

# **Halal Tourism MSMEs Development: The Effectiveness of Human Resource Quality And Social Media Usage**

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## **Abstract**

Micro, Small, and Medium Enterprises (MSMEs) play a significant role and have a considerable influence in supporting the economy of society and national economic development. However, MSMEs still face challenges in their business processes, such as the low quality of human resources and the high effectiveness of social media usage that is not in line with sales turnover. This research uses a quantitative approach, with primary data collected through the distribution of questionnaires to 32 respondents who are MSMEs owners in the Gang PU Banana Chips Center. Multiple linear regression analysis was conducted using SPSS version 25.0 to analyze the data. The results of the study show that the variables of human resource quality and the effectiveness of social media usage have an impact on the development of MSMEs. Furthermore, in the perspective of Islamic economics, the quality of human resources and the use of social media in the Gang PU Banana Chips Center MSMEs have applied the principles of Islamic economics, but it is not yet considered good. This can be seen from the results or services, as well as the productivity of goods and services that have not fully adhered to the concepts of professionalism (itqan), trustworthiness (amanah), and honesty.

**Keywords:** human resource quality, social media usage, MSMEs development.

## **1. Introduction**

The existence of Micro, Small, and Medium Enterprises (MSMEs) is an important part of the economy in Indonesia. This is because the presence of MSMEs can improve the poverty level in society. The more MSMEs are established, the more new workforce they can absorb, which is expected to reduce the level of unemployment in Indonesia. MSMEs also play a role as a means of economic equalization for small communities, as currently many MSMEs have spread in various locations, even in remote areas.

Moreover, MSMEs also have a significant impact on national income which affects economic growth. Economic growth is the most important factor in development. The success of a country/region's development is measured based on the level of economic growth achieved (Noviarita et al., 2021) Therefore, if MSMEs continue to develop, they will continue to contribute to the revenue of the Indonesian government and have a positive impact on the economic development of Indonesia. Economic development is a process that causes per capita income of the community to increase in the long term. (Fuadi, 2019) MSMEs have also been proven to be unaffected by crises. When the crisis hit during the 1997-1998 period, only MSMEs were able to remain standing. MSMEs are a very potential market for the financial services industry. This experience has awakened many parties to give a larger portion to micro, small and medium-sized businesses. MSMEs are one of the industries being developed by the government that are capable of overcoming poverty, unemployment, income distribution, absorbing employment, and improving business development (Furqon, 2017).

Considering the vital role of the Cooperative and SME Agency of Bandar Lampung City in advancing SMEs, certainly programs and breakthroughs are needed by the agency in advancing SMEs, especially in the Lampung Province. Here are some of the training programs carried out by the Cooperative and SME Agency of Bandar Lampung City in the recent past:

1. Entrepreneurship training by the Cooperative and SME Agency of Bandar Lampung City.
2. E-commerce training to empower SMEs in Lampung Province.
3. Improvement of SMEs human resources throughout Lampung Province.
4. One million domain program, aimed at maximizing and advancing online-based industries.

The province of Lampung, specifically in the city of Bandar Lampung, has various businesses categorized as processing industries. Bandar Lampung has great potential for the development of small-scale processing industries or micro and small enterprises. According to the Bandar Lampung Industry and Trade Office in 2018, some of the leading micro, small and medium enterprises in the city are processed fish, woven tapis fabric, various chips, melinjo chips, embroidered intestines, and Lampung batik and shirts. Banana chips production is one of the small and medium enterprises with very potential prospects to be developed in Bandar Lampung. This sector is the mainstay of the local souvenirs industry in Lampung. Until now, when visiting Bandar Lampung, banana chips are the first thing that people look for as souvenirs.

The demand for banana chips, especially in the city of Bandar Lampung, is quite high. This has encouraged entrepreneurs to open UMKM banana chips businesses. From a number of small and medium banana chips industry players in Bandar Lampung, the majority are located in Gang PU on Z.A. Pagar Alam Street, which is the main road leading to the city center. The MSMEs banana chips in Gang PU total 32 and are still operating until now. This makes the Gang PU banana chips industrial center on Z.A. Pagar Alam Street, the center for selling banana chips in Bandar Lampung. The location of the Lampung banana chips industrial center on Z.A. Pagar Alam Street in the middle of the city center makes this place crowded by Lampung residents as well as visitors from outside Lampung who come to Lampung.

Here is a list of MSMEs banana chips located in Gang PU on Z.A. Pagar Alam Street based on the Government Agency Performance Accountability Report (LAKIP) of the City of Bandar Lampung's Cooperatives and Industry Agency.

