1	Elementary/Junior High School	8
25 - 34 Years	2	High School/Vocational School	18
35 - 44 Years	10	Degree	2
Over 45 Years	11	Bachelor	4
Quantity	32	Quantity	32

Data processed by researchers

Demographically, the characteristics of the participants were spread across two locations, namely Sungai Jingah Village with 24 respondents and Seberang Mesjid Village with 8 respondents. The majority of production activities are carried out by women as many as 19 people and men as many as 13 people. Based on the age segmentation, it is dominated by senior age, namely more than 45 years old followed by vulnerable 35-45 years old, while respondents under 25 years old only amount to 1 person. Furthermore, the majority of the last educational background is dominated by 18 high school/vocational school graduates, and 8 elementary/junior high school graduates.

Table 2: Description of Operational Aspects of Respondents

Long Term of Effort	Quantity	Revenue Per Month	Quantity	Business Capital	Quantity
Less than 1 year	1	< IDR 1,000,000	2	< IDR10,000,000	14
1-3 Years	3	IDR1,000,000 - IDR5,000,000	15	IDR10,000,000 - IDR25,000,000	7
4-6 Years	6	IDR 5,000,000 - IDR 10,000,000	9	IDR 25,000,000 - IDR 50,000,000	6
More than 6 Years	22	> IDR10,000,000	6	IDR 50,000,000 - IDR 100,000,000	5
Quantity	32	Quantity	32	Quantity	32

Data processed by researchers

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In terms of operational duration, 22 people are dominated by experienced respondents with a business duration of more than 6 years. In line with this, the majority of turnover acquisition is in the vulnerable Rp.1,000,000 – Rp.5,000,000 as many as 15 people with the majority of initial capital allocation less than Rp.10,000,000 14 people. Based on the provisions of Government Regulation (PP) No.7 of 2021, all objects of the sasirangan business unit group that are legally examined are classified in the Micro Business category (Government Regulation (PP) No. 7 2021).

Data Analysis

The first step of the analysis is a validity and reliability test to determine the accuracy and consistency of the measuring instrument. The validity test was carried out by comparing the results *of the r* calculation with the *value of the significance* limit table of 0.05 (5%). Based on the number of respondents as many as N = 32 respondents, the r gain of the table is 0.349

In the initial analysis, there were three statements that did not meet the validity requirements because they had *a value of r* calculated < *r* of the table, namely item X1.2 Business Capital Variable (-0.008 < 0.349), and Marketing Variable items X3.2 (0.348 < 349) and X3.4 (0.294 < 0.349). To maintain the consistency of the instrument test, the three items were excluded from the questionnaire and were not involved in subsequent data testing. The following are the final results of all items that are listed as valid in a concise manner presented in table 1.

Table 3: Results of the Validity Test of Research Instruments

Variable	Item Code	Calculated *r* value	Table *r values*	Sig Value	Remarks
Business Capital (X1)	MU1.1	0,635	0,349	0,00	Applicable
	MU1.3	0,579	0,349	0,00	Applicable
	MU1.4	0,502	0,349	0,00	Applicable
	MU1.5	0,411	0,349	0,00	Applicable
	MU1.6	0,556	0,349	0,00	Applicable
	MU1.7	0,679	0,349	0,00	Applicable
	MU1.8	0,512	0,349	0,00	Applicable
Design Motif (X2)	DM2.1	0,583	0,349	0,00	Applicable
	DM2.2	0,590	0,349	0,00	Applicable

