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HOW IS THE ROLE OF ZAKAT IN ENCOURAGING POST-PANDEMIC ECONOMIC IMPROVEMENT IN THE ERA OF DIGITALIZATION?

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HOW IS THE ROLE OF ZAKAT IN ENCOURAGING POST-PANDEMIC ECONOMIC IMPROVEMENT IN THE ERA OF DIGITALIZATION?

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ABSTRACT

This study aims to find out how training and mentoring to use e-commerce and e-wallets to increase the income of mustahik microbusinesses assisted by BAZNAS in South Kalimantan Province. With the formulation of the problem, namely: (1) How to use e-commerce to increase the income of micromustahik businesses assisted by BAZNAS in South Kalimantan Province; and (3) How to use e-wallets to increase the income of mustahik microbusinesses assisted by BAZNAS in South Kalimantan Province. Respondents in this study amounted to 35 mustahik assisted by BAZNAS in South Kalimantan Province. Using a quantitative approach with a questionnaire. Data processing uses SPSS 25, analyzed with multiple linear regression models and classical assumption tests. The results show that e-commerce and e-wallets significantly increase the income of mustahik microbusinesses assisted by BAZNAS in South Kalimantan Province.

Keywords *E-commerce; E-wallet; Income; MSMEs; Mustahik*

JEL Classification: I38, D64, I31

INTRODUCTION

The virus discovered in 2019, known as covid-19, has changed people's behavior. There has been an acceleration of changes in consumer behavior to the digitalization era due to online transactions having many conveniences and advantages, such as time-saving, energy-

saving, and many other benefits, so business people adjust their sales strategies during the pandemic to be aware of these changing conditions (Aini, Yuli, and Hakim 2018; Bhatti, Akram and Khan 2020; Irawati 2018; Irawati, Rimawati, and Pramesti 2020; Santoso and Dewi 2022; Siahaan and Prihandoko 2019; Sofiyawati and Halimah 2022).

The most affected businesses are MSMEs. Various industrial sectors experienced disruptions, such as raw material supply, product demand, labor shortages, and uncertain business continuity. Based on (Ministry of Cooperatives and SMEs 2022), here is data on the number of MSMEs in Indonesia for 2017-2021:

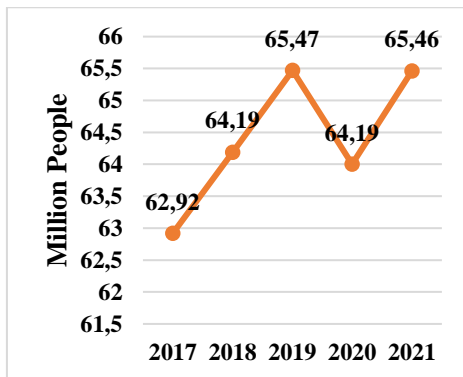


Figure 1.
Number of MSMEs in
Indonesia in 2017-2021

Figure one shows the development of the number of MSMEs recorded at more than 65 million spread across Indonesia. In 2017, there were 62.92 million MSMEs in Indonesia, with the number continuing to increase until 2018, the number of MSMEs reached 64.19 million. In 2019 the number of MSMEs increased to 65.47 million, and in 2020, there was a decrease of 64.19 million

MSMEs. Based on the table shows that in 2019 the Covid-19 pandemic, the number of MSMEs decreased by 1.28 million MSMEs. Then, in 2021, the number of MSMEs increased to 65.46 million because MSME players transformed to digital in order to survive the economic crisis caused by the COVID-19 pandemic.

Micro mustahik businesses assisted by BAZNAS also experienced difficulties during the pandemic in carrying out their business activities because most MSME players sold offline. Micro enterprises are part of the people's economic movement, and zakat is a strategic instrument in empowering the economy, so the important allocation and distribution of zakat funds is directed at strengthening micro-enterprises. It's just that the problem is that strengthening micro businesses requires two aspects, namely, the financial aspect and assistance.

To be able to compete during the pandemic, BAZNAS of South Kalimantan Province, which has an Economic Program, developed a strategy for developing zakat funds through

providing capital to mustahik, which will have a positive impact on economic growth during a pandemic experienced by the community (Almunawar, Islam, and Pablos 2022; Cueto et al. 2022).

Following these conditions, there is a need for the Use of *e-commerce* and *e-wallets* in micro-businesses assisted by BAZNAS, South Kalimantan Province, to increase economic growth during the pandemic, which previously sold offline to online (Alfin, 2021; Galhotra and Board 2020; Hasanah 2021). Assistance is carried out through the Use of *e-commerce* and *e-wallets* because these platforms increase the income of business actors (Helmalia and Afrinawati 2018; Putra and Syafrudin 2021; Zada and Sopiana 2021).

E-commerce can be utilized in MSME business operations to gain wider market access. On the other hand, customers will find it easier to get the necessary information online. Market expansion for MSMEs is very open, considering the reach of *e-commerce* is very broad because it can be reached by anyone, anytime, and anywhere as long as

consumers are connected to the Internet (Permana 2017; Ancient et al. 2021).

Solow & Swan's theory that economic growth depends on the availability of production factors (population, labor, capital accumulation) and technological progress (Febriansah and Prapanca, 2019). Solow conducted The study for the first time in the late 1950s. He analyzed the sources of economic growth in the United States from 1909-1949. He concluded that only 12 percent of economic growth was due to investment, and the other 88 percent was due to technological advances (Muchtolifah 2010). Technology is the knowledge to produce something most efficiently. Whereas technology improves, labor efficiency increases (Battese and Rao 2002; Hartarto 2021).

In this theory, creating economic improvement is technological progress, increased expertise, and workforce expertise. E-commerce is a tangible manifestation of technological developments to improve the economy and

increase income (Lestari et al. 2021; Putra and Syafrudin 2021).

Based on (Central Bureau of Statistics 2021), the following

is data on the percentage of e-commerce businesses by province:

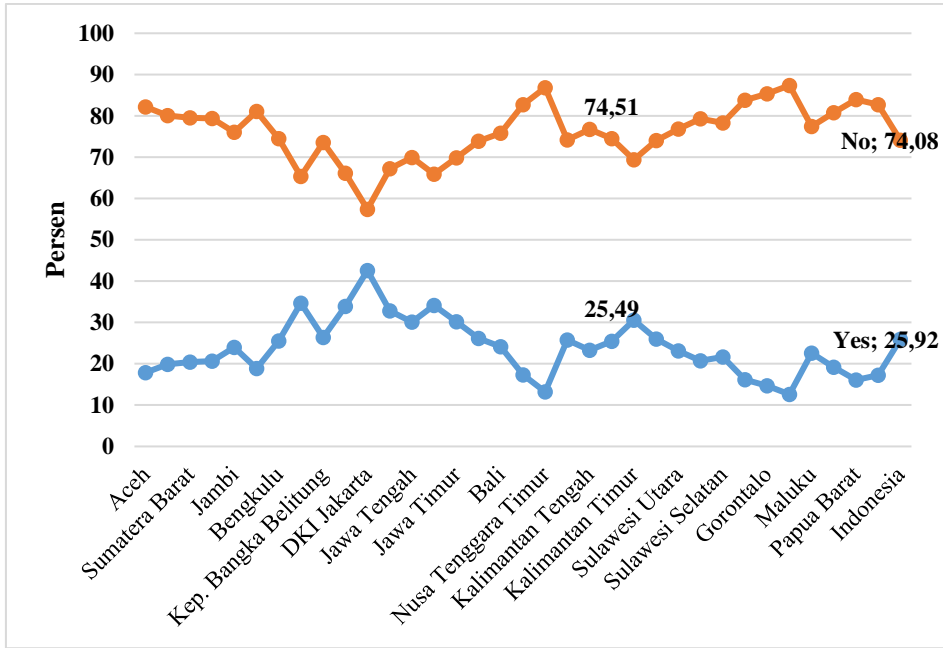


Figure 2.
Percentage of E-commerce Business by Province

Figure two shows the percentage of e-commerce businesses from several provinces in Indonesia (Central Bureau of Statistics 2021). The table shows that the percentage of MSMEs in Indonesia that do not do e-commerce business is 74.08% higher than those that do e-commerce business by 25.92%. In South Kalimantan Province, which conducts e-commerce business by 25.49%, it is still low

than those that do not do e-commerce business by 74.51%. MSME players need to take advantage of e-commerce. The Use of e-commerce can be done to increase business scale, create jobs and have a positive impact on various other e-commerce business-supporting sectors, which in turn can contribute to accelerating economic growth (Chen 2022; Karpunina et al. 2021; Qu and Chen 2014).

People who use e-commerce are familiar with e-wallets. Along with the progress of the times in harmony with technological advances, it has changed people's behavior in aspects of life, such as social interaction, buying and selling, public transportation, and financial services using digital or non-cash (Susmitha 2020; Zada and Sopiana 2021). According to (Patel 2016), an e-wallet is an electronic account on a mobile phone that can store and transfer money and replace conventional wallets. E-wallets make it easier for people to make transactions anytime and anywhere (Alam, Awawdeh, and Muhamad 2021; Kee et al. 2022; Syifa and Tohang 2020; Upadhayaya 2012).

Based on a report from (Kadence International 2021), here are the most widely used e-wallet data in Indonesia in 2021:

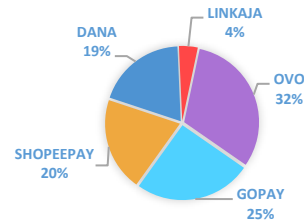


Figure 3.
Most Used E-wallets in Indonesia in 2021

The online survey entitled "Digital Payment and Financial Services Usage and Behavior in Indonesia" was conducted by 1000 respondents by examining the behavior patterns of active users on digital wallet platforms in Indonesia and focusing more on the five most popular e-wallets, namely OVO, GOPAY, SHOPEEPAY, DANA, and LINKAJA (Kadence International 2021). In the survey, the ratio between female and male respondents was 55:45, and the results were the order of e-wallets that were in great demand, namely OVO at 32%, GOPAY at 25%, SHOPEEPAY at 20%, DANA at 19%, and LINKAJA at 4%. Based on a survey from (DealStreetAsia 2022), here is the payment method frequency ratio data:

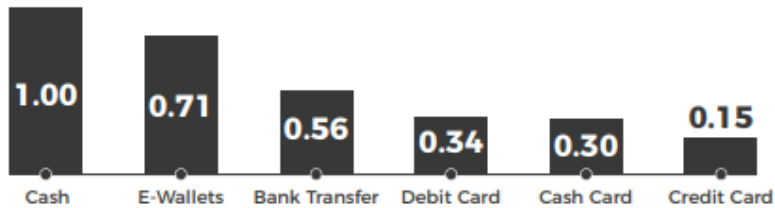


Figure 4.
Payment Method Frequency Ratio

The survey results show that 97% of Indonesia's traditional micro, small, and medium enterprises (MSMEs) have used e-wallet platforms or electronic wallets. The results of the Indonesia Mobile Payment Review 2022 survey, released by LinkAja and Deal Street Asia, show that the value of transactions using e-wallets in Indonesia averaged Rp56,039 per transaction, up 26.5% from the previous year. The average transaction value using e-money cards reached IDR 82,393 per transaction, up 9.9% from the previous year (DealStreetAsia 2022). When online-to-offline (O2O) platforms such as Bukalapak, Shopee, and Tokopedia emerged, MSMEs began to use electronic payments. Now they provide QR barcodes via mobile phones or electronic data capture (EDC) machines. QRIS posters are available at each respondent's stall at 48%.

The COVID-19 outbreak that has hit Indonesia has made

everyone always comply with health protocols, including maintaining distance and avoiding excessive physical contact. This causes digital transactions to grow rapidly, considering everyone now prefers non-cash transactions. The Use of e-wallets continues to increase daily, making MSMEs have to keep up with technological developments by providing cashless payments through e-commerce to remain competitive. Based on the existing phenomenon, researchers are interested in conducting a study about Utilization of E-commerce and E-wallet to Increase the Income of Micro Mustahik Enterprises Assisted by the National Amil Zakat Agency (BAZNAS) of South Kalimantan Province.

