Using E-Commerce to Attract Purchasing Power:
A Study Case of Moslem Seller Communities

[1]**Ahmad Fadlan,** [2]**Rizky Vita Losi,** [3]**Rizal P. Lubis**
[1,2,3]University of Pembangunan Panca Budi, North Sumatra, Indonesia
[1]ahmad_fadlan@dosen.pancabudi.ac.id, [2]rizkyvitalosi@dosen.pancabudi.ac.id,
[3]rizalp.lubis@dosen.pancabudi.ac.id

Abstract: The problems in this study are capital, working hours, length of business, and e-commerce are factors that affect the income of market traders. This study aimed to analyze the factors that affect the income of market traders in Pulo Brayan, Medan Barat District, after Covid-19. The data were processed using factor test analysis and then using multiple linear regression. The data obtained from distributing the questionnaires were processed using SPSS Software Version 22.0 For Windows. The results showed that the 4 variables analyzed using the factor analysis model consisted of 2 factors: the length of business and e-commerce factors. Multiple linear regression analysis showed that the length of business and e-commerce significantly affect the income of market traders in Pulo Brayan, Medan Barat District, after Covid-19.
Keywords: E-Commerce; Moslem Seller Communities

Abstrak: Permasalahan dalam penelitian ini adalah modal, jam kerja, lama usaha, dan e-commerce merupakan faktor yang mempengaruhi pendapatan pedagang pasar. Penelitian ini bertujuan untuk menganalisis faktor-faktor yang mempengaruhi pendapatan pedagang pasar di Pulo Brayan Kecamatan Medan Barat pasca Covid-19. Data diolah dengan menggunakan analisis uji faktor kemudian menggunakan regresi linier berganda. Data yang diperoleh dari penyebaran kuesioner diolah dengan menggunakan Software SPSS Versi 22.0 For Windows. Hasil penelitian menunjukkan bahwa 4 variabel yang dianalisis menggunakan model analisis faktor terdiri dari 2 faktor yaitu faktor lama usaha dan faktor e-commerce. Berdasarkan analisis regresi linier berganda menunjukkan bahwa lama usaha dan e-commerce berpengaruh signifikan terhadap pendapatan pedagang pasar di Pulo Brayan Kecamatan Medan Barat pasca Covid-19.
**Kata Kunci: E-Commerce; Komunitas Penjual Muslim**

A. Introduction

The market is a sector that is taken into important component in governance. The market is the main choice for most people in meeting their needs, if the market is always busy and is one of the main sectors that is a source of people's income. One of the factors that can influence market traders' income is capital[1]. Capital is an important factor in production. A relatively large amount of business capital will enable a sales unit with many types of products. In this way, the income that will be obtained will also be greater. However, in traditional markets the majority of traders come from the lower middle class. So, in getting capital, most traders still rely on agricultural products and their skills alone.

Some traders are still seeking their fortune in selling even at the risk of being disciplined, because their lives depend heavily on their daily income. Likewise at Pulo Brayan market, West Medan District, which also experienced the same thing. E-commerce is believed to be able to increase sales of market traders. E-commerce gets greater profits and income compared to carrying out traditional

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[1] Prayitno, Budi, dan Renta. 2020. "The factors that influence the merchant income during the Covid 19 pandemic in Surabaya in 2020". *Media Mahardika* 19, no. 2: 192-205. https://doi.org/10.29062/mahardika.v19i2.220

