



THE INFLUENCE OF SOCIAL COMMERCE AND E-PAYMENT SERVICES ON THE INCOME OF HALAL CULINARY MICRO, SMALL AND MEDIUM ENTERPRISES (MSMEs) IN PANYABUNGAN SUB-DISTRICT

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Abstract

This study aims to determine the effect of social commerce and e-payment services on the income of micro, small, and medium enterprises (MSMEs) in the culinary sector in Panyabungan District. The research method used is quantitative research. The population in this study consists of all culinary MSMEs that use social commerce and e-payment services, with a total population and sample size of 30 respondents. Data analysis techniques used validity tests, reliability tests, classical assumption tests, multiple linear regression analysis, t-tests, f-tests, and coefficient of determination tests. Data processing tools in this study used SPSS 24 software. The results showed that the t-test on the social commerce service variable had a significance value of $0.003 < 0.05$ and a t-value of $3.228 >$ the t-table value of 2.051, so H_{a1} was accepted and H_{01} was rejected, meaning that social commerce services partially had a significant effect on the income of Micro, Small and Medium Enterprises in Mandailing Natal District. Then, the e-payment variable has a significance value of $0.028 < 0.05$ and a t-value of $2.329 >$ the table t-value of 2.051. Thus, H_{a2} is accepted and H_{02} is rejected, meaning that e-payment partially has a significant effect on the income of Micro, Small and Medium Enterprises in Mandailing Natal District. The f test results show that simultaneously or together, the social commerce and e-payment variables have a significant value of $0.000 < 0.05$ and an f value of $10.969 >$ the f table value of 3.35, so H_{a3} is accepted and H_{03} is rejected, meaning that social commerce services and e-payment simultaneously have a significant effect on the income of Micro, Small, and Medium Enterprises in Mandailing Natal District. Furthermore, the three main principles are in line with the practice of utilizing e-payment and social commerce services for halal culinary MSMEs in the Panyabungan sub-district. First, the principle of justice (*adl*) emphasizes the fulfillment of the rights of all parties in a balanced manner. Second, the principle of transparency (*alamanah*) requires the honest and trustworthy presentation of financial and non-financial information, as a form of accountability not only to fellow human beings but also to Allah. Third, the principle of benefit (*maslahah*) directs every business activity to provide broader benefits to society, not merely to pursue personal or group profits.

Keywords: Social Commerce Services; E-Payment; Revenue; MSMEs.

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Received: November 6, 2025; Accepted: December 22, 2025; Published: December 30, 2025

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Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh Layanan Social Commerce dan E-Payment Terhadap Pendapatan Usaha Mikro Kecil dan Menengah (UMKM) Kuliner di Kecamatan Panyabungan. Metode penelitian yang digunakan adalah penelitian kuantitatif. Populasi dalam penelitian ini adalah seluruh pelaku Usaha Mikro Kecil dan Menengah (UMKM) kuliner yang menggunakan layanan social commerce dan e-payment dengan jumlah populasi dan sampel sebanyak 30 responden. Teknik analisis data menggunakan uji validitas, uji reliabilitas, uji asumsi klasik, analisis regresi linier berganda, uji t, uji f dan uji koefisien determinasi. Alat pengolahan data dalam penelitian ini menggunakan software SPSS 24. Hasil penelitian menunjukkan bahwa uji t pada variabel layanan social commerce memiliki nilai signifikansi $0,003 < 0,05$ dan nilai t hitung $3,228 >$ dari nilai t tabel $2,051$, sehingga H_{a1} diterima dan H_{01} ditolak, artinya layanan social commerce secara parsial berpengaruh signifikan terhadap pendapatan Usaha Mikro Kecil dan Menengah di Kecamatan Mandailing Natal. Kemudian pada variabel e-payment memiliki nilai signifikansi $0,028 < 0,05$ dan nilai t hitung $2,329 >$ dari nilai t tabel $2,051$. Sehingga H_{a2} diterima dan H_{02} ditolak, artinya e-payment secara parsial berpengaruh signifikan terhadap pendapatan Usaha Mikro Kecil dan Menengah di Kecamatan Mandailing Natal. Hasil uji f yaitu secara simultan atau bersama-sama variabel layanan social commerce dan e-payment memiliki nilai signifikan $0,000 < 0,05$ dan nilai f hitung $10,969 >$ nilai f tabel $3,35$ sehingga H_{a3} diterima dan H_{03} ditolak, artinya layanan social commerce dan e-payment secara simultan berpengaruh signifikan terhadap pendapatan Usaha Mikro Kecil dan Menengah di Kecamatan Mandailing Natal. Selanjutnya bahwa tiga prinsip utama sesuai dengan praktik pemanfaatan e-payment dan layanan social commerce UMKM Kuliner halal di kecamatan Panyabungan. Pertama, prinsip keadilan ('adl) menekankan pemenuhan hak semua pihak secara seimbang. Kedua, prinsip transparansi (al amanah) mewajibkan penyajian informasi keuangan maupun non-keuangan secara jujur dan dapat dipercaya, sebagai bentuk pertanggungjawaban tidak hanya kepada sesama manusia tetapi juga kepada Allah. Ketiga, prinsip kemaslahatan (masalah) mengarahkan setiap aktivitas bisnis agar memberikan manfaat yang lebih luas bagi masyarakat, bukan sekadar mengejar keuntungan pribadi atau kelompok tertentu.

