

Increasing Local Government E-Government Innovation in Achieve Good Government

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Abstract

The aims of this study to find out the Increasing Local Government E-Government Innovation in Achieve Good Government. This study uses qualitative research Method. The result of this study shows that the procedure for granting People's Business Credit (KUR) by Bank Mandiri KCP Medan Brahrang in the process of distributing bank KUR using an internal and or external scoring system to assess, analyze and record a credit application process until an account is formed. As well as the analysis process and referring to the applicable Credit Standard Procedures (SPK) and or Operational Technical Guidelines (PTO). And the authority to decide on KUR credit refers to the provisions of the Standard Credit Procedures (SPK) applicable at the Bank. People's Business Credit (KUR)(X1) has a positive and significant effect on the production of oil palm farming in Langkat Regency with a probability value of 0.00. Land area (X2) has a positive and significant effect on oil palm farming production in Langkat Regency with a probability value of 0.03. Fertilizer (X3) has a positive and significant effect on oil palm farming production in Langkat Regency with a probability value of 0.00, and Pesticide (X4) has a positive and insignificant effect on oil palm farming production in Langkat Regency with a probability value of 0.11.

Keywords

increasing; local government; innovation



I. Introduction

The plantation sector is the main sector for the Langkat Regency government, this is because the sector contributes quite a lot to the Langkat Regency GRDP. In Table 1.1 it can be seen that the GRDP of Langkat Regency is supported by 17 sectors. The Agriculture, Forestry and Fisheries sectors are the main sectors that provide the largest contribution to the GRDP of Langkat Regency where in 2020 the agricultural, plantation and agricultural sectors contribute 43.87 percent compared to other business sectors.

Plantations in our country have a very important role both in the economic and social fields because they can generate large enough foreign exchange to build this nation and country. From plantations, the largest export commodity can be produced after the oil and gas mining and forestry sub-sectors, we cannot ignore its role in the country because in addition to being a source of energy for the plantation product processing industry, it can also absorb a lot of labor because basically what is managed is types of plants that are difficult to cultivate mechanically, especially perennials/perennials.

Palm oil is one of Indonesia's export commodities that generates large foreign exchange for the country after oil and gas. Indonesia is the world's largest producer and exporter of palm oil (Statistics, 2014). This encourages farmers to carry out oil palm farming to meet market needs both at home and abroad because it is supported by large, fertile land areas and many people who grow oil palm.

The use of production factors in agriculture is important, because without these production factors, of course, farmers cannot produce farming, if farmers cannot produce

farming, of course farmers will not receive income from their farming. The success of farming is influenced by production factors (capital, land, labor). Capital is needed to procure production facilities (seeds, fertilizers, pesticides, and equipment), plant maintenance costs, storage, marketing and transportation costs. In farming, lack of capital causes a lack of input, which creates a risk of failure or low productivity. Own capital can be obtained either from government assistance or capital loans from banks.

One form of capital loans from banks to oil palm farmers in Langkat Regency is the People's Business Credit. People's Business Credit (KUR) is credit/financing provided by banks to MSMEK that are eligible but have not met the bank's requirements to obtain business credit (Bankable). KUR aims to improve and expand the Bank's services to productive MSMEs, increase the competitiveness of MSMEs, encourage economic growth and employment, and reduce poverty. People's Business Credit (KUR) can be enjoyed through banking loan services, where the Bank is a financial institution that works based on trust in the community starting from collecting public funds and channeling it back to the community in the form of credit.

Bank Mandiri KCP Medan Brahrang manages funds obtained from customer deposits in the form of regular savings, business savings, and your savings which are channeled in the form of credit to small entrepreneurs who live in rural areas because one of the common characteristics inherent in rural communities is capital that is still low. weak. This lack of capital limits the scope for business activities carried out by rural communities whose purpose is to increase income. The limited ownership of funds and the difficulty of obtaining external sources of funds have made it difficult for rural communities to try to improve their standard of living. Based on this background, Bank Mandiri KCP Medan Brahrang prioritizes customers who have the types of regular savings, business savings,

Palm oil production in the Langkat Regency area from 2017 to 2020 experienced quite significant fluctuations. This can be seen in Table 2.1 which shows oil palm production per hectare in Langkat District. Oil palm production growth in 2018 increased by 178 percent compared to 2017. However, in 2020 oil palm production decreased by 85 percent compared to 2019. In Table 3 it can also be seen, the growth of people's business loans (KUR) granted to oil palm farmers in Langkat Regency also fluctuated. If seen, when there was a significant growth in People's Business Credit (KUR), palm oil production also experienced an increase as happened in 2019.