transactions. This is because marketing carried out through e-commerce is able to expand the market share of these micro-scale entrepreneurs, so that they are able to attract a lot of attention from potential customers to buy their products[2].
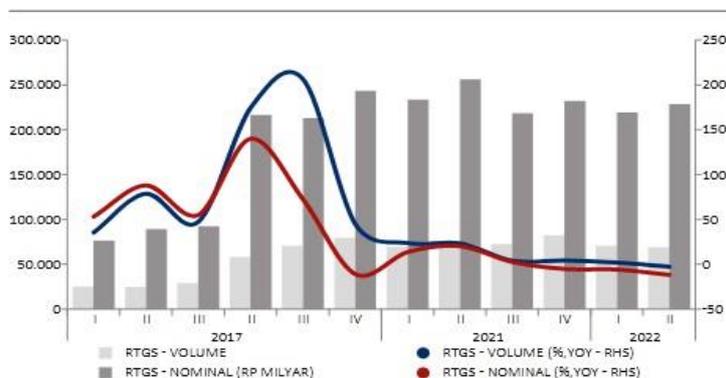
Source : Bank Indonesia, 2022
Figure 1 The Use of E-Commerce in North Sumatra

Data obtained from Bank Indonesia (2022) states that electronic money transactions have experienced a significant increase, this can be seen in the following graphic image.
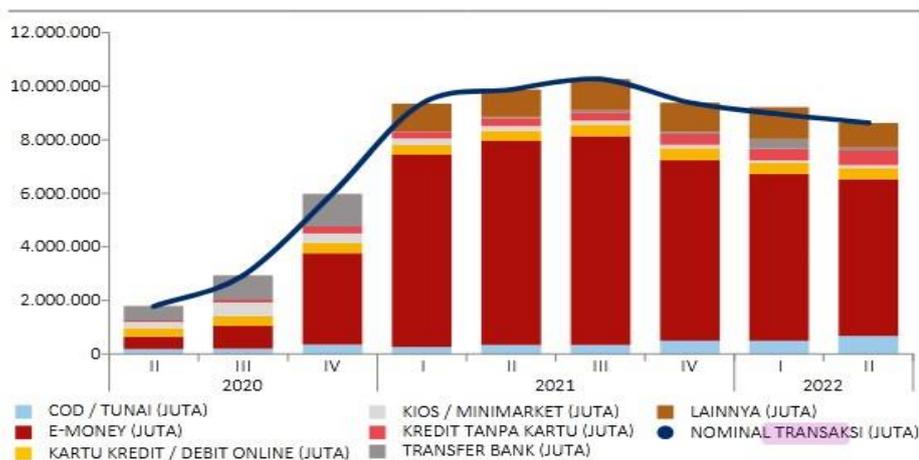
Source : Bank Indonesia, 2022
Figure 2 Electronic Money Transactions

However, the nominal transactions which reached IDR 8.6 trillion in the second quarter of 2022 are still much higher than pre-pandemic conditions, namely IDR 3 trillion in the first quarter of 2020. This shows that there is a change in behavior to continue using non-cash even though mobility has slowly recovered. Based on observations made by researchers, the condition of Pulo Brayan market in West Medan District is quite good and strategic.

The traders' selling places, such as stalls, are quite well arranged. This certainly benefits the sellers in the market and will definitely affect the income of their traders. However, there are still many shortcomings in this situation, namely that many traders at Pulo Brayan market occupy stalls in different locations, affecting the traders' income. For example, traders who occupy stalls are less strategic and are located far from the crowd in the corner of the market.

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[2] Ramadhani, Fanny, Indah Purnama Sari dan Al-Khowarizmi. 2021. Pemanfaatan Aplikasi Online dalam Digitalisasi Pasar Tradisional di Medan. *Prosiding Seminar Nasional Kewirausahaan* 02, no. 1: 145-152. https://doi.org/10.30596/snk.v2i1.8391

Apart from that, the length of business also influences the income of Pulo Brayan market traders in West Medan District, where new stalls and stalls that have been established for a long time have differences in the number of consumers or customers. Stalls that have been around for a long time already have regular customers, such as stalls selling onions and chilies, which have many regular customers, namely restaurants. These customers still buy, because the goods they buy are goods that are used daily or it could be said that these goods are a target market that must always be there.