Table 1  
List of Names and Revenues of Small and Medium Enterprises (SMEs) of Banana Chips in Gang PU, Bandar Lampung City.

No	Names Chips	Omzet 2017 Rp	Omzet 2018 Rp	Omzet 2019 Rp	Omzet 2020 Rp
1.	Zom- Zom Family	320.000.000	300.000.000	240.000.000	180.000.000
2.	Fino	170.000.000	150.000.000	120.000.000	24.000.000
3.	Asa Cipto Roso	380.000.000	375.000.000	360.000.000	180.000.000
4.	Siger	1.950.000.000	1.900.000.000	1.800.000.000	840.000.000
5.	Wagiman	500.000.000	450.000.000	432.000.000	180.000.000
6.	Dua Dara	465.000.000	410.000.000	360.000.000	180.000.000
7.	Rona Jaya	780.000.000	750.000.000	720.000.000	500.000.000
8.	Cesyliia	410.000.000	390.000.000	360.000.000	180.000.000
9.	Rizka	220.000.000	200.000.000	192.000.000	120.000.000
10.	Lateb	500.000.000	485.000.000	480.000.000	288.000.000
11.	Alinda	390.000.000	380.000.000	360.000.000	300.000.000
12.	Karya Mandiri	560.000.000	550.000.000	540.000.000	324.000.000
13.	Keripik Shinta	780.000.000	755.000.000	720.000.000	640.000.000
14.	Syaqila	250.000.000	245.000.000	26.000.000	180.000.000
15.	Suheri	265.000.000	250.000.000	240.000.000	200.000.000

16.	Sumber Rezeki	780.000.000	750.000.000	720.000.000	360.000.000
17.	Kurnia	200.000.000	195.000.000	180.000.000	108.000.000
18.	Nayla	350.000.000	345.000.000	336.000.000	180.000.000
19.	Ibu Mery	270.000.000	260.000.000	240.000.000	120.000.000
20.	Yaya	935.000.000	930.000.000	924.000.000	252.000.000
21.	Saudagar	100.000.000	95.000.000	84.000.000	50.000.000
22.	Royan	500.000.000	490.000.000	480.000.000	216.000.000
23.	Nisa	380.000.000	370.000.000	360.000.000	72.000.000
24.	Askha Jaya	1.800.000.000	1.750.000.000	1.728.000.00	1.600.000.000
25.	Lala	500.000.000	495.000.000	480.000.000	252.000.000
26.	Mahkota	860.000.000	855.000.000	840.000.000	720.000.000
27.	Purijaya	180.000.000	175.000.000	168.000.000	120.000.000
28.	Keripik Lampung	380.000.000	375.000.000	360.000.000	288.000.000
29.	Arabar	300.000.000	295.000.000	288.000.000	150.000.000
30.	Enggal Jaya	150.000.000	130.000.000	120.000.000	85.000.000
31.	Alibaba	395.000.000	380.000.000	360.000.000	192.000.000
32.	Rojo Keripik	490.000.000	488.000.000	480.000.000	360.000.000

The primary data was processed in 2022.

With the development of time, many new types of businesses are emerging. This is a challenge for banana chip MSMEs in Bandar Lampung to survive in the market competition, especially now that Indonesia has entered the ASEAN Economic Community (MEA), making the challenges faced by its people even greater. The Indonesian people not only compete with their fellow citizens but also have to compete with foreign citizens. Therefore, micro, small, and medium enterprises (MSMEs) need qualified human resources to be able to compete with foreigners.

Human resources are one of the most important factors in business development. Large capital will not have much impact if not accompanied by quality human resources. Japan can be a developed country despite having low natural resources, but Japan has highly qualified human resources. Meanwhile, Indonesia has high natural resources but low-quality human resources. It can be said that human resources are the key to the development of a business. Because human resources play an important role in the operation of a business. Starting from the production process to the marketing process, quality, creative and innovative human resources are needed so that the business can continue to survive in the market competition.

The increasing and free competition demands entrepreneurs in Indonesia to be more innovative and creative in marketing their products, one of which is by utilizing technology. In the current era of globalization, technological development is taking place more rapidly. This technological development makes human activities easier, especially in terms of communication. The exchange of information can be done easily and quickly, anywhere and anytime. Therefore, there are no longer distance and time limitations, people can easily transact and exchange information only through the internet or social media networks.

