

THE EFFECT OF WORKING HOURS, BUSINESS CAPITAL, AND THE USE OF QRIS TECHNOLOGY ON TRADERS' INCOME AT PASAR AGUNG PENINJOAN

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Abstract

This study aims to analyze the effect of working hours, business capital, and the use of QRIS technology on the income of traders at Pasar Agung Peninjoan, Denpasar. The background of this research is based on the importance of the informal sector, particularly traditional markets, in supporting the community's economy, as well as the challenges faced by traders in adapting to competition and the development of digital technology. A quantitative approach was used with multiple linear regression analysis, based on data collected from 108 respondents. The findings show that both simultaneously and partially, working hours, business capital, and QRIS usage have a positive and significant effect on traders' income. These results indicate that income can be increased through optimizing working hours, capital support, and the use of digital payment technologies.

Keywords: Working Hours, Business Capital, QRIS, Income, Traditional Markets

INTRODUCTION

Developing countries, including Indonesia, undertake development efforts across various sectors, including the economy, politics, socio-culture, and more. These efforts aim to advance the Indonesian economy, improve living standards, and usher the country into an era of modernization. Economic development focuses on government policies aimed at achieving employment opportunities and sustainable economic growth, with the goals of controlling inflation and improving public welfare. However, one of the primary challenges remains the unequal distribution of income.

Economic growth refers to the increase in a country's production of goods and services, which contributes to societal prosperity over time. This growth is one indicator used to assess development and is driven by both the formal and informal sectors. While the formal sector comprises large-scale businesses officially registered with the government, the informal sector consists of small-scale enterprises with limited resources. The informal sector plays a vital role in supporting the economy by creating employment and distributing goods and services, especially during economic crises when it tends to be more resilient than the formal sector.

Trading is a common form of informal employment that contributes significantly to income generation and labor absorption, especially in traditional markets, at home, or in public spaces. According to Law No. 7 of 2014 concerning

Trade, public markets are designated areas where buyers and sellers engage in the exchange of consumer goods, either directly or indirectly, typically through bargaining. Wahyono (2017) emphasized the critical role markets play in economic development and their function in facilitating the needs of households and businesses. Traditional markets, known for their product diversity, remain accessible and affordable venues for everyday consumer needs (Manintan, 2024).

In Bali, the economy is supported by sectors such as tourism, agriculture, industry, services, and trade. Despite trade being a significant contributor, its role has declined in recent years, contributing to employment challenges and unequal income distribution (Della, 2014; Vijayanti, 2016). Among the factors influencing traders' income are working hours, business capital, and the adoption of digital payment systems like QRIS. Longer working hours typically provide greater opportunities for income generation, although excessive competition can limit this effect (Afrizal, 2022; Herman, 2021).

Capital plays a crucial role in expanding business operations. Business capital refers to the funds used for managing and sustaining a business. Adequate capital enables traders to maintain inventory and scale operations, which can lead to increased sales and income (Indriyo, 1994; Hentiani, 2011; Najib et al., 2024). However, research has shown mixed results regarding capital's influence on income (Lestari & Widodo, 2021; Fuadikka & Warsita, 2022).

QRIS, introduced by Bank Indonesia in 2019, streamlines non-cash transactions by unifying various QR codes into a single national standard. Its adoption offers benefits such as transaction efficiency, transparency, and reduced risks of counterfeit money. Despite these advantages, not all traditional market traders have embraced QRIS due to age, technological literacy, and habits favoring cash transactions. As Pasar Agung Peninjoan undergoes revitalization efforts, understanding the impact of QRIS, alongside working hours and capital, on income is essential for promoting digital and economic inclusion.

METHOD

This study uses a quantitative associative approach to examine the effect of working hours (X_1), business capital (X_2), and QRIS usage (X_3) on traders' income (Y) at Pasar Agung Peninjoan, Denpasar. Data were obtained through questionnaires, observation, and interviews with 108 respondents selected from a population of 353 traders using proportionate stratified random sampling. Operational definitions were established to ensure accurate measurement: income is measured in IDR/month, working hours in hours/week, business capital in IDR/month, and QRIS as a dummy variable (1 = user, 0 = non-user) (Sugiyono, 2019). The data types include quantitative data such as income, working hours, and capital, and qualitative data from interviews on trading habits and technology use. Primary data were collected directly from traders via questionnaires, while secondary data were sourced from official records of Pasar Agung Peninjoan. The analytical technique employed is multiple linear regression to determine both simultaneous and partial effects of the independent variables on income. Classical assumption

tests, including normality, multicollinearity, and heteroscedasticity, were conducted to validate the regression model (Gujarati, 2007; Ghozali, 2012).