Table 1 Number of Traders at Pulo Brayan Market

No	Type of Trading Business	Number of Traders
1	Textile	40
2	Vegetables	35
3	Meat (fish, chicken and beef)	30
4	Groceries	30
5	Clothes	77
6	Shoes	53
7	Fruits	20
8	Electronics	15
Total		**300**

From Table 1 it can be seen that 300 traders are still active and the type of merchandise that is mostly dominated by clothing traders with a total of 77 traders. From the pre-survey results, several traders were no longer selling because after the Covid-19 virus, the situation and conditions of Pulo Brayan market traders in West Medan District had changed. The number of traders in Pulo Brayan market before the Covid-19 virus was greater than the figure above, but after Covid-19 the number of market traders has decreased because many traders have decided not to trade again. Many factors make some of these traders not trade again. Starting from having no capital, having another business, and so on.

Table 2 Pulo Brayan Market Traders' Income

No	Merchant Names	Before Covid-19 Pandemic	Pasca Covid-19 Pandemic	Decreased Income
1	Vegetables seller	Rp 180.000	Rp 100.000	Rp 80.000
2	Broiler chicken seller	Rp 450.000	Rp 300.000	Rp 150.000
3	Fish seller	Rp 400.000	Rp 250.000	Rp 150.000
4	Clothes seller	Rp 500.000	Rp 300.000	Rp 200.000
5	Groceries seller	Rp 320.000	Rp 250.000	Rp 70.000
6	Food seller	Rp 270.000	Rp 200.000	Rp 70.000
7	Fruits seller	Rp 150.000	Rp 80.000	Rp 70.000
8	Shoes seller	Rp 400.000	Rp 300.000	Rp 100.000
9	Cooking spices seller	Rp 300.000	Rp 200.000	Rp 100.000
10	Other seller	Rp 250.000	Rp 200.000	Rp 50.000

Source : Interview result with the sellers

Table 2 showed some of the income of Pulo Brayan market traders, West Medan District. The income of vegetable seller has decreased, before the Covid-19 pandemic, it was Rp.180.000,- per day to Rp. 100.000,- after the Covid-19 pandemic. Apart from that, broiler chicken seller also experienced a decline in income, where income before the pandemic was Rp. 450.000,- per day to Rp. 300.000 per day after the Covid-19 pandemic.

Likewise, the income of fish seller, clothing seller, groceries seller, food seller, fruit seller, shoe seller, cooking spices seller and other seller has decreased. However, of all types of traders with their respective incomes, the traders with the most income after the Covid-19 pandemic are dominated by clothing and shoe traders, namely Rp. 300.000,- per day. The reduction in market visitors has resulted in a decrease in traders' income at Pulo Brayan market, West Medan District. Moreover, all economic sectors cause people's consumption levels to decrease, which has an impact on the income level of Pulo Brayan market seller, West Medan District.

B. Theoretical Review

1. Income

In general, income is defined as compensation for the production factors of work, capital and nature from certain activities by subtracting various costs incurred from the production value. Income is also the most basic thing for someone to do a job. This indicates that a business is worth fighting for and maintaining because it can generate income for the lives of its workers.[3]

Revenue is one of the most important elements in forming a profit and loss statement in a company. Many are confused about the term income. This is because income can be interpreted as revenue and can also be interpreted as income, so income can be interpreted as income and the word revenue as income or profit.[4]

In the big Indonesian dictionary, income is the result of work (business or so on). Meanwhile, income in the management dictionary is money received by individuals, companies and other organizations in the form of wages, salaries, rent, interest, commissions, fees and profits. Revenue is the amount charged to subscribers for goods and services sold.

Income will affect the amount of goods consumed, it is often found that with increasing income, the goods consumed not only increase, but also the quality of these goods becomes a concern. For example, before there was an increase in income, the rice consumed was of poor quality, but after the increase in income, rice consumption became of better quality. Income level is one of the criteria for whether a region is developed or not. If the income of an area is relatively low, it can be said that progress and prosperity will also be low[5].