LITERATURE REVIEW

Electronic commerce is a business where information technology

increases sales and business efficiency and provides the basis for new products and services (Išoraitė and Miniotienė, 2018). Electronic wallets store payment instrument data, including payment instruments using cards and/or electronic money, which can also hold funds to make payments. Then, the income variable indicates the total amount of money received by a person or household over some time (Samuelson and Nordhaus 1993).

The existence of e-commerce provides convenience and can increase efficiency in various aspects of business people (Putra and Syafrudin 2021) in Solow & Swan's theory that economic growth depends on the availability of production factors (population, labor, capital accumulation) and the level of technological progress (Febriansah and Prapanca, 2019). E-commerce is a tangible manifestation of technological developments to improve the economy and increase income (Lorca, de Andres, and Garcia-Diez 2019; Terzi 2011). Online business has a tremendous impact on mustahik micro-enterprises, helping to stimulate economic

growth because businesses that rely on the Internet do not require high costs and physical places to create businesses (Elrhim and Elsayed 2020; Terzi 2011). Unlimited online reach and more flexible working hours allow entrepreneurs to reach a very wide market compared to offline stores, which can increase business income (Effendi and Subroto 2021; Yusoff et al. 2019).

E-wallets or digital wallets will allow users to store, organize, and browse transaction history. In this era of digitalization, many businesses accept payments using e-wallets. The Use of digital wallets is also supported by offers such as promos (Zada and Sopiana 2021).

Discounts or promos provided by e-wallets have always been a magnet for consumers not to miss discounts and promos. So with so many discounts and promos, many consumers will be interested in MSME products and pay for them with e-wallets. With much consumer interest in buying MSME products, income has also increased. E-wallets conform to Solow & Swan's theory that economic growth depends on the

availability of factors of production (population, labor, capital accumulation) and technological progress (Aristiana, 2019; Febriansah and Prapanca, 2019) that can increase revenue.

In the study, it was explained that there is a significant influence on the Use of e-commerce on MSME income variables (Alfin 2021; Darmansyah et al. 2021; Elrhim and Elsayed 2020; Helmalia and Afrinawati 2018; Nasution 2018; Ancient et al. 2021; Putra and Syafrudin 2021; Upadhayaya 2012; Yulianti 2021; Yusoff et al. 2019). Furthermore, research was found that explained that MSMEs encourage the development of e-wallets or digital wallets and vice versa (Aji, Berakon, and Md Husin 2020; Apriani and Wuryandari 2022; Ayu Sanjaya and Akhyar 2022; Azimah et al.

2023; Chairina, Lintang, and Piniji 2022; Mautongue, Krisdiyawati, and Utami 2022; Nada, Suryaningsum, and Country 2021; Prabowo and Sabiella 2023; Tikku and Singh 2023; Tilman and Tricahyono 2023). In Nurhasanah's research (2020) which shows that there is a significant influence on the Use of productive zakat funds has an influence on the level of mustahik income (Amsari and Nasution 2019; Arwani et al. 2022; Beik and Primary 2017; Faisal and Yuliani 2018; Iqbal, Rusli, and Musyahidah 2019; Mawardi et al. 2023; Nafiah 2015; Nasution and Prayogi 2019; Nurkartikasari, Muljaningsih, and Ekawaty 2023; Wibowo and Restuningsih 2019; Widiastuti et al. 2021). Further the conceptual framework can be described in the following figure:

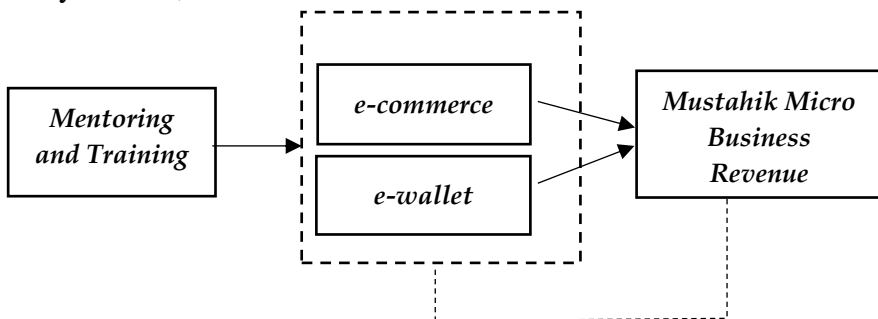


Figure 5. Conceptual framework

Source: Data Processed (2022)

METHODOLOGY

This type of research is quantitative in the form of numbers with questionnaire techniques or questionnaire techniques. The questionnaire has several components, namely filling instructions, respondents' identity sections (name, address, gender, occupation, age, and others), and a list of questions arranged systematically (Rahmadi, S.Ag. 2011). Primary data was obtained from the results of questionnaire distribution and made observations to request data from BAZNAS staff of South Kalimantan Province. Secondary data from the BAZNAS program reports on the Internet, some literature, and articles both magazines, journals, newspapers, and the Internet. In this study, the population is all mustahik assisted by BAZNAS, which has micro businesses totaling 55 mustahik. In this study, using purposive sampling, which is a sampling technique of data sources with certain considerations, relatively the ideal sample still refers to the level of homogeneity of the population and the goals to be achieved. In this study using the Slovin formula to determine the number of samples (Aedy and Mahmudin 2017), the formula is as follows:

$$n = \frac{N}{1 + Ne^2} \quad (1)$$

Information:

n = sample size

N = population size

e^2 = desired critical value (accuracy limit) due to sampling error (Slovin 1960)

Here are the calculations to determine the number of samples used in this study:

$$n = \frac{55}{1 + (55)(0,1)^2}$$
$$n = \frac{55}{1 + (55)(0,01)}$$
$$n = \frac{55}{1 + 0,55}$$
$$n = \frac{55}{1,55} = 35,48 = 35$$

The number of samples in this study was 55 respondents. The questionnaires returned from respondents amounted to 43 pieces, and questionnaires could be processed as many as 35. According to Bailey (1981) in (Aedy and Mahmudin 2017), the minimum sample size is 30 samples.

At the data analysis stage, researchers use applications for data processing, namely SPSS 25, analyzed with multiple linear regression models and classical assumption tests, namely normality tests, multicollinearity tests, and heteroscedasticity tests. Multiple linear regression is intended to examine the effect of two or more independent variables on one dependent variable (Arum Janie 2012). In this study, the formula formed as follows:

$$\text{Ln}Y = \alpha + \beta_1 \text{Ln}X_1 + \beta_2 \text{Ln}X_2 + e \quad (2)$$

Information:

Y = Mustahik Micro Business

Revenue

α = Constant

X_1 = e-commerce

X_2 = e-wallet

Ln = Logaritma natural

e = Standard error

RESULTS AND ANALYSIS

Characteristics of Respondents

The characteristics of mustahik respondents assisted by BAZNAS South Kalimantan Province based on research that has been carried out have several classifications, which are classified as follows:

Table 1
Characteristics of Respondents

| Category | | Total |
|------------------|----------------|----------|
| Gender | Man | 1 (3%) |
| | Woman | 34 (97%) |
| Age | 17-23 years | 2 (6%) |
| | 24-35 years | 15 (43%) |
| | > 35 years old | 18 (51%) |
| Recent Education | SD/MI | 1 (3%) |
| | SMP/MTs | 4 (11%) |
| | SMA/MA | 28(80%) |
| | College | 2 (6%) |

Source: Data processing, 2023

The results of field data in Table 1 with the number of respondents were 35 people, most of whom were women (97%), with the age of >35 years (51%), and the last education of high school / MA (80%).

Business Characteristics of Respondents

The business characteristics of mustahik respondents assisted by BAZNAS South Kalimantan Province in this study have several classifications, which are classified as follows:

Table 2
Business Characteristics of Respondents

| Category | | Total |
|--|------------|--------------------|
| Length of Business | 1–2 years | 7 (20%) |
| | 3–4 years | 10 (29%) |
| | > 5 years | 18 (51%) |
| Long Use of <i>E-commerce</i> | < 1 year | 3 (8,6%) |
| | 1–2 years | 14 (40%) |
| | 3–4 years | 9 (25,7%) |
| | > 5 years | 9 (25,7%) |
| Long Use of <i>e-wallets</i> | < 1 year | 11 (31.4%) |
| | 1–2 years | 12 (34.3%) |
| | 3–4 years | 8 (22.9%) |
| | > 5 years | 4 (11.4%) |
| Frequency of <i>E-commerce</i> Use in One Month | 1–5 times | 18 (51%) |
| | 6–10 times | 7 (20%) |
| | > 10 times | 10 (29%) |
| Frequency of <i>e-wallet</i> Use in One Month | 1–5 times | 20 (57,14 %) |
| | 6–10 times | 6 (17,14 %) |
| | > 10 times | 9 (25,71 %) |
| Frequency of Business Digitalization Training in One Month | 1–5 times | 34 (97%) |

| Category | | Total |
|--|-------------------------|-----------|
| Frequency of Business Digitalization Assistance in One Month | 6–10 times | 0 (%) |
| | > 10 times | 1 (3%) |
| | 1–5 times | 35 (100%) |
| | 6–10 times | 0 (0%) |
| Revenue in One Month | > 10 times | 0 (0%) |
| | < Rp1.000.000 | 9 (26%) |
| | Rp1.000.000–Rp3.000.000 | 20 (57%) |
| | > Rp3.000.000 | 6 (17%) |

Source: Data processing, 2023

Based on Table 2 with 35 respondents, most of them the length of business > 5 years (51%), the length of using e-commerce 1-2 years (40%), the length of using e-wallets 1-2 years (34.3%), the frequency of using e-commerce in one month 1-5 times (51%), the frequency of using *e-wallets* in one month 1–5 times (57.14%), frequency of business digitalization training in one

month 1–5 times (97%), frequency of business digitalization assistance in one month 1–5 times 35 (100%), and income in one month Rp1,000,000–Rp3,000,000 (57%).

Classical Assumption Test

This study uses primary data, and it is necessary to test the data results. The following classical assumption test is used as follows:

Table 3.

Classical Assumption Test

| | Criterion | Result | Conclusion |
|-------------------------|--|----------------------------------|------------------------------|
| Normality Test | Sig. > 0,05 | Sig. = 0.177 | Normally distributed data |
| Multicollinearity Test | Tolerance \geq 0,10 VIF \leq 10 | Tolerance = 0,821 VIF = 1.218 | No multicollinearity occurs |
| Heteroscedasticity Test | Sig. > 0.05 | e-commerce (X1) Sig. = 0.823 | No heteroscedasticity occurs |

e-wallet (X2) No
 Sig. = 0.383 heteroscedasticity
 occurs

Source: SPSS 25 Data Processing Results, 2023

The normality test in this study used *the One-Sample Kolmogorov-Smirnov Test*. The normality test results in this study show that the data are normally distributed with a significance value of $0.177 > 0.05$. The results of this test show tolerance and VIF values in e-commerce (X1) and e-wallet (X2) variables of $0.821 \geq 0.10$ and $1.218 \leq 10$. With these results, it can be concluded that there is no multicollinearity between variables in this heteroscedasticity test using the glejser method. The test results showed a significant e-commerce variable (X1) value of $0.823 > 0.05$. The significant value of the e-wallet variable (X2) is $0.383 > 0.05$. In this heteroscedasticity test, it can be concluded that there is no heteroscedasticity.

Multiple Linear Test

Test the coefficient of determination (R^2) or R Square to determine how much influence the independent variable has on the dependent variable accuracy with a vulnerable value of 0-1.