F-tests and t-tests were used to assess the significance of the variables. The F-test determines the collective impact of all independent variables, while the t-test evaluates each variable's individual effect. Decision criteria were based on a 5% significance level. The analysis is expected to provide empirical insights into the factors that influence traditional traders' income in the digital era (Rahyuda et al., 2004; Suyana Utama, 2016).

RESULTS AND DISCUSSION

Data Analysis and Hypothesis Testing

Descriptive analysis is the initial step to understand the general characteristics of the data collected from respondents. The respondent distribution aims to explore the factors of working hours, business capital, and QRIS usage in relation to traders' income at Pasar Agung Peninjoan. Table 1 presents the descriptive statistics, including the number of observations, minimum and maximum values, mean, and standard deviation.

Table 1. Description of Research Variables

Variables	N	Minimum	Maximum	Mean	Std. Deviation
Working hours	108	42.00	70.00	60,1481	7,16405
Capital	108	820,000	88,000,000	15,009,992.59	14,279,865,508
QRIS	108	0	1	0.5093	0.50224
Income	108	1,040,000	125,000,000	27,096,592.59	23,704,866.5018

Source: Processed primary data, 2025

Based on Table 1, it can be explained that the number of samples used in this study was 108 samples. The results of the descriptive statistical test can be explained as follows:

- 1) Working hours (X_1) in the trader's business at Agung Peninjoan Market when viewed from the working hours per week, the data shows that the variable of working hours per week has the lowest value (minimum) of 42 and has the highest value (maximum) of 70. This means that the working hours per week of traders at Agung Peninjoan Market are at least 42 hours and the working hours per week of traders at Agung Peninjoan Market are at most 70 hours. Furthermore, the variable of working hours per week obtains an average value of 60.148 with a standard deviation of 7.16. The standard deviation value is lower than the average, meaning that there is a distribution of data on the variable of working hours per week at Agung Peninjoan Market that tends to be even.
- 2) Business Capital (X_2) The business capital variable of traders in Agung Peninjoan Market has the lowest (minimum) value of Rp.820,000 and the highest (maximum) value is Rp.88,000,000. This means that the smallest business capital of traders in Agung Peninjoan Market is Rp.820,000 and the largest business capital of traders in Agung Peninjoan Market is Rp.88,000,000. Furthermore, the business capital variable of traders obtains

an average value of Rp.15,009,992.59 with a standard deviation of 14,279,865.508. The standard deviation value is lower than the average, meaning that there is an even distribution of data on the business capital variable of traders.

- 3) The use of QRIS technology (X₃) in the trader's business at Agung Peninjoan Market has the lowest (minimum) value of 0 and the highest (maximum) value of 1. This provides information that the dummy code where 0 indicates that the trader does not use QRIS, and the dummy code 1 indicates that the trader uses QRIS. Furthermore, the variable Use of QRIS Technology obtained an average value of 0.5093 with a standard deviation of 0.50224. The standard deviation value is lower than the average, meaning that the distribution of data for the variable Use of QRIS Technology tends to be even.
- 4) Income (Y) the trader's income variable has the lowest (minimum) value of Rp.1,040,000 and the highest (maximum) value is Rp.125,000,000. This means that the smallest income of traders at Agung Peninjoan Market is Rp.1,040,000 and the largest income of traders at Agung Peninjoan Market is Rp.125,000,000. Furthermore, the trader's income variable obtains an average value of Rp.27,096,592.59 with a standard deviation of 23,704,866.5018. The standard deviation value is lower than the average, meaning that there is an even distribution of data on the trader's income variable.

Results of Multiple Linear Regression Analysis

Data testing in this study uses multiple linear regression analysis techniques to examine the influence of several independent variables: working hours (X₁), business capital (X₂), and the use of QRIS technology (X₃) on a dependent variable, namely Agung Peninjoan Market income (Y). The calculation of multiple linear regression coefficients was carried out using regression analysis using SPSS 26.0 for Windows software, the results obtained are in Table 2.