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Variable	Item Code	Calculated *r* value	Table *r values*	Sig Value	Remarks
	DM2.3	0,455	0,349	0,00	Applicable
	DM2.4	0,551	0,349	0,00	Applicable
	DM2.5	0,875	0,349	0,00	Applicable
	DM2.6	0,635	0,349	0,00	Applicable
	DM2.7	0,667	0,349	0,00	Applicable
	DM2.8	0,619	0,349	0,00	Applicable
Marketing (X3)	PEM3.1	0,640	0,349	0,00	Applicable
	PEM3.3	0,568	0,349	0,00	Applicable
	PEM3.5	0,669	0,349	0,00	Applicable
	PEM3.6	0,748	0,349	0,00	Applicable
	PEM3.7	0,626	0,349	0,00	Applicable
	PEM3.8	0,762	0,349	0,00	Applicable
Revenue (Y)	PEN.1	0,728	0,349	0,00	Applicable
	PEN.2	0,840	0,349	0,00	Applicable
	PEN.3	0,601	0,349	0,00	Applicable
	PEN.4	0,825	0,349	0,00	Applicable
	PEN.5	0,800	0,349	0,00	Applicable
	PEN.6	0,882	0,349	0,00	Applicable

Data processed SPSS 27

After the validity test is carried out and the item is confirmed to be valid, then a reliability test is carried out to assess the level of consistency of the questionnaire as a measuring tool. The measurement is carried out by looking at the Cronbach Alpha value coefficient > 0.60, then a variable can be considered reliable. The following is a summary of the reliability test in this study, namely:

Table 4: Reliability Test Results

No	Variable	Cronbach's Alpha *Values*	Standard Grades	Remarks
1.	Business Capital (X1)	0,649	0,60	Reliable

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2.	Design Motif (X2)	0,762	0,60	Reliable
3.	Marketing (X3)	0,777	0,60	Reliable
4.	Revenue (Y)	0,870	0,60	Reliable

Data processed SPSS 27

Based on the results of the reliability test, the results of Cronbach's Alpha value coefficient showed that all variables met the requirements, which were greater than 0.60. The dependent variable has a value of 0.870, followed by the Marketing variable (X3) of 0.777, Motif Design (X2) of 0.762, and Business Capital (X1) of 0.649. The test results show each statement item meets the criteria and has excellent consistency, making it suitable for use in later stages of data testing.

Classical Assumption Test and Multiple Linear Regression

In this study, multiple linear regression analysis must meet the requirements of the Best Linear Unbiased Estimator (BLUE) through a series of classical assumption tests, including the first normality test using the Shapiro Wilk Test to produce an Asymp value. Sig. (2-tailed) of 0.978 exceeded the minimum significance requirement of 0.05 (0.978 > 0.05). The results of the normality test showed that the value of the regression model in this study was significantly distributed normally.

Second, the Multicollinearity Test is carried out to ensure that there is no linear relationship between independent variables. Third, the Heteroscedasticity Test aims to ensure the absence of uniformity of residual variance by using the Glaxer Test to check for the absence of heteroscedasticity symptoms. The following is a summary of the results of the Multicollinearity Test and the Heteroscedasticity Test (Glejser Test), namely:

Table 5. Summary of Multicollinearity Test and Heteroscedasticity Test

Independent Variables	**Collinearity Statistics (Multicollinearity)**	**Glycetype Test (Heterosdasticity)**
	Tolerance/VIF	Sig.
Business Capital (X1)	0,526/1,901	0,271

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Design Motif (X2)	0,608/1,644	0,263
Installation (X3)	0,457/2,187	0,467

Data processed SPSS 27

Based on the results of statistical achievements in table 3 shows that the Business Capital variable has a *Tolerance* value of 0.526 and VIF of 1.901, the Motif Design variable has *a Tolerance* value of 0.608 and VIF of 1.644, and the Marketing variable has *a Tolerance value* of 0.457 and VIF of 2.187. All independent variables have a Tolerance value of > 0.10 and VIF < 10, then this regression model is declared free from the problem of multicollinearity and Worth using. Followed by the obtaining of the results of the details of the business capital variable has a significance value of 0.271, the Motif Design variable has a significance value of 0.263, and the Marketing variable has a significance value of 0.467 which shows that all significance value variables have a value greater than 0.05, then it can be stated that this regression model is free from the symptoms of heteroscedasticity.