Kata Kunci: Layanan Social Commerce; E-Payment; Pendapatan; UMKM.

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) in Indonesia play a strategic role. In 2023, the number of MSMEs reached 65.5 million business units, an increase of 1.7% compared to the previous year. Based on data from Statistics Indonesia, the contribution of MSMEs to the Gross Domestic Product (GDP) has reached 61% or 9,580 trillion. The contribution of MSMEs to national employment is also very large, accounting for 97% of

the total workforce. This shows that MSMEs are the backbone of the Indonesian economy and play an important role in creating jobs.¹

Micro, Small, and Medium Enterprises (MSMEs) are the focus of the country's economic development. In addition, MSMEs also serve as pillars in the people's economic system that can help reduce poverty and unemployment. The growth of MSMEs also creates job opportunities and sources of income. Micro, Small, and Medium Enterprise (MSMEs) income is the amount of money a company earns from its business activities.² With the increasing needs of the community, ranging from basic needs to secondary needs, business actors strive to meet the needs of the community, including improving customer service. It is undeniable that technological advances have provided opportunities for MSMEs actors to improve their services to customers by using e-commerce systems. This improvement in service is a major attraction in online buying and selling, and it can be one way for MSMEs actors to increase their income.

MSMEs innovation is essential for managing income. In the era of globalization, where technology has become a companion in everyday life, even in the economy, technology has also become something new. To increase the income of an MSMEs, business actors utilize marketing technology, namely by using e-commerce and social media, better known as social commerce. E-commerce or electronic commerce is a form of trade that involves the purchase and sale of goods or services via the internet or other electronic platforms.³ Meanwhile, social commerce is a combination of social media and e-commerce where businesses can interact directly with consumers through platforms such as Instagram, Facebook, WhatsApp, and others. Social commerce helps MSMEs market their products so that they become better known to the public and make it easier for consumers to make transactions.⁴ Social commerce will not run optimally without the support of e-payment. E-payment is an electronic payment model that aims to make it easier for users to make payments or transactions, where users can simply transact via the internet without having to visit the seller.⁵ When conducting transactions e-payment users are motivated by convenience trust, and comfort in making purchases and other transactions using e-payment. This greatly influences users' decision to use e-payment.

Social commerce and e-payment are important factors in developing MSMEs. Cashless payments facilitate faster, more efficient, and more organized transactions. This is in line with Bank Indonesia Regulation Number 16/08/PBI/2014 on Electronic Money, which regulates policies related to cashless payment systems in order to support digital economic growth in Indonesia.⁶

With technological developments, the growth of MSMEs has also increased in every region. The Mandailing Natal Regency Central Statistics Agency shows that the growth of

¹Kementerian Koperasi dan UKM, 2024.

²Ayu Fadhilani Husaini, 'Pengaruh Modal Kerja, Lama Usaha, Jam Kerja Dan Lokasi Usaha Terhadap Pendapatan Monza Di Pasar Simalingkar Medan', *Jurnal Visioner & Strategis*, 6.2 (2017).

³Politeknik Negeri Sriwijaya, Indri Ariyanti, and Politeknik Negeri Sriwijaya, *E-COMMERCE (PT. Penamuda Media*, 2024).

⁴Eri Yanti Nasution and Tika Indria, 'Tren Belanja Online Pada Social Commerce', *Jurnal AKMAMI (Akuntansi, Manajemen, Ekonomi)*, 3.3 (2022), pp. 655–65.

⁵Junias Robert Gultom, Iwan Setyawan, and Rudi Laksono, 'Peran Kepercayaan Dalam Memediasi Efek Persepsi Kemudahan Dan Persepsi Nilai Digital Pada Niat Penggunaan Kontinu E-Payment', *Mediastima*, 29.1 (2023), pp. 54–70.

⁶Bank Indonesia, n.d.

MSMEs in the Mandailing Natal region has increased every year, as can be seen in the table below:

Table 1. Number of MSMEs in the Trade Sector in Mandailing Natal Regency.

No	Year	Number (Units)	Change (%)
1	2019	3.497	-
2	2020	3.672	5%
3	2021	3.986	9%
4	2022	4.022	1%
5	2023	4.092	2%

Source: Central Statistics Agency (BPS), 2024.

With the increase in the number of MSMEs, it will certainly have a positive impact on society and encourage people to maximize their businesses so that they can compete with other MSMEs players. With the use of technology, it is hoped that MSMEs will be able to rise by maximizing the use of existing technology through Social Commerce and E-Payment.⁷

Based on data showing an annual increase in the number of MSMEs, MSMEs that utilize social commerce and e-payment services are most commonly found in Panyabungan District. Micro, Small, and Medium Enterprises (MSMEs) in Panyabungan District are engaged in various business fields. Most MSMEs in Panyabungan are in the halal culinary field, which is more popular among the people of Panyabungan District. To make it easier for consumers to make purchases without having to come directly to the location, several MSMEs players in Panyabungan use digital services such as social commerce and e-payment. Currently, several halal culinary MSMEs in Panyabungan District have used social commerce services such as Instagram, Facebook, and WhatsApp, as well as e-payment such as Mobile Banking and E-Wallet, in their buying and selling processes. Below is the data on halal culinary MSMEs that have adopted social commerce and e-payment services:

Table 2. Data on Halal Culinary MSMEs Using Social Commerce and E-Payment Services.