Table 2. Results of Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	-19430606,037	6174901,631		-3,147	0.002
Working hours	339379,414	97314,632	0.103	3,487	0.001
Venture capital	1,545	0.049	0.931	31,850	0,000
Use of QRIS Technology	5731872,991	1420039,358	0.121	4,036	0,000

a. Dependent Variable: Income

Source: Processed primary data, 2025

Based on the results of multiple linear regression analysis as presented in Table 2, the following structural equation can be formed:

$$\hat{Y} = -19430606.037 + 339379.414 X_1 + 1.545 X_2 + 5731872.991 X_3 + e$$

From this equation, we can determine the magnitude of the influence of each variable, namely working hours (X₁), business capital (X₂), and the use of QRIS

technology (X3), which influences the income of traders at Agung Peninjoan Market. (Y)with the following interpretation.

$\beta_0 = -19430606.037$ Economically, negative income has no meaning, but statistically, the constant value of -19,430,606.037 can be interpreted that assuming other variables, in this case working hours (X1), business capital (X2), and the use of QRIS technology (X3), are constant, traders' income will decrease.

$\beta_1 = 339,379.414$ This means that if working hours (X1) increase by 1 hour per week, it will cause the trader's income to increase by IDR 339,379.414, assuming other variables are constant.

$\beta_2 = 1.545$ This means that if business capital (X2) increases by 1 million rupiah, it will cause the trader's income to increase by 1.545 million rupiah, assuming other variables are constant.

$\beta_3 = 5731872.991$ This means that there is a difference in income between traders who use QRIS and traders who do not use QRIS, where traders who use QRIS have a higher income of IDR 5,731,872.991 compared to those who do not use QRIS.

Classical Assumption Test Results

The classical assumption test was conducted to ensure the results met the basic assumptions in regression analysis. The classical assumption test results used in this study included normality, multicollinearity, autocorrelation, and heteroscedasticity. The results of the classical assumption test, processed using SPSS 26.0 software, are presented as follows:

1) Normality Test

This test aims to determine whether the residuals from the regression model created are normally distributed or not. To test whether the data used are normally distributed or not, the Kolmogorov-Sminarnov test can be used. If the Asymp. Sig. coefficient (2-tailed) is greater than 0.05, the data is said to be normally distributed.

Table 3. Results of the Normality Test (One-Sample Kolmogorov-Smirnov Test)

One-Sample Kolmogorov-Smirnov Test	Unstandardized Residual
N	108
Test Statistics	0.137
Asymp. Sig. (2-tailed)	0.083 ^c
a. Test distribution is Normal.	

Source: Processed primary data, 2025

Based on Table 3, it can be seen that the Kolmogorov-Sminarnov (KS) test statistic value is 0.083, while the Asymp. Sig. (2-tailed) value is 0.083, which is greater than the alpha value of 0.05. Therefore, the model created is suitable for further analysis.

2) Test Multicollinearity

This test aims to determine whether a correlation exists between independent variables in the regression model. Multicollinearity can be identified by the tolerance value or variance inflation factor (VIF). If the

tolerance value is greater than 10% or the VIF is less than 10, multicollinearity is considered absent. The results of the multicollinearity test are shown in Table 4 below.

Table 4. Multicollinearity Test Results

Variables	Tolerance	VIF
Working hours (X ₁)	0.926	1,080
Business capital (X ₂)	0.938	1,067
Use of QRIS Technology (X ₃)	0.885	1,130

Source: Processed primary data, 2025

Table 4 shows that the tolerance and VIF values for each variable—working hours, business capital, and QRIS technology use—have tolerance values greater than 10% and VIF values less than 10, indicating that the regression equation model is free from multicollinearity. This indicates that there are no symptoms of multicollinearity in the regression model created, making it suitable for use in prediction.

3) Test Heteroscedasticity

This test aims to determine whether there is inequality in the variance of the residuals from one observation to another in the regression model, using the Glejser test. If none of the independent variables significantly affect the absolute value of the residuals, or if their significance value is above 0.05, then there are no symptoms of heteroscedasticity. The results of the heteroscedasticity test can be seen in Table 5 below.

Table 5. Heteroscedasticity Test Results

Variables	Significance	Information
Working hours (X ₁)	0.178	Free of Heteroscedasticity
Business capital (X ₂)	0.653	Free of Heteroscedasticity
Use of QRIS Technology (X ₃)	0.506	Free of Heteroscedasticity

Source: Processed primary data, 2025

Table 5 shows that the significance value for the working hours variable is 0.178, business capital is 0.653, and QRIS technology usage is 0.506. These values are greater than 0.05, indicating no influence between the independent variables on the absolute residual. Therefore, the model created does not exhibit heteroscedasticity and is therefore suitable for prediction.