2. Capital

Capital is a collectivity of capital goods contained in the debit side of the balance sheet. What is meant by capital goods are all goods in the company's household in their productive function to form income. Economists use the term capital to refer to the stock of various equipment and structures used in the production process. This means that economic capital reflects the accumulation of goods produced in the past which are currently being used to produce new goods and services[6].

Business capital is money used as principal (parent) for trading, releasing money, and so on; assets (money, goods, etc.) that can be used to produce something that increases wealth. Capital in this sense can be interpreted as an amount of money used in carrying out business activities.

3. Working Hours

Allocation of business time or working hours is the total business time or working hours used by a trader in trading. The higher the working hours or time allocation that we give to open a business,

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[3] Sukirno, Sadono. 2006. *Pengantar Teori Makro Ekonomi.* Jakarta: Raja Grafindo Persada.

[4] Fadlan, Ahmad. 2022. "Pengaruh Latar Belakang Ekonomi Keluarga Dan Biaya Pendidikan Terhadap Motivasi Belajar Peserta Didik di SMA Negeri 1 Linggabayu". *Jurnal Pamator: Jurnal Ilmiah Universitas Trunojoyo* 15, no. 01: 81-88. https://doi.org/10.21107/pamator.v15i1.14064

[5] Prasetiyan, Nonik,Joko Susanto, dan Asih Sri Winarti. 2022. "Analisis Faktor-Faktor Yang Mempengaruhi Omzet Pedagang Pasar Kolombo Dimasa Pandemi Covid-19". *Sibatik Journal: Jurnal Ilmiah Bidang Sosial, Ekonomi, Budaya, Teknologi, dan Pendidikan* 01, no. 12: 2677-2690. https://doi.org/10.54443/sibatik.v1i12.419

[6] Mithaswari, Ida Ayu Dwi dan I Wayan Wenagama. 2018. "Analisis Faktor-Faktor yang Mempengaruhi Pendapatan Pedagang di Pasar Seni Guwang". *E-Jurnal Ekonomi Pembangunan* 07, no. 02: 212-380

the higher the probability of turnover received by traders, the better the welfare of traders will be maintained and they will be able to meet the needs of the trader's family.

According to the Central Statistics Agency (BPS), the number of working hours is the length of time in hours spent working for all jobs, excluding official rest working hours and working hours used for things outside of work during the week. For itinerant traders or traders in the informal sector, such as street vendors, the number of working hours is calculated from the time they leave for work or open their stall/shop until they return home or close their stall/shop[7].

4. Length of Business

Length of business is the length of time a trader has been working on his current trading business. The length of a business can give rise to business experience, where experience can influence a person's level of observation in behavior. In other words, the longer a business person is involved in the trading business sector, the more knowledge they will have regarding consumer behavior and market behavior[8].

The length of time a business is opened can influence income behavior, the length of time a business person pursues his business field will influence his productivity (professional ability/expertise), so that he can increase efficiency and be able to reduce production costs to less than sales proceeds. The longer you spend time in the trading business sector, the more your knowledge about consumer tastes and behavior will increase.

5. E-Commerce

Electronic business (electronic business or e-business) is a business process that utilizes the use of digital technology and the internet in its main operations. E-business includes internal management activities of a company as well as coordination activities with suppliers and other business partners. E-commerce (electronic commerce) is a part of e-business (electronic business) which is related to the activities of buying and selling goods/services via the Internet.

The sales method uses e-commerce which makes sales increase two to three times compared to before. E-commerce continued to grow until the 2008-2009 recession where economic growth was very slow. In fact, e-commerce is the only retail business that is relatively stable. In 2012, e-commerce continued to rise, as evidenced by the number of online buyers increasing by 5% and the number of online transactions increasing by 7%[9].