In the level of production of a commodity to produce output basically requires at least two main factors, namely the land factor and the labor factor. However, after the production process begins, there are other factors needed to produce production output, one of which is a source of funds. Sources of funds can be obtained either from government assistance or capital loans from banks in the form of People's Business Credit (KUR).

In addition to the above factors, plant maintenance is also one of the most important cultivation activities and determines the productive period of plants. One aspect of plant maintenance that needs to be considered in oil palm cultivation activities is pest and disease control. Good pest and disease control can increase crop production and productivity (Tani & Bina, 2009).

Based on the description above, the authors are interested in raising the title: "The Effect of People's Business Credit (Banks)Mandiri KCP Medan Brahrang) Against Oil Palm Farming Production in Langkat Regency".

II. Review of Literature

2.1 Palm oil

Palm oil is an important commodity for Indonesia, considering that Indonesia is the largest palm oil producing country in the world which is one of the main producers of foreign exchange, and absorbs a lot of workers, so that the increase in production is expected to encourage Indonesia's economic growth. For this reason, joint efforts are needed to encourage and increase the understanding of interested parties regarding the importance of implementing sustainability principles in the palm oil industry, so that activities to increase oil palm production are in line with efforts to preserve the environment. (Department of banking research and regulation, 2019).

2.2 People's Business Credit (KUR)

People's Business Credit (KUR) is part of the government's design that is shown to support the development of cooperatives and SMEs that are feasible for business to obtain credit or financing facilities from creditors, but lack the guarantees required by creditors. The target of KUR is cooperatives and SMEs that need funding and are declared eligible by financial institutions, but do not yet have sufficient guarantees in accordance with the provisions of the financing requirements (DA Lestari, 2020).

2.3 Land area

Land area is the area of control of agricultural land which is arable land in the production process or farming and agricultural businesses. The area of land in this study is the area of plantation land cultivated by farmers in one harvest period in units per hectare (ha). Agricultural land is a determinant of the influence of agricultural commodities. In general, it is said that the larger the area of land planted, the greater the amount of production produced by the land. The area of agricultural land also affects the scale of agricultural businesses and will ultimately affect the efficiency or not of an agricultural business. It is often found that the larger the harvested area used for agriculture, the more inefficient the land will be. On the other hand, the harvest area is narrow, the entrepreneur's efforts to use production factors are getting better, (Daniel, 2004).

2.4 Fertilizer

Organic fertilizer is the result of the decomposition of organic matter, both dry plants (humus) and waste from livestock manure which is broken down (remodeled) by microbes so that it can provide nutrients needed by plants for plant growth and development. Organic fertilizer is very important as a buffer for the physical, chemical and biological properties of the soil so that it can increase fertilizer efficiency and land productivity (Supartha et al., 2012). The chemical composition of manure varies depending on the type of livestock, age of livestock, type of feed, amount of spread, method of handling and storage of fertilizer which has a positive effect on the physical and chemical properties of the soil, encourages soil microbial life which changes various factors in the soil so as to ensure soil fertility. (Sajimin & Purwantari, 2011). Organic fertilizers can increase the main anions for plant growth such as nitrate, phosphate, sulfate, borate, and chloride as well as increase the availability of macro nutrients for plant needs and improve the physical, chemical and biological properties of the soil. (SAD Lestari, 2016).

2.5 Pesticide

Pesticides are chemical substances (chemicals, mixtures of chemicals or other materials) that are toxic and bioactive which are used to kill or control various pests, including insects, fungi and weeds. Pesticide (English = Pesticide) comes from the word pest which means plant-disturbing organisms (pests) and cide which means deadly or poison. The following is the definition and definition of pesticides from several book sources, one of which (United States Environmental Protection Agency), pesticides are substances or mixtures used to prevent, destroy, reject, or antagonize pests in the form of animals, plants and nuisance micro-organisms. (Zulkarnain, 2010).

In general, pesticides are all materials that include chemical substances or micro-organisms that can be used as pest control such as insects, nematodes, rodents, fungi, or all forms of nuisance that can harm humans. (Annida, 2018).