The following results of the coefficient of determination test are described in Table 5.16, as follows: R^2

Table 4.
Test Results of Coefficient of Determination (R^2)

| R | R Square | Adjusted R Square |
|-------|----------|-------------------|
| 0,729 | 0,531 | 0,502 |

Source: SPSS Data Processing

Results 25, 2023

Based on the table four above, R Square () is 0.531. This can be interpreted that e-commerce (X1) and e-wallet (X2) have a contribution relationship to the Mustahik Micro Business Revenue (Y) fostered by BAZNAS South Kalimantan Province by 53.1%. The results showed that the magnitude of variation in independent variables influencing the regression equation model was 53.1%, and the remaining 46.9% was influenced by other variables not studied in this study. R^2

Simultaneous test or F test to find out whether the

independent variable has an effect together on the dependent variable. The following simultaneous test results are outlined in Table Five, as follows:

Table 5.
F-Test Results

| F | Itself. |
|--------|---------|
| 18,136 | 0,000 |

Source: SPSS Data Processing

Results 25, 2023

Hypothesis testing of e-commerce (X1) and e-wallet (X2) variables showed an f-count value of 18.136 with a significant value of 0.000, while the f-table value in this study was 3.29 with a significant value of 0.05. Conclusion $f\text{-count} (18.136) > f\text{-table} (3.29)$ with a significant value of $0.000 < 0.05$, then H_0 is rejected, and H_1 is accepted. Based on the results of these tests, it can be concluded that testing the hypothesis of e-commerce variables (X1) and e-wallets (X2) together has a significant effect on the income of micro mustahik businesses (Y).

A partial test or t-test to determine the significance of each independent variable affects the dependent variable. The

following partial test results are outlined in Table 5.18, as follows:

Table 6.
t-Test Results

| Variable | t-count | Itself. | Information |
|-----------------|---------|---------|--------------------|
| e-commerce (X1) | 3,240 | 0,003 | Significant effect |
| e-wallet (X2) | 3,228 | 0,003 | Significant effect |

Source: SPSS Data Processing

Results 25, 2023

Table Six describes each variable partially from the output of data processing through SPSS 25, and the explanation for each variable is as follows:

1. Hypothesis Testing of e-commerce Variables (X1)

Testing of the e-commerce variable (X1) showed a t-count value of 3.240 with a significant value of 0.003, while the t-table value in this study was 1.693 with a significant value of 0.05. The conclusion of significant values is $0.003 < 0.05$, then H_0 is rejected, and H_2 is accepted. Based on the test results, it can be concluded that e-commerce (X1) significantly affects the income of micro mustahik businesses (Y).

2. Hypothesis Testing e-wallet variables (X2)

Testing of the e-wallet variable (X2) showed a t-count value of 3.228 with a significant value of 0.003, while the t-table value in this study was 1.693 with a significant value of 0.05. Conclusion t-count (3.228) > t-table (1.693) with significant values of 0.003 < 0.05, then H0 is rejected and H3 is accepted. Based on the test results, it can be concluded that e-wallet (X2) significantly affects the income of micro mustahik businesses (Y).

Data Analysis

Based on the calculation results in the table, the results of the Multiple Linear Regression equation are obtained as follows:

$$\text{LnY} = 5.680 + 0.328\text{LnX}_1 + 0.303\text{LnX}_2$$

Based on the table above results, the regression equation above can be interpreted as follows: *first*, the magnitude of the constant value is 5.680 and is positive. The regression equation above shows that micro-enterprises income must be 5,680 without the influence of independent variables. *Second*, the e-commerce variable has a positive regression coefficient of 0.328 which can be interpreted if the e-commerce variable (X1)

increases by 1%. Micro-enterprises' income must increase by 0.328%, assuming other variables remain (*ceteris paribus*). *Third*, the e-wallet variable (X2) has a positive regression coefficient of 0.303 which can be interpreted if the e-wallet variable (X2) increases by 1%. The income of micro businesses must increase by 0.303%, assuming other variables remain (*ceteris paribus*).

Discussion

The hypothetical result of this study is the significance of e-commerce and e-wallet, which shows an f-count value of 18.136 > 3.29 with a significance value of 0.000 < 0.05. It can be concluded that e-commerce and e-wallet together significantly increase the income of micro mustahik businesses fostered by BAZNAS in South Kalimantan, so the hypothesis is accepted. The results showed that the large variation of independent variables influencing the regression equation model was 53.1%, and the remaining 46.9% was influenced by other variables not studied in this study.

The e-commerce variable (X1) shows a t-count value of

3.240 > 1.693 with a significance value of $0.003 < 0.05$. The results of this hypothesis show that e-commerce (X1) significantly increases the income of micro mustahik businesses fostered by BAZNAS in South Kalimantan. The Use of e-commerce for micro mustahik businesses to carry out all buying and selling activities or transacting using electronic media facilities (Internet) can increase the income of micro mustahik businesses fostered by BAZNAS South Kalimantan Province in terms of the number of frequencies of Use.

The results of this study are reinforced by Solow & Swan's theory that economic growth depends on the availability of production factors (population, labor, capital accumulation) and the level of technological progress (Febriansah and Prapanca, 2019). According to this theory, the most important factor in realizing economic improvement is not capital increase or labor increase. In this model, technological advancement, skill growth, and workforce expertise are the most important factors in realizing economic improvement. So this research is in line with the

existing theory, where e-commerce positively influences income because e-commerce is a tangible manifestation of technological advances.

This research is in line with previous research conducted by several studies (Alfin 2021; Darmansyah et al. 2021; Elrhim and Elsayed 2020; Helmalia and Afrinawati 2018; Julianda and Jamiat 2021; Nasution 2018; Ancient et al. 2021; Putra and Syafrudin 2021; Upadhayaya 2012; Yulianti 2021; Yusoff et al. 2019) which resulted in the same study, namely e-commerce has a significant effect on income.

The e-wallet variable (X2) shows a t-count value of $3.228 > 1.693$ with a significance value of $0.003 < 0.05$. The results of this hypothesis show that e-wallet (X2) significantly increases the income of micro mustahik businesses fostered by BAZNAS in South Kalimantan. E-wallets are useful for storing money digitally and saving time. Mustahik no longer needs to prepare cash and wait for change to be viewed with the frequency of Use.

The results of this study are also in line with Solow &

Swan's theory that economic growth depends on the availability of production factors (population, labor, capital accumulation) and the level of technological progress (Febriansah and Prapanca, 2019). With this, it can realize an increase in economic growth.

This research is in line with previous research conducted by other researchers (Aji et al. 2020; Apriani and Wuryandari 2022; Ayu Sanjaya and Akhyar 2022; Azimah et al. 2023; Chairina et al. 2022; Maulidah et al. 2022; Nada et al. 2021; Prabowo and Sabiella 2023; Tikku and Singh 2023; Tilman and Tricahyono 2023; Zada and Sopiana 2021) which states that digital wallets or e-wallets can increase revenue and is not in line with Ulfha Amelia's (2019) research, which states that financial technology or e-wallets have not been able to increase revenue.

V. CONCLUSION AND RECOMMENDATION

Conclusion

The results of this study prove that there is a real influence on the Use of e-commerce and e-wallets to

increase the income of mustahik micro businesses. By using e-commerce and e-wallet, it facilitates and reaches a wide market for micro businesses doing business so that they can increase revenue. This research can be a reference for further research.

The results of this research are expected to be knowledge and insight to expand the scope of business for mustahik assisted by BAZNAS South Kalimantan Province and provide information to BAZNAS South Kalimantan Province that the Use of e-commerce and e-wallet to increase the income of micro mustahik businesses.

From the results of the analysis and discussion of data that the researcher has done, the researcher obtained the following conclusions: *first*, e-commerce and e-wallet simultaneously or together have a significant effect on increasing the income of micro mustahik businesses fostered by BAZNAS South Kalimantan Province. *Second*, e-commerce significantly increases the income of micro mustahik businesses assisted by BAZNAS South Kalimantan Province. *Third*, e-wallets significantly increase the

income of micro mustahik businesses assisted by BAZNAS South Kalimantan Province.

Recommendation

From the conclusion of the study, there are suggestions that researchers can give, as follows: *first*, to improve their business, mustahik is expected to follow technological developments by reading the latest e-commerce and e-wallet news on the Internet, articles in magazines, journals, newspapers, and television. Second, for further research, increases the number of samples to be able to interpret the mustahik fostered by BAZNAS South Kalimantan Province. This chapter consists of an explanation of the findings of the research questions. And, if any, the explanations of other findings, as well as real and feasible recommendations for practitioners and regulators and further research based on the limitation of this study.

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Ekonomi dan Pembangunan*
4(1):251–68.

25th of October 2022

1. Sri Maulida
2. Agatha Almadina
- 3.
- 4.
- 5.
- 6.

Assalamu'alaikum warahmatullah wabarakatuh,

Dear Author(s)

May this letter reach you while you are in the best of health and Iman by the grace of Allah *Subhanahu Wata'ala*.

On behalf of the Committee of the 7th Indonesian Conference of Zakat (ICONZ), we are pleased to inform you that your paper has been **ACCEPTED** to be presented at the Parallel Session of the 7th Indonesian Conference of Zakat.

Paper ID: **ICONZ 2023-563**

Paper Title: HOW IS THE ROLE OF ZAKAT IN ENCOURAGING POST-PANDEMIC ECONOMIC IMPROVEMENT IN THE ERA OF DIGITALIZATION?

Please be informed that the parallel session will be held at:

Venue : Fakultas Agama Islam, Universitas Muhammadiyah Jakarta, Indonesia
Date : Tuesday, 7th of November 2023
Time : 13.00 – 17.30 WIB (UTC+7, Jakarta)

Accordingly you are required to fill out a confirmation form on <https://bit.ly/7thICONZConfirmation> to confirm your attendance **no later than 29th of October 2023**. Kindly note there will be a **virtual technical meeting** on **Tuesday, 31st of October 2023 at 16.00 WIB (UTC+7, Jakarta)** via Zoom Meeting. Furthermore, please upload your paper presentation on <https://bit.ly/7thICONZSlides> latest by **1st of November 2023**. Should you have further inquiries, please do not hesitate to contact us at iconz@puskasbaznas.com / Brother Ihsan (+62 812 6712 8460)

Note: All participants are responsible for the payment of their own accommodation, travel and other expenses related with the stay in Jakarta, Indonesia; participants will not be funded by the conference organizers.

Thank you.

Wassalamu'alaikum Warahmatullah Wabarakatuh.

Sincerely yours,

The 7th ICONZ Committee

Notification of Acceptance The 7th ICONZ 2023

3 messages

iconz@puskasbaznas.com <iconz@puskasbaznas.com>
To: srimalida@ulm.ac.id

Wed, Oct 25, 2023 at 6:54 PM

Assalamu'alaikum Warahmatullah Wabarakatuh,

May this letter reach you while you are in the best of health and Iman by the grace of Allah Subhanahu Wata'ala.

Dear Author(s),

On behalf of the Committee of the 7th Indonesian Conference of Zakat (ICONZ), we are pleased to inform you that your paper entitled HOW IS THE ROLE OF ZAKAT IN ENCOURAGING POST-PANDEMIC ECONOMIC IMPROVEMENT IN THE ERA OF DIGITALIZATION? has been ACCEPTED to be presented at the Parallel Session of the 7th Indonesian Conference of Zakat. The presentation will be held at Fakultas Agama Islam, Universitas Muhammadiyah Jakarta on 7th of November 2023 at 13.00 – 17.30 (UTC+7, Jakarta).

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Should you have further inquiries, please do not hesitate to contact us at iconz@puskasbaznas.com / Brother Ihsan (+62 812 6712 8460). Thank you for your contribution.

Wassalamu'alaikum Warahmatullah Wabarakatuh.

 **Acceptance Letter.pdf**
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iconz@puskasbaznas.com <iconz@puskasbaznas.com>
To: srimalida@ulm.ac.id

Wed, Oct 25, 2023 at 6:54 PM


Assalamu'alaikum Warahmatullah Wabarakatuh,

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Dear Author(s),

On behalf of the Committee of the 7th Indonesian Conference of Zakat (ICONZ), we are pleased to inform you that your paper entitled THE USE OF DIGITAL PLATFORMS IN ZAKAT MANAGEMENT IN SOUTH KALIMANTAN: MAQASHID SHARIA PERSPECTIVE has been ACCEPTED to be presented at the Parallel Session of the 7th Indonesian Conference of Zakat. The presentation will be held at Fakultas Agama Islam, Universitas Muhammadiyah Jakarta on 7th of November 2023 at 13.00 – 17.30 (UTC+7, Jakarta).