No	MSME Name	Social Media	MSME Address
1	Donat syafa	donat_syafa	Pasar Baru
2	Warung mama amel	warungmama.amel	Sipolu polu
3	Bunda fizza	Bundapizza_	Pidoli
4	Rumah kawan	Rumahkawan_pyb	Sipolu polu
5	Ayam geprek al-falah	Ayamgeprekalfalah	Sipolu polu
6	Evanganon	Evanganon	Panyabungan Julu
7	Juragan dimsum	juragandimsumpanyabungan	Sipolu polu
8	Pusat oleh-oleh aisyah	Pusat.oleholehaisyah_	Kayu Jati
9	Dapur hana	Dapurhana.pyb	Parbangunan
10	Sahwara Juice	sahwara_2018	Pasar Lama

⁷Widodo Wibisono, Sri Heneng Prasastono, and Mohammad Hidayatul Holili, 'Pengaruh Penggunaan E-Commerce, Financial Technology Dan Media Sosial Terhadap Peningkatan Pendapatan UMKM Di Jawa Tengah', *Journal of Business, Finance, and Economics (JBFE)*, 5.1 (2024), pp. 447-68, doi:10.32585/jbfe.v5i1.5699.

11	Aha kebab	Ahakebabmadina	Jl. Bakti Abri
12	Miss Donuts	mis.donat.9	Pidoli Lombang
13	Mama cakies	Mamacakies	Pidoli Lombang
14	Twins Smoothies	twins_food_drink	Kayu Jati
15	Waroeng tomyam 59	Waroengtomyam	Sipolu polu
16	Jajan le	Jajan_le	Kayu Jati
17	Duba kebab	Dubakebab_panyabungan	Sipolu polu
18	Coffee El	coffee_el_official	Pasar Jongjong
19	Dapur Bunda Ica	dapur_bunda812	Jl. Lintas Barat
20	Loponta	loponta94	Jl. Lintas Timur
21	Stasiun lambuang	Stasiunlambuangpasarlama	Pasar Lama
22	Nia Kitchen	niakitchen26	Kayu Jati
23	Jejak rasa	Jejakrasaaa	Kayu jati
24	Ceria corner	Ceriacorner_pyb	Titik Kuning
25	Zayan Home Bakery	Zayandonat	Kayu Jati
26	Ara smoothies	Ulfahludhfiani	Sipolu polu
27	Tabo ice soothies	Taboicesmoothies	Pasar Baru
28	Ray corner	ray_cornermadina	Pasar Baru
29	King athar	king_athar2021	Sipolu polu
30	Kopi simpang tiga	Kopisimpangtiga	Aek Lapan

Source: Results of Online Observation.

From the table above, it can be seen that there are 30 MSMEs units that use social commerce and e-payment services. The use of social commerce and e-payment has a positive impact on the income and sales of MSMEs players. This is because with social commerce services, products can be better known to the wider community, thereby expanding market reach and increasing income through social commerce services. This is supported by findings Chierici et al. (2020), that digital technology has the potential to improve business performance.⁸ New opportunities with digital technology include updating existing business models by adding new technology and knowledge to achieve sustainable goals. Cashless payments are one way that information technology interacts with digital economic growth.⁹

Report from McKinsey & Company (2021) It is stated that social commerce in Southeast Asia, including Indonesia, contributes more than 40% of online transactions, with an average annual growth of 32%. However, the utilization of social commerce in Panyabungan District still requires special attention, especially in terms of digital literacy and access to technology. Although e-payment and social commerce offer a lot of potential to increase the income of MSMEs in Panyabungan District, there are several challenges that need to be overcome.

⁸Chierici, R., Tortora, D., Del Giudice, M., & Quacquarelli, B. (2020). Strengthening digital collaboration to enhance social innovation capital: an analysis of Italian small innovative enterprises. *Journal of Intellectual Capital*, 22(3), 610–632. <https://doi.org/10.1108/JIC-02-2020-0058>

⁹Josef Evan Sihaloho, Atifah Ramadani, and Suci Rahmayanti, 'Implementasi Sistem Pembayaran Quick Response Indonesia Standard Universitas Sumatera Utara (1)(2)(3)', *Jurnal Manajemen Bisnis*, 17.2 (2020), pp. 287-97.

Based on observations, the author interviewed three MSMEs entrepreneurs in Panyabungan District. It was found that the use of e-payment and social commerce has an impact on their income, but the level of understanding and adoption of this technology varies. The first source, a donut shop owner, said that “the use of social commerce such as Facebook, Instagram, and WhatsApp has greatly helped increase sales and income and has made the business known to more people.” Meanwhile, the second source, a home business owner, said that he had successfully increased sales by utilizing social media features, such as Facebook, Instagram, and WhatsApp, and that these media had resulted in more orders and payments via mobile banking and funds, which helped customers who wanted to pay via the internet or customers who did not carry cash. The third source, a business owner of Mama Amel's Warung, revealed that social media has greatly helped increase sales and revenue, but electronic payments are not used extensively in her business. She stated that “for payments via mobile banking or DANA, she does not use them very often due to concerns about fraud”.