2.6 Production

Production is the process of combining inputs and turning them into outputs, production technology connects inputs with outputs. A certain quantity is required to produce each particular service or good (Anggraini, 2018). In the production process, producers will change the inputs (inputs) which are also called factors of production (factors of production) that are used throughout the production process. (Pindyck et al., 2013).

The production process can be said to be running if the required requirements have been met. These requirements are better known as factors of production. The production factor itself has four components, including: capital, land, labor and skills or management (management). Each of these has a different function and is interrelated with one another (Daniel, 2004).

2.7 Relationship Between Research Variables

a. The Effect of Using KUR Financing on Production

According to (Rivai et al., 2010) There are two financing objectives, namely the purpose of macro-financing and the purpose of micro-financing. The first macro-financing objective is to improve the people's economy so that people who do not have economic access will gain economic access, secondly to provide funds for business improvement for customers who lack funds, and thirdly to provide opportunities for increasing productivity. Meanwhile for microfinance, namely to increase profits, minimize capital shortages, utilize economic resources, and distribute surplus funds to customers who lack funds. The income of Micro, Small and Medium Enterprises can be influenced by various factors, including:(Sukirno, 2013):

Capital is all forms of wealth that can be used directly or indirectly in the production process to increase output. Capital or cost is one of the most important factors for every business, whether small, medium or large.

b. People's Business Credit is used to help improve business operations through financing.

Labor does not mean the number of workers in the economy. However, the workforce also includes the expertise and skills they have. In terms of expertise and education, the workforce is divided into three groups, namely: a) Unskilled workers are uneducated workers or low levels of education. b) Skilled workers are workers who have expertise from training or work experience. c) Educated workers are workers who have sufficient education and are experts in certain fields.

The length of business is the length of time the trader has worked in the trading business that is currently being undertaken. The length of a business can lead to a business experience.

2.8 The Effect of Land Use on Production

The area of agricultural land is something that is very important in the production process or farming and agricultural businesses. In farming, for example, ownership or control of narrow land is definitely less efficient than larger land. The narrower the business area, the more inefficient farming is done. Agricultural land is a determinant of the influence of agricultural commodities. In general, it is said, the wider the land (cultivated/planted), the greater the amount of production produced by the land. The size of agricultural land can be expressed in hectares (ha) or are (Rahim, 2007).

2.9 Effect of Fertilizer Use on Production

The level of productivity of farming is basically strongly influenced by the level of application of the technology, and one of them is fertilization. Fertilizer is one of the production materials or means of production which is the most important factor in agriculture and becomes capital. In other words, the existence of capital will determine the level of the amount of fertilizer applied. Lack of capital causes a lack of input provided, causing a risk of failure or low yields to be received (Daniel, 2004). Guidelines for the level of fertilizer use per unit area have technically been issued by the Department of Agriculture. With the use of fertilizers that do not match the dose, the productivity per unit of land can be reduced, so that production decreases. Therefore, how and under what conditions the factors of production are used, everything is decided by assuming that producers always try to achieve maximum profit.

2.10 Effect of Pesticide Use on Production

Efforts to increase production as one of the actions of plant maintenance is the use of pesticides. Pesticides are toxic chemicals, excessive use of pesticides can be a source of pollution for food, water, and the environment. (Zulkarnain, 2010). Improper pest and disease control such as mixing 2-3 types of pesticides, inappropriate dosages, non-standard sprayers can cause serious problems (health, wastage, pest and disease resistance, pesticide residues, and environmental pollution). One of the recommended ways to reduce the amount of pesticide use is by not mixing several types of pesticides, using the recommended pesticide concentration, and using a standard sprayer with sufficient pump pressure. Pesticides or insecticides are materials used to control, repel, or exterminate nuisance organisms in the form of insects, rats, or other microbes that are considered disturbing. It is hoped that the use of pesticides will lead to an increase in the amount of production (Zulkarnain, 2010).

2.11 Hipotesis

As for The hypothesis in the implementation of this research is as follows:
KUR (People's Business Credit) has a positive and significant effect on the production of oil palm farming in Langkat Regency.

1. The area of land has a positive and significant effect on the production of oil palm farming in Langkat Regency.
2. Fertilizer has a positive and significant effect on the production of oil palm farming in Langkat Regency.
3. Pesticides have a positive and significant effect on the production of oil palm farming in Langkat Regency.