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Dear Author(s),

On behalf of the Committee of the 7th Indonesian Conference of Zakat (ICONZ), we are pleased to inform you that your paper entitled MUZAKI'S BEHAVIOR TOWARDS THE USE OF DIGITAL PLATFORMS IN ZAKAT MANAGEMENT IN SOUTH KALIMANTAN SOCIOLOGICAL PERSPECTIVE OF LAW has been ACCEPTED to be presented at the Parallel Session of the 7th Indonesian Conference of Zakat. The presentation will be held at Fakultas Agama Islam, Universitas Muhammadiyah Jakarta on

7th of November 2023 at 13.00 – 17.30 (UTC+7, Jakarta).

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HOW IS THE ROLE OF ZAKAT IN ENCOURAGING POST-PANDEMIC ECONOMIC IMPROVEMENT IN THE ERA OF DIGITALIZATION?

Sri Maulida¹ and Agatha Almadina²

^{1,2} Lambung Mangkurat University, Indonesia

ABSTRACT

This study aims to learn how training and mentoring to use e-commerce and e-wallets increase the income of mustahik microbusinesses assisted by BAZNAS in South Kalimantan Province. With the formulation of the problem, namely: (1) How to use e-commerce to increase the income of micromustahik businesses assisted by BAZNAS in South Kalimantan Province; and (3) How to use e-wallets to increase the income of mustahik microbusinesses assisted by BAZNAS in South Kalimantan Province. Respondents in this study amounted to 35 mustahik assisted by BAZNAS in South Kalimantan Province. They were using a quantitative approach with a questionnaire. Data processing uses SPSS 25, analyzed with multiple linear regression models and classical assumption tests. The results show that e-commerce and e-wallets significantly increase the income of mustahik microbusinesses assisted by BAZNAS in South Kalimantan Province.

Keywords: E-commerce; E-wallet; Income; MSMEs; Mustahik

JEL Classification: I38, D64, I31

INTRODUCTION

The virus discovered in 2019, known as COVID-19, has changed people's behavior. There has been an acceleration of changes in consumer behavior to the digitalization era due to online transactions having many conveniences and advantages, such as time-saving, energy-saving, and many other benefits, so business people adjust their sales strategies during the pandemic to be aware of these changing conditions (Aini, Yuli, and Hakim 2018; Bhatti, Akram and Khan 2020; Irawati 2018; Irawati, Rimawati, and Pramesti 2020; Santoso and Dewi 2022; Siahaan and Prihandoko 2019; Sofiyawati and Halimah 2022).

The most affected businesses are MSMEs. Various industrial sectors experienced disruptions, such as raw material supply, product demand, labor shortages, and uncertain business continuity. Based on (Ministry of Cooperatives and SMEs 2022), here is data on the number of MSMEs in Indonesia for 2017-2021:

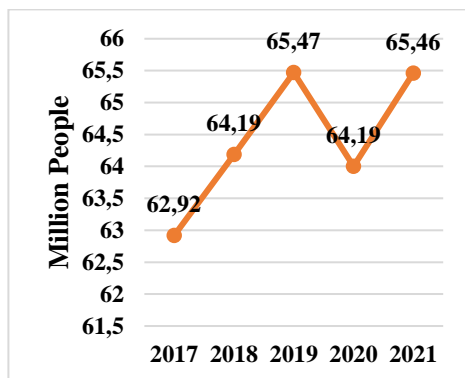


Figure. 1. Number of MSMEs in Indonesia in 2017-2021

Figure one shows the development of the number of MSMEs recorded at more than 65 million spread across Indonesia. In 2017, there were 62.92 million MSMEs in Indonesia, which continued to increase until 2018, when the number of MSMEs reached 64.19 million. In 2019, the number

of MSMEs increased to 65.47 million, and in 2020, there was a decrease of 64.19 million MSMEs. The table shows that in 2019, the COVID-19 pandemic, the number of MSMEs decreased by 1.28 million MSMEs. Then, in 2021, the number of MSMEs increased to 65.46 million because MSME players transformed to digital in order to survive the economic crisis caused by the COVID-19 pandemic.

Micro mustahik businesses assisted by BAZNAS also experienced difficulties carrying out business activities during the pandemic because most MSME players sold offline. Micro enterprises are part of the people's economic movement, and zakat is a strategic instrument in empowering the economy, so the vital allocation and distribution of zakat funds is directed at strengthening micro-enterprises. It is just that the problem is that strengthening micro businesses requires two aspects, namely, financial and assistance.

To be able to compete during the pandemic, BAZNAS of South Kalimantan Province, which has an Economic Program, developed a strategy for developing zakat funds through providing capital to mustahik, which will have a positive impact on economic growth during a pandemic experienced by the community (Almunawar, Islam, and Pablos 2022; Cueto et al. 2022).

Following these conditions, there is a need for the Use of *e-commerce and e-wallets* in micro-businesses assisted by BAZNAS, South Kalimantan Province, to increase economic growth during the pandemic, which previously sold offline to online (Alfin, 2021; Galhotra and Board 2020; Hasanah 2021). Assistance is carried out through e-commerce and e-wallets because these platforms increase the income of business actors (Helmalia and

Afrinawati 2018; Putra and Syafrudin 2021; Zada and Sopiana 2021).

E-commerce can be utilized in MSME business operations to gain more comprehensive market access. On the other hand, customers will find it easier to get the necessary information online. Market expansion for MSMEs is very open, considering the reach of e-commerce is very broad because it can be reached by anyone, anytime, and anywhere as long as consumers are connected to the Internet (Permana 2017; Ancient et al. 2021).

Solow Swan's theory is that economic growth depends on the availability of production factors (population, labor, capital accumulation) and technological progress (Febriansah and Prapanca, 2019). Solow conducted The study for the first time in the late 1950s. He analyzed the sources of economic growth in the United

States from 1909-1949. He concluded that only 12 percent of economic growth was due to investment, and the other 88 percent was due to technological advances (Muchtolifah 2010). Technology is the knowledge to produce something most efficiently. Whereas technology improves, labor efficiency increases (Battese and Rao 2002; Hartarto 2021).

In this theory, creating economic improvement is technological progress, increased expertise, and workforce expertise. E-commerce is a tangible manifestation of technological developments that improve the economy and increase income (Lestari et al. 2021; Putra and Syafrudin 2021).

Based on the Central Bureau of Statistics 2021, the following is data on the percentage of e-commerce businesses by province:

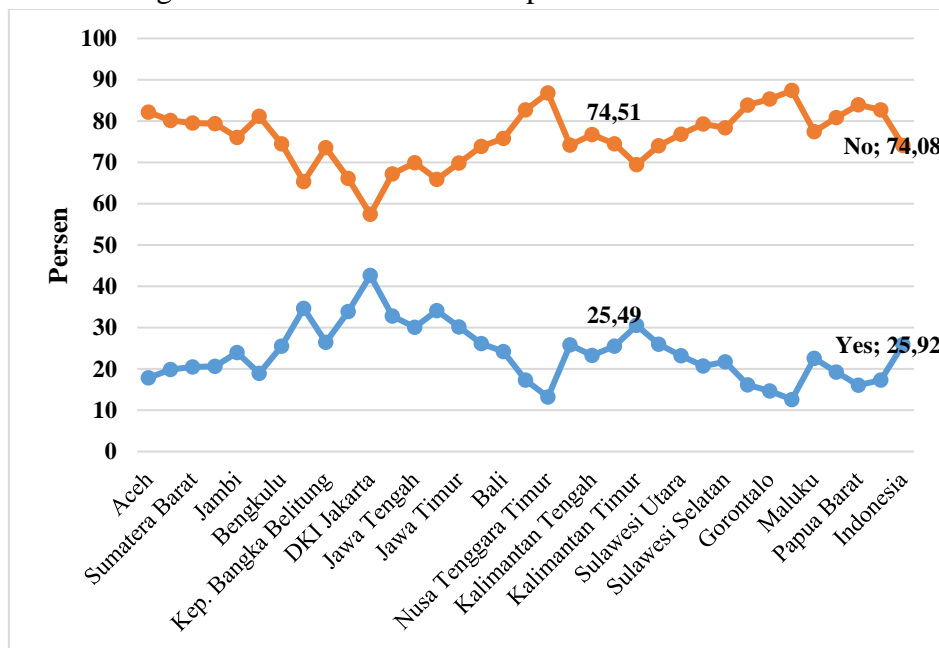


Figure. 2. Percentage of E-commerce Business by Province

Figure two shows the percentage of e-commerce businesses from several provinces in Indonesia (Central Bureau of Statistics 2021). The table shows that the percentage of MSMEs in Indonesia that do

not do e-commerce business is 74.08% higher than those that do e-commerce business by 25.92%. South Kalimantan Province, which conducts e-commerce business by 25.49%, is still lower than those

that do not do e-commerce business by 74.51%. MSME players need to take advantage of e-commerce. The Use of e-commerce can increase business scale, create jobs, and positively impact various other e-commerce business-supporting sectors, which in turn can contribute to accelerating economic growth (Chen 2022; Karpunina et al. 2021; Qu and Chen 2014).

People who use e-commerce are familiar with e-wallets. Along with the progress of the times in harmony with technological advances, it has changed people's behavior in aspects of life, such as social interaction, buying and selling, public transportation, and financial services using digital or non-cash (Susmitha 2020; Zada and Sopiana 2021). According to (Patel 2016), an e-wallet is an electronic account on a mobile phone that can store and transfer money and replace conventional wallets. E-wallets make it easier for people to make transactions anytime and anywhere (Alam, Awawdeh, and Muhamad 2021; Kee et al. 2022; Syifa and Tohang 2020; Upadhayaya 2012).

Based on a report from (Kadence International 2021), here are the most widely used e-wallet data in Indonesia in 2021:

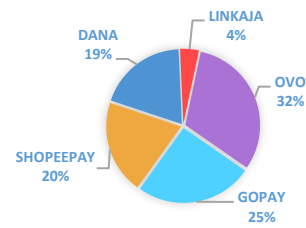


Figure. 3. Most Used E-wallets in Indonesia in 2021

The online survey entitled "Digital Payment and Financial Services Usage and Behavior in Indonesia" was conducted by 1000 respondents by examining the behavior patterns of active users on digital wallet platforms in Indonesia and focusing more on the five most popular e-wallets, namely OVO, GOPAY, SHOPEEPAY, DANA, and LINKAJA (Kadence International 2021). In the survey, the ratio between female and male respondents was 55:45, and the results were the order of e-wallets that were in great demand, namely OVO at 32%, GOPAY at 25%, SHOPEEPAY at 20%, DANA at 19%, and LINKAJA at 4%. Based on a survey from (DealStreetAsia 2022), here is the payment method frequency ratio data:

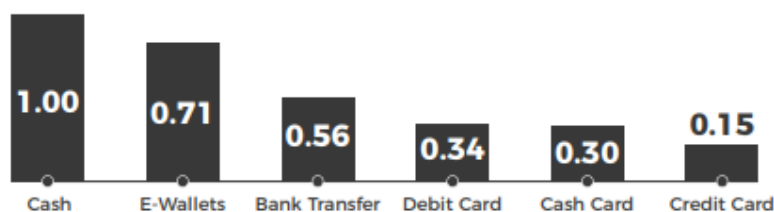


Figure. 4. Payment Method Frequency Ratio

The survey results show that 97% of Indonesia's traditional micro, small, and medium enterprises (MSMEs) have used e-wallet platforms or electronic wallets. The results of the Indonesia Mobile Payment Review 2022 survey, released by LinkAja

and Deal Street Asia, show that the value of transactions using e-wallets in Indonesia averaged Rp56,039 per transaction, up 26.5% from the previous year. The average transaction value using e-money cards reached IDR 82,393 per transaction, up

9.9% from the previous year (DealStreetAsia 2022). When online-to-offline (O2O) platforms such as Bukalapak, Shopee, and Tokopedia emerged, MSMEs began to use electronic payments. Now, they provide QR barcodes via mobile phones or electronic data capture (EDC) machines. QRIS posters are available at each respondent's stall at 48%.

