

## **The Role of E-Commerce in Increasing MSME Revenue (Case Study of Nayo Fruit Salad, Medan Area District, Medan City, Indonesian)**

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### Abstrak

Perubahan tren penggunaan *e-commerce* dari ritel ke kuliner berdampak pada meningkatnya jumlah UMKM yang bermitra dengan *e-commerce* pesan-antar makanan. Permasalahannya, dari 30 juta UMKM yang ditargetkan pemerintah untuk go online pada tahun 2024, baru 36 persen yang sudah *go online*. Tujuan dari penelitian ini adalah untuk mengetahui peran *e-commerce* pesan-antar makanan dalam meningkatkan pendapatan UMKM. Salah satu UMKM yang telah bermitra dengan *e-commerce* pesan antar makanan adalah Nayo Salad. Populasi penelitian adalah konsumen Nayo Salad yang berbelanja menggunakan *food delivery e-commerce* grabfood, gofood dan shopeefood. Sampel dari penelitian ini adalah 120 orang. Penelitian dilakukan dengan pendekatan kuantitatif, untuk melihat hubungan antara keputusan pembelian dengan alasan membeli, *food delivery e-commerce* yang digunakan dan metode pembayaran yang digunakan konsumen. Hasil penelitian menunjukkan bahwa terdapat perbedaan jumlah pendapatan UMKM sebelum dan sesudah bermitra dengan *e-commerce* pesan antar makanan. Hasil penelitian ini diharapkan dapat menjadi motivasi, contoh dan model baku bagi UMKM lain yang belum bermitra dengan *e-commerce* pesan antar makanan.

Kata kunci: CODI, E-commerce, E-wallet, Pendapatan, Sebelum, Sesudah

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### Abstract

*The trend change in using e-commerce from retail to culinary has an impact on the increasing number of UMKM partnering with food delivery e-commerce. The problem is only 36 percent of the 30 million UMKM targeted by the government to go online in 2024. The purpose of this study is to determine the role of food delivery e-commerce in increasing UMKM revenue. One of the UMKM has partnered with food delivery e-commerce is Nayo Salad. The research population is Nayo Salad consumers who shop using food delivery e-commerce grabfood, gofood and shopeefood. The sample of this study were 120 people. The study was conducted with a quantitative approach, to see the relationship between purchasing decisions with reasons to buy, food delivery e-commerce used and payment methods used by consumers. The results show that there are differences in the number of UMKM revenues before and after partnering with food delivery e-commerce. The results of this research hoped can be a motivation, example and raw model for other UMKM that have not partnered with food delivery e-commerce.*

*Keywords: After, Before, CODI, E-commerce, E-wallet, Revenue*

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## INTRODUCTION

E-commerce merupakan wujud kemajuan teknologi pada aspek bisnis. Menurut Tio (2018), e-commerce merupakan aktivitas pembelian dan penjualan melalui jaringan internet dimana pembeli dan penjual tidak bertemu secara langsung, melainkan berkomunikasi melalui media internet. Menurut kepala Departemen Kebijakan Sistem Pembayaran Bank Indonesia selama pandemi penjualan e-commerce meningkat 26% dengan konsumen baru 51% dan aktivitas ekonomi di e-commerce tercatat naik hingga 40,6%. (Situmorang, 2020). Fakta menyebutkan transaksi e-commerce saat Covid-19 meningkat sebesar 29,6% dari 205,5 triliun rupiah di tahun 2019 menjadi 266,3 triliun rupiah di tahun 2020 (Wuryasti,2020). Frekuensi E-commerce is a form of technological advancement in the business aspect. According to Tio (2018), e-commerce is a buying and selling activity through the internet network where buyers and sellers do not meet directly, but communicate through internet media. According to the head of Bank Indonesia's Payment System Policy Department during the pandemic, e-commerce sales increased by 26% with 51% new consumers and economic activity in e-commerce recorded an increase of up to 40.6%. (Situmorang, 2020). The fact that e-commerce transactions during Covid-19 increased by 29.6% from 205.5 trillion rupiah in 2019 to 266.3 trillion rupiah in 2020 (Wuryasti, 2020). The frequency of transactions using e-commerce from 2017-2020 can be seen in Figure 1.

