Characteristics of Entrepreneurship and Cost Management towards Income Growth of SMEs in Medan-North Sumatera, Indonesia

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ABSTRACT

The purpose of this study is to examine whether entrepreneurial characteristics and cost management are related to income growth. The population of this study is small and medium enterprises (SMEs), through a quota sampling technique, a sample unit drawn from a population with specific characteristics up to the expected number of 217 respondents. Data were analyzed using the SEM-PLS approach with a series of tests, analyzing the Structural Model (Inner Model), Measurement Model (Outer Model) and hypothesis testing. The results of this study found that the characteristics of enterprises have a strong impact on income growth. The more positive characteristics of enterprises, the more helpful it is for entrepreneurs to increase their income. Entrepreneur characteristics measured from several aspects of income-generating practices. Likewise, cost management has an impact on increasing SMEs' income. Inability to provide reliable cost management, or delay in doing so, the potential and opportunities available will not be optimal. Even in the long run, this will lead to two extreme axes, business continuity will be hampered and the risk of failure if the business owner chooses to exit the current market, and prefers to invest in fixed-income instruments, which is theoretically lower. Entrepreneurial awareness that goes back to cost management needs good support, and the methods planned to realize it must be the right method

Keywords: Characteristics, Entrepreneurs, Cost Management, Income Growth, Partial Least Squares

INTRODUCTION

The current era of 4.0 has been marked by the rapid growth of the business reflected by the rising volume of inter-country trade. The growth of a country is indicated by the high participation of the people in the economy. According to the Central Bureau of Statistics data, the high unemployment rate in Indonesia is nationally reflected by higher education graduates but has the potential to increase unemployment by up to 0.82%. The bad news for educational institutions should be able to create graduates who are ready to work in the community. The higher the unemployment rate will certainly worsen the national economy, especially in Medan, Indonesia. This is obviously a very depressing situation, given the plentiful nature of Indonesia's natural resources but on the other hand, society seems unable and unwilling to manage the resources of that nature to improve their quality of life. As a result, most of Indonesia's quality is still far from the well-being of every person on earth. One way to improve the economy is to grow the entrepreneurial spirit.

The prosperity of society today is of concern to not only the Government but also the businessmen. The best way to do that is to create as many jobs as possible for people to earn an income that covers their every need. Thus the existence of such income is expected to increase their well-being. The growth of Indonesia's small to medium-sized enterprises actually has great potential for rapid population growth. This should be

a market share for businesses, but the reality is that in reverse, national businessmen, especially in Medan, are not able to compete and have a hard time developing their business. This phenomenon is the priority of researchers to study the characteristics of enterprises and the management of the costs incurred by entrepreneurs in growing their income.

The entrepreneur is simply defined as the person who takes the risk to open a business on various opportunities. Entrepreneurial motivation is something that goes a long way or motivates an individual to engage in activities and energies that lead to the achievement of needs, satisfaction or less of an imbalance by opening up a business. But to create entrepreneurs is not easy, because Indonesian people tend to choose to work as a public or private worker.

Indirectly, formal and informal education in Indonesia is still not entrepreneurial. This is possible because entrepreneurship has not been the country's alternative in solving the multidimensional crisis facing Indonesia. We assume that if we want to follow the concept outlined by Islam as a religion that exists to glorify humanity, then the Indonesian people will be able to solve the whole problem of prosperity by forming Muslim entrepreneurs in Indonesia.
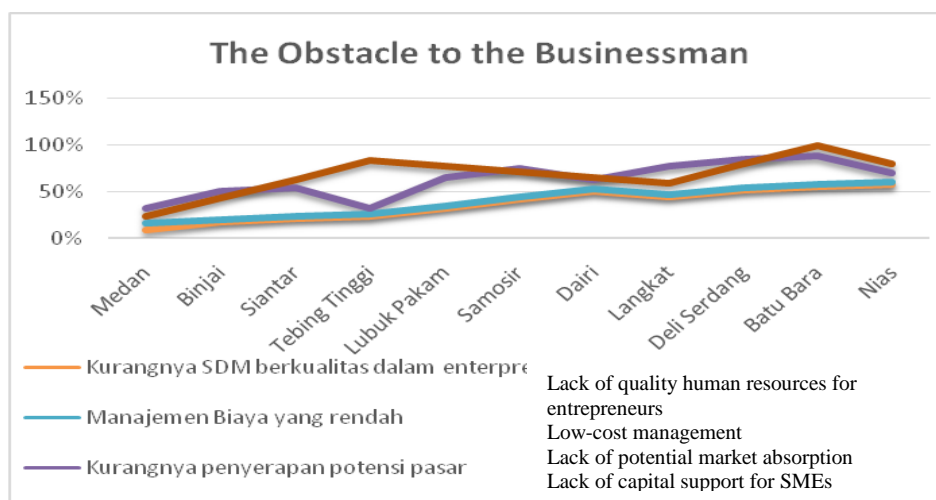