From initial observations conducted on halal culinary MSMEs players, it was found that the use of e-payment and social commerce services in general has a positive impact on increasing MSMEs income. Social commerce, such as Facebook, Instagram, and WhatsApp, has proven to be effective in expanding market reach and increasing the number of orders. However, the level of e-payment utilization varies, with some business owners feeling that e-payment has helped them, while others are still hesitant to use it intensively due to concerns about the risk of fraud.

Three main principles relevant to the practice of utilizing e-payment and social commerce services for halal culinary MSMEs in the Panyabungan sub-district. The principle of justice (*'adl*) emphasizes the balanced fulfillment of the rights of all parties, including employees through fair wages, suppliers through timely payments, and consumers through reasonable prices. The principle of transparency (*al-amanah*) requires the honest and trustworthy presentation of financial and non-financial information, as a form of accountability not only to fellow human beings but also to Allah. Meanwhile, the principle of benefit (*maslahah*) directs every business activity to provide broader benefits to society, not merely to pursue personal or group profits.¹⁰

LITERATURE REVIEW

A. Definition of Income

Income is an indicator of social satisfaction. Income refers to the total cash flow generated by an individual or household during a certain period of time. This income includes labor income, property income (wages, interest, and dividends), and government subsidies.¹¹

According to Harnanto (2019) income is an increase or addition to a company's assets and a decrease or reduction in its liabilities as a result of operating activities or the procurement of goods and services for the community or consumers in particular.¹² states

¹⁰Ani Pujianti, 'IMPLEMENTASI PRINSIP AKUNTANSI SYARIAH PADA UMKM', Akuntansi, Jurnal Joya, Bakpia Keadilan, Analisis, 5.2 (2025), pp. 20-26.

¹¹Sukirno Sadono, Makro Ekonomi Teori Pengantar (PT. Rajawali Pers, 2016).

¹²Harnanto. *Dasar-dasar Akuntansi* (Purindraswari (Ed.)). ANDI, 2019.

that income is an inflow of assets arising from the delivery of goods/services by a business unit during a certain period.¹³

B. Definition of Micro, Small, and Medium Enterprises (MSMEs)

Micro, Small, and Medium Enterprises (MSMEs) are productive businesses run by individuals, groups, or legal entities. The following are several definitions of MSMEs:

- 1) According to the Law/ In accordance with the criteria set out in Law No. 20 of 2008 concerning MSMEs, MSMEs are trading businesses managed by business entities or individuals that refer to productive economic enterprises. The government classifies business types based on assets and sales turnover.
- 2) The World Bank categorizes Micro, Small, and Medium Enterprises (MSMEs) into three categories, namely employee conditions, income, and asset value.

C. Social commerce

Social commerce is a combination of social media and e-commerce. Social commerce is part of e-commerce that uses social media to make online purchases and also increases online purchases. In short, social e-commerce is social media used by social media users to conduct business activities. In social commerce, people sell by deliberately engaging in online collaboration to gain opportunities in their trade.¹⁴

D. Definition of E-Payment

Electronic payment is a payment model that can facilitate and offer convenience to users in making payment transactions. Users only need to make transactions by utilizing the internet online, without having to meet or travel far to meet the seller. Electronic payment is a representative of all non-cash payments, which is also defined as electronic payment transactions between buyers and sellers using savings accounts through the internet or electronic networks.¹⁵

Meanwhile according Gaol (2012) special electronic payment system (e-payment) has been developed to handle electronic payments for goods via the internet.¹⁶ Electronic payment systems include credit cards, digital cash, digital total purchase accumulation systems, stored value payment systems, peer-to-peer payment systems, electronic checks, and electronic billing payment systems.

METHOD

The type of research used is quantitative research. Quantitative research is research used to answer problems through careful measurement techniques of certain variables, thereby producing conclusions that can be generalized, regardless of the context of time and situation, as well as the type of data collected, especially quantitative data.¹⁷ The population in this study consisted of MSMEs actors engaged in the halal culinary field, with a total of 30 MSMEs operating in Panyabungan District. This population was selected as

¹³Sochib. *Pengantar Akuntansi 1* (1st ed.). Deepublish, 2018.

¹⁴Yanti Nasution and Indria, 'Tren Belanja Online Pada Social Commerce'.

¹⁵Alif Sukhairi Wijaya, Raditya Yodha Nugroho, and Machrus Abadi, 'Penggunaan Metode E-Payment Terhadap Kegiatan Jual Beli Pada Mahasiswa Di Jakarta', *Jurnalku*, 3.2 (2023), pp. 151-62, doi:10.54957/jurnalku.v3i2.370.

¹⁶Gaol. *Sistem Pembayaran Elektronik (E-Payment)*. Grasindo, 2012.

¹⁷Hamdi Agustin, *Metode Penelitian Ekonomi dan Bisnis (Konsep dan Contoh Penelitian)*, CV. Mega Press Nusantara, 2023.

the object of research because it was considered to represent the dynamics of the halal culinary business and was relevant to the objectives of the study. In this study, the researcher used a non-probability sampling method with a purposive sampling technique.

This study was conducted on a population of less than 100, so that each member of the population was used as a sample, both as a subject of study and as a respondent providing information. Thus, the entire population was used as a sample using the census method. This study used primary data. Primary data is data collected for research from the actual place where the event occurred.¹⁸

This data was obtained by distributing questionnaires directly and not through intermediaries. In other words, the data was obtained directly from the answers to the questions in the questionnaire given to respondents. Data analysis consists of information from data processing, grouping the results of data processing to form research results.¹⁹ The data analysis used SPSS version 24 as a calculation tool. The selected variables are expected to influence and increase the income of halal culinary MSMEs in Panyabungan District.