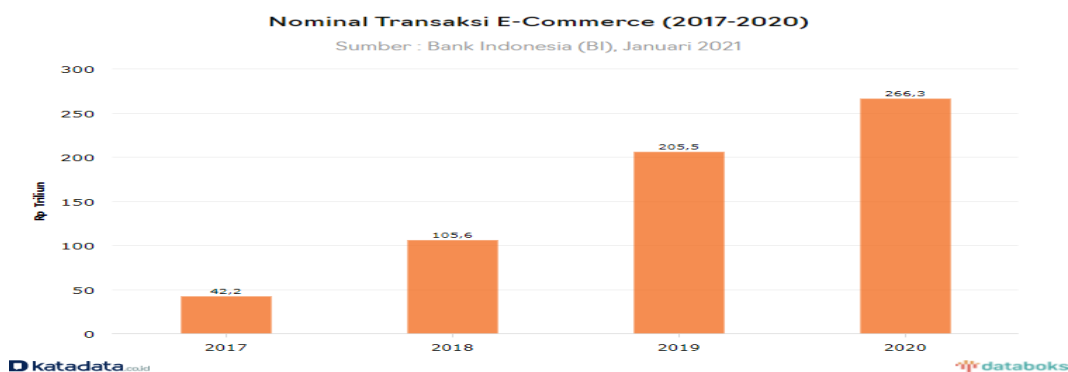


Figure 1. Indonesia e-commerce transactions 2017-2020 (Jayani, 2021)

Along with that, digital payments using digital wallets(e-wallets) have also increased. More than 70% of the portion of Credivo transactions comes from e-commerce. Electronic wallet or electronic wallet is "E-wallet is a type of electronic card used for transactions made online via a computer or smartphone. Its use is the same as a credit or

debit card. E-wallets need to be linked to an individual's bank account to make payments". (economictimes.indiatimes.com)

In Indonesia, there has been a strong shift in consumer behavior in shopping and digital wallet usage. Data shows that almost 60% of consumers have tried digital shopping due to a change in life style that is more practical. Previously, consumers shopped directly at stores and markets, but now switch to online channels. Fulfillment of primary, secondary and tertiary needs began to be carried out by utilizing the internet, such as fulfilling fruit and vegetable consumption online. Fruit and vegetable consumption is important because it can maintain the health of the digestive tract so that the immune system is also maintained and avoid disease infection during the pandemic (McKinsey & Company, 2020).

The most popular food delivery e-commerce in Indonesia are Gojek with Go Food, Grab with Grab Food and Shopee with Shopee Food. The presence of e-commerce will help businesses, establish a broader market presence, provide a cheaper and more efficient distribution channel to market a product or service. The food delivery service transactions of several countries in Southeast Asia in 2020 can be seen in Figure 2.