The presence of social media such as Tokopedia, Shopee, Facebook, Instagram, WhatsApp, Youtube, Line, Go-food, Grab-food and others have given several positive impacts for the society, especially for entrepreneurs. With the existence of these social media accounts, entrepreneurs can promote and conduct sales transactions more easily and effectively. In addition, social media can increase the possibility for entrepreneurs to collaborate with other entrepreneurs and make their business more advanced and developed. Social media can connect many people easily, quickly and free of charge.

Kotler dan Armstrong (2012:p17) The statement expresses that nowadays companies are able to reach consumers through two-way communication with the presence of social media in society, customer-managed relationships is a marketing relationship that allows consumers to communicate with the company through social media so that consumers form a relationship with the brand.

One of the central MSMEs banana chips, Askha Jaya, has ventured into online sales through various social media such as Facebook, Twitter, and Instagram. Askha Jaya's social media pages are constantly updated with full promos and attractive visuals. Not only does it attract consumers directly, but social media has also successfully gained 250 active resellers who buy their products for resale. From these resellers, Askha Jaya sends 200 kg-500 kg of banana chips every month. Even to this day, Askha Jaya not only serves online purchases throughout Indonesia but also reaches the global market. (Direktorat Jendral IKM dan Aneka, 2022)

The quality of human resources and the effectiveness of using social media play an important role in developing a business unit, as human resources are essential in operating a business. From the production process to the marketing process, high-quality, creative, and innovative human resources are needed for a business to continue to survive in the market competition. Through social media, entrepreneurs can promote and transact sales more easily and effectively. In addition, social media can increase the likelihood of entrepreneurs collaborating with other entrepreneurs and making their businesses more advanced and developed. MSMEs Keripik Pisang in Gang PU, Bandar Lampung has conducted various training and counseling to improve the quality of human resources and has used social media, which has impacted the increase in resellers and sales. According to Januardin, the indicators of MSMEs development are sales turnover, profit or earnings, and marketing growth. However, according to data from the Bandar Lampung City Cooperative and SME Office in Table 1.2, the sales turnover of MSMEs Keripik Pisang in Gang PU has decreased year by year since 2017 to 2020, which is not in line with the achievements and efforts made by UMKM Keripik Pisang Gang PU.

Based on the background description above, the author will conduct a research titled "The Influence of Human Resource Quality on the Development of MSMEs Keripik Pisang Gang PU in Bandar Lampung City from the Perspective of Islamic Economics".

## **2. Theory Dan Hypothesis**

### **1. Neo – Classical Economic Growth Theory**

Economist Joseph Schumpeter in his book "The Theory of Economic Development" explains that economic development is caused by changes, especially in the fields of industry and trade. According to the Neo-Classical theory, factors that influence economic growth and development include the quantity and quality of the population or human resources, capital and technology resources, social systems and attitudes of society, natural resources, and market size or market share.

The process of economic development according to the Neo-Classical theory is the result of a harmonious relationship between internal and external economic factors. Internal factors arise due to increasing production scale as a result of efficiency such as new machines, a large market, and good management. Meanwhile, external factors arise due to the interdependence of industrial development from various economic sectors (Raharja, 2005).

### **2. Developing Small and Medium Enterprises (SMEs)**

The understanding of development

The definition of "Pengembangan" according to the Indonesian Dictionary/KBBI is a process, action, or way of developing. Development is an action that brings about an increase or complete change (of ideas, knowledge, and so on) (Poerwadarminta, 2002).

#### **a. The Definition of Micro, Small, and Medium Enterprises (MSMEs)**

1) Micro-enterprise is a type of business owned by an individual or a sole proprietorship. It is considered a micro-enterprise if it has a maximum net asset value of 50 million (excluding land and buildings) and a maximum annual income of 300 million.

2) Small business is a type of business operated and owned by an individual or individual business entity, but not including subsidiaries or branches of medium or large businesses. It is considered a small business if it has a net asset value of IDR 50 million to IDR 500 million (excluding land and business buildings) and has an annual income of IDR 300 million to IDR 2.5 billion.

3) Medium-sized enterprise is a type of business run and owned by an individual or a sole proprietorship, but not including subsidiaries or branches of small or large enterprises. A business is considered a medium-sized enterprise if it has a net asset value of between 500 million to 10 billion (excluding land and building assets) and an annual income of between 2.5 billion to 50 billion.

b. Business Development Indicators

1) The Sales Turnover is the amount of income or profit obtained from selling goods or services within a certain period of time, calculated based on the amount of money received.

2) Profit/Income from Business. The main purpose of a company in theory is to utilize natural and human resources to gain benefits from them. The measure often used to assess the success or failure of a company's management is by looking at the profit earned by the company.