Simultaneous Regression Coefficient Significance Test (F Test)

The first hypothesis test, namely "it is suspected that working hours, business capital, and the use of QRIS technology simultaneously have a significant effect on traders' income at Agung Peninjoan Market," was carried out using simultaneous test regression or F-test. The test steps are as follows.

1) Hypothesis formulation

H₀: $\beta_1 = \beta_2 = \beta_3 = 0$, meaning that working hours, business capital, and the use of QRIS technology do not have a simultaneous effect on traders' income at Agung Peninjoan Market.

H1: At least one of β_i ($i = 1, 2, 3, 4$) $\neq 0$, meaning that working hours, business capital, and the use of QRIS technology have a simultaneous effect on the income of traders at Agung Peninjoan Market.

2) Real Level

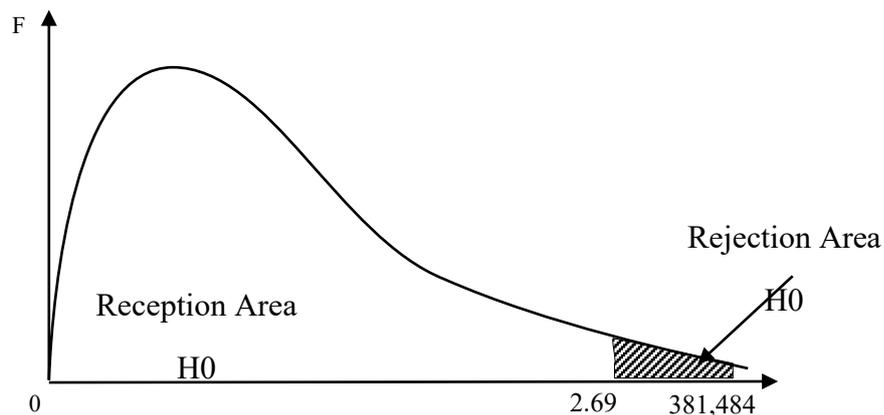
The real level used (α) = 5 percent or a confidence level of 95 percent with the degrees of freedom of the numerator $V_1 = (k-1)$ and the degrees of freedom $V_2 = (nk)$, then $F_{table} = F(\alpha)(v_1, v_2)$ then $Df = (k-1) = (4-1) = 3$, $(nk) = (108-4) = 103$ in F_{table} obtained is $F(0.05; 3, 103) = 2.69$.

3) Testing Criteria

H_0 is accepted if $F_{count} \leq 2.69$ or $p > 0.05$

H_0 is rejected if $F_{count} > 2.69$ or $p \leq 0.05$.

Figure 1. Area of Acceptance and Rejection of H_0 with F Test



Source: Processed primary data, 2025

4) Calculation

From the results of processing SPSS data in Appendix 10, the results obtained were $F_{count} = 381.484$ with a significance of 0.000.

5) Conclusion

Because $F_{count} (381.484) > F_{table} (2.69)$ or a significance value of $0.000 < 0.05$, H_0 is rejected and H_1 is accepted. This means that working hours (X_1), business capital (X_2), and the use of QRIS technology (X_3) simultaneously have a significant effect on the income of traders at Agung Peninjoan Market (Y).

The magnitude of the influence of the four independent variables can be known by the coefficient of determination or Adjusted R square (R^2) = 0.914, meaning that 91.4 percent of traders' income at Agung Peninjoan Market is influenced by working hours, business capital, and the use of QRIS technology, while the remaining 8.6 percent is influenced by other factors not included in the research variables. Thus, the proposed hypothesis, which states that working hours, business capital, and the use of QRIS technology simultaneously have a significant effect on traders' income at Agung Peninjoan Market, is accepted.

Partial Regression Coefficient Significance Test (t-Test)

Partial regression test (t-test) is conducted to test the partial influence of each working hour variable (X_1), business capital (X_2), and use of QRIS technology (X_3) on trader income (Y) assuming that other independent variables are considered constant.

1) The influence of working hours on traders' income at Agung Peninjoan Market.

The steps in analyzing the relationship between working hours and trader income partially are as follows:

a. Hypothesis Formulation

$H_0 : \beta_1 \leq 0$, meaning that the equity variable (X_1) partially does not have a positive and significant effect on traders' income at Agung Peninjoan Market.