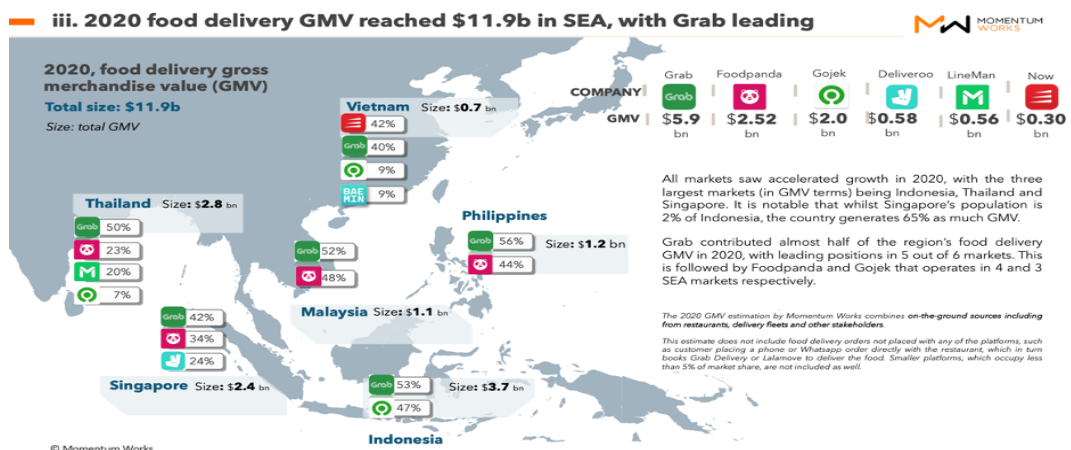


Figure 2. Food delivery service transactions 2020

Figure 2. shows the two e-commerce food delivery services in Indonesia led by Grab 53% and Gojek 47% of the US\$3.7 billion. Grab is the market leader in food delivery services in Indonesia. This is in line with the data on Grab and Gojek's business development in 2020.

In line with this data, the food delivery e-commerce applications that are developing in Medan City are Gofood, Grabfood, and ShopeeFood. Gofood is a food delivery service provided by Gojek. Grabfood is a food delivery service provided by Grab. While ShopeeFood is a food delivery service provided by Shopee. Ordering can be done

by opening the Gojek/Grab/Shopee application then selecting the Gofood/Grabfood/Shopeefood service. The function of GoFood, Grabfood, and Shopeefood is to help and facilitate customers in purchasing food and drinks with ordering and delivery services. This is in line with Jayani (2021) that with food delivery e-commerce, consumers do not need to go to a place to eat to buy food or drinks and do not need a lot of time to get the desired order.

Medan City, apart from being the provincial capital, is also the center of the economy in North Sumatra. This shows that entrepreneurs in the culinary field have a great opportunity to grow in Medan City. According to data recapitulating the number of Micro, Small and Medium Enterprises (MSMEs) in Medan City in 2018, the culinary sector is in the first position with 438 businesses (56.66%) followed by production with 301 businesses (38.94%), services with 31 businesses (4.02%) and livestock and fisheries with 3 businesses (0.38%). (Dinas Koperasi dan UMKM Kota Medan, 2018)

One of the growing culinary MSMEs in Medan City is Nayo Salad. The current development of salads is not only served in the form of vegetables, but also with fruits. Fruit salads are served with the addition of milk, mayonnaise, cheese and others with the aim of enriching the taste. Based on consumer assessments on Gofood, Grabfood and Shopeefood, this MSME received an assessment with a rating of 4.8 - 4.9 from a rating scale of 5.

The Ministry of Cooperatives and SMEs noted that the number of MSMEs reached 65.47 million units in 2019, up 1.98% when compared to the previous year which amounted to 64.19 million units. ([www.dataindonesia.id](http://www.dataindonesia.id)) While only 400,000 merchants joined Gojek partners in 2019, and 80% of them are culinary MSMEs. ([www.gojek.com](http://www.gojek.com)). This means that if all MSMEs in Indonesia use e-commerce platforms in running their businesses, how many percent of economic growth will move, increase MSME income, economic collaboration that might be formed, and other opportunities in terms of the economy in Indonesia, and North Sumatra in particular. Several studies show that the use of e-commerce can increase income (Lestari and Damhudi, 2021; Gustina, et al, 2022), economic growth (Utami, 2021).

The problem is that of the 30 million MSMEs targeted to go digital by 2024, only 36 percent are included in the digital ecosystem. (CNN Indonesia). Meanwhile, we know that the number of MSMEs in Indonesia reaches 64 million (Ministry of Cooperatives and SMEs). This means that the opportunity to develop digitalization in MSME sales is wide

open. Several programs have been launched such as Go Online in 2024 by the Ministry of Cooperatives and SMEs, the Nusantara Online Movement Entrepreneurship program issued by Gojek and Go Digital initiated by the Ministry of Communication and Information. Supporting this, it is important to conduct this research as basic research and to identify consumer behavior in the digitalization of the economic sector.