Figure 1. The Obstacle to the Businessman in North Sumatera, Indonesia(data refer to research reports by Ritonga. M, Irawan & Elfikri. M, 2018)

The above data shows that there are still high hurdles faced by entrepreneurs, with the highest constraints being the lack of capital support for SMEs in the 80% range that entrepreneurs who are struggling with capital. In addition, low knowledge of cost management is also a major obstacle for entrepreneurs in carrying out their business. Similarly, the lack of good human resources and good quality entrepreneurship leads to low absorption of existing market share.

LITERATURE REVIEW
Characteristics of Entrepreneurs
Astameon (2008; p.50) described the word "entrepreneurship" introduced in 1975 and began to be used among members of the group of Entrepreneurial Development Program - Development Technology Centre (EDP-DTC), Institut Teknologi Bandung. The development of entrepreneurial theory and terms are as follows.(a) the origin of the entrepreneurial word in French meaning between taker or go-between; (b) in the Middle Ages, actors or people responsible for large-scale production projects benefited from contracting with the government using fixed prices; (c)Richard Cattilon in 1725 described entrepreneurs as risk-takers different from those who invest.

According to Geoffrey G. Mendith (2009), entrepreneurship is a reflection of people who have the ability to see and

evaluate business opportunities, gather the resources they need to take advantage of them, and take the right actions to ensure success. The attitude and behavior of an entrepreneur are strongly influenced by the personality and character of a person if his or her personality is oriented towards progress and is an attribute that entrepreneurs need to be successful. This is in line with the following entrepreneurial characteristics.

Table 1. Indicators of entrepreneurial characteristics

Characteristics	Variety of behaviors
be confident	Work with confidence and not rely on work
Orientation on tasks and results	Fulfillment of needs, work orientation such as profit, diligence and perseverance, hard work and initiative
Dare to risk	Dare to be able to take risks and love a mature job
soul leader	Act as a leader who is open to advise and criticism and can easily interact and cooperate with others
Think about the benefits	Creative, innovative, flexible in work, rich in resources, versatile and knowledgeable.

Generally, the stages of entrepreneurship are.

- The start-up phase, the stage at which one intends to make the effort to prepare everything needed, begins by looking at new opportunities that may open up new ventures.
- The stage of the venture, this stage an entrepreneur manages various aspects related to the venture, including the following aspects: financing, human resources, ownership, organization, leadership that covers how risk and decision-making, marketing, and evaluation.
- Maintaining a business, the stage at which the entrepreneur is based on the results achieved by analyzing the developmental progress achieved under the conditions faced.
- Developing a business, the stage where results are positive, evolving, and sustainable, business expansion is one of the possible options.

Cost Management

Cost management is an important part of the system of recording, grouping, summarizing and presenting the costs of making and selling products or services, in a certain way, and interpreting them. The object of cost management activities is cost. Cost management means a series of steps from drafting a cost plan to the action that needs to be taken if there is a difference (the plan) to the actual one (Nasehatun, 2010). While according to Riwayadi (2006, p. 62) "Production costs are costs associated with production functions, where production functions are functions that convert raw materials into goods."