3) Number of Employees (Januardin, 2019)

In Islamic perspective, as mentioned in the Quran, it is recommended for human beings to engage in all activities and not give the opportunity for a Muslim to be unemployed. Islam prohibits a person from despairing (in work), as mentioned in the Quran "faiza faraghta fanshab" (So when you have finished [your duties], then stand up [for worship]). This shows that the Quran emphasizes to mankind, especially Muslims, to always work and work hard.

Where work and hard work must be made as a basic principle of life for Muslims. As stated in QS An-Najm [53]:  
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وَأَنْ لَيْسَ لِلْإِنْسَانِ إِلَّا مَا سَعَىٰ

The translation of the text is: "which means 'and that a man shall have nothing but what he strives for'". In conducting business or entrepreneurship, a person needs to work. Working is an activity that uses the power possessed by human beings, which is a gift from Allah SWT.

### 3. Human Resource Quality

a. Definition of Human Resources

Human resources can also be defined as individuals who design and produce outputs in order to achieve the strategies and goals that have been implemented by the organization. Without individuals who have skills or components, it would be impossible for an organization to achieve its goals. It is human resources that make other resources work (Yusuf, 2015).

b. Human Resource Quality

The quality of human resources is the quality that exists within every person which can improve the standard of living for themselves and for others. This quality can change their way of thinking, perspective, lifestyle, and other aspects. The quality of human resources also includes two aspects, namely the physical aspect (physical quality) and the non-physical aspect (non-physical) which relates to the ability to work, think, and have skills (Karendra, 2016).

The indicators of human resources quality are as follows (Pamungkas, 2015):

1) The physical quality refers to the ability to perform tasks that require skills.

2) The intellectual quality is the ability needed to perform various thinking activities, knowledge, reasoning, and problem-solving.

3) The spiritual quality is related to ethics, attitudes, behavior, and the mental function of humans, which scientifically is usually related to someone's ability to give judgment of the condition of the work or business. The quality of human resources plays an important role in the development of a business. However, in a business, especially micro, small, and medium enterprises (MSMEs), there are still various obstacles related to human resources, such as the low level of skills, abilities, expertise, and professionalism possessed by human resources (Budiarto, 2016).

### 4. Effective Use Of Social Media

a. The Definition Of Social Media

Social media is a technological network used to create, communicate, and share information through the use of the internet, while marketing through social media is a type of marketing model via the internet by participating in the social media network (Puguh Kurniawan et al., 2019).

b. Benefits of Social Media

A company always strives to introduce all of its products, either directly or indirectly. This is done with the aim that customers can get to know the products or services offered. Without promotion, it is difficult for customers to know the products or services offered by the company. Therefore,

promotion is the most important and effective means that a company can do to attract new customers and maintain existing ones. Promotion is done to give an overview of a product with the aim of making customers interested in buying the product. Each company has its own means of promoting its products, both goods and services (Kasmir, 2008).

The following are some promotional tools that can be used:

- 1) advertising
- 2) publicity
- 3) sales promotion
- 4) personal selling

### 5. Hypothesis

H1: Human resource quality has a significant effect on the development of SMEs.

H2: The effectiveness of social media usage has a significant influence on the development of SMEs.

H3: Simultaneously, the quality of human resources and the effectiveness of social media usage have a significant influence on the development of SMEs.

## 3. Research Methodology

The research method used in writing this article is quantitative research, which is used to study a certain population or sample. The data used are primary data sourced directly from interviews and questionnaire respondents. The population in this study is 32 SME actors from the banana chips center in Gang PU, Bandar Lampung. Based on this research, because the population is not more than 100 SMEs who become respondents, the writer took 100% of the population, which amounted to 32 SMEs. The data analysis technique used is multiple linear regression analysis with the help of SPSS data processing application version 25.

## 4. Results and Discussion

### 1. Descriptive Statistical Analysis

Out of 32 respondents, it was found that there were 13 female SME actors and 19 male SME actors. In the research conducted, the educational level of 3 respondents was junior high school, 19 respondents were senior high school graduates, and 10 respondents were bachelor's degree graduates. The length of time the respondents have been in business is more than 1 year for 8 respondents, more than 10 years for 19 respondents, and more than 20 years for 5 respondents.

### 2. Validity and Reliability Testing

#### a. Validity Test

For testing this instrument, SPSS software version 25 was used.