Based on the above phenomenon, it is important to conduct basic research to see consumer behavior in making purchases in food delivery e-commerce, as well as the role of e-commerce use in increasing the acceptance of MSMEs. Changes in consumer behavior in purchasing using food delivery e-commerce. Consumer behavior that wants to be studied in this study is the decision to buy, the reason for buying using food delivery e-commerce, the food delivery e-commerce used and the payment method used by consumers. Some of the questions to be answered through this research are, what are the demographic characteristics of Nayo Salad consumers who use food delivery e-commerce, is there a difference in the amount of MSME revenue before and after partnering with food delivery e-commerce and what is the role of food delivery e-commerce in the acceptance of Nayo Salad. The role of e-commerce in increasing acceptance is seen from the relationship between purchasing decisions and reasons for buying using food delivery e-commerce, food delivery e-commerce used and payment methods used by consumers.

The purpose of this study is to determine the demographic characteristics of Nayo Salad consumers who use food delivery e-commerce, to see the difference in the amount of revenue of Nayo Salad before and after partnering with those who use food delivery e-commerce and to measure the role of food delivery e-commerce in increasing the revenue of Nayo Salad. The stakeholders who will benefit from this research are:

1. For culinary MSMEs, those who have not used food delivery e-commerce can be a reference, especially to increase the number of sales and revenue. As a source of input, description and motivation to use digitalization in business development.
2. For e-commerce that provides goods delivery services, it is an input in improving and developing its application features according to the needs and desires of consumers.
3. For the government as material for determining policies related to e-commerce governance and legal protection for MSMEs, not only in the culinary sector but also other sectors.

## METHODS

### Research Design

The research design used in this research is descriptive qualitative research method. The qualitative approach is expected to be able to produce an in-depth description of the speech, writing, or behavior that can be observed from individuals, groups, communities and certain organizations. The use of descriptive qualitative research design in this study is intended to describe and analyze the role of digitalization to increase the revenue of Nayo salad MSMEs.

### Population and Sample

The population in this study were consumers of Nayo salad, the population in this study amounted to 796 people. The research sample was 120 people consisting of 60 people from grabfood e-commerce, 48 people from gofood e-commerce and 12 people from shopeefood e-commerce.

### Data Collection Technique

This research data is primary data. The data collection technique uses a questionnaire in the form of a google form. The google form link is then informed online via virtual chat on e-commerce food delivery and Instagram Nayo salad.

### Analysis Data Technique

The data analysis technique used is determined based on the formulation of the problem to be answered and the research objectives to be achieved, namely: The difference in the amount of revenue of Nayo Salad before and after partnering with food delivery e-commerce, analyzed by first calculating revenue with the formula:

$$TR = P \times Q$$

Where:

TR = total revenue

P = selling price

Q = number of outputs/products produced

The calculation results are then percented and displayed in graphical form. The results of acceptance before and after partnering with food delivery e-commerce obtained were then tested with a paired t-test sample. The hypothesis is that there is a difference in acceptance of Nayo salad before and after partnering with food delivery e-commerce.

## RESULTS

### Nayo Salad Profile

Nayo salad is a home-based business that offers fruit salad as the main menu and started selling in 2017. Salad according to the English dictionary online is any of various usually cold dishes: such as (a): raw greens (such as lettuce) often combined with other vegetables and toppings and served especially with dressing, (b): small pieces of food (such as pasta, meat, fruit, or vegetables) usually mixed with a dressing (such as mayonnaise) or set in gelatin. (<https://www.merriam-webster.com/dictionary/salad>). The product sold by Nayo Salad is a fruit salad with two (2) flavors. Strawberry and original flavors. Fruit salad is a food with a source of vitamins, minerals, and fiber.