III. Research Method

The method of determining the research area is done purposively (deliberately). The area selected as a research location on "The Effect of People's Business Credit (Bank Mandiri KCP Medan Brahrang) on Oil Palm Farming Production in Langkat Regency" is at Bank Mandiri KCP Medan Brahrang which serves the People's Business Credit (KUR) facility with fast and process services, transparent credit, and supported by a strategic location and easily accessible by oil palm farmers in Langkat Regency who are the target of distributing People's Business Credit (KUR).

IV. Result and Discussion

4.1 The Process of Giving KUR to Oil Palm Smallholders in Langkat Regency

BankMandiri KCP Medan Brahrang provides customer focus & excellence services in the form of the spirit of prospering the country, which means serving all Indonesian people well so that Bank Mandiri will always be remembered in the hearts of the community, especially all customers. Banking competition is very tight today, Bank Mandiri, especially KCP Medan Brahrang, in overcoming this competition, all employees are very focused and uphold service standards in terms of service in order to create a sense of comfort and satisfaction for customers. Customer satisfaction plays a very important role in achieving the targets for Bank Mandiri, including for KCP Medan Brahrang.

The main business activity carried out by Bank Mandiri KCP Medan Brahrang apart from collecting funds is distributing funds. Funds disbursed by Bank Mandiri KCP Medan Brahrang to the public are in the form of credit, of which the loans are Micro Business Loans (KUM). People's Business Credit, hereinafter abbreviated as KUR, is credit/financing of working capital and/or investment to individuals/individuals, business entities and/or business groups that are productive and feasible but do not have additional collateral or additional collateral is not sufficient with a limit of up to Rp. 200 million. This credit is used to finance all productive businesses, one of which is in the agricultural sector that can produce output, therefore to be able to channel loan funds from Bank Mandiri KCP Medan Brahrang has a procedure for granting credit.

The process of granting People's Business Credit (KUR) is an activity that aims to channel funds to people in need based on an agreement and loan agreement between farmers and Bank Mandiri KCP Medan Brahrang, where the borrower is obliged to repay the debt after a certain period of time. The procedure for granting KUR credit is one of the standard provisions in providing credit to customers to obtain financing assistance with the requirements provided by Bank Mandiri KCP Medan Brahrang. Farmers who are prospective KUR recipients can apply for KUR credit or financing and the Bank Mandiri KCP Medan Brahrang as the KUR implementer evaluates the credit or financing proposals submitted by farmers or farmer groups who are prospective KUR recipients. The KUR period does not exceed 3 years for working capital and 5 years for investment, the decision to grant KUR to the applicant is fully the authority of Bank Mandiri KCP Medan Brahrang as the Implementing Bank. Applying for a loan at Bank Mandiri KCP Medan Brahrang is fairly easy compared to applying at other banks. In addition, the interest rates also tend to be low.

The Requirements for Recipients of People's Business Credit (KUR) at Bank Mandiri KCP Medan Brahrang consist of:

- a. EffortMicro, Small and Medium;

- b. EffortMicro, Small and Medium Enterprises from family members of employees/employees who have permanent income or work as Indonesian migrant workers.
- c. EffortMicro, Small and Medium-sized Indonesian Migrant Workers who have worked abroad;
- d. EffortMicro, Small and Medium Enterprises in border areas with other countries;
- e. EffortMicro, Small and Medium Retired Civil Servants, National Armed Forces of the Republic of Indonesia and Police of the Republic of Indonesia and/or employees during the retirement preparation period;
- f. Micro, Small and Medium Enterprises Group which includes:
 - 1) Joint Business Group (KUBE);
 - 2) Joint Farmers and Fishermen Groups (Gapoktan), or
 - 3) Other business groups.
- g. EffortMicro, Small and Medium Enterprises of Workers affected by Termination;
- h. CandidateIndonesian Migrant Workers who will work abroad; and/or
- i. CandidateInternship participants abroad;
- j. EffortMicro, Small and Medium from housewives

General Provisions for Recipients of People's Business Credit (KUR) at Bank Mandiri KCP Medan Brahrang:

- a. The minimum age for prospective debtors is 21 years or already married, the age of prospective debtors for placing TKI is possible to be at least 18 years old, but must submit a statement letter from the prospective debtor and a letter of permission from parents/guardians to work abroad.
- b. Business Actors who can receive KUR facilities are having a decent productive business with the following criteria:
 - 1) Prospective Debtors may currently receive credit/financing, namely KUR at the same distributor, Home Ownership Loans, Motor Vehicle Loans/Leasing, Credit Cards, Credit with Guaranteed Retirement Decision Letters, and Warehouse Receipts with Current collectibility,
 - 2) Prospective Debtors still have debit balances for productive credit/financing and program credit/financing outside of KUR, a statement of full payment/roya is required with an attachment to the printed account from the previous credit/financing provider.

Business Terms and Documents for Prospective Micro KUR Debtors at Bank Mandiri KCP Medan Brahrang:

- a. Prospective Micro KUR Debtors must have a productive and feasible business that has been running for at least 6 (six) months.
- b. Prospective Micro KUR Debtors from Workers affected by Termination have attended entrepreneurship training and have had a business for a minimum of 3 (three) months.
- c. Prospective Micro KUR Debtors in the form of Business Groups must complete the Requirements for Debtors in the form of Business Groups.
- d. KUBE (Joint Business Group) which runs a business for all economic sectors that can be financed by KUR, can receive Micro KUR as working capital for joint business development.
- e. Prospective Micro KUR Debtors have a Business Identification Number (NIB) or a certificate of Micro and Small business issued by an authorized official and/or other equivalent certificate in accordance with the provisions of the legislation.
- f. Prospective Micro KUR Debtors are required to have a Population Identification Number (NIK) as evidenced by an identity card in the form of an e-KTP or a Certificate of Making e-KTP.

Requirements for People's Business Credit (KUR) at Bank Mandiri KCP Medan Brahrang:

- a. Credit Application
- b. Photocopy of E-KTP, KK, Marriage/divorce certificate (for those who are married/divorced)
- c. Recent photos of prospective debtors and spouses
- d. Micro and Small Business License (IUMK)/ Business domicile certificate/ Other business certificates.
- e. NPWP (if credit limit > Rp 50 million)

The process of distributing People's Business Credit (KUR) and the Authority to Make Credit at Bank Mandiri KCP Medan Brahrang:

- a. In conducting the KUR distribution process, the bank uses an internal and or external scoring system to assess, analyze and record a credit application process until an account is formed.
- b. The analysis process refers to the applicable Credit Standard Procedures (SPK) and/or Operational Technical Guidelines (PTO).
- c. The authority to decide on KUR credit refers to the provisions of the Standard Credit Procedures (SPK) applicable at the Bank.

4.2 The Effect of KUR, Land Area, Fertilizer, and Pesticides on Oil Palm Farming Production in Langkat Regency

a. The effect of people's business credit on oil palm farming production

From the results of the multiple linear regression equation, it can be seen that the people's business credit variable has a regression coefficient value of 0.245, which means that for every 1% increase in people's business credit, there is an increase in oil palm farming production of 0.24% with the assumption that other variables are constant. This shows that there is a positive and significant effect on the production of oil palm farming with a prob value. statistic of $0.00 < 0.05$ which means that the variable of people's business credit has a significant effect on the production of oil palm farming in the research area.

In this study, people's business credit used for production activities can directly increase the production of oil palm farming. The greater the credit borrowed, the greater the production capacity produced by oil palm farmers. Increasing oil palm production means increasing revenues from oil palm farming which will ultimately increase income assuming costs and prices are considered fixed.

According to (Fitriyanto, 2015) the greater the people's business loans that can be used to increase business capital and aim to develop their business, the business income obtained will increase. These results are in line with research(Iski, 2016)which states that the variable of people's business credit has a positive and significant effect on production.

b. Effect of land area on oil palm farming production

From the results of the multiple linear regression equation, it can be seen that the land area variable has a regression coefficient value of 0.201 which means that for every 1% increase in land area, there is an increase in oil palm farming production of 0.20% with the assumption that other variables are constant. This shows that there is a positive and significant effect on the production of oil palm farming with a prob value. statistic of $0.03 < 0.05$ which means that the variable land area has a significant effect on the production of oil palm farming in the research area.

The wider the area of oil palm farming, the higher the yield of palm oil produced, but if the large land is not utilized optimally, it will have an impact on the level of efficiency, and then will reduce the amount of palm oil production from agricultural products produced.