Digitalization actively promotes the use of digital tools to strengthen and improve business models and boost company profitability. It is a crucial component of digitalization and digital transformation, which focus on utilizing digital technology to enhance business operations and generate fresh growth prospects. A number of researchers concentrated on looking at some of the effects of digitalization on SMEs, including digital performance, leadership, culture, organization, data management, the idea of internal market orientation (IMO), skills development, labor productivity, economic growth, innovation, human capital, the advantages of developed countries, big business, and online business marketing. According to a number of findings, digitalization is a significant component that can enhance SMEs' performance, sales, effectiveness, and resilience[10].

Humans can now access information more quickly and conveniently thanks to digitalization, which hastens the processes of learning, invention, and development[11]. Additionally, digitization makes it

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[7] Rosita, R., Irmanelly, & Ermain. 2020. "Analisis Faktor-Faktor Yang Mempengaruhi Pendapatan Pedagang Kaki Lima". *Eksis: Jurnal Ilmiah Ekonomi dan Bisnis* 11, no. 02: 23-34 . http://dx.doi.org/10.33087/eksis.v11i2.203

[8] Hidayati, Dewi Ayu, Siti Habibah dan Yuni Ratnasari. "STRATEGI BERTAHAN HIDUP PEDAGANG PASAR TRADISIONAL DI MASA PANDEMI COVID-19 (Studi pada Pedagang Kecil di Pasar Koga, Kecamatan Kedaton Kota Bandar Lampung)". *SOSIOLOGI: Jurnal Ilmiah Kajian Ilmu Sosial dan Budaya* 24, no. 1: 39-56

[9] Laudon, Kenneth & Jane Laudon. 2014. *Sistem Informasi Manajemen Mengelola Perusahaan Digital.* Edisi 13. Jakarta: Penerbit Salemba Empat

[10] Mosavi, Hafizullah & Fadli Agus Triansyah. 2023. "Digitalization Impacts on Small Businesses: A Systematic Review". *Jurnal Penelitian Ekonomi Manajemen dan Bisnis (JEKOMBIS)* 2, no. 2: 1-12

[11] Priyono, Anjar, Abdul Moin, and Vera Nur Aini Oktaviani Putri. 2020. "Identifying Digital Transformation Paths in the Business Model of SMEs during the COVID-19 Pandemic". *Journal of Open Innovation: Technology, Market, and Complexity* 6, no. 4: 104. doi: 10.3390/joitmc6040104

possible to develop new business models that are more effective and creative, which contributes to economic growth. Small and medium-sized businesses (SMEs) are one of the economic sectors that uses technology and digitalization actively and extensively[12].

Due to their 60% GDP contribution and 97% employment rate, small and medium-sized businesses (SMEs) can be regarded as a significant component of the Indonesian economy[13]. However, a lot of SMEs in Indonesia still struggle to grow their businesses, particularly when it comes to technology, financial management, and market access[14].

According to the search engine results, digitalization is the process of using digital platforms and tools to boost a business's profitability and value. It is a crucial component of digitalization and digital transformation, which focus on utilizing digital technology to enhance business operations and generate fresh growth prospects. Digitalization, the use of digital opportunities, is defined in one paper that was published in the Journal of Management, Technology, and Entrepreneurship as the framework for digitization. The process of restructuring economies, institutions, and society on a systemic level is known as digital transformation[15].

In the current global marketplace, modern organizations are required to fast adapt to the digital innovation and open innovation paradigms. The usage of digital technology has altered how businesses approach management and innovation. Businesses may easily reach customers throughout the world thanks to digitalization's global payment networks and online marketing platforms. Internationalization is essential to a company's growth and sustainability and is made feasible by technological advancements in reaching global markets[16].