Table 2

The Results of the Validity Test for Human Resource Quality Variable (X1)

No.	Statement Item	r <sub>hitung</sub>	r <sub>tabel</sub>	Conclusion
1	Item 1	0.568	0.349	Valid
2	Item 2	0.700	0.349	Valid
3	Item 3	0.501	0.349	Valid
4	Item 4	0.623	0.349	Valid
5	Item 5	0.673	0.349	Valid
6	Item 6	0.516	0.349	Valid
7	Item 7	0.591	0.349	Valid
8	Item 8	0.735	0.349	Valid

Data Source : Primary data processed, 2021

Eight statement items were found to be valid because  $r_{hitung} > r_{tabel}$ , with  $r_{tabel}$  that is 0,349.

Table 3

The Results of the Validity Test for Social Media Usage Effectiveness Variable (X2)

No.	Item Pernyataan	r <sub>hitung</sub>	r <sub>tabel</sub>	Kesimpulan
1	Item 1	0,655	0,349	Valid
2	Item 2	0,543	0,349	Valid
3	Item 3	0,359	0,349	Valid

4	Item 4	0,709	0,349	Valid
5	Item 5	0,760	0,349	Valid
6	Item 6	0,647	0,349	Valid
7	Item 7	0,358	0,349	Valid

Data Source : Primary data processed, 2022  
 Seven statement items were found to be valid because  $r_{hitung} > r_{tabel}$ , with  $r_{tabel}$  that is 0,349.

Table 4  
 Validity Test Results of Small and Medium Enterprises (MSMEs) Development Variables (Y)

No.	Item Pernyataan	$r_{hitung}$	$r_{tabel}$	Kesimpulan
1	Item 1	0,629	0,349	Valid
2	Item 2	0,365	0,349	Valid
3	Item 3	0,669	0,349	Valid
4	Item 4	0,541	0,349	Valid
5	Item 5	0,719	0,349	Valid
6	Item 6	0,743	0,349	Valid
7	Item 7	0,575	0,349	Valid

Data Source : Primary data processed, 2022  
 Seven statement items were found to be valid because  $r_{hitung} > r_{tabel}$ , with  $r_{tabel}$  that is 0,349.

b. Test of Reliability

Table 5  
 Reliability Test Results of Human Resource Quality Variables (X1)

Cronbach's Alpha	Cronbach's Alpha Standar
0,758	0,60

Data Source : Primary Data processed, 2022

Score *cronbach's alpha* ( $\alpha$ ) equal to  $0,758 > 0,60$ , this indicates that the measuring instrument used in this research is reliable

Table 6  
 Reliability Test Results of Social Media Usage Effectiveness Variables (X2)

Cronbach's Alpha	Cronbach's Alpha Standar
0,672	0,60

Data Source : Primary Data processed, 2022

Score *cronbach's alpha* ( $\alpha$ ) equal to  $0,672 > 0,60$ , this indicates that the measuring instrument used in this research is reliable.

Table 7  
 Reliability Test Results of Small and Medium Enterprises (MSMEs) Development Variables (Y)

Cronbach's Alpha	Cronbach's Alpha Standar
0,718	0,60

Data Source : Primary Data processed, 2022

Score *Cronbach's alpha* ( $\alpha$ ) equal to  $0,718 > 0,60$ , this indicates that the measuring instrument used in this research is reliable.

**3. Analysis Prerequisite Testing**

a. Normality Test

In this test, One Sample Kolmogorov-Smirnov test will be used with a significance level of 0.05. The data is considered normally distributed if the significance level is >5% or 0.05. This test uses the SPSS version 25.0 program, and the result will be:

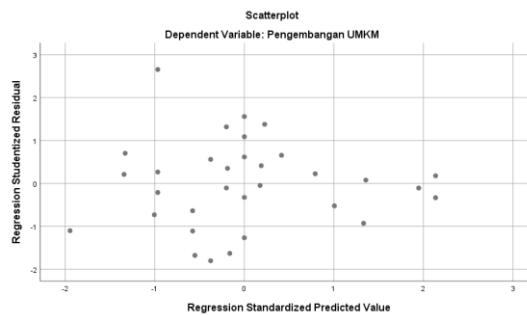
Table 8  
Normality Test Result  
One-Sample Kolmogorov-Smirnov Test

		<i>Unstandardized Residual</i>
	N	32
Normal Parameters	Mean	.0000000
	Std. Deviation	6.01234437
Most Extreme Differences	Absolute	
	Positive	.081
	Negative	.073
	Test Statistic	-.081
	Asymp. Sig. (2-tailed)	.081
		.200 <sup>c,d</sup>

Data Source : Primary data processed, 2022

Based on these results, it can be concluded that the Asymp. Sig. (2-tailed) value obtained is greater than 0.05, indicating that the data is normally distributed.

b. Heteroscedasticity Test



Picture 1

Scatterplots Graph

Source : primary data processed, 2022

The result of the scatter plot above indicates that it does not exhibit heteroscedasticity, as evidenced by the residuals being randomly distributed with zero points.