FINDINGS AND DISCUSSION

Findings

A. Testing the Effect of Social Commerce and E-payment Services on the Income of Micro, Small, and Medium Enterprises (MSMEs) in the halal Culinary Sector in Panyabungan District

1. Validity Test

a) MSMEs Income Variable Validity Test

The validity test is used to determine whether the items in the questionnaire are suitable for defining variables. Questionnaire questions can reveal what the questionnaire will measure. The purpose of this test is to determine the validity level of the measuring instrument used to measure what is desired. This study uses data from questionnaires distributed to halal culinary MSMEs actors who use social commerce and e-payment services in Panyabungan District. Comparing the calculated r value with the r_{table} value is done to determine the validity of the questions. If the calculated $r > r_{table}$, it is declared valid, and if the calculated $r < r_{table}$, it is declared invalid.

Table 3. Results of the Validity Test of MSMEs Income Variables (Y).

Question Item	r_{count}	r_{table}	Description
Y.1	0,682	Instrument data can be considered valid if the calculated value is greater than the table value. The table value can be obtained with $df = n-2 = 30-2 = 28$. With a significance level of 5%, the table	Valid
Y.2	0,533		Valid
Y.3	0,701		Valid
Y.4	0,734		Valid
Y.5	0,385		Valid
Y.6	0,579		Valid
Y.7	0,824		Valid
Y.8	0,837		Valid
Y.9	0,807		Valid

¹⁸Uma & Bougie Roger Sakaran, *Research Methods for Business: A Skill-Building Approach*, 6th ed (John Wiley & Sons Ltd, 2013).

¹⁹Echo Perdana Kusumah, *Olah Data Skripsi SPSS 22* (Lab Kom Manajemen FE UBB, 2016).

Y.10	0,455	value obtained is 0.361.	Valid
Y.11	0,492		Valid
Y.12	0,526		Valid
Y.13	0,758		Valid
Y.14	0,378		Valid
Y.15	0,430		Valid

Source: SPSS 24 Processing Results.

Based on the results of the validity test above, it can be seen that $r_{count} > r_{table}$, so it can be concluded that all items in this research instrument are valid, where the value of Y.1 is $0.682 > 0.361$, Y.2 is $0.533 > 0.361$, Y.3 is $0.701 > 0.361$, Y.4 is $0.734 > 0.361$, Y.5 is $0.385 > 0.361$, Y.6 is $0.579 > 0.361$, Y.7 is $0.824 > 0.361$, Y.8 is $0.837 > 0.361$, Y.9 is $0.807 > 0.361$, Y.10 is $0.455 > 0.361$, Y.11 is $0.492 > 0.361$, Y.12 is $0.526 > 0.361$, Y.13 is $0.758 > 0.361$, Y.14 is $0.378 > 0.361$, Y.15 is $0.430 > 0.361$.

b) Validity Test of Social Commerce Service Variables (X1)

Table 4. Social Commerce Service Variable Validity Test (X1).

Question Item	r_{count}	r_{table}	Description
X1.1	0,522	Instrument data can be considered valid if the calculated value is greater than the table value. The table value can be obtained with $df = n-2 = 30-2 = 28$. With a significance level of 5%, the table value obtained is 0.361.	Valid
X1.2	0,637		Valid
X1.3	0,645		Valid
X1.4	0,695		Valid
X1.5	0,542		Valid
X1.6	0,745		Valid
X1.7	0,595		Valid
X1.8	0,710		Valid
X1.9	0,551		Valid

Source: SPSS 24 Processing Results.

From the results of the validity test of the social commerce service variable (X1) in Table 4, the results show that $r_{hitung} > r_{table}$, where X1.1 is $0.522 > 0.361$, X1.2 is $0.637 > 0.361$, X1.3 is $0.645 > 0.361$, X1.4 is $0.695 > 0.361$, X1.5 is $0.542 > 0.361$, X1.6 is $0.745 > 0.361$, X1.7 is $0.595 > 0.361$, X1.8 is $0.710 > 0.361$. X1.9 is $0.551 > 0.361$. It can be seen that $r_{count} > r_{table}$, and all statements are declared valid.

c) E-Payment Variable Validity Test (X2)

Table 5. E-Payment Variable Validity Test Results (X2).

Question Item	r_{count}	r_{table}	Description
X2.1	0,586	Instrument data can be considered valid if the calculated value is greater than the table value. The table value can be obtained with $df = n-2 = 30-2 = 28$.	Valid
X2.2	0,650		Valid
X2.3	0,618		Valid
X2.4	0,684		Valid
X2.5	0,625		Valid
X2.6	0,596		Valid

X2.7	0,610	With a significance level of 5%, the table value obtained is 0.361.	Valid
X2.8	0,653		Valid
X2.9	0,731		Valid

Source: SPSS 24 Processing Results.