6. Hypothesis

A hypothesis is a temporary answer to a research problem formulation, where the research problem formulation has been stated in the form of a question sentence. Based on the problem formulation described previously, the hypothesis of this research is:

a) Relevant capital factors influence the income of Pulo Barayan sellers in West Medan District
b) Relevant working hours factors influence the income of Pulo Barayan sellers in West Medan District
c) Relevant length of business factors influence the income of Pulo Barayan sellers in West Medan District
d) Relevant e-commerce factors influence the income of Pulo Barayan sellers in West Medan District

C. Methods

The approach to this research was quantitative research, which is research that aims to determine the relationship between two or more variables. In this research, a theory can be built which functions to explain, predict and control a symptom[17]. This research discussed the income of Pulo Brayan market sellers in West Medan District using Confirmatory Factor Analysis including: capital, working hours, length of business, and e-commerce.

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[12] Luo, Shiyue, Nafisa Yimamu, Yueran Li, Haitao Wu, Muhammad Irfan, and Yu Hao. 2022. "Digitalization and Sustainable Development: How Could Digital Economy Development Improve Green Innovation in China?". *Business Strategy and the Environment*. doi: 10.1002/bse.3223

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[15] Rachinger, Michael, Romana Rauter, Christiana Müller, Wolfgang Vorraber, and Eva Schirgi. 2019. "Digitalization and Its Influence on Business Model Innovation". *Journal of Manufacturing Technology Management* 30, no. 8: 1143–60. doi:10.1108/JMTM-01-2018-0020

[16] Fadlan, Ahmad, Rizal P. Lubis, Khairul Anwar Sinulingga. 2023. "The Digitalization of MSMEs in Pelawi Utara District, Langkat Regency: Opportunities and Challenges". *Best Journal of Administration and Management (BEJAM)* 02, no. 2: 64-70. doi: https://doi.org/10.56403/bejam.v2i2.131

[17] Sugiyono. 2018. *Metode Penelitian Kombinasi (Mixed Methods).* Bandung: Alfabeta

This research was conducted at Pulo Brayan market, West Medan District. The population was the total number of samples used in this research, namely Pulo Brayan market sellers, West Medan District, a total of 300 sellers. The distribution of samples in Pulo Brayan market, West Medan District included the following:

Table 3. Distribution of Research Samples

No	Merchant Names	Population	Sample
1	Textile	40	25
2	Vegetables	35	15
3	Meat (fish, chicken and beef)	30	14
4	Groceries	30	20
5	Clothes	77	42
6	Shoes	53	25
7	Fruits	20	13
8	Electronics	15	12
	Total	**300**	**171**

The data collection techniques used in this research are as follows:
1. Interview Study (Interview)
This is done by determining direct questions and answers between the interviewer and the interviewee about everything that the interviewer knows
2. Questionnaire/Questionnaire
The questionnaire is a form of question/statement submitted to respondents, namely Pulo Brayan market traders, West Medan District, who are the object of research.
To analyze the data, the researchers used Confirmatory Factor Analysis (CFA) and Multiple linear regression.

D. Results and Discussion

Pulo Brayan is one of the market areas in Pulo Brayan Kota Village, West Medan District, which is also known as Brayan market. In the 1990s, Brayan was a business center visited by visitors from all corners of Medan City. Pulo Brayan Market is located in West Medan District, Medan City with an area of 6.82 km2. In this research, primary data was collected from 171 respondents to determine their responses to capital, working hours, length of business, business location, E-commerce, target market and income of Pulo Brayan market traders, West Medan District. The characteristics of the respondents which will be described below reflect the condition of the respondents studied, including gender, age and highest level of education.

a) Results
1) Modal (Variable X1)

Table 4 Capital spent by the traders

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< Rp 500.000	10	5.8	5.8	5.8
	Rp 500.000-1.000.000	36	21.1	21.1	26.9
	Rp1.000.000-1.500.000	47	27.5	27.5	54.4
	> Rp 1.500.000	78	45.6	45.6	100.0
Total		171	100.0	100.0	

Source: SPSS Version 22.0 Processing Results

The table above showed that with the question regarding how much business capital traders spend, as many as 10 respondents or 5.8% stated < IDR 500,000, 36 respondents or 21.1% stated IDR 500,000-IDR 1,000,000, as many as 47 respondents or 27.5% said IDR 1,000,000-IDR 1,500,000 and 78 respondents or 45.6% said > IDR 1,500,000. Of the respondents' answers, the majority were 78 who stated >Rp. 1,500,000 or 45.6%.