The COVID-19 outbreak that has hit Indonesia has made everyone always comply with health protocols, including maintaining distance and avoiding excessive physical contact. This causes digital transactions to multiply, considering everyone now prefers non-cash transactions. The Use of e-wallets continues to increase daily, forcing MSMEs to keep up with technological developments by providing cashless payments through e-commerce to remain competitive. Based on the existing phenomenon, researchers are interested in conducting a study about utilizing E-commerce and e-wallets to Increase the Income of Micro Mustahik Enterprises Assisted by the National Amil Zakat Agency (BAZNAS) of South Kalimantan Province.

LITERATURE REVIEW

Electronic commerce is a business where information technology increases sales and business efficiency and provides the basis for new products and services (Išoraitė and Miniotienė, 2018). Electronic wallets store payment instrument data, including payment instruments using cards and electronic money, which can also hold payment funds. Then, the income variable indicates the total amount of money received by a person or household over some time (Samuelson and Nordhaus 1993).

The existence of e-commerce provides convenience and can increase efficiency in various aspects of business people (Putra and Syafrudin 2021) in Solow & Swan's theory that economic growth depends on the availability of production factors (population, labor, capital accumulation) and the level of technological progress (Febriansah and Prapanca, 2019). E-commerce is a tangible manifestation of technological developments that improve the economy and increase income (Lorca, de Andres, and Garcia-Diez 2019; Terzi 2011). Online business has a tremendous impact on mustahik micro-enterprises, helping to stimulate economic growth because businesses that rely on the Internet do not require high costs and physical places to create businesses (Elrhim and Elsayed 2020; Terzi 2011). Unlimited online reach and more flexible working hours allow entrepreneurs to reach an extensive market compared to offline stores, which can increase business income (Effendi and Subroto 2021; Yusoff et al. 2019).

E-wallets or digital wallets will allow users to store, organize, and browse transaction history. In this era of digitalization, many businesses accept payments using e-wallets. The Use of digital wallets is also supported by offers such as promos (Zada and Sopiana 2021).

Discounts or promos provided by e-wallets have always been a magnet for consumers not to miss discounts and promos. So, with so many discounts and promos, many consumers will be interested in MSME products and pay for them with e-wallets. With much consumer interest in buying MSME products, income has also increased. E-wallets conform to Solow & Swan's theory that economic growth depends on the availability of factors of

production (population, labor, capital accumulation) and technological progress (Aristiana, 2019; Febriansah and Prapanca, 2019) that can increase revenue.

In the study, it was explained that there is a significant influence on the Use of e-commerce on MSME income variables (Alfin 2021; Darmansyah et al. 2021; Elrhim and Elsayed 2020; Helmalia and Afrinawati 2018; Nasution 2018; Ancient et al. 2021; Putra and Syafrudin 2021; Upadhayaya 2012; Yulianti 2021; Yusoff et al. 2019). Furthermore, research was found that explained that MSMEs encourage the development of e-wallets or digital wallets and vice versa (Aji, Berakon, and Md Husin 2020; Apriani and Wuryandari 2022; Ayu Sanjaya and Akhyar 2022; Azimah et al.

2023; Chairina, Lintang, and Pinihi 2022; Mautongue, Krisdiyawati, and Utami 2022; Nada, Suryaningsum, and Country 2021; Prabowo and Sabiella 2023; Tikku and Singh 2023; Tilman and Tricahyono 2023). In Nurhasanah's research (2020) which shows that there is a significant influence on the Use of productive zakat funds has an influence on the level of mustahik income (Amsari and Nasution 2019; Arwani et al. 2022; Beik and Primary 2017; Faisal and Yuliani 2018; Iqbal, Rusli, and Musyahidah 2019; Mawardi et al. 2023; Nafiah 2015; Nasution and Prayogi 2019; Nurkartikasari, Muljaningsih, and Ekawaty 2023; Wibowo and Restuningsih 2019; Widiastuti et al. 2021). Further the conceptual framework can be described in the following figure:

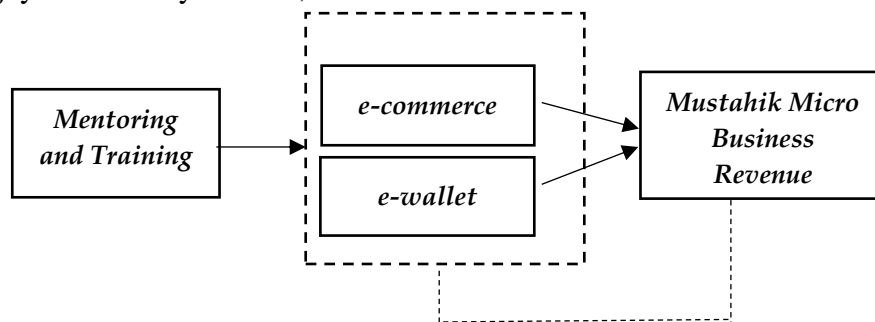


Figure. 5. Conceptual framework
Source: Data Processed (2022)

METHODOLOGY

This type of research is quantitative in the form of numbers with questionnaire techniques or questionnaire techniques. The questionnaire has several components, namely filling instructions, respondents' identity sections (name, address, gender, occupation, age, and others), and a list of questions arranged systematically (Rahmadi, S.Ag. 2011). Primary data was obtained from the results of questionnaire distribution and observations to request data from BAZNAS staff of South Kalimantan Province. Secondary data from the BAZNAS program reports on the Internet, some literature, and articles in

magazines, journals, newspapers, and the Internet. In this study, the population is all mustahik assisted by BAZNAS, which has micro businesses totaling 55 mustahik. In this study, using purposive sampling, which is a sampling technique of data sources with certain considerations, relatively the ideal sample still refers to the level of homogeneity of the population and the goals to be achieved. In this study using the Slovin formula to determine the number of samples (Aedy and Mahmudin 2017), the formula is as follows:

$$n = \frac{N}{1+Ne^2} \quad (1)$$

Information:
n = sample size

N = population size

e^2 = desired critical value (accuracy limit) due to sampling error (Slovin 1960)

Here are the calculations to determine the number of samples used in this study:

$$n = \frac{55}{1 + \frac{55}{(0,1)^2}}$$

$$n = \frac{55}{1 + \frac{55}{(0,01)}}$$

$$n = \frac{55}{1 + 0,55}$$

$$n = \frac{55}{1,55} = 35,48 = 35$$

The number of samples in this study was 55 respondents. The questionnaires returned from respondents amounted to 43 pieces, and questionnaires could be processed as many as 35. According to Bailey (1981) in (Aedy and Mahmudin 2017), the minimum sample size is 30 samples.

At the data analysis stage, researchers use applications for data processing, namely SPSS 25, analyzed with multiple linear regression models and classical

assumption tests, namely normality tests, multicollinearity tests, and heteroscedasticity tests. Multiple linear regression is intended to examine the effect of two or more independent variables on one dependent variable (Arum Janie 2012). In this study, the formula formed as follows:

$$\text{Ln}Y = \alpha + \beta_1 \text{Ln}X_1 + \beta_2 \text{Ln}X_2 + e \quad (2)$$

Information:

Y = Mustahik Micro Business Revenue

α = Constant

X_1 = e-commerce

X_2 = e-wallet

Ln = Logaritma natural

e = Standard error

RESULTS

Characteristics of Respondents

The characteristics of mustahik respondents assisted by BAZNAS South Kalimantan Province based on research that has been carried out have several classifications, which are classified as follows:

Table. 1. Characteristics of Respondents

| Category | | Total |
|------------------|----------------|----------|
| Gender | Man | 1 (3%) |
| | Woman | 34 (97%) |
| Age | 17-23 years | 2 (6%) |
| | 24-35 years | 15 (43%) |
| | > 35 years old | 18 (51%) |
| Recent Education | SD/MI | 1 (3%) |
| | SMP/MTs | 4 (11%) |
| | SMA/MA | 28(80%) |
| | College | 2 (6%) |

Source: Data processing, 2023

The results of field data in Table 1 with the number of respondents were 35 people, most of whom were women (97%), with the age of >35 years (51%), and the last education of high school / MA (80%).

Business Characteristics of Respondents

The business characteristics of mustahik respondents assisted by BAZNAS South Kalimantan Province in this study have several classifications, which are classified as follows:

Table. 2. Business Characteristics of Respondents

| Category | | Total |
|--|-----------------------------|----------------|
| Length of Business | 1–2 years | 7 (20%) |
| | 3–4 years | 10 (29%) |
| | > 5 years | 18 (51%) |
| Long Use of <i>E-commerce</i> | < 1 year | 3 (8,6%) |
| | 1–2 years | 14 (40%) |
| | 3–4 years | 9 (25,7%) |
| | > 5 years | 9 (25,7%) |
| Long Use of <i>e-wallets</i> | < 1 year | 11 (31.4%) |
| | 1–2 years | 12 (34.3%) |
| | 3–4 years | 8 (22.9%) |
| | > 5 years | 4 (11.4%) |
| Frequency of <i>E-commerce</i> Use in One Month | 1–5 times | 18 (51%) |
| | 6–10 times | 7 (20%) |
| | > 10 times | 10 (29%) |
| Frequency of <i>e-wallet</i> Use in One Month | 1–5 times | 20 (57,14%) |
| | 6–10 times | 6 (17,14%) |
| | > 10 times | 9 (25,71%) |
| Frequency of Business Digitalization Training in One Month | 1–5 times | 34 (97%) |
| | 6–10 times | 0 (%) |
| | > 10 times | 1 (3%) |
| Frequency of Business Digitalization Assistance in One Month | 1–5 times | 35 (100%) |
| | 6–10 times | 0 (0%) |
| | > 10 times | 0 (0%) |
| Revenue in One Month | < Rp1.000.000 | 9 (26%) |
| | Rp1.000.000– Rp3.000.000 | 20 (57%) |
| | > Rp3.000.000 | 6 (17%) |

Source: Data processing, 2023

Based on Table 2 with 35 respondents, most of them the length of business > 5 years (51%), the length of using e-commerce 1-2 years (40%), the length of using e-wallets 1-2 years (34.3%), the frequency of using e-commerce in one month 1-5 times (51%), the frequency of using *e-wallets* in one month 1–5 times

(57.14%), frequency of business digitalization training in one month 1–5 times (97%), frequency of business digitalization assistance in one month 1–5 times 35 (100%), and income in one month Rp1,000,000–Rp3,000,000 (57%).

Classical Assumption Test

This study uses primary data, and it is necessary to test the data results. The

following classical assumption test is used as follows:

Table. 3. Classical Assumption Test

| | Criterion | Result | Conclusion |
|-------------------------|--|--|--|
| Normality Test | Sig. > 0,05 | Sig. = 0.177 | Normally distributed data |
| Multicollinearity Test | Tolerance \geq 0,10 VIF \leq 10 | Tolerance = 0,821 VIF = 1.218 | No multicollinearity occurs |
| Heteroscedasticity Test | Sig. > 0.05 | e-commerce (X1) Sig. = 0.823 e-wallet (X2) Sig. = 0.383 | No heteroscedasticity occurs No heteroscedasticity occurs |

Source: SPSS 25 Data Processing Results, 2023

The normality test in this study used the *One-Sample Kolmogorov-Smirnov Test*. The normality test results in this study show that the data are normally distributed with a significance value of $0.177 > 0.05$. The results of this test show tolerance and VIF values in e-commerce (X1) and e-wallet (X2) variables of $0.821 \geq 0.10$ and $1.218 \leq 10$. With these results, it can be concluded that there is no multicollinearity between variables in this heteroscedasticity test using the glejser method. The test results showed a significant e-commerce variable (X1) value of $0.823 > 0.05$. The significant value of the e-wallet variable (X2) is $0.383 > 0.05$. In this heteroscedasticity test, it can be concluded that there is no heteroscedasticity.