**4. Hypothesis Testing**

a. Simple Linear Regression Analysis

The results of the analysis using multiple linear regression are as follows:

Table 9  
Multiple Linear Regression Test Result

Model	<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>	t	Sig.
	B	Std. Error	Beta		
(Constant)	-.201	4.876		-.041	.967
Quality of human resources effectiveness in using social media	.438	.153	.443	2.851	.008
	.467	.187	.388	2.503	.018

a. Dependent Variable: Development stands for Small and Medium Enterprises (MSMEs)

Source : Primary data processed, 2022

$$Y = a + b_1 X_1 + b_2 X_2 + e$$

$$Y = -0,201 + 0,438 X_1 + 0,467 X_2 + e$$



- 1) The constant value is negative, which is -0.201. This means that if the human resource quality and social media usage effectiveness are both equal to zero (0), SMEs development will experience a decrease.
- 2) The regression coefficient of X1 is 0.438, indicating that every 1% increase in human resource quality value, SMEs development will increase by 0.438.
- 3) The regression coefficient of X2 is 0.467, indicating that every 1% increase in social media usage effectiveness value, SMEs development will increase by 0.467.

b. The Best of Coefficient of Determination ( $R^2$ )

If  $R^2$  is getting larger, then the percentage of changes in the dependent variable caused by the independent variable is getting higher. In this study, the R Square value was calculated using SPSS software version 25.0. Here are the results of the coefficient of determination test:

Table 10  
 The result of the coefficient of determination test

Matriks	R Square	Adjusted R Square
y	0,553	0,522

Source : Primary data processed, 2022

Based on the table above, it is known that the value of R Square is 0.553. This indicates that 0.553 or 55.3% means that the independent variables (human resource quality and social media effectiveness) can influence the dependent variable (MSMEs development), while the remaining 44.7% is influenced by other variables that were not examined in this study.

c. Partial Test (Uji T)

This test was conducted by comparing the significance value with the  $\alpha$  value (5%) at the 5% degree level. H1 is accepted if the significance value of the variable produced is less than 0.05, which means that the independent variable has a significant effect on the dependent variable and vice versa. The following are the results of the hypothesis test:

Table 11  
 The result of the partial test (t-test)

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.201	4.876		-.041	.967
	Quality Human Resource	.438	.153	.443	2.851	.008
	Effectiveness of Social Media Use	.467	.187	.388	2.503	.018

a. Dependent Variable: Development MSMEs

Source : Primary data processed, 2022

The results are obtained based on the data table above  $t_{hitung} > t_{tabel}$  2,851 > 1,699 and the significance value is 0,008 < 0,05 "So, H1 is supported, meaning that the variable of human resource quality significantly influences the variable of SMEs development. Based on the table, it shows that the variable of social media usage effectiveness has a regression coefficient of 0.467, a t-value of 2.503, and a significance value of 0.018. Since the t-value of 2.503 > the t-table value of 1.699 and the significance value is < 0.05, then H1 is supported, meaning that the variable of social media usage effectiveness significantly influences the variable of SMEs development."

## 5. Discussion of Research Results and Analysis

### a. The Influence of Human Resource Quality on MSMEs Development

H1 : The quality of human resources has an influence on the development of micro, small, and medium-sized enterprises (MSMEs).

The hypothesis testing is performed by comparing the value of t-test and t-table. The hypothesis is supported if  $t\text{-test} > t\text{-table}$  or the significance value  $< \alpha = 0.05$ . Based on the test results, it was found that the significance value of the human resource quality variable (X1) was 0.008 < 0.05 and the t-test value was 2.851 > t-table 1.699. Therefore, the conclusion is that the formulated hypothesis is in accordance with the research results or, in other words, the quality of human resources partially affects the development of MSMEs in the Banana Chips Center in Gang PU, Bandar Lampung. The above analysis that has been conducted with a positive coefficient value shows that the human resource quality variable has a positive and significant effect on the development of MSMEs in the Banana Chips Center in Gang PU, Bandar Lampung. With good

human resource quality support, it will affect the company's performance which, in turn, if the company's performance is good, it will be able to improve its business development.

Human resources are individuals who produce and design outputs in order to achieve the goals and strategies that have been implemented by an organization or company. Without individuals who have skills or components, it would be impossible for an organization or company to achieve its goals. Human resources are the ones who can make other resources work. Therefore, it is important to improve the quality of human resources, both physically and mentally, intellectually (knowledge), as well as attitudes and behaviors, so that the business can develop further.