2) Working Hours (Variable X2)

Table 5 Working hours of the traders

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	06:00-12:00	47	27.5	27.5	27.5
	12:00-06:00	124	72.5	72.5	100.0
	Total	171	100.0	100.0	

Source: SPSS Version 22.0 Processing Results

The table above showed that with the question regarding how long traders work every day, as many as 47 respondents or 27.5% said 06:00-12:00 a.m., and as many as 124 respondents or 72.5% said stated at 12:00-06:00 p.m.. Of the respondents' answers, the majority were 124 who stated 12:00-06:00 p.m. or 72.5%. So it can be concluded that traders' working hours every trading day are 12:00-06:00 p.m.

3) Business Length (Variable X3)

Tabel 6 Business length of the traders

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 5 Tahun	72	42.1	42.1	42.1
	5-10 Tahun > 10 Tahun	94	55.0	55.0	97.1
	Total	5	2.9	2.9	100.0
		171	100.0	100.0	

Source: SPSS Version 22.0 Processing Results

The table above showed that with the question regarding how long the trading business took to be established, 72 respondents or 42.1% said <5 years, 94 respondents or 55.0% said 5-10 years and 5 respondents or 2, 9% said >10 years. Of the respondents' answers, the majority were those who stated >5 years, 94 or 55.0%. So it can be concluded that the length of time traders have established a trading business is >5 years.

4) E-Commerce (Variable X5)

Table 7 The Use of E-Commerce by the traders

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ya	75	43.9	43.9	43.9
	Tidak	96	56.1	56.1	100.0
	Total	171	100.0	100.0	

Source: SPSS Version 22.0 Processing Results

The table above showed that with the question regarding whether traders use e-commerce sites to promote their merchandise, 75 respondents or 43.9% said Yes, and 96 respondents or 56.1% said No. Of the respondents' answers, the majority were those who said No, 96 or 56.1%. So it can be concluded that respondents do not use e-commerce sites to promote their merchandise.

5) Income (Variable Y)

Table 8. Income of the traders

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< Rp 200.000	8	4.7	4.7	4.7
	Rp 200.000-500.000	140	81.9	81.9	86.5
	> 500.000	23	13.5	13.5	100.0
	Total	171	100.0	100.0	

Source: SPSS Version 22.0 Processing Results

The table above showed that with the question regarding how much income the market traders earn per day, 8 respondents or 4.7% said < IDR 200,000-, 140 respondents or 81.9% said IDR 200,000-IDR 500,000-, and as many as 23 respondents or 13.5% stated > IDR 500,000-. Of the respondents' answers, the majority were 140 who stated Rp. 200,000- Rp. 500,000 or 81.9%. So, it can be concluded that the daily income earned by market traders is IDR 200,000 - IDR 500,000.

b) Discussions
1) Confirmatory Factor Analysis (CFA)

The results of the analysis on Confirmatory Factor Analysis (CFA) show that there are only 2 factors formed. The biggest factor comes from component 1, namely working hours, component 2, namely e-commerce. In line with research conducted by Wahyono which states that the factors that influence market traders' income are business capital and working hours, which states that the higher the trader's capital and the longer the working hours, the trader's income will increase[18].

Sulistyorini's research results state that e-commerce adoption has a significant and positive influence on business success. So it can be concluded that the higher the adoption of e-commerce, the greater the success of the business. E-commerce has a significant effect on the income of MSMEs assisted by RKB BNI Padang City. This means that more vigorous promotion through e-commerce can attract consumers so that business trade runs smoothly and increases income[19].

