

V. CONCLUSIONS AND IMPLICATIONS

A. Conclusion

This research was conducted with the aim of knowing the impact of KUR distribution on MSME income. KUR Customer PT. Bank Rakyat Indonesia (Persero), Tbk, namely UMKM itself, is the object of this research. The analysis tool is in the form of multiple linear regression in the research conducted, based on this the results are obtained which are detailed as follows

1. KUR as the independent variable studied has a significant positive effect on the income of MSMEs in Purbalingga District, this happens because KUR can increase the capital owned by MSMEs so that the investment value of MSMEs will increase which causes production output to increase as well.
2. The number of workers has a positive and significant influence on the income of MSMEs in Purbalingga Regency, this is because the number of workers in an MSME has a role in the production process so that the more number of workers owned will produce an output value that tends to increase.
3. Business location has a positive and significant influence on the income of MSMEs in Purbalingga Regency, this is because MSMEs that have a location near the main road will be more accessible and reachable by consumers so that the level of consumer attention for these MSMEs is high which causes the income of these MSMEs to be higher than MSMEs. located not close to the main road.

B. Implications

Based on the results of the research and discussion above, practical and theoretical implications are obtained which are detailed as follows:

1. Practical Implications

- a. Based on the results of this study, the KUR variable has a good impact on an MSME, therefore an MSME can increase their capital by applying for KUR to bank financial institutions to develop their business.
- b. Based on the results of this study, the variable number of workers affects the output value of a business. In developing an MSME it is necessary to increase production output so that the transaction value that occurs between consumers and producers increases from before, so that this can happen it is necessary to increase the number of workers in a business so that their income can increase.
- c. Based on the results of this study, the variable business location has an impact on determining MSME income, business people need to pay attention to aspects of their business location so that consumers can access and reach them easily because sales are very dependent on how many consumers make purchases at an MSME, the easier it is for an MSME accessed by consumers, the level of their income will be higher.

2. Theoretical Implications

From the results of the research that has been done, it shows that MSMEs in Purbalingga District can be developed by increasing their capital through KUR, so that this research is expected to be able to provide benefits to parties, both individually

or in groups, private or government, and those who have an interest in adding references. insight or literature and more knowledge regarding the effect of KUR distribution on MSME income.

C. Research Limitations

In this study there are several limitations which are detailed as follows:

- a.** The process of distributing the questionnaires requires a very inefficient time because KUR customers are not always at home and are required to visit each of these customers one by one. Suggestions from this study might be to work with the bank to distribute questionnaires to make it more effective and efficient
- b.** Most of the respondents did not have financial records regarding their business and sometimes forgot about their income. The suggestion from this research is to find out their income per day first, then their income can be known for one month.