The area of land affects the production and income of farmers, according to the opinion (Soekartawi, 2007) that the wider the area of land cultivated by farmers, the greater the production produced and the income that will be obtained if accompanied by good land management. This is in accordance with the theory that land as one of the factors of production which is the factory of agricultural products which has a significant contribution to farming. The size of production from farming is influenced, among others, by the narrow area of land used. These results are in line with the research conducted (Alkamalia et al., 2017) and (Aswarman, 2018) which states that the variable land area has a positive and significant effect on production.

c. Effect of fertilizer on oil palm farming production

From the results of the multiple linear regression equation, it can be seen that the fertilizer variable has a regression coefficient value of 0.264 which means that for every 1% increase in fertilizer, there is an increase in oil palm farming production of 0.26% with the assumption that other variables are constant. This shows that there is a positive and significant effect on the production of oil palm farming with a prob value. statistic of $0.00 < 0.05$ which means that the fertilizer variable has a significant effect on the production of oil palm farming in the research area.

The results showed that the fertilizer variable had a significant effect on increasing oil palm production. Where fertilization activities are one of the main sources of nutrients that play an important role in determining the yield of oil palm production. Each nutrient has its own role and can describe certain symptoms in oil palm plants when the availability of fertilizer in the soil is greatly reduced. The provision of nutrients in the soil through fertilization must be balanced, which is adjusted to the needs of oil palm plants. The availability of nutrient needs for plants is the goal of fertilization, so that plants will grow well and will be able to have maximum potential. Weather factors, especially rainfall is a determining factor in the success of the fertilization process to avoid nutrient loss.

The level of productivity of farming is basically strongly influenced by the level of application of the technology, and one of them is fertilization. Fertilizer is one of the production materials or means of production which is the most important factor in agriculture and becomes capital. In other words, the existence of capital will determine the level of the amount of fertilizer applied. Lack of capital causes a lack of input provided, causing a risk of failure or low yields to be received (Daniel, 2004). These results are in line with research conducted by (Gunawan, 2018) and (Purwanto & Muis, 2015) which states that the fertilizer variable has a positive and significant effect on production.

d. Effect of pesticides on oil palm farming production

From the results of the multiple linear regression equation, it can be seen that the pesticide variable has a regression coefficient value of 0.058 which means that for every 1% increase in pesticides, there is an increase in oil palm farming production by 0.05% with the assumption that other variables are constant. This indicates that there is a positive and insignificant effect on the production of oil palm farming with a prob value. statistic of $0.11 < 0.05$ which means that the pesticide variable has no significant effect on the production of oil palm farming in the research area.

In this case, there is the use of pesticides in oil palm which is also still not optimally carried out by farmers, so that in overcoming pest or disease disturbances it becomes less precise, which is when pests or diseases are not controlled as quickly as possible and will have an impact on oil palm production results. In general, it is known that pesticides are a factor supporting the success of a production.

Efforts to increase production as one of the actions of plant maintenance is the use of pesticides. Pesticides are toxic chemicals, excessive use of pesticides can be a source of pollution for food, water, and the environment.(Zulkarnain, 2010). These results are in line with the research conducted(Gunawan, 2018)which states that the pesticide variable has a positive and insignificant effect on production.

V. Conclusion

The conclusions obtained from this study include:

1. The procedure for granting People's Business Credit (KUR) by Bank Mandiri KCP Medan Brahrang in the process of distributing bank KUR using an internal and or external scoring system to assess, analyze and record a credit application process until an account is formed. As well as the analysis process and referring to the applicable Credit Standard Procedures (SPK) and or Operational Technical Guidelines (PTO). And the authority to decide on KUR credit refers to the provisions of the Standard Credit Procedures (SPK) applicable at the Bank.
2. People's Business Credit (KUR)(X1) has a positive and significant effect on the production of oil palm farming in Langkat Regency with a probability value of 0.00. Land area (X2) has a positive and significant effect on oil palm farming production in Langkat Regency with a probability value of 0.03. Fertilizer (X3) has a positive and significant effect on oil palm farming production in Langkat Regency with a probability value of 0.00, and Pesticide (X4) has a positive and insignificant effect on oil palm farming production in Langkat Regency with a probability value of 0.11.

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