$H_1: \beta_1 > 0$, meaning that the equity variable (X_1) has a partial positive effect on the income of traders at Agung Peninjoan Market.

b. Determining the level of significance (α) = 5% using a one-sided test, namely the right side. With a level of significance (α) = 5% or a confidence level of 95% and degrees of freedom (nk) = (108-4), then the t table = 1.983.

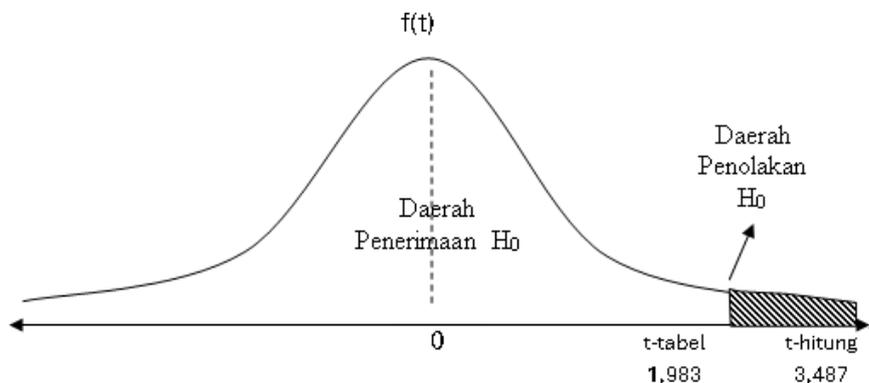
c. Testing Criteria

H_0 is accepted if the t-count value is 1.983 or $p > 0.05$.

H_0 is rejected if the t-count value > 1.983 or $p \leq 0.05$.

d. Based on calculations using the SPSS program, the t-test for working hours was $3.487 > 1.983$ with a significance value of $0.001 < 0.05$. For more details, see the normal curve below:

Figure 2. Acceptance and Rejection Region of H_0 for the Hour Variable



Source: Processed primary data, 2025

e. Conclusion

Based on the analysis of the influence of working hours on traders' income, a significance value of $0.001 < 0.05$ was obtained with t count = $3.487 > 1.983$. Working hours partially have a positive and significant effect on traders' income at Agung Peninjoan Market. If working hours are higher, traders' income at Agung Peninjoan Market will increase.

2) **The influence of business capital on traders' income at Agung Peninjoan Market.**

The steps in analyzing the relationship between business capital and trader income partially are as follows:

a. Hypothesis Formulation

$H_0 : \beta_2 \leq 0$, meaning that the business capital variable (X_2) partially does not have a positive and significant effect on traders' income at Agung Peninjoan Market.

$H_1: \beta_2 > 0$, meaning that the business capital variable (X_2) has a partial positive effect on traders' income at Agung Peninjoan Market.

b. Determining the level of significance (α) = 5% using a one-sided test, namely the right side. With a level of significance (α) = 5% or a confidence level of 95% and degrees of freedom (nk) = (108-4), then the t table = 1.983.

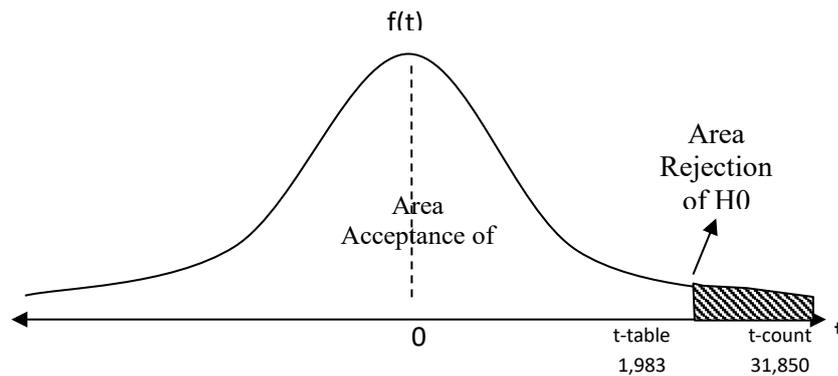
c. Testing Criteria

H_0 is accepted if the t-count value is 1.983 or $p > 0.05$.

H_0 is rejected if the t-count value > 1.983 or $p \leq 0.05$

d. Based on calculations using the SPSS program, the calculated t-value for business capital was $31.850 > 1.983$ with a significance value of $0.037 < 0.05$.