It is not much different from research from Yusvita Aprilyan that there is a positive and significant influence of the use of e-commerce on increasing the income of MSMEs in West Lombok Regency, which means that the higher the use of e-commerce in MSMEs, the higher the income of MSMEs in West Lombok Regency[20].

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[18] Wahyono, Budi. 2017. "Analisis faktor-faktor yang mempengaruhi pendapatan pedagang di Pasar Bantul Kabupaten Bantul". *Jurnal Pendidikan dan Ekonomi* 06, *no.* 4: 388-399

[19] Ayu, Sandra & Ahmad Lahmi. 2020. "Peran e-commerce terhadap perekonomian Indonesia selama pandemi Covid-19". *Jurnal Kajian Manajemen Bisnis* 09, no. 2: 34-43. https://doi.org/10.24036/jkmb.10994100

[20] Bayhaqi, Habib & Nuri Aslami. 2022. "Indentifikasi Pasar, Segmen Dan Target Pasar Sasaran Bisnis Asuransi". *MAMEN: Jurnal Manajemen* 01, no. 01: 111-118. https://doi.org/10.55123/mamen.v1i1.48
https://doi.org/10.55123/mamen.v1i1.48

2) Multiple Linear Regression

a. The Effect of Length of Business on Market Traders' Income

Based on the partial hypothesis test carried out, the tcount value was 988 < ttable 1.654 and significant 0.024 < 0.05, so Ha was accepted, which means that price has a significant effect on the income of Pulo Brayan market traders, West Medan District. Apart from that, it has a beta coefficient of 0.078, which means that if the length of business increases by one unit, the income of market traders will increase by 0.078 percent. Thus, it can be concluded that the length of business has a positive and significant effect on market traders' income. The results of this research are in line with research by Wahyudi which states that the length of business has an effect on traders' income[21].

The length of time a trader pursues his business will increase his knowledge and will affect his income level. The longer a business person is involved in the trading business sector, the more knowledge they will have regarding consumer behavior and market behavior. The more your trading skills increase, the more successful business and customer relationships you will have netted.

Apart from that, the longer a trader runs his business, the more experience he will gain. The length of a business can give rise to business experience, experience can influence a person's level of observation in behavior. The longer a business person is involved in the trading business sector, the more knowledge they will have regarding consumer behavior and market behavior. The length of a business can give rise to business experience, where experience can influence a person's observation of behavior. This finding was in line with previous research which analyzed the same variable[22].

b. The Influence of E-commerce on Market Trader Income

Based on the partial hypothesis test carried out, the value obtained was tcount 105 < ttable 1.654 and significant 0.017 < 0.05. Thus, Ha was accepted as significant, which stated that e-commerce had a significant effect on the income of Pulo Brayan market traders, West Medan District.

E-Commerce provides flexibility in sales in the business world, making it easier for business people to increase the commercialization of their products. Moreover, the Covid pandemic requires people to reduce activities outside the home, making the market empty of buyers. This is what provides benefits if traders market their products through e-commerce.

The presence of E-commerce is one of the marketing alternatives used to reach more customers. Traders can carry out promotions anywhere and at any time 24 hours non-stop. This transaction model allows transactions to cross regional boundaries much more easily and cost effectively than traditional trading. With the increasing use of e-commerce, the income of Pulo Brayan market traders in Medan Barata District has also increased. The finding was in line with the previous research which showed that the factors that most influence the use of digital technology on the selling power of MSMEs products[23].

E. Conclusion

Based on the analysis and discussion of data regarding the use of e-commerce of Pulo Brayan market traders, West Medan District after Covid-19, it can be concluded that in the CFA test it is known that of the 4 factors, two factors that are appropriate to influence market traders' income are length of business time and e-commerce. The results of the multiple linear regression test show that if the length of business period increases, the trader's income will increase and if the use of e-commerce increases, then the trader's income will increase. The results of the partial hypothesis test show that length of business and e-commerce have a significant effect on the income of Pulo Brayan market traders, West Medan District.

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