Initially, this business was sold on the edge of Merdeka Square, because the location was visited by many people in Medan, especially on Sundays. One year after selling, the owner then decided to partner with food delivery e-commerce in 2018. At that time the owner decided to join Gofood, Grabfood, and Shopeefood in 2021. A year after partnering with Gofood, Grabfood, the covid-19 pandemic occurred in early 2019. The covid-19 pandemic has an impact on the number of sales of nayo salad products as can be seen in table 1.

Table 1. Sales Data of Nayo Salad for the Period 2018-2021

No	year	Sale/pcs
1	2018	650
2	2019	816
3	2020	840
4	2021	720

Source: Nayo salad 2021 Home industry data

Table 1 shows that the number of sales of Nayo salad showed an increase in 2019, this is because in 2019 Medan City faced a covid-19 pandemic. The covid-19 pandemic that occurred made the government issue policies / regulations that limit community mobility for economic, social and political activities. Economic activities such as shopping to fulfill food and non-food needs are recommended to be done online to reduce the interaction and spread of the covid-19 virus. Likewise, social and political activities are carried out in a limited manner to avoid large crowds. Social and political activities such as meetings or meetings, wedding receptions, schools, work, and other social and political activities are carried out online. Work is carried out from home (work from home), the

implementation of a shift or alternating work system for government and private employees, and the grouping of zone areas based on the number of people infected with the covid-19 virus. This is stated in the Medan Mayor's Circular Letter number 44.3.2/6269 dated 2021 which contains an extension of the Enforcement of Restrictions on Community Activities (PPKM) with the application of 50% work from home and 50% work from office as stated in the Mayor's Circular Letter Number 443.2/6269 dated July 21, 2021.

Then continued with Circular Letter Number 188.54/12450 concerning the Implementation of Level 1 Restrictions on Community Activities and Optimizing Corona Virus Disease 2019 Handling posts at the Kelurahan level to Control the Spread of Corona Virus Disease 2019 in Medan City on December 24, 2021. Everyone is asked to keep their distance, wear masks in public places and wash their hands.

### **Acceptance of Nayo Salad Before and After Joining Food Delivery E-Commerce**

The revenue analysis referred to in this study is an analysis of the revenue obtained by Nayo Salad before and after partnering with e-commerce. Nayo Salad initially partnered with gojek through the gofood service in 2018. The number of sales of Nayo Salad before partnering with gojek through gofood can be seen in Table 2.

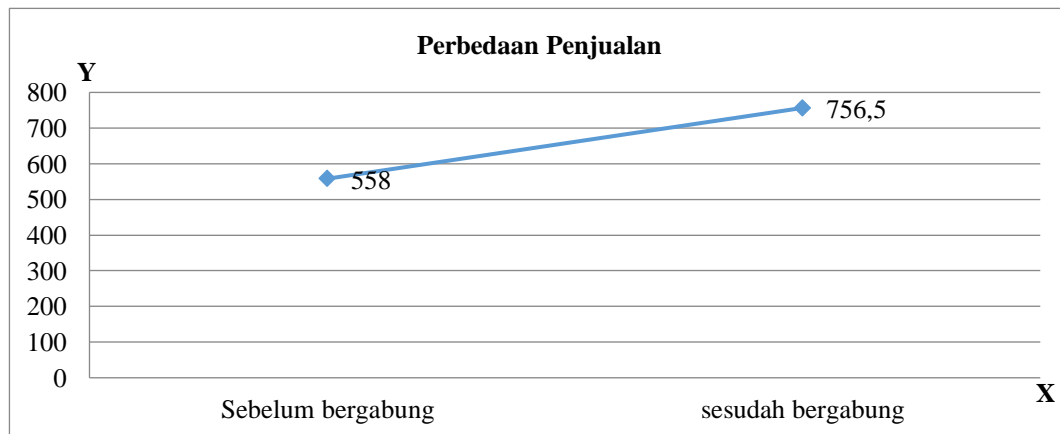


Figure 3. Total sales of nayo salad products before and after partnering with e-commerce

Figure 3 shows that the number of sales of Nayo Salad has increased from 2018 to 2021. A significant increase was seen from 2018 to 2019 with a sales difference of 166 servings of Fruit Salad. This happened because, at the beginning of 2019 Indonesia began the Covid-19 pandemic. The existence of Covid-19 resulted in all community activities related to mass mobilization being limited by the government as a prevention of Covid-19 infection. Likewise with buying and selling transactions that limit meetings between sellers



and buyers. This forces sellers to have creativity and innovation so that their business can survive despite the Covid-19 pandemic.