Based on the research results on human resources in the banana chips center, it can be seen that the human resources in the banana chips center in Gang PU have good knowledge and skills, which are already skilled in carrying out production, such as the manufacturing process, frying, and flavoring, which are done well and accurately. This is because this banana chips center is a raw material processing industry that is processed into finished products such as chips, which do not require entrepreneurs to have a high level of education, as long as entrepreneurs have skills, soft skills, as well as knowledge obtained from experience, observation, training, and empowerment. This can produce quality products that can affect the development of their business.

According to Kadarisman (2013) in his book, improving the quality of human resources (HR) can be done by empowering them. Therefore, it is expected that the higher quality of human resources will be able to add positive results to the development of micro, small, and medium-sized enterprises. This result is in line with the research conducted by Inggar Ariani Karendra (2014), which states that there is a significant influence of human resource quality on business development in the KPRI Pertagama in Madiun City.

b. The influence of the effectiveness of social media usage on the development of micro, small, and medium-sized enterprises (MSMEs).

H1 : There is an influence of the effectiveness of social media usage on the development of micro, small, and medium-sized enterprises (MSMEs) in the banana chips center at Gang PU.

Based on the X2 variable test, the level of significance is at the level of  $0.018 < 0.05$ , and the calculated t-value is  $2.503 >$  the table t-value of 1.699. This means that the hypothesis formulated is supported by the research results, which means that H1 is supported, or in other words, the effectiveness of social media usage partially and significantly affects the development of MSMEs in the Gang PU banana chips center. Therefore, the higher the effectiveness of social media usage, the higher the development of MSMEs. One contributor to the effectiveness of social media usage is the promotion and customer relationship indicators. This proves that many customers come or transact because they see promotions on social media and already know or have a good relationship with the store owner or business actor.

b. The Influence of Human Resource Quality and the Effectiveness of Social Media Usage Simultaneously on the Development of MSMEs

The results of this study indicate that there is a positive influence of human resource quality and the effectiveness of social media usage simultaneously on the development of banana chips SMEs in Gang PU. This is evidenced by the F-value of 17.942, which is greater than the F-table of 3.32 with a significance level of  $0.000 < 0.05$ , so it can be concluded that human resource quality and the effectiveness of social media usage together have a positive effect on the development of banana chips SMEs in Gang PU. Based on these conclusions, if the quality of human resources and the effectiveness of social media usage increase, the development of banana chip SMEs in Gang PU will also increase. Conversely, if the quality of human resources and the effectiveness of social media usage decrease, the development of banana chips SMEs in Gang PU will also decrease. Therefore, if banana chip SMEs in Gang PU have good human resource quality and are able to use social media effectively and manage it well, it will improve the development of the business.

Based on the coefficient of determination analysis, it is known that human resource quality and the effectiveness of social media usage have an influence of 55.3% on the development of banana chips SMEs in Gang PU, while the remaining 44.7% is influenced by other variables not included in this study. It can be concluded that human resource quality and the effectiveness of social media usage contribute to the development of banana chips SMEs in Gang PU.

This study is supported by several theories, such as Budiarto (2016:26) stating that human resource quality is indeed an important factor in the development of a business. When the quality of human

resources improves, the production process, marketing, and business management will run better, thus improving the development of the business.

Kumar et al. (2016) as cited in Hakim Purwantini and Anisa (2018:49) stated that social media is a beneficial platform for businesses and consumers to transact and engage in intensive communication. Therefore, the appropriate use and utilization of social media will affect sales levels and improve business development.

In line with Neo-Classical theory, where things that affect economic development and growth are human resource quality and technology, including the effectiveness of social media usage, human resource quality and the effectiveness of social media usage are factors that must be considered by SMEs to improve the development of banana chips SMEs in Gang PU.

The Influence of Human Resource Quality and Social Media Utilization Effectiveness on the Development of MSMEs in the Perspective of Islamic Economics.