From the results of the validity test of the E-Payment variable (X2) above, we obtained a result of $r_{hitung} > r_{table}$ where X2.1 is $0.586 > 0.361$, X2.2 is $0.650 > 0.361$, X2.3 is $0.618 > 0.361$, X2. 4 is $0.684 > 0.361$, X2.5 is $0.625 > 0.361$, X2.6 is $0.596 > 0.361$, X2.7 is $0.610 > 0.361$, X2.8 is $0.653 > 0.361$. X2.9 is $0.731 > 0.361$. It can be seen that $r_{hitung} > r_{table}$, and all statements are declared valid.

2. Reliability Test

The reliability test in this study was conducted using the Cronbach Alpha formula, whereby a questionnaire is considered reliable if the Cronbach Alpha value is > 0.6 . The results of the reliability test for the questionnaire on each research variable are as follows:

Table 6. Reliability Test Results.

Variabel	Cronbach Alpha	Reliability Standards	Description
Social Commerce Services	0,801	0,6	Reliabel
E-Payment	0,813	0,6	Reliabel
MSMEs Revenue	0,887	0,6	Reliabel

Source: SPSS 24 Processing Results.

Based on the data above, the Cronbach Alpha reliability test result of 0.801 indicates that the instrument used to measure the social commerce service variable has a good level of internal consistency. This value is greater than the reliability standard of 0.6, so it can be concluded that this instrument is reliable. Furthermore, for the e-payment variable, the Cronbach Alpha value of 0.813 is greater than the reliability standard of 0.6, so this instrument is declared reliable. And for the MSMEs income variable, the Cronbach Alpha value of 0.887 is greater than the reliability standard of 0.6, so this instrument is declared reliable.

3. Classical Assumption Test

a) Normality Test

A normality test was conducted to determine whether the sample data in this study was normally distributed. This study used Kolmogorov-Smirnov statistical analysis on the equation residuals, with the test criterion being that the data was normally distributed if the significance was > 0.05 . In this study, the normality test used a one-sample Kolmogorov-Smirnov test. The results of the normality test can be seen in the following table:

Table 7. Normality Test Results.

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		30
Normal Parameters ^{a,b}	Mean	0,0000000
	Std. Deviation	4,70856625

Most Extreme Differences	Absolute	0,131
	Positive	0,076
	Negative	-0,131
Test Statistic		0,131
Asymp. Sig. (2-tailed)		.200 ^c

Source: SPSS 24 Processing Results.

Based on the table above, it is known that the Kolmogorov-Smirnov significance value shows a value of 0.200, which means it is greater than 0.05, so the data is normally distributed.

b) Multicollinearity Test

The multicollinearity test is a method used to detect the presence or absence of multicollinearity by looking at the VIF value < 10 and the tolerance value > 0.1 , which indicates that there is no multicollinearity.

Table 8. Multicollinearity Test Results.

Model		Coefficients ^a				Collinearity Statistics		
		Unstandardized Coefficients	Std. Error	Standardized Coefficients	t	Sig.	Tolerance	VIF
1	(Constant)	0,980	13,190		0,074	0,941		
	Social commerce services	0,996	0,309	0,482	3,228	0,003	0,918	1,089
	e-payment	0,565	0,242	0,347	2,329	0,028	0,918	1,089

a. Dependent Variable: MSME income

Source: SPSS 24 Processing Results.

Based on Table 8, it is known that the VIF value of the social commerce service variable (X1) and the e-payment variable (X2) is $1.089 < 10$ and the tolerance value is $0.918 > 0.1$, so there is no multicollinearity in the data.

c) Heteroscedasticity Test

The heteroscedasticity test is used to test whether there is variance inequality in the regression model from one observation to another. The heteroscedasticity test is performed using the Glejser test. If the significance value is > 0.05 , then there is no heteroscedasticity. The following are the results of the Glejser test.

Table 9. Heteroscedasticity Test Results.

Model		Coefficients ^a				
		Unstandardized Coefficients	Std. Error	Standardized Coefficients	t	Sig.
1	(Constant)	-0,503	8,220		-0,061	0,952
	X1	-0,046	0,192	-0,047	-0,238	0,814

	X2	0,163	0,151	0,212	1,079	0,290
a. Dependent Variable: ABS_RES						

Source: SPSS 24 Processing Results.

Based on Table 9 above, it can be seen that the calculation results show that the significance value of the social commerce service variable (X1) is $0.814 > 0.05$ and the e-payment variable (X2) is $0.290 > 0.05$, indicating that there is no heteroscedasticity.

4. Multiple Linear Regression Test

This test is used to see how much influence social commerce services (X1) and e-payment (X2) have on MSMEs income (Y). The output results of the multiple linear regression can be seen in the table below:

Table 10. Multiple Linear Regression Test

		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	0,980	13,190		0,074	0,941
	Social commerce services	0,996	0,309	0,482	3,228	0,003
	e-payment	0,565	0,242	0,347	2,329	0,028
a. Dependent Variable: MSME income						

Source: SPSS 24 Processing Results.

Based on the table above, it can be seen that the constant (α) value is 0.980, and for social commerce services (X1), the β value is 0.996, while for e-payment (X2), the β value is 0.565. Thus, the multiple linear regression equation can be obtained as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

$$Y = 0,980 + 0,996 X_1 + 0,565 X_2 + e$$

From the above equation, it can be explained that:

- The constant value is 0.980, which states that if the social commerce service (X1) and e-payment (X2) variables are equal to zero, then the MSMEs income is 0.980.
- The coefficient of X1 is 0.996, which means that for every 1% increase in social commerce services (X1), MSMEs income increases by 0.996%.
- The coefficient of X2 is 0.565, which means that for every 1% increase in the e-payment variable (X2), MSMEs income increases by 0.565%.

From the above description, it can be concluded that social commerce services (X1) and e-payment (X2) have an effect on MSMEs income (Y).

5. Hypothesis Testing

a) Partial Hypothesis Testing (t-test)

The t-test is conducted to determine the extent of the independent variable's effect on the dependent variable by looking at the significance level of the test results.

The hypothesis is accepted if the significance value (α) < 0.05 and rejected if the significance value (α) > 0.05. In this study, the t -table value can be obtained with $df = n - k = 30 - 3 = 27$, with a significance level of 5% (0.05), resulting in a t -table value of 2.051. The following are the partial test results:

Table 11. Partial Test Results (t-test).

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0,980	13,190		0,074	0,941
	Social commerce services	0,996	0,309	0,482	3,228	0,003
	e-payment	0,565	0,242	0,347	2,329	0,028

a. Dependent Variable: MSME income

Source: SPSS 24 Processing Results.

Based on Table 11, the results show:

- 1) The Social Commerce Service variable (X1) shows a t -value of 3.228 > the t -table value of 2.051 and a significance value of 0.003 < 0.05. This means that H_a is accepted and H_0 is rejected. This means that H_{a1} , which states that there is an effect of Social Commerce Services on the Income of Micro, Small, and Medium Enterprises (MSMEs) in the halal Culinary Sector in Panyabungan District, is accepted.
- 2) The E-Payment variable (X2) shows a t -value of 2.329 > t -table 2.051 and a significance value of 0.028 < 0.05. This means that H_a is accepted and H_0 is rejected. This means that H_{a2} , which states that E-Payment has an effect on the income of Micro, Small and Medium Enterprises (MSMEs) in the halal culinary sector in Panyabungan District, is accepted.

b) Simultaneous Hypothesis Testing (F Test)

The F statistic test shows whether all independent variables in this study have a combined or simultaneous effect on the dependent variable. From the calculation, the F table value with a significance of 0.05 is obtained, with the numerator df (N1) being ($df = k - 1 = 3 - 1 = 2$), and the denominator df (N2) being ($df = n - k = 30 - 3 = 27$). Thus, the F table value is 3.35.

Table 12. Simultaneous Test Results (F Test)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	522,419	2	261,210	10,969	.000 ^b
	Residual	642,947	27	23,813		
	Total	1165,367	29			

a. Dependent Variable: MSME income
b. Predictors: (Constant), E-Payment, Social Commerce Services

Source: SPSS 24 Processing Results.

From Table 12 above, it can be seen that Social Commerce Services and E-Payment have a significant value of $0.000 < 0.05$, and the Fcount value of 10.969 is greater than the Ftable value of 3.35. Therefore, the comparison of the significance values is $0.000 < 0.05$, thus H_0 is rejected and H_a is accepted. Therefore, it is stated that the independent variables, which include Social Commerce Services (X1) and E-Payment (X2), simultaneously or together significantly affect the MSMEs income variable (Y).

c) Coefficient of Determination (R^2)

The coefficient of determination is used to measure the extent of the ability or contribution of variable X and variable Y. The coefficient of determination in this study uses the Adjusted R Square value. From the calculation results using the SPSS program, the coefficient of determination values are shown in the table below:

Tabel 13. Coefficient of Determination Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.670 ^a	0,448	0,407	4,880
a. Predictors: (Constant), E-Payment, Social Commerce Services				

Source: SPSS 24 Processing Results.

The results of the coefficient of determination calculation can be seen through the Adjusted R Square value of 0.407, which shows that the influence of Social Commerce Services (X1) and E-Payment (X2) on MSMEs income (Y) is 40.7%, while the remaining 59.3% is influenced by other variables outside this study.

Discussion

A. The Impact of Social Commerce Services on the Income of Halal Culinary MSMEs

The first hypothesis (H1) states that the Social Commerce Service variable has a significant effect on the income of halal culinary MSMEs in Panyabungan District. From the t -test results using SPSS, the calculated t -value is greater than the table t -value, namely $3.228 > 2.051$, and the t -significance value is less than 0.05, namely $0.003 < 0.05$. This shows that there is a significant effect of social commerce services on the income of halal culinary MSMEs in Panyabungan District. The hypothesis is proven to be true, which can be drawn from the research results. With social commerce services, the income of halal culinary MSMEs in Panyabungan District can increase.

The questionnaire for the first to ninth statements has been analyzed. In general, the majority of respondents answered agree and strongly agree to each statement item. Therefore, it can be concluded that social commerce services help business actors in marketing their products widely. In addition, this proves that the use of social commerce services opens up wider business opportunities, a wider target market, an increase in consumers, and additional income.

According to the questionnaire, the impact of social commerce services on the income of halal culinary MSMEs in the Panyabungan sub-district has the principle of transparency (*al-amanah*), which requires the presentation of financial and non-financial

information in an honest and trustworthy manner, as a form of accountability not only to fellow human beings but also to Allah.

The results of this study are also supported by previous research by Lailatul Fitroh (2021) entitled “The Effect of E-Commerce and Fintech on MSMEs Income (A Case Study of MSMEs in Demak Regency)”. The study states that e-commerce has a positive and significant effect on MSMEs income.²⁰ This indicates that the better e-commerce is, the more it will increase MSMEs income.