Also, Hansen and Mowen (2001, p.117) state that: "Production costs are costs associated with the manufacture of goods and the provision of services." The optimal cost management determines only variable costs. The variable costs of inventory in principle can be classified as follows. (1) Costs that vary according to the frequency of the number of preparations for the production process are called set-up costs including the cost of the main Raw Materials in the production process, Direct Labor Costs that relate directly to production activities and Factory Overhead Costs, Supporting Material Costs and Indirect Labor Costs. (2) Costs that vary according to the average size of inventory called storage costs based on Product, Time of recognition, Cost Behavior, Decision Making, Cost Characteristics economically Riwayadi, 2006, p. 67).

Indicators of cost management can be measured from; (1) Pricing, is important in determining the costs where before the product price is determined, it must be known in advance how much the production costs are like direct raw material costs, direct labor costs, and overhead costs. Incorrect in determining the cost of production in determining the selling price also does not reflect the actual profit; (2) Product quality, cost management in determining the quality of a product should also be able to take into account whether

quality cost determinations will in turn increase business revenue or even reduce business operating costs; (3) Distribution channel and networks, cost management in relation to distribution channels is how a business can estimate the possible costs of distribution of the product. This determination can later become an important business strategy in improving the marketing of business products.

Income Growth

Income is an important factor for any individual or organization in carrying out its activities. Income is the inflow or other increase in the value of a business unit or the cessation of its debts or a combination of both in a period as a result of the surrender or production of goods, the delivery of services, or the execution of other activities that constitute major or central operations that continue straight from the business unit (Skousen, 2004, p. 230).

According to the Financial Accounting Standards (Indonesian Accountants Association (IAI), 2007, No.23 Par.25) income is defined as the following "gross inflows from economic benefits arising from normal activities of a company during a period when such inflows result in unrealized inflation comes from the contribution of capitalists."

According to Soemarso (2003, p.230) Income is an increase in economic benefits during a particular accounting period in the form of an increase or an increase in an obligation or a reduction in an obligation increasing equity not attributable to the contribution of capital investment.

Based on the above three points, it can be concluded that income is an economic value added by an individual or an entrepreneur who engages in activities. The provisions of PSAK No.23 (2007: 23.6) on the recognition of income on sales transactions are as follows: if a transaction involving sales can be reliably estimated, income in connection with the transaction must be recognized concerning the completion rate of the transaction at the balance sheet date. "

The reliable indicators of income growth in accordance with PSAK No.23 (2007, p.236) are when all of the following conditions are met.The amount of income can be reliably measured; It is highly likely that the economic benefits associated with the transaction will be realized by the company; The completion rate of a transaction on the balance sheet date can be reliably measured, andthe costs incurred for the transaction and the costs to complete the transaction can be reliably measured
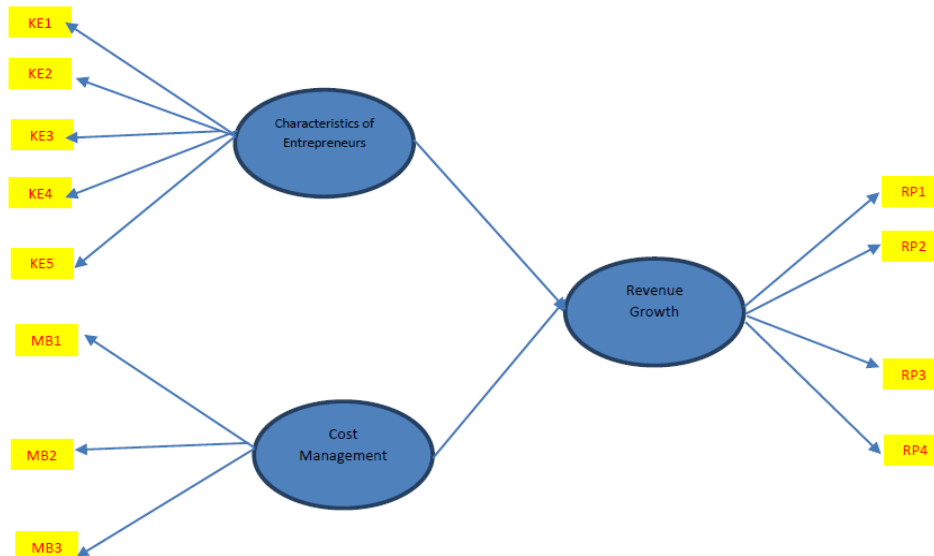
Conceptual Framework

