

# The Influence of E-Commerce and Social Media on Increasing Micro-Enterprise Revenue in Banjarmasin City South Kalimantan Province

Salma<sup>1</sup>, Rahmi Widyanti<sup>2</sup>, Basuki<sup>3</sup>

<sup>1,2,3</sup>Program Pascasarjana, Prodi Magister Manajemen, Universitas Islam Kalimantan  
Muhammad Arsyad Al-Banjari Banjarmasin

Email: <sup>1</sup>salmapril18@gmail.com, <sup>2</sup>rahmi\_widyanti@uniska-bjm.ac.id, <sup>3</sup>basuki@uniska-bjm.ac.id

This study aims to the Influence of E-commerce and Social Media on Increasing Micro-ENTERPRISE Revenue In Banjarmasin City South Kalimantan Province; to examine and analyze the partial effect of social media on increasing micro-business income; and to examine and analyze the simultaneous effect of e-commerce and social media on increasing micro-business income in the same region. This research employed a quantitative approach using a cluster sampling method. Data were collected through questionnaires and analyzed using multiple linear regression. The sample consisted of 100 respondents selected from 1,005 micro-entrepreneurs in Banjarmasin City, South Kalimantan Province, who use e-commerce and social media. The variables in this study were e-commerce (X1), social media (X2), and the increase in micro-business income (Y). The results of the t-test analysis showed that e-commerce has a significant effect on increasing micro-business income, with t-count > t-table (10.123 > 1.660) and a significance value of 0.001 < 0.05; therefore, H0 is rejected and H1 is accepted. Social media also has a significant effect on increasing micro-business income, with t-count > t-table (11.202 > 1.660) and a significance value of 0.001 < 0.05; therefore, H0 is rejected and H2 is accepted. Simultaneously, the F-statistic was 108.261, while the F-table value was 3.09. Since F-count > F-table, H0 is rejected and H3 is accepted. This indicates that e