According to the principles of Islamic economics that serve as a reference in all economic activities in Islam:

i. Tauhid

Quraish Shihab stated that tauhid leads human beings in economic activities to believe that all wealth owned by someone belongs to Allah. The efforts made by a Muslim must be interpreted as an act of worship, and this consciousness will create a sense of trust, sincerity, and patience. MSMEs entrepreneurs are already in line with this principle where they have surrendered to Allah's will, meaning that they have done everything to improve the development of MSMEs.

ii. Nubuwwah (Akhlak)

This principle is an implementation of the attitudes of the Prophet Muhammad in conducting all of his economic activities, namely Siddiq (Truthful), Tabligh (Conveying the truth), Amanah (Trustworthy), and Fathonah. Siddiq (Truthful) is characterized by being truthful and honest. The banana chips MSMEs in Gang PU has implemented the principles of Islamic economics by providing truthful product specifications even though the product is not directly visible. This is also included in the principle of Tabligh, which is conveying the truth. The use of social media by MSMEs actors is in accordance with Islamic business ethics, where in conducting social media systems, entrepreneurs still compete in a healthy manner.

iii. Individual Freedom

The MSMEs actors give freedom to every other business actors who sell the same product and do not discredit each other even though they sell the same product.

iv. Justice

Business actors also apply the principle of justice by treating consumers fairly and not discriminating against purchases through social media or directly in the store.

The quality of human resources can be improved by managing the human resources themselves. Generally, the management of human resources aims to increase the productive contribution of these human resources so that it can improve the existing human resources in the company both from a strategic, ethical, and social perspective. In Islamic teachings, the quality of human resources has a basic foundation in managing human resources itself. With a basic foundation and if applied properly, the human resources within a company will be of high quality. The basic foundations for managing high-quality human resources are:

i. Khalifah

Islam, in the verses of the Quran, has indicated the form of human beings, mentioned in Surah At-Tin verse 4. لَقَدْ خَلَقْنَا الْإِنْسَانَ فِي أَحْسَنِ ۝٤

تَقْوِيمٍ

The meaning of the sentence is: "Verily, We have created man in the best of forms." These verses explain that human beings are the vicegerents holding trust on earth, as vicegerents they should bear the trust. Bearing that trust is what every human being in the world carries, whether they realize it or not. When awareness of trust has grown, there must be accountability in the hereafter. Likewise in the world of business. Entrepreneurs who do not have permanent employees are called vicegerents, because they are leaders for themselves, the trust they bear is their daily tasks. Whereas for an entrepreneur who has employees, he must realize that there are employees who

depend on him for their livelihood. Therefore, the business owner essentially holds the trust to make the lives of employees more prosperous both physically and spiritually.

- ii. Concept of justice  
The concept of justice should be ingrained early in the mind of an individual who is a leader in a company. Justice is the recognition and equal treatment of rights and obligations. In business transactions, justice is crucial. The concept of fairness in a company must be instilled in every member to achieve the company's goals and the career of the business actor.
- iii. The organization's goals and individual goals of human resources  
In the subsequent development, the goals of individuals and organizations in a company must be aligned, otherwise it will be difficult to manage the human resources available in the company. In Islam, the purpose of human life is to obtain the pleasure of Allah SWT, regardless of the profession and position held.
- iv. The reference in managing human resources  
In managing human resources, humans as a driving force of a production process must have the qualities or characteristics possessed by the Prophet, namely Shiddiq (truthful), Amanah (trustworthy), Fathanah (intelligent), Tablig (transparent).  
The current condition of human resources referred to in the small and medium-sized banana chips business in Gang PU is that the entrepreneurs are already good but it cannot be considered perfect yet, as there is still a need for routine training provided by the relevant department that can be done on the human resources themselves.

## 5. Conclusion and Recommendation

Based on the research results of the influence of human resource quality and the effectiveness of social media usage on the development of banana chips SMEs in Gang PU, the following conclusion can be drawn. Based on the partial testing results, it is shown that the human resource quality variable (X1) has a positive correlation with the development of SMEs (Y). Therefore, it can be concluded that the human resource quality variable (X1) partially affects the SME development variable (Y). Based on the partial testing results, it is shown that the variable of social media usage effectiveness (X2) has a positive correlation with the development of SMEs (Y). It can be concluded that the variable of social media usage effectiveness (X2) partially has a positive effect on the development of SMEs (Y). Based on the simultaneous testing results, it is shown that the human resource quality variable and the social media usage effectiveness variable together have a positive effect on the development of SMEs. The business actors of the Banana Chips Center in Gang PU have been applying the principles of Islamic economics, such as providing fairness to every customer both online and offline, and freedom for each producer to compete in a healthy manner without undermining each other. As for the recommendation for business actors, based on the results of this research, it is expected that business actors can pay more attention to the human resource quality factor by improving their skills and utilizing social media effectively to support the development of SMEs. Moreover, for the government, it is hoped that the government, especially the relevant agencies, can participate more by monitoring and providing business training for business actors, especially banana chip SMEs in Gang PU. For further research, the author hopes that similar research can be conducted with other variables that can influence business development, especially in the city of Bandar Lampung.

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