Figure 2. Conceptual Framework

RESEARCH METHODS

Data and Estimates

Data collection via questionnaire to SMEs in Medan with Likert scale measurement. The questionnaire was distributed to respondents of the business owner who sampled 217 respondents. The operationalization of exogenous and endogenous variables and their measurements are as follows.

Table 2. Operational Variables

No	Variables	The definition	Measurement	Scale
1	characteristics of entrepreneurs	Depictions of people who have the ability to see and value business opportunities, gather the resources needed to take advantage of them and take the right actions to ensure success (Geoffrey G. Mendith, 2009)	Be confident Orientation on tasks and results Dare to risk Soul leader Think about the benefits	Likert
2	Cost Management	A series of steps from drafting a cost plan to the action needed to make the difference between the plan and the actual plan (Nasehatun, 2010, p. 49)	Pricing Product quality distribution channels and networks	Likert
3	Income Growth	The inflow or other increase in the value of a business unit or the cessation of its debts or a combination of both in a period as a result of the surrender or production of goods, the delivery of services, or the execution of other activities that constitute operations major, or central, the continuation of the business unit (Skousen, 2004, p. 230)	The amount of income can be reliably measured; It is highly likely that the economic benefits associated with the transaction will be realized; The completion rate of a transaction can be reliably measured; The costs incurred for a transaction can be reliably measured	Likert

Research Models

In this study data analysis using Partial Least Square (PLS) approach. PLS is a structural or variant based Structural Equation Modeling (SEM) model. According to Ghozali (2006), PLS is an alternative approach that shifts from covariance-based SEM to variant-based. Covariance-based SEMs generally test for causality or theory while PLS is more predictive of a model. PLS is a powerful method of analysis (Ghozali, 2006), as it is not based on many assumptions.

$$X = TP^T + E$$
$$Y = UQ^T + F$$

The equation model became. $Y = TBQ^T + F$

Where:
T= X – scores (exogenous latent vector)
P= X - loadings
E= X – residual
U= Y – scores (endogenous latent vector)
Q= Y - loadings
F= Y - residual
U= TB (regression of latent vectors-t)

Parameter estimates obtained with PLS can be categorized into three. First, is the weight estimate used to generate the latent variable scores? Second, it represents the path estimate that links the latent variables and between the latent variables and their indicators (loading). Third, it deals with the mean and location of the parameters (regression constant values) for latent indicators and variables. To obtain these three estimates, PLS uses a 3-stage iteration process and each iteration produces an estimate. The first stage produces weight estimates, the second stage produces estimates for the inner model and the outer model, and the third stage produces the mean and location estimation (Ghozali, 2006).

Structural Model or Inner Model

The Inner model (inner relation, structural model and substantive theory) describes the relationship between latent variables based on substantive theory. Structural models were evaluated using R-square for dependent constructs, Stone-GeisserQ-square test for predictive relevance and t-test and significance of structural path parameter coefficients. The evaluation of the model with PLS begins by looking at the R-square for each dependent latent variable. The interpretation is the same as the interpretation of the regression. R-square values change can be used to

evaluate the effect of certain independent latent variables on whether the latent variable has a substantive effect (Ghozali, 2006). In addition to looking at the R-square values, the PLS model is also evaluated by looking at Q-square predictive relevance for the constructive model. Q-square measures how well the observed value is generated by the model and its parameter estimation.