Figure 3. Acceptance and Rejection Areas of H_0 Business Capital



Source: Processed primary data, 2025

e. Conclusion

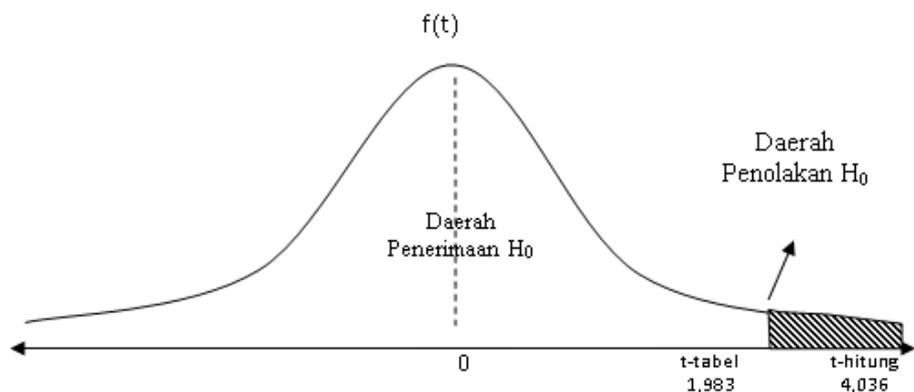
Based on the analysis of the influence of business capital on traders' income, a significance value of $0.000 < 0.05$ was obtained with t count = $31.850 > 1.983$. This means that business capital has a partial positive and significant effect on traders' income at Agung Peninjoan Market. If business capital increases, traders' income at Agung Peninjoan Market will increase.

3) **The Impact of QRIS Technology Use on Traders' Income at Agung Peninjoan Market.**

The steps in analyzing the relationship between the use of QRIS technology and merchant income partially are as follows:

- a. Hypothesis Formulation
 $H_0 : \beta_3 = 0$, meaning there is no difference in income between traders who use QRIS technology and traders who do not use QRIS technology.
 $H_1: \beta_3 > 0$, meaning there is a difference in income between traders who use QRIS technology and traders who do not use QRIS technology.
- b. Determining the level of significance (α) = 5% using a one-sided test, namely the right side. With a level of significance (α) = 5% or a confidence level of 95% and degrees of freedom (nk) = (108-4), then the t table = 1.983.
- c. Testing Criteria
 H_0 is accepted if the t-count value is 1.983 or $p > 0.05$.
 H_0 is rejected if the t-count value > 1.983 or $p \leq 0.05$
- d. Based on calculations using the SPSS program, the t-test results for the use of QRIS technology were $4.036 > 1.983$ with a significance value of $0.000 < 0.05$.

Figure 4. Areas of Acceptance and Rejection of QRIS Technology Use



Source: Processed primary data, 2025

- e. Conclusion
Based on the analysis of the influence of QRIS technology usage on merchant income, a significance value of $0.000 < 0.05$ was obtained with t count = $4.036 > 1.983$. This means that the use of QRIS technology has a partial positive and significant effect on merchant income at Agung Peninjoan Market. Where the positive sign indicates that merchants who use QRIS ($d = 1$) have higher income than those who do not use QRIS ($d = 0$).

Results and Discussion

1. Partial Effect of Working Hours on Traders' Income at Agung Peninjoan Market

According to the theory of time allocation by Becker (1965) in his book *A Theory of the Allocation of Time*, along with the ideas of Simanjuntak (2001) and the concept of opportunity cost by Ehrenberg and Smith as cited by Simanjuntak, the finding that working hours significantly affect the income of traders in the informal sector is well supported. Becker (1965) asserts that individuals have a limited

amount of time that must be efficiently allocated among work, household, and leisure activities meaning that the more time devoted to work, the greater the potential income.

Simanjuntak (2001) also emphasizes that time is a fundamental resource used for productive activities in the labor market. Therefore, an increase in traders' working hours reflects an enhanced allocation of time to generate income. According to Ehrenberg and Smith, the decision to increase working time depends on the trade-off between leisure and additional income. If the potential income outweighs the value of leisure, individuals tend to work longer. Hence, the empirical findings supporting a positive influence of working hours on income show that informal traders rationally utilize their working time to increase earnings.

The first multiple regression analysis shows that working hours have a positive and significant effect on traders' income. This implies that the longer the working hours at Agung Peninjoan Market, the higher the income earned by traders, and conversely, shorter hours result in lower income. These findings are consistent with those of Alkumairoh & Warsitasari (2022), who found that working hours positively impact MSME income at Gambar Market. This also aligns with Yuniarti (2019), who emphasized the importance of business operating hours in increasing revenue. Similarly, Anto, Fitriaman, and Jovano (2023) found that increased working hours lead to higher income among traders at Laino Central Market. However, Dewi Utami (2022) found no significant impact of working hours on income at Puring Market, which may be due to traders not optimizing peak-hour trading.

2. Partial Effect of Business Capital on Traders' Income at Agung Peninjoan Market

Business capital is a key factor determining income levels for informal sector workers, especially traders. This is consistent with the Cobb-Douglas production function, which identifies capital as one of the primary inputs influencing output. Mankiw (2003) explains that capital includes the tools and facilities used by labor, while Sukirno (2006) and Diestch (2003) affirm that capital is essential for acquiring production tools to increase output.

Sutrisno (2007) notes that capital is necessary for daily operations, such as purchasing raw materials and paying wages. Kasmir (2016) defines working capital as an investment in current assets that directly supports business operations. Suparmoko (1986) emphasizes that while not the only factor, capital plays a crucial role in determining income. Therefore, good capital management directly contributes to business success and increased trader income.

The second regression analysis indicates that business capital has a positive and significant effect on income. This means the greater the capital invested, the higher the income earned by traders at Agung Peninjoan Market. This supports findings by Dewi Utami (2022), Lestari & Widodo (2021), and Alkumairoh & Warsitasari (2022), all of whom reported a significant effect of capital on trader income. Anto, Fitriaman, and Jovano (2023) also found a similar result. However, in contrast, Alkumairoh & Warsitasari (2022) elsewhere found that capital did not significantly impact MSME income due to low consumer demand or inventory spoilage.

3. Partial Effect of QRIS Technology Usage on Traders' Income at Agung Peninjoan Market

According to the Neo-Classical Growth Theory by Robert Solow and T.W. Swan, technological advancement is a key driver of economic growth. In the context of trade, the adoption of technologies such as QRIS (Quick Response Code Indonesian Standard) represents a concrete form of innovation that enhances transaction efficiency. QRIS allows faster, safer, and more practical payments, improving consumer experience and increasing sales volume. Thus, as this theory suggests, income growth must be supported by modern technology utilization.

The fourth analysis shows that QRIS usage has a positive and significant effect on traders' income. This indicates that the better and more consistently traders use QRIS, the higher their income will be. Enhanced QRIS adoption is likely to increase customer purchase volume by simplifying transactions. This result is consistent with Aprilyan (2022) and Prisintya (2023), who found a significant positive effect of QRIS on income.

Research by Alifia et al. (2024) also found that QRIS usage significantly influences MSME income nationally, driven by increased users and transaction volume per merchant. QRIS allows merchants to accept payments from various banks and digital wallets via a single QR code. Despite this, many traders at Agung Peninjoan Market have yet to implement QRIS due to limited digital literacy, distrust in system security, and high internet costs.

4. Simultaneous Effect of Working Hours, Capital, and QRIS on Traders' Income

The F-test results show that the F-value (381.484) > F-table (2.69) and the significance value (0.000) < 0.05, indicating that working hours (X_1), capital (X_2), and QRIS usage (X_3) simultaneously have a significant effect on traders' income (Y). This suggests that longer working hours, greater capital investment, and better QRIS utilization jointly increase traders' income at Agung Peninjoan Market.

This result aligns with the study by Anto, Fitriaman, and Jovano (2023), who found that capital, business experience, and working hours significantly influence income at Laino Central Market. Similarly, Yuniarti (2019) found that education level, business capital, operating costs, business experience, and working hours simultaneously affect traders' income. Alkumairoh & Warsitasari (2022) also showed that business capital, working hours, and business experience positively and significantly affect MSME income.

CONCLUSION

Based on the analysis and discussion above, the conclusions of this study are:

1. Working hours, business capital, and QRIS usage simultaneously have a positive and significant effect on traders' income at Agung Peninjoan Market. The longer the working hours, the greater the capital, and the more effective the QRIS implementation, the higher the income.
2. The multiple linear regression results showed that: working hours contributed IDR 339,379.414, business capital contributed a coefficient of 1.545, and QRIS usage contributed IDR 5,731,872.991 toward traders' income at Agung Peninjoan Market.

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