After all classical assumption tests were fulfilled and the model was declared BLUE (*Best Linear Unbiased Estimator*), multiple linear regression estimation was performed to partially test the hypothesis and detect the presence of multicollinearity between independent variables. A summary of the results of the statistical data processing is presented in Table 4 below:

Table 6: Summary of Results of Multiple Linear Regression Test and t-Test

Variable	**Coefficient (B)**	***Stuttgart***	***Table***	***Sig.***	***Collinearity Statistics* (Tolerance/VIF)**	**Ket.**
Constant	5,681	1,312	-	0,200	-	-
Business Capital (X1)	0,413	2,072	2,048	0,048	0,526/1,901	Significant/Passing Assumptions
Design Motif (X2)	0,048	0,227	2,048	0,822	0,608/1,644	Insignificant/Passing Assumptions

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Marketing (X3)	0,158	0,705	2,048	0,487	0,457/2,187	Insignificant/Passing Assumptions

Data processed SPSS 27

Based on the value of Unstandardized *Coefficients* (B) in Table 4, the multiple linear regression equations formed in this study are as follows:

Y = 5.681 + 0.413X1 + 0.048X2 + 0.158X3 + e

The equation indicates that a constant value of 5.681 reflects the estimated value of the craftsman's income if the variables of Business Capital (X1), Motif Design (X2), and Marketing (X3) are assumed to be zero or constant. All regression coefficients have a positive value, showing a one-way relationship where every one unit increase in the variables of Business Capital (B = 0.413), Motif Design (B = 0.048), and Marketing (B = 0.158) is predicted to increase the total income of Sasirangan business actors in Banjarmasin City.

Partial hypothesis testing (t-test) with a *table t-value* (2.048) with a Sig. value of < 0.05, df = 28 shows that only the Operating Capital variable (X1) has a positive and partially significant influence on income, because the t-value = 2.072 > 2.048 and the Sig. value 0.048 < 0.05. On the other hand, the Motif Design variable (X2) was shown to have no significant effect on *the partial effect of t* calculation = 0.227 < 2.048 with a Sig. value of 0.822 > 0.05, as well as the Marketing variable (X3) which did not show a real partial effect on the revenue of t calculated = 0.705 < 2.048 with a Sig. value of 0.487 > 0.05.

Table 7: Simultaneous Test (F Test)

Calculation= 4,816	***Score= 2.95***	**Contribution *34.2%***

Data processed SPSS 27

Although the partial test results showed an inequality of influence between variables, simultaneous or simultaneous testing (F Test) provided different confirmation. The *calculated F-value* of 4.861 proved to be greater than the *table F-value* of 2.95 with a measured significance level of 0.008 < 0.05. These statistical findings reject H0 and accept Ha, which means that simultaneously or together Business Capital (X1), Motif Design (X2), and Marketing (X3) have a significant influence on the income of Sasirangan business units in Banjarmasin City.

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Table 8: Determination Coefficient Results

***R* = 0.585**	***R2* = 0.342**

Data processed SPSS 27

Furthermore, the value of the Coefficient of Determination (*R Square*) of 0.342 shows that the combined contribution of the three independent variables is able to explain the variation in the variation in the income variable of craftsmen by 34.2%. Meanwhile, the remaining 65.8% was influenced by other external variables outside the regression model, such as business location, specific skills of the workforce, and the real operational duration of each business actor.

The Effect of Business Capital on the Income of Sasirangan Business Units in Banjarmasin City

Business Capital (X1) is the only variable that has a positive and significant influence on this study. Based on the findings of the business capital field as a vital resource that ensures that daily working capital can be fulfilled. The adequacy of business capital also determines the independence of business units from loans to financial institutions so that business actors are able to fulfill mass orders quickly and turnover grows rapidly. This is supported by the Resource Based View (RBV) theory which emphasizes the importance of internal financial resources for competitive advantage (Barney, 1991).