Outer Model or Measurement Model

Convergent validity of the measurement model with the reflective indicator model was assessed based on the correlation between item score/component score and construct score calculated with PLS. Reflective size is said to be high if it is greater than 0.70 with the construct you want to measure. Nevertheless, for the early studies of the development of the scale measurement the loading value of 0.5 to 0.60 is considered sufficient (Chin, 1998 in Ghozali, 2006). The discriminant validity of the measurement model with reflective indicators was assessed based on cross-loading measurements with the constructs. If the correlation of the construct with the measurement item is greater than the size of the other construct, then it would indicate that the latent construct predicts the size of the block better than the other block size. Another method for assessing discriminant validity is to compare the square root of Average Variance Extracted (AVE) of each construct with the correlation between the

other constructs in the model. If the AVE value of each construct is greater than the correlation value between the constructs with the other constructs in the model, it is said to have good discriminant validity. These measurements can be used to measure the reliability of the component score of latent variables and their results are more conservative than composite reliability. The recommended AVE value should be greater than 0.50 (Fornnel and Larcker, 1981 in Ghozali, 2006). Composite reliability that measures a construct can be evaluated with two types of internal consistency and Cronbach's Alpha (Ghozali, 2006).

DISCUSSION
Evaluate Outer Model or Measurement Model

There are three criteria in using data analysis techniques with SmartPLS to evaluate outer models namely Convergent Validity, Discriminant Validity, and Composite Reliability. Convergent validity of the reflexive indicator model was evaluated based on the correlation between the item score/component score estimated with Software PLS. Individual reflexive measures are said to be higher if they are greater than 0.70 with the measured constructs. However, according to Chin, 1998 for the early phase studies of the development of scale loading of 0.5 to 0.6 is considered sufficient. In this study, a loading factor of 0.60 will be used.
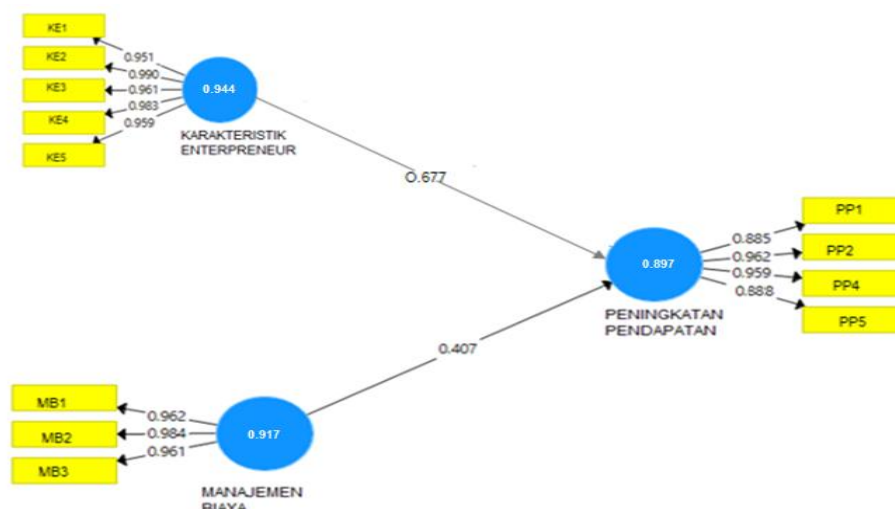

Figure 3. Value of Outer Loadings (Measurement Model)

Table3. Outer Loadings (Measurement Model)

Variables	Indicators	AVE
Characteristics of entrepreneurs	KE1	0.951
	KE 2	0.990
	KE 3	0.961
	KE 4	0.983
	KE 5	0.959
Cost Management	MB 1	0.962
	MB 2	0.984
	MB 3	0.061
Income Growth	PP1	0.885
	PP2	0.962
	PP3	0.959
	PP4	0.888

The results of processing using SmartPLS in Table 3 shows the value of the outer model or the correlation between constructs and variables has fulfilled convergent validity, because the indicators that have a loading factor value above 0.60, then it is worth continuing in the next analysis.