The existence of e-commerce currently makes it easy for consumers to order food or drinks via cellphone. Consumers do not need to leave the house to get food or drinks. The easy use of food delivery e-commerce also further increases the use of e-commerce in transactions. The existence of e-wallets in buying and selling transactions is also a convenience for consumers.

Table 2. Number of Receipts and Sales Before and After Joining E-commerce

Size	Before		Cost (Rp/ml)	2018	After		2021
	Cost (Rp/ml)	Total (porsi)			2019	Total (porsi)	
200	10.000	150	18.000	200	239	243	226
300	15.000	120	28.000	190	199	203	186
400	25.000	150	38.000	150	169	173	156
650	45.000	35	50.000	50	89	92	75
750	55.000	75	85.000	30	60	63	46
1000	65.000	20	125.000	20	35	38	21
1500	105.000	8	105.000	10	25	28	10
<i>Acceptance (Rp/ml)</i>							
200	1.500.000		3.600.000	4.302.000	4.374.000	4.068.000	
300	1.800.000		5.320.000	5.572.000	5.684.000	5.208.000	
400	3.750.000		5.700.000	6.422.000	6.574.000	5.928.000	
650	1.575.000		2.500.000	4.450.000	4.600.000	3.750.000	
750	4.125.000		2.550.000	5.100.000	5.355.000	3.910.000	
1000	1.300.000		2.500.000	4.375.000	4.750.000	2.625.000	
1500	840.000		1.050.000	2.625.000	2.940.000	1.050.000	
<b>TOTAL</b>	<b>14.890.000</b>		<b>23.220.000</b>	<b>32.846.000</b>	<b>34.277.000</b>	<b>26.539.000</b>	

Table 3 shows that there is a difference in the number of servings of fruit salad sold before and after partnering with food delivery e-commerce. The existence of e-commerce provides convenience for respondents or consumers of Nayo Salad. MSMEs also benefit by joining food delivery e-commerce partners. Total revenue has increased after joining food delivery e-commerce. The food delivery e-commerce that partners with Nayo salad and gets the most orders is grabfood. This is because grabfood offers many promos in its application, such as free shipping, vouchers and points if payment is made using the OVO e-wallet. These points can be used as a means of payment if consumers make purchases with grabfood e-commerce or make direct purchases at merchants that work with grabfood or OVO e-wallet.

## CONCLUSION

Based on data analysis conducted by researchers, it can be concluded that the use of Nayo salad's decision to partner with food delivery e-commerce has an impact on

increasing Nayo salad's acceptance. The role of food delivery e-commerce can be seen by the relationship between purchasing decisions and the reasons for buying, food delivery e-commerce used and the payment methods used by respondents.

### **Recommendation**

Based on the research results which show that there is a role of food delivery e-commerce in increasing MSME revenue. The government needs to prepare MSMEs with the fast-paced development of food delivery e-commerce technology. This can be done by socializing the benefits of partnering with food delivery e-commerce, technical guidance or training for MSMEs that have not partnered with food delivery e-commerce. It is also necessary to design a legal umbrella that will benefit both MSMEs and food delivery e-commerce.

### **Implications**

The benefits that MSMEs will receive when partnering with food delivery e-commerce are expected to be an example, motivation and encouragement for MSMEs that have not partnered with food delivery e-commerce.

### **Suggestions**

The results of this study are; further research can be carried out to find out what factors influence a person to buy with food delivery e-commerce and make payments with e-wallets.

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