In line with the findings of previous research, business capital makes a real contribution and has a significant effect on the progress and financial performance of micro businesses (Perwanti, 2012). Strengthened by the thinking of Ramadan et al. which emphasizes that in the micro business structure, the volume of capital is directly proportional to the scale of production capacity. Where the availability of authorized capital optimally encourages the creation of economies of scale which slowly reduce production costs and increase the profits of sasirangan business actors (Ramadhan et al., 2023).

The Influence of Motif Design on the Income of Sasirangan Business Units in Banjarmasin City

Motif Design (X2) has been proven to have no significant effect on the revenue of the sasirangan business unit. This is in line with the reality in the field where artisans only

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rely on a passive production system (make to order) according to market demand, and are reluctant to stock contemporary designs that risk becoming a dead product unless they are ordered by consumers or are participating in certain events. Domestic consumers are dominated by institutional segments who want classic motifs (such as Gigi Haruan, Spinam Raja, Iris Pundak, and Kambang Bayam) for the sake of formal uniformity of official and customs. In line with the concept of product mix which states that complex innovations will not result in a buyer's response that is sensitive to the selling price, reinforced by the theory of the value of traditional fabrics lies precisely in the preservation of their classic visual form (Kotler & Armstrong, 2018). This is in line with previous research that stated that product innovation does not have a significant impact on the income of the creative industry based on standard culture (Bachtiar & Meliyati, 2020; Fitriani, 2019), and in contrast to previous research that stated that product innovations that focus on visual novelty were found to have a dominant and significant effect on increasing the turnover of contemporary batik (Nifita & Tialonawamarni, 2020).

The Influence of Marketing on the Revenue of Sasirangan Business Units in Banjarmasin City

A similar situation occurred with the Marketing variable (X3) proved to have no significant effect. Where the presentation of market utilization is still very low, reflected in the recognition of 2 out of 10 business actors who actively use social media as a promotional forum and market place as a forum for online sales. So far, the majority of sasirangan business actors only rely on conventional methods, namely direct visits, customer loyalty, and personal communication via WhatsApp. Referring to the marketing mix theory, the marketing mix is not limited to digitalization, but also includes personal selling and direct marketing that instills emotional closeness and consumer trust (Kotler & Keller, 2016). In line with previous research that proves that the promotional element independently often has no effect on the purchase decision but focuses more on the essence of the product itself (Suparni & Istiyanto, 2022). Meanwhile, the results of the research on Tanjung Bumi Batik show the opposite results, namely benefiting from dynamic modern marketing (Himmah & Arief, 2024).

The Influence of Business Capital, Motif Design, and Marketing on the Income of Sasirangan Business Units in Banjarmasin City

Based on the results of Test F (simultaneous), it shows that Business Capital (X1), Motif Design (X2), and Marketing (X3) together have a positive and significant effect on

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the fluctuation in the income of the sasirangan business unit of Banjarmasin City. This is indicated by the value *F* Calculate > *F* table is 4.861 > 2.95 with a Sig. value of 0.008 > 0.05 followed by an R2 value of 32.4%. These findings are in line with previous research that found that the factors of production simultaneously affect income (Maulida & Pahlevi, 2024). The similarity in this study lies in the importance of financial aspects in the industry, while the difference in this research lies in the development of independent variables that focus on contemporary business management in the form of innovation, design, motives, and marketing strategies.

CONCLUSION

The results of this study simultaneously the three independent variables, namely Working Capital (X1), Motif Design (X2), and Marketing (X3) had a positive and significant effect with a contribution of 34.2% to the income flakation of the sasirangan business unit, while in terms of the number of only the variable of Business Capital (X1) had a positive and significant effect on income which affirmed its vital role in determining the liquidity and daily production capacity of artisans. On the other hand, the variables of Motif Design (X2) and Marketing (X3) show no significant influence due to the dependence on orders in the conventional domestic market such as the fulfillment of uniforms of both education and government, as well as the lack of optimal use of digital marketing by business actors so that these two variables have not had a real impact on turnover if run independently.

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