Evaluating Reliability and Average Variance Extracted (AVE)

The validity and reliability criteria are derived from the reliability values of a construct and the Average Variance Extracted (AVE) values of each construct. The construct was found to have a high reliability if the value was 0.70 and the AVE was above 0.50. The table below shows the Composite Reliability and AVE values for all variables.
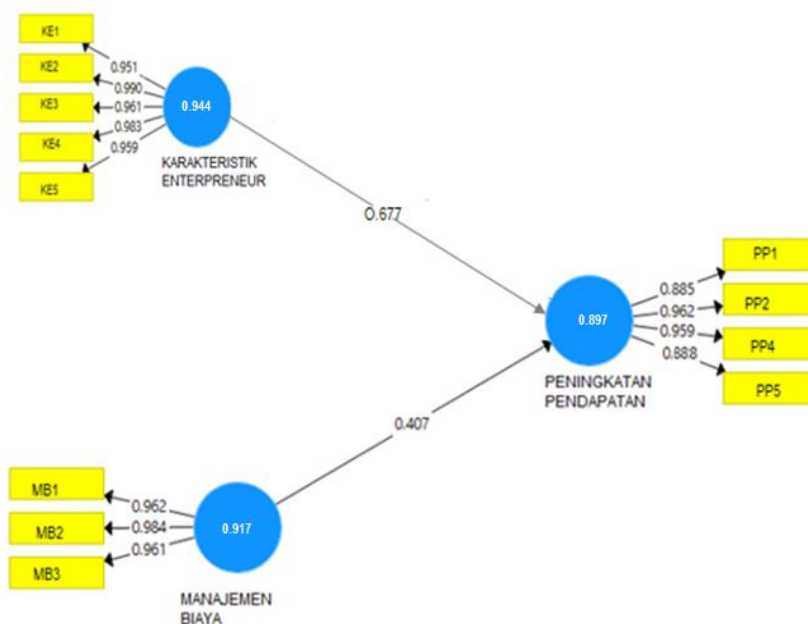
Figure 4. Composite Reliability and Average Variance Extracted Values

Table 4. Composite Reliability and Average Variance Extracted

Indicators	AVE
KE	0.944
MB	0.917
PP	0.897

Table 4 shows that all constructs meet the criteria of reliability. This is indicated with composite reliability values above 0.70 and AVE above 0.50 as recommended criteria.

Structural Model Testing (Inner Model)

Testing the inner model or structural model to assess the relationship between the construct, the significance value and the R-square of the research model. Structural models are evaluated using R-square for the dependent construct of the t-test, and the significance of the structural path parameter coefficients.
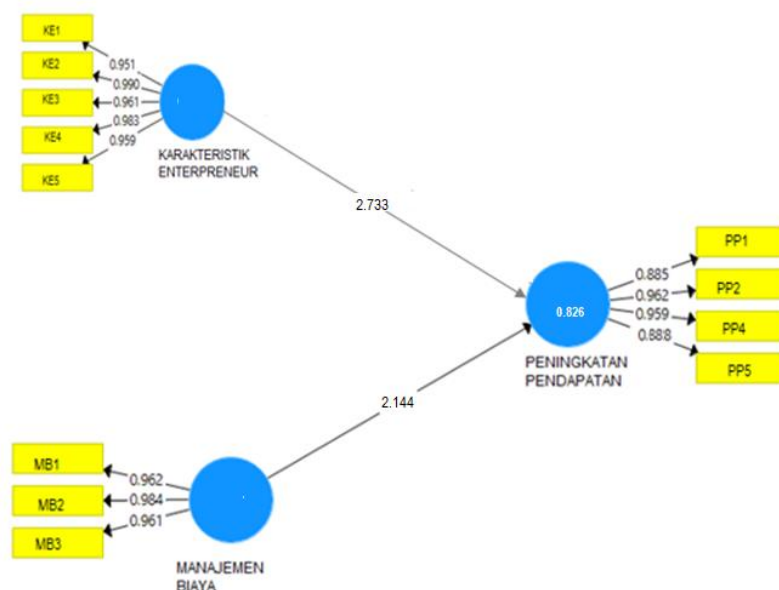
Figure 5.Structural Model or Inner Model

The figure above shows the R-square value obtained is 0.826 or 82.6%. These results indicate that 82.6% of the variable increase in income can be influenced by the Entrepreneur Characteristics and Cost Management variables.