Multiple Linear Test

Test the coefficient of determination (R^2) or R Square to determine how much influence the independent variable has on the dependent variable accuracy with a vulnerable value of 0-1. The following results of the coefficient of determination test are described in Table 5.16, as follows: R^2

Table. 4. Test Results of Coefficient of Determination (R^2)

| R | R Square | Adjusted R Square |
|----------|-----------------|--------------------------|
| 0,729 | 0,531 | 0,502 |

Source: SPSS Data Processing Results 25, 2023

Based on Table 4 above, R Square () is 0.531. It can be interpreted that e-commerce (X1) and e-wallet (X2) have a contribution relationship to the Mustahik Micro Business Revenue (Y) fostered by BAZNAS South Kalimantan Province by 53.1%. The results showed that the magnitude of variation in independent variables influencing the regression equation model was 53.1%, and the remaining 46.9% was influenced by other variables not studied in this study. R^2

Simultaneous test or F test to find out whether the independent variable has an effect together on the dependent variable. The following simultaneous test results are outlined in Table Five, as follows:

Table. 5. F-Test Results

| F | Result |
|----------|---------------|
| 18,136 | 0,000 |

Source: SPSS Data Processing Results 25, 2023

Hypothesis testing of e-commerce (X1) and e-wallet (X2) variables showed an f-count value of 18.136 with a significant value of 0.000, while the f-table value in this study was 3.29 with a significant value of 0.05. Conclusion f-count (18.136) > f-table (3.29) with a significant value of 0.000 < 0.05, then H0 is rejected, and H1 is accepted. Based on the results of these tests, it can be concluded that testing the hypothesis of e-commerce variables (X1) and e-wallets (X2) together has a significant effect on the income of micro mustahik businesses (Y).

A partial test or t-test to determine the significance of each independent variable affects the dependent variable. The following partial test results are outlined in Table 5.18, as follows:

Table. 6. t-Test Results

| Variable | t-count | Itself. | Information |
|-----------------|---------|---------|--------------------|
| e-commerce (X1) | 3,240 | 0,003 | Significant effect |
| e-wallet (X2) | 3,228 | 0,003 | Significant effect |

Source: SPSS Data Processing Results 25, 2023

Table Six describes each variable partially from the output of data processing through SPSS 25, and the explanation for each variable is as follows:

1. Hypothesis Testing of e-commerce Variables (X1)

Testing of the e-commerce variable (X1) showed a t-count value of 3.240 with a significant value of 0.003, while the t-table value in this study was 1.693 with a significant value of 0.05. The conclusion of significant values is 0.003 < 0.05, then H0 is rejected, and H2 is accepted. Based on the test results, it can be concluded that e-

commerce (X1) significantly affects the income of micro mustahik businesses (Y).

2. Hypothesis Testing e-wallet variables (X2)

Testing of the e-wallet variable (X2) showed a t-count value of 3.228 with a significant value of 0.003, while the t-table value in this study was 1.693 with a significant value of 0.05. Conclusion t-count (3.228) > t-table (1.693) with significant values of 0.003 < 0.05, then H0 is rejected, and H3 is accepted. Based on the test results, it can be concluded that e-wallet (X2) significantly affects the income of micro mustahik businesses (Y).

Data Analysis

Based on the calculation results in the table, the results of the Multiple Linear Regression equation are obtained as follows:

$$\text{LnY} = 5.680 + 0.328 + 0.303 \text{ LnX}_1 \text{ LnX}_2$$

Based on the table of results, the regression equation can be interpreted as follows: *first*, the magnitude of the constant value is 5.680 and is positive. The regression equation above shows that micro-enterprising income must be 5,680 without the influence of independent variables. *Second*, the e-commerce variable has a positive regression coefficient of 0.328, which can be interpreted if the e-commerce variable (X1) increases by 1%. Micro-enterprises' income must increase by 0.328%, assuming other variables remain (*ceteris paribus*). *Third*, the e-wallet variable (X2) has a positive regression coefficient of 0.303, which can be interpreted if the e-wallet variable (X2) increases by 1%. The income of micro businesses must increase by 0.303%, assuming other variables remain (*ceteris paribus*).

Discussion

The hypothetical result of this study is the significance of e-commerce and e-wallet, which shows an f-count value of $18.136 > 3.29$ with a significance value of $0.000 < 0.05$. It can be concluded that e-commerce and e-wallet together significantly increase the income of micro mustahik businesses fostered by BAZNAS in South Kalimantan, so the hypothesis is accepted. The results showed that the large variation of independent variables influencing the regression equation model was 53.1%, and the remaining 46.9% was influenced by other variables not studied in this study.

The e-commerce variable (X1) shows a t-count value of $3.240 > 1.693$ with a significance value of $0.003 < 0.05$. The results of this hypothesis show that e-commerce (X1) significantly increases the income of micro mustahik businesses fostered by BAZNAS in South Kalimantan. The Use of e-commerce for micro mustahik businesses to carry out all buying and selling activities or transacting using electronic media facilities (Internet) can increase the income of micro mustahik businesses fostered by BAZNAS South Kalimantan Province in terms of the number of frequencies of Use.

The results of this study are reinforced by Solow Swan's theory that economic growth depends on the availability of production factors (population, labor, capital accumulation) and the level of technological progress (Febriansah and Prapanca, 2019). According to this theory, the most important factor in realizing economic improvement is not capital increase or labor increase. In this model, technological advancement, skill growth, and workforce expertise are the most important factors in realizing economic improvement. So, this

research is in line with the existing theory, where e-commerce positively influences income because e-commerce is a tangible manifestation of technological advances.

This research is in line with previous research conducted by several studies (Alfin 2021; Darmansyah et al. 2021; Elrhim and Elsayed 2020; Helmalia and Afrinawati 2018; Julianda and Jamiat 2021; Nasution 2018; Ancient et al. 2021; Putra and Syafrudin 2021; Upadhayaya 2012; Yulianti 2021; Yusoff et al. 2019) which resulted in the same study, namely e-commerce has a significant effect on income.

The e-wallet variable (X2) shows a t-count value of $3.228 > 1.693$ with a significance value of $0.003 < 0.05$. The results of this hypothesis show that e-wallet (X2) significantly increases the income of micro mustahik businesses fostered by BAZNAS in South Kalimantan. E-wallets are useful for storing money digitally and saving time. Mustahik no longer needs to prepare cash and wait for change to be viewed with the frequency of Use.

The results of this study are also in line with Solow Swan's theory that economic growth depends on the availability of production factors (population, labor, capital accumulation) and the level of technological progress (Febriansah and Prapanca, 2019). With this, it can realize an increase in economic growth.

This research is in line with previous research conducted by other researchers (Aji et al. 2020; Apriani and Wuryandari 2022; Ayu Sanjaya and Akhyar 2022; Azimah et al. 2023; Chairina et al. 2022; Maulidah et al. 2022; Nada et al. 2021; Prabowo and Sabiella 2023; Tikku and Singh 2023; Tilman and Tricahyono 2023; Zada and Sopiana 2021) which states

that digital wallets or e-wallets can increase revenue and is not in line with Ulfha Amelia's (2019) research, which states that financial technology or e-wallets have not been able to increase revenue.

CONCLUSION

The results of this study prove that there is a real influence on the Use of e-commerce and e-wallets to increase the income of mustahik micro businesses. Using e-commerce and e-wallets facilitates and reaches a wide market for micro businesses doing business so that they can increase revenue. This research can be a reference for further research.

The results of this research are expected to be knowledge and insight to expand the scope of business for mustahik assisted by BAZNAS South Kalimantan Province and provide information to BAZNAS South Kalimantan Province that the Use of e-commerce and e-wallet to increase the income of micro mustahik businesses.

From the results of the analysis and discussion of data that the researcher has done, the researcher obtained the following conclusions: *first*, e-commerce and e-wallet simultaneously or together have a significant effect on increasing the income of micro mustahik businesses fostered by BAZNAS South Kalimantan Province. *Second*, e-commerce significantly increases the income of micro mustahik businesses assisted by BAZNAS South Kalimantan Province. *Third*, e-wallets significantly increase the income of micro mustahik businesses assisted by BAZNAS South Kalimantan Province.

From the conclusion of the study, there are suggestions that researchers can give, as follows: *first*, to improve their business, mustahik is expected to follow

technological developments by reading the latest e-commerce and e-wallet news on the Internet, articles in magazines, journals, newspapers, and television. Second, for further research, increase the number of samples to be able to interpret the mustahik fostered by BAZNAS South Kalimantan Province. This chapter consists of an explanation of the findings of the research questions. And, if any, the explanations of other findings, as well as real and feasible recommendations for practitioners and regulators and further research based on the limitation of this study.

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Sri Maulida

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Do E-Commerce and E-Wallets Matter for Increasing Marginalized Entrepreneurs' Income?



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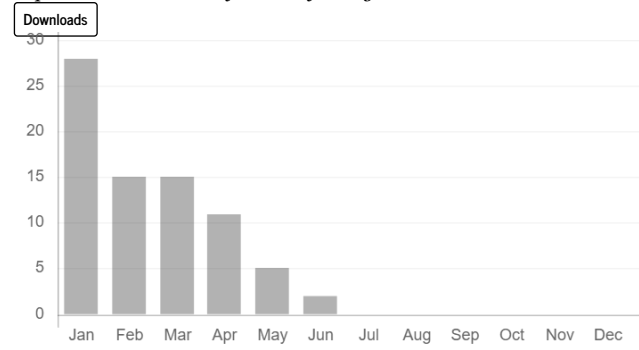
Agatha Almadina

Universitas Lambung Mangkurat

Abstract

This study investigates the impact of utilizing e-commerce and e-wallets on the income enhancement of mustahik entrepreneurs assisted by BAZNAS in South Kalimantan Province. In particular, this research tests the degree to which the use of e-commerce and e-wallets impacts those marginalized entrepreneurs' income improvement. Multiple linear regression models and classical assumption tests are used to evaluate the data gained from the close-ended questionnaire, distributed to the sample of 35 mustahiks in South Kalimantan Province, who are small

entrepreneurs supported by BAZNAS. The results show that e-commerce and e-wallets significantly increase the sample's income. Practical and theoretical implications are drawn from the findings.



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Do E-Commerce and E-Wallets Matter for Increasing Marginalized Entrepreneurs' Income?

Sri Maulida, Agatha Almadina
Lambung Mangkurat University, Indonesia

ABSTRACT

This study investigates the impact of utilizing e-commerce and e-wallets on the income enhancement of mustahik entrepreneurs assisted by BAZNAS in South Kalimantan Province. In particular, this research tests the degree to which the use of e-commerce and e-wallets impacts those marginalized entrepreneurs' income improvement. Multiple linear regression models and classical assumption tests are used to evaluate the data gained from the close-ended questionnaire, distributed to the sample of 35 mustahiks in South Kalimantan Province, who are small entrepreneurs supported by BAZNAS. The results show that e-commerce and e-wallets significantly increase the sample's income. Practical and theoretical implications are drawn from the findings.

Keywords: *E-commerce; E-wallet; Income; MSMEs; Mustahik*

JEL Classification: I38, D64, I31

INTRODUCTION

The virus discovered in 2019, i.e., COVID-19, has changed people's behavior. An acceleration of changes in consumer behavior is digitalization, where online transactions have massively taken place, providing practical benefits, e.g., time-saving, and energy-saving, among others. Business owners adjust their strategies for adaptability purposes (Aini, Yuli, and Hakim 2018; Bhatti, Akram and Khan 2020; Irawati 2018; Irawati, Rimawati, and Pramesti 2020; Santoso and Dewi 2022; Siahaan and Prihandoko 2019; Sofiyawati and Halimah 2022).

Micro, Small and Medium Enterprises (MSMEs) might be the most disadvantaged by the recent pandemic. Various industrial sectors experienced disruptions, e.g., raw material supply, product demand, labor shortages, and uncertain business continuity. According to the Ministry of Cooperatives and SMEs (2022) as in Figure 1, the number of MSMEs in Indonesia recorded more than 65 million (2017-2021).

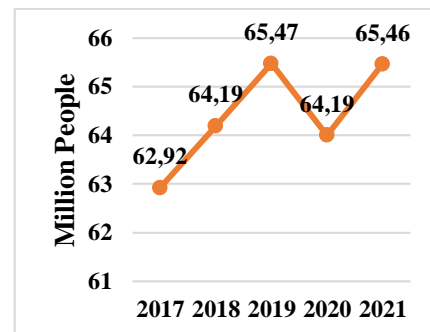


Figure. 1. Number of MSMEs in Indonesia in 2017-2021

In 2017, there were 62.92 million MSMEs in Indonesia, which continued to increase until 2018, when the number of MSMEs reached 64.19 million. In 2019, the number of MSMEs increased to 65.47 million, and in 2020, there was a decrease of 64.19 million MSMEs. The table shows that in 2020 during the start of the COVID-19 pandemic, the number of MSMEs decreased by 1.28 million MSMEs. In 2021, the number of MSMEs increased to 65.46 million, which may be associated with digital transformation due to the pandemic.