B. The Impact of E-Payment on the Income of Halal Culinary MSMEs

The second hypothesis (H2) states that the e-payment variable has a significant effect on the income of halal culinary MSMEs in Panyabungan District. Using SPSS, the t-test results show that the calculated t-value is greater than the table t-value, namely 2.329 is greater than 2.051, and the t-significance value is less than 0.05, namely 0.028 is less than 0.05. Based on the respondents' answers, the majority of respondents answered agree and strongly agree to the items in the questionnaire. Analysis of the first to ninth statements shows that respondents have a high perception. This indicates that e-payment has a significant effect on the income of halal culinary MSMEs in Panyabungan District. The results of the study can be concluded that the hypothesis is accepted. The existence of e-payment can increase the income of halal culinary MSMEs in Panyabungan District.

The impact of e-payment services on the income of culinary MSMEs in the Panyabungan sub-district has the principle of justice (*‘adl*) which emphasizes the balanced fulfillment of the rights of all parties, including employees through fair wages, suppliers through timely payments, and consumers through reasonable prices. Meanwhile, the principle of benefit (*maslahah*) directs every business activity to provide broader benefits to society, not merely to pursue personal or group profits.

This is in line with Hasna Indarti Titasari (2024) research, “The Effect of E-Commerce and Digital Payments on MSMEs Income in the Special Region of Yogyakarta,” which found that digital payments have a positive and significant impact on MSMEs income in the Special Region of Yogyakarta.²¹ This shows that the existence of a cashless payment system allows business actors to keep up with developments in technology and information, which make life easier and facilitate transactions.

C. The Combined Effect of Social Commerce and E-Payment Services on the Income of Halal Culinary MSMEs

The third hypothesis (H3) states that the variables of Social Commerce Services and E-Payment have a simultaneous and significant effect on the income of MSMEs in Panyabungan District. Table 4.17 shows a significant effect, as seen from the F test results, which indicate that the calculated F of 10.969 is greater than the table F of 3.35. This indicates that social commerce and e-payment services have a simultaneous effect on the income of halal culinary MSMEs. The significant F value of 0.000 is greater than 0.05, indicating that Social Commerce Services and E-Payment have a significant effect on the income of halal culinary MSMEs.

²⁰Ana Lailatul Fitroh, ‘Pengaruh E-Commerce Dan Fintech Terhadap Pendapatan UMKM’, *Skripsi Tidak Diterbitkan*, 2021.

²¹Hasna Indarti Titasari, ‘Pengaruh E-Commerce Dan Digital Payment Terhadap Pendapatan Usaha Mikro Kecil Menengah (UMKM) Di Daerah Istimewa Yogyakarta’, *Sunan Kalijaga: Islamic Economics Journal*, 2.1 (2024), pp. 25–51, doi:10.14421/skiej.2023.2.1.1750.

Which is in line with the three main principles relevant to the practice of utilizing e-payment and social commerce services for halal culinary MSMEs in the Panyabungan sub-district. The principle of justice (*'adl*) emphasizes the balanced fulfillment of the rights of all parties. The principle of transparency (*al-amanah*) requires the honest and trustworthy presentation of financial and non-financial information. Meanwhile, the principle of benefit (*maslahah*) directs every business activity to provide broader benefits to society.

This is in line with research conducted by Hasna Indarti Titasari (2024) entitled "The Effect of E-Commerce and Digital Payment on MSMEs Income in the Special Region of Yogyakarta," which states that E-Commerce and Digital Payment will have a simultaneous and significant effect on MSMEs income in the Special Region of Yogyakarta.²² This means that if MSMEs use e-commerce and digital payments together, it will increase MSMEs income because the use of e-commerce and digital payments will facilitate sales transactions and record keeping, thereby supporting an increase in sales transactions and boosting MSMEs income.

CONCLUSION

Based on the results of the research that has been conducted, it can be concluded that Social Commerce Services have a significant effect on MSMEs Income with a significant value of $0.003 < 0.05$. This indicates that the better the social commerce services, the higher the MSMEs income.

E-Payment has a significant effect on MSMEs Income with a significant value of $0.028 < 0.05$. This indicates that the better the E-Payment, the higher the MSMEs income. Social Commerce Services and E-Payment have a simultaneous and significant effect on MSMEs income in Panyabungan District with a significant value of $0.000 < 0.05$. This means that if MSMEs players use Social Commerce Services and E-Payment together or simultaneously, it will increase MSMEs income. And according to the findings above, the three main principles are in line with the practice of utilizing e-payment and social commerce services for halal culinary MSMEs in the Panyabungan sub-district. First, the principle of justice (*'adl*) emphasizes the fulfillment of the rights of all parties in a balanced manner. Second, the principle of transparency (*al-amanah*) requires the honest and trustworthy presentation of financial and non-financial information, as a form of accountability not only to fellow human beings but also to Allah. Third, the principle of benefit (*maslahah*) directs every business activity to provide broader benefits to society, not merely to pursue personal or group profits.

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²²Hasna Indarti Titasari, 'Pengaruh E-Commerce Dan Digital Payment Terhadap Pendapatan Usaha Mikro Kecil Menengah (UMKM) Di Daerah Istimewa Yogyakarta'.

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