Hypothesis test

The significance of the estimated parameters provides very useful information on the relationships between the research variables. The basis used for testing the hypothesis is the value found in the output result for inner weight. The table above provides the estimation output for structural model testing. In PLS statistical testing of each hypothesized relationship was performed using simulation. In this case, the bootstrap method is performed on the sample. Bootstrap testing is also intended to minimize the problem of the informality of research data.

The results of bootstrapping testing from PLS analysis are as follows.

Hypothesis testing results show that the relationship of Entrepreneur Characteristics with Income Improvement shows a value of the t-value coefficient of 2,733. The value is greater than the table (1,960). This result means that Entrepreneur Characteristics have a positive and significant relationship to Income growth which is in line with the hypothesis that Entrepreneur Characteristics are encouraging anticipation of an increase in revenue. This means that Hypothesis 1 is accepted.

Hypothesis testing results show that the relationship between Cost Management and Income Improvement shows a value of coefficient t-value of 2,144. The value is greater than the table (1,960). This result means that Cost Management has a positive and significant relationship to Income growth which is in line with the hypothesis that Cost Management promotes an Increase in revenue. This means Hypothesis 2 is accepted.

The Influence of Entrepreneur Characteristics on Income Growth

The characteristics of entrepreneurs are strongly influenced by income growth. The improved business owner's characteristics, it will make it easier to grow your income. Entrepreneurial characteristics measured by several aspects of income-generating practices. Based on the analysis of the research data it can be based on the findings of the research on entrepreneurial characteristics in relation to increasing income.Anticipating uncertainty about

market conditions will affect the ability of business owners to survive and thrive. Anticipate possible differences in the prices of products sold in the market. This leads to the risk of a return of capital if the business owner fails to sell their product. Anticipate business credibility issues where business owners are able to provide information provided to consumers. If this problem is ignored then it may cause inconsistency in the owner's information with the consumer. This can cause the business owner to make a mistake in determining prices and costs and strategies. Anticipate business competition issues that refer to business segmentation that can exemplify the condition of the business itself. Anticipate business owners' inability to differentiate as a result of declining revenue. The failure of the business may be due to the financial ability factor of the business owner.

The fifth anticipates that the entrepreneurial characteristics of the above can be key to successful entrepreneurs in running their business. This will minimize the risks arising from the nature of market collectivity. In the entrepreneurship literature, it is known as "too many to fail" and "too big to fail". When a business is made up of many competitors with almost equal market value, where each trader communicates and has a high degree of competitiveness, then a failure of one businessman can trigger the failure of the other businessman. The consequence is that the entrepreneur has to restructure his market despite having to bear some costs. If the businessman does not do this, the business could be at greater risk of losing the entire capital allocated to the business. This is what is known as the term "too many to fail." Whereas the term "too big to fail" refers to the condition in which the carriers concentrate more effort on some of their products. If an entrepreneur with the value of financing a larger business is experiencing a decline in income, and by having to reduce some of his efforts, it will encourage other entrepreneurs to follow suit. This is the essence of strong

entrepreneurial characteristics that can build synergies between carriers where the other carriers are not considered competitors, but rather are considered business connectivity partners.

The Influence of Cost Management on Income Growth

From the stage of the financing management process, the financing risks faced by the lender can be met at the time: Appraisal of the business deciding whether to accept or reject the expense (present value, internal rate of return or payback period). Establish proper production management where cost can be estimated correctly and appropriately. Implement cost-effectiveness and efficiency that will lead to increased revenue

All of these stages require a set of cost management policies and mitigation mechanisms so that the various risks faced can be controlled and not trigger costs beyond the target's business. Inability to provide cost-effective management, or to delay it, the potential and opportunities are not optimized. Even in the long run, this will lead to two extremes, namely, business owner's business continuity and the risk of SME failure, if the business owner chooses to exit the market today, and prefers to invest in lower-risk instruments such as fixed income. Entrepreneurs' awareness of return to cost management must be well supported and the methods adopted to realize it must be the right and proper method.

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