Micro mustahik businesses assisted by BAZNAS also experienced difficulties during the pandemic due to their traditional

business modes, i.e., offline strategies. Micro enterprises are part of the community-based economic movement, and zakat is a strategic instrument for empowering the economy. Thus, the vital distribution of zakat is directed to strengthen micro-enterprises, particularly in providing financial aid and business coaching.

BAZNAS of South Kalimantan Province has innovated an economic program of zakat distribution, providing capital to mustahik (Almunawar, Islam, and Pablos 2022; Cueto et al. 2022). In times of the pandemic, the use of e-commerce and e-wallets among those assisted small entrepreneurs was introduced (Alfin, 2021; Galhotra and Board 2020; Hasanah 2021). Practical assistance is provided for those marginalized entrepreneurs in using e-commerce and e-wallets to improve their income (Helmalia and Afrinawati 2018; Putra and Syafrudin 2021; Zada and Sopiana 2021).

E-commerce is technically important for MSME business operations to gain

more chances into market access, given that customers will find it easier to get the necessary information online (Permana 2017; Ancient et al. 2021). Solow Swan's theory assumes that economic growth depends on the availability of production factors (i.e., population, labor, capital accumulation) and technological progress (Febriansah and Prapanca, 2019). Solow conducted the study in the 1950s, analyzing the sources of economic growth in the United States from 1909-1949. He found only 12% of economic growth was from investment, and 88% was from technological advances (Muchtolifah 2010).

Technology is the knowledge to produce goods and services efficiently, improving and increasing labor efficiency (Battese and Rao 2002; Hartarto 2021). In the long run, it creates economic growth. E-commerce is a tangible manifestation of technological developments (Lestari et al. 2021; Putra and Syafrudin 2021). The Central Bureau of Statistics (2021) as shown in Figure 2 recorded 74.08% of MSMEs do not use e-commerce.

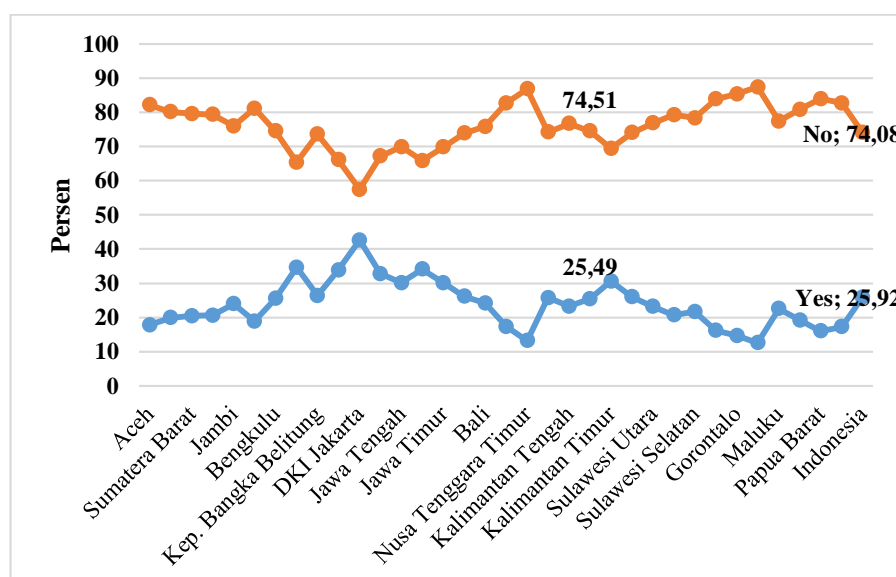


Figure. 2. Percentage of E-commerce Business by Province

In South Kalimantan Province, only 25.49% of MSMEs have e-commerce and the rest 74.51% do not own it. Thus, MSME players need to take advantage of e-commerce to increase their business scale, and contribute to economic growth (Chen

2022; Karpunina et al. 2021; Qu and Chen 2014).

E-commerce and e-wallets are connected. According to Patel (2016), e-wallet is an electronic account on a mobile phone that can store and transfer money and

replace conventional wallets. E-wallets make it easier for people to make payments anytime and anywhere (Alam, Awawdeh, and Muhamad 2021; Kee et al. 2022; Syifa and Tohang 2020; Upadhayaya 2012). Figure 3 illustrates the most commonly used e-wallets in Indonesia in 2021, i.e., OVO, GOPAY, SHOPEEPAY, DANA, and LINKAJA (Kadence International, 2021).

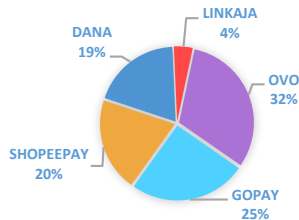


Figure. 3. Most Used E-wallets in Indonesia in 2021

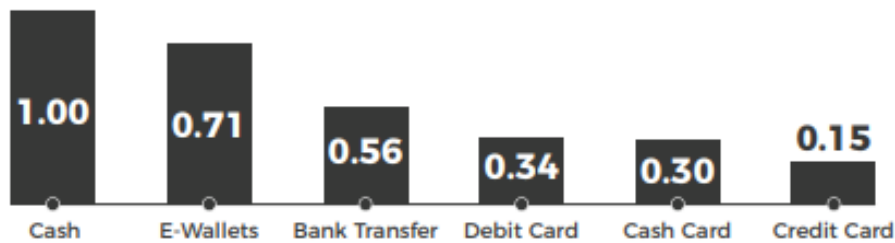


Figure. 4. Payment Method Frequency Ratio

The average transaction value using e-money reached Rp82,393 per transaction, up 9.9% from the previous year (DealStreetAsia 2022). When online-to-offline (O2O) platforms, e.g., Bukalapak, Shopee, and Tokopedia emerged, MSMEs began to use electronic payments. The recent QR barcodes for mobile phones payment and electronic data capture (EDC) machines have now been available at some respondent’s stall.

That is, based on the existing phenomenon, this research aims to investigate the degree to which the use of e-commerce and e-wallets impacts income improvement among the underprivileged MSME entrepreneurs assisted by the National Amil Zakat Agency (BAZNAS) of South Kalimantan Province.

The online survey “Digital Payment and Financial Services Usage and Behavior in Indonesia” sampled 1000 respondents, examining the behavior patterns of active users on digital wallet platforms in Indonesia and focusing more on the five most popular e-wallets. The results show the most used e-wallets, i.e., OVO 32%, GOPAY 25%, SHOPEEPAY 20%, DANA 19%, and LINKAJA 4% (Kadence International 2021).

As depicted in Figure 4, DealStreetAsia (2022) surveyed that 97% of Indonesia’s MSMEs have used e-wallet platforms, with the value of transactions averaged Rp56,039 per transaction, increased 26.5% from 2021.

LITERATURE REVIEW

Electronic commerce, also known as e-commerce, is a business model that uses information technology to enhance sales, improve business efficiency, and facilitate the development of new products and services (Išoraitė and Miniotienė, 2018). Meanwhile, electronic wallets (e-wallets) are digital storage systems that contain information about payment instruments, e.g., cards and electronic money, which also function for making payments (Samuelson and Nordhaus 1993). E-wallets enable users to securely store, categorize, and access their transaction records. Numerous businesses have adopted payments through electronic wallets, which provide financial benefits, e.g., discounts, and promotions, among others (Zada and Sopiana 2021).

E-commerce and e-wallets offer convenience and enhance efficiency across multiple domains of business (Putra and Syafrudin 2021). This aligns with Solow Swan, theorizing that economic growth depends on production factors (e.g., population, labour, and capital accumulation) and the level of technological advancement (Febriansah and Prapanca, 2019).

Online businesses do not necessitate substantial financial investments or physical locations for their establishment (Elrhim and Elsayed 2020; Terzi 2011). Entrepreneurs can expand their market significantly by leveraging unlimited online access and adopting more flexible working hours, resulting in increased business revenue (Effendi and Subroto 2021; Yusoff et al. 2019). The discounts and promotions offered by e-wallets have consistently attracted consumers, ensuring they do not miss out on these offers. Given the abundance of discounts and promotions, numerous consumers will likely express interest in purchasing MSME products and making payments using e-wallets. The surge in consumer demand for MSME products has resulted in a corresponding increase in income (Aristiana, 2019; Febriansah and Prapanca, 2019).

Previous studies found a significant influence on the use of e-commerce on

MSME income variables (for example, see Alfin 2021; Darmansyah et al. 2021; Elrhim and Elsayed 2020; Helmalia and Afrinawati 2018; Nasution 2018; Ancient et al. 2021; Putra and Syafrudin 2021; Upadhayaya 2012; Yulianti 2021; Yusoff et al. 2019). Furthermore, empirical evidences have encouraged MSMEs to use e-wallets for business development purposes (see; Aji, Berakon, and Md Husin 2020; Apriani and Wuryandari 2022; Ayu Sanjaya and Akhyar 2022; Azimah et al. 2023; Chairina, Lintang, and Piniji 2022; Mautongue, Krisdiyawati, and Utami 2022; Nada, Suryaningsum, and Country 2021; Prabowo and Sabiella 2023; Tikku and Singh 2023; Tilman and Tricahyono 2023).

In particular, Nurhasanah (2020) found a significant impact of the use of productive zakat funds on the level of mustahik income (Amsari and Nasution 2019; Arwani et al. 2022; Beik and Primary 2017; Faisal and Yuliani 2018; Iqbal, Rusli, and Musyahidah 2019; Mawardi et al. 2023; Nafiah 2015; Nasution and Prayogi 2019; Nurkartikasari, Muljaningsih, and Ekawaty 2023; Wibowo and Restuningsih 2019; Widiastuti et al. 2021). Based on these previous studies, the conceptual framework of this study is developed and illustrated in Figure 5.

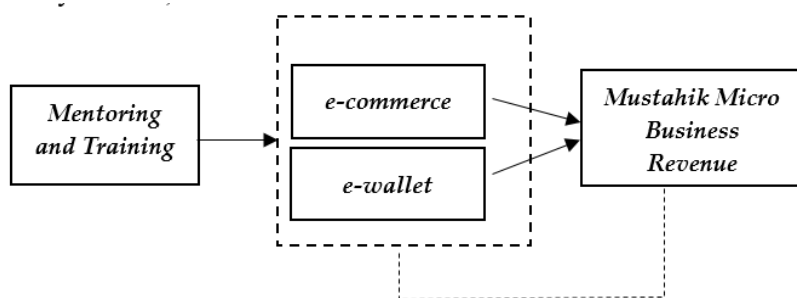


Figure 5. Conceptual framework

Source: Authors' own.

METHODOLOGY

This is a quantitative study, using a questionnaire for data collection, generating personal information, i.e.,

respondents' identity sections (name, address, gender, occupation, age, and others), and responses to a list of close-ended questions (Rahmadi, S.Ag. 2011).

In this study, the population is all mustahiks assisted by BAZNAS of South Kalimantan. In total, there are 55 mustahik MSME entrepreneurs. The following Slovin formula is used to determine the sample size (Aedy and Mahmudin 2017):

$$n = \frac{N}{1+Ne^2} \quad (1)$$

Information:

n = sample size

N = population size

e^2 = desired critical value (accuracy limit) due to sampling error (Slovin 1960).

Using the above formula, the calculations to determine the number of samples used in this study:

$$\begin{aligned} n &= \frac{55}{1 + (55)(0,1)^2} \\ n &= \frac{55}{1 + (55)(0,01)} \\ n &= \frac{55}{1 + 0,55} \\ n &= \frac{55}{1,55} = 35,48 = 35 \end{aligned}$$

Thus, the number of samples in this study is 55 respondents. The questionnaires returned from respondents was 43, and questionnaires can be processed with 35. According to Bailey (1981) in Aedy and

Mahmudin (2017), the minimum sample size is 30.

SPSS 25 is used for statistical computation. Multiple linear regression models and classical assumption tests, i.e., normality tests, multicollinearity tests, and heteroscedasticity tests are performed. Multiple linear regression aims to examine the effect of two or more independent variables on one dependent variable (Arum Janie 2012). In this study, the formula used as follows:

$$\text{Ln}Y = \alpha + \beta_1 \text{Ln}X_1 + \beta_2 \text{Ln}X_2 + e \quad (2)$$

Information:

Y = Mustahik Micro Business Revenue

α = Constant

X_1 = e-commerce

X_2 = e-wallet

Ln = Logaritma natural

e = Standard error

RESULT

Respondents' demographics

The characteristics of mustahik respondents assisted by BAZNAS South Kalimantan Province sampled in this study is explained in Table 1. The number of respondents was 35 people, i.e., women (97%), with the age of >35 years (51%), and the last education of high school / MA (80%).

Table. 1. Characteristics of Respondents

| Category | | Total |
|------------------|----------------|----------|
| Gender | Man | 1 (3%) |
| | Woman | 34 (97%) |
| Age | 17-23 years | 2 (6%) |
| | 24-35 years | 15 (43%) |
| | > 35 years old | 18 (51%) |
| Recent Education | SD/MI | 1 (3%) |
| | SMP/MTs | 4 (11%) |
| | SMA/MA | 28(80%) |
| | College | 2 (6%) |

Source: Authors' analysis

Business Characteristics of Respondents

The business characteristics of the sample have several classifications. As informed in Table 2, most of 35 respondents have the length of business > 5 years (51%), the length of using e-commerce 1-2 years (40%), the length of using e-wallets 1-2 years (34.3%), the frequency of using e-

commerce in one month 1-5 times (51%), the frequency of using e-wallets in one month 1-5 times (57.14%), frequency of business digitalization training in one month 1-5 times (97%), frequency of business digitalization assistance in one month 1-5 times 35 (100%), and income in one month Rp1,000,000-Rp3,000,000 (57%).

Table. 2. Business Characteristics of Respondents

| Category | | Total |
|--|-------------------------|-------------|
| Length of Business | 1-2 years | 7 (20%) |
| | 3-4 years | 10 (29%) |
| | > 5 years | 18 (51%) |
| Long Use of E-commerce | < 1 year | 3 (8,6%) |
| | 1-2 years | 14 (40%) |
| | 3-4 years | 9 (25,7%) |
| | > 5 years | 9 (25,7%) |
| Long Use of e-wallets | < 1 year | 11 (31,4%) |
| | 1-2 years | 12 (34,3%) |
| | 3-4 years | 8 (22,9%) |
| | > 5 years | 4 (11,4%) |
| Frequency of E-commerce Use in One Month | 1-5 times | 18 (51%) |
| | 6-10 times | 7 (20%) |
| | > 10 times | 10 (29%) |
| Frequency of e-wallet Use in One Month | 1-5 times | 20 (57,14%) |
| | 6-10 times | 6 (17,14%) |
| | > 10 times | 9 (25,71%) |
| Frequency of Business Digitalization Training in One Month | 1-5 times | 34 (97%) |
| | 6-10 times | 0 (%) |
| | > 10 times | 1 (3%) |
| Frequency of Business Digitalization Assistance in One Month | 1-5 times | 35 (100%) |
| | 6-10 times | 0 (0%) |
| | > 10 times | 0 (0%) |
| Revenue in One Month | < Rp1.000.000 | 9 (26%) |
| | Rp1.000.000-Rp3.000.000 | 20 (57%) |
| | > Rp3.000.000 | 6 (17%) |

Source: Authors' analysis.

Classical Assumption Test

The normality test in this study used the *One-Sample Kolmogorov-Smirnov Test*, resulting in $0.177 > 0.05$, i.e., the data are normally distributed. The results of this test

show tolerance and VIF values in e-commerce (X1) and e-wallet (X2) variables of $0.821 \geq 0.10$ and $1.218 \leq 10$. There is no multicollinearity between variables in this heteroscedasticity test using the Glejser method. The test results showed a significance e-commerce variable (X1)

value of 0.823 > 0.05. The significance value of the e-wallet variable (X2) is 0.383

> 0.05. In this heteroscedasticity test, there is no heteroscedasticity detected.

Table. 3. Classical Assumption Test

| | Criterion | Result | Conclusion |
|-------------------------|------------------------------|--|--|
| Normality Test | Sig. > 0,05 | Sig. = 0.177 | Normally distributed data |
| Multicollinearity Test | Tolerance ≥ 0,10 VIF ≤ 10 | Tolerance = 0,821 VIF = 1.218 | No multicollinearity occurs |
| Heteroscedasticity Test | Sig. > 0.05 | e-commerce (X1) Sig. = 0.823 e-wallet (X2) Sig. = 0.383 | No heteroscedasticity occurs No heteroscedasticity occurs |

Source: Authors' analysis via SPSS 25.

Multiple Linear Test

The coefficient of determination (R²) or R Square test determines the influence level of the independent variable on the dependent variable with a vulnerable value of 0-1. The following results of the coefficient of determination test are described in Table 4.

Table. 4. Test Results of Coefficient of Determination (R²)

| R | R Square | Adjusted R Square |
|-------|----------|-------------------|
| 0,729 | 0,531 | 0,502 |

Source: Authors' analysis via SPSS 25.

R Square (R²) is 0.531, showing that e-commerce (X1) and e-wallet (X2) have a contribution relationship to the Mustahik Micro Business Revenue (Y) fostered by BAZNAS South Kalimantan Province by 53.1%. The results showed that the magnitude of variation in independent variables influencing the regression equation model was 53.1%, and the remaining 46.9% was influenced by other variables not investigated in this study.

A simultaneous test or F test is done to find out whether the independent variable has an effect together with the dependent variable. The following

simultaneous test results are outlined in Table 5.

Table. 5. F-Test Results

| F | Result |
|--------|--------|
| 18,136 | 0,000 |

Authors' analysis via SPSS 25.

Hypothesis testing of e-commerce (X1) and e-wallet (X2) variables showed an f-count value of 18.136 with a significant value of 0.000, while the f-table value in this study was 3.29 with a significance value of 0.05. Conclusion f-count (18.136) > f-table (3.29) with a significance value of 0.000 < 0.05, then H0 is rejected, and H1 is accepted. Based on the results of these tests, it can be concluded that testing the hypothesis of e-commerce variables (X1) and e-wallets (X2) together has a significant effect on the income of micro mustahik businesses (Y).

A partial test or t-test to determine the significance of each independent variable affects the dependent variable. The following partial test results are outlined in Table 6.

Table. 6. t-Test Results

| Variable | t-count | Itself. | Information |
|-----------------|---------|---------|--------------------|
| e-commerce (X1) | 3,240 | 0,003 | Significant effect |

| | | | |
|---------------|-------|-------|--------------------|
| e-wallet (X2) | 3,228 | 0,003 | Significant effect |
|---------------|-------|-------|--------------------|

Authors' analysis via SPSS 25

Table 6 describes each variable as follows:

1. Hypothesis Testing of e-commerce Variables (X1)

Testing of the e-commerce variable (X1) showed a t-count value of 3.240 with a significance value of 0.003, while the t-table value in this study was 1.693 with a significance value of 0.05. The conclusion of significance values is $0.003 < 0.05$, then H_0 is rejected, and H_2 is accepted. Based on the test results, it can be concluded that e-commerce (X1) significantly affects the income of micro mustahik businesses (Y).

2. Hypothesis Testing e-wallet variables (X2)

Testing of the e-wallet variable (X2) showed a t-count value of 3.228 with a significance value of 0.003, while the t-table value in this study was 1.693 with a significance value of 0.05. Conclusion t-count (3.228) $>$ t-table (1.693) with significance values of $0.003 < 0.05$, then H_0 is rejected, and H_3 is accepted. Based on the test results, it can be concluded that e-wallet (X2) significantly affects the income of micro mustahik businesses (Y).

Data Analysis

Based on the calculation results in the table, the results of the Multiple Linear Regression equation are obtained as follows:

$$\ln Y = 5.680 + 0.328 \ln X_1 + 0.303 \ln X_2$$

The regression equation can be interpreted as follows:

First, the magnitude of the constant value is 5.680 and is positive. The regression equation above shows that

micro-enterprising income must be 5,680 without the influence of independent variables.

Second, the e-commerce variable has a positive regression coefficient of 0.328, which can be interpreted if the e-commerce variable (X1) increases by 1%. Micro-enterprises' income must increase by 0.328%, assuming other variables remain (*ceteris paribus*).

Third, the e-wallet variable (X2) has a positive regression coefficient of 0.303, which can be interpreted if the e-wallet variable (X2) increases by 1%. The income of micro businesses must increase by 0.303%, assuming other variables remain (*ceteris paribus*).

Discussion

The statistical results of this study are the significance of e-commerce and e-wallet, which shows an f-count value of $18.136 > 3.29$ with a significance value of $0.000 < 0.05$. It can be concluded that e-commerce and e-wallet together significantly increase the income of micro mustahik businesses fostered by BAZNAS in South Kalimantan, thus, the tested hypothesis is accepted. The results showed that the large variation of independent variables influencing the regression equation model was 53.1%, and the remaining 46.9% was influenced by other variables not studied in this study.

The e-commerce variable (X1) shows a t-count value of $3.240 > 1.693$ with a significance value of $0.003 < 0.05$. The results of this hypothesis show that e-commerce (X1) significantly increases the income of micro mustahik businesses fostered by BAZNAS in South Kalimantan. The use of e-commerce for micro mustahik businesses to carry out all buying and selling activities or transacting using electronic media facilities (Internet) can increase the income of micro mustahik businesses.

The results of this study are reinforced by Solow Swan's theory that economic growth depends on the

availability of production factors (population, labor, capital accumulation) and the level of technological progress (Febriansah and Prapanca, 2019). According to this theory, the most important factor in economic growth is not capital increase or labor increase. In this model, technological advancement, skill growth, and workforce expertise are the most important factors. This research is in line with this theory, where e-commerce and e-wallet, a tangible manifestation of technological advances, positively influences mustahiks' income.

The finding of this study is consistent with previous research (Alfin 2021; Darmansyah et al. 2021; Elrhim and Elsayed 2020; Helmalia and Afrinawati 2018; Julianda and Jamiat 2021; Nasution 2018; Ancient et al. 2021; Putra and Syafrudin 2021; Upadhayaya 2012; Yulianti 2021; Yusoff et al. 2019), i.e., e-commerce has a significant effect on income.

Furthermore, the e-wallet variable (X2) shows a t-count value of $3.228 > 1.693$ with a significance value of $0.003 < 0.05$. The results of this hypothesis show that e-wallet (X2) significantly increases the income of micro mustahik businesses. E-wallets are useful for storing money digitally and saving time. This finding is in line with Solow Swan's theory and with previous research (Aji et al. 2020; Apriani and Wuryandari 2022; Ayu Sanjaya and Akhyar 2022; Azimah et al. 2023; Chairina et al. 2022; Maulidah et al. 2022; Nada et al. 2021; Prabowo and Sabiella 2023; Tikku and Singh 2023; Tilman and Tricahyono 2023; Zada and Sopiana 2021), i.e., digital wallets or e-wallets can increase revenue. However, this study is not in line with Ulfha Amelia (2019), stating that financial technology or e-wallets have not been able to increase revenue.

CONCLUSION

Empirical evidence is offered by this study, explaining a real influence on the use of e-

commerce and e-wallets to increase the income of mustahik micro businesses. Using e-commerce and e-wallets facilitates and reaches a wide market for micro businesses and thus, they can increase revenue. BAZNAS South Kalimantan Province and other related stakeholders can benefit from this study to understand the degree to which e-commerce and e-wallet simultaneously have a significant effect on increasing the income of micro mustahik businesses.

Suggestions are advised for both zakat stakeholders and future researchers. Amil of zakat should advise their assisted mustahik to follow technological developments by reading the latest e-commerce and e-wallet news on the Internet, and articles in magazines and newspapers.

Further research is suggested to increase the number of samples for accurate generalizability of the findings. In addition, exploring other factors (other than the use of e-commerce and e-wallet) that impact on the mustahik's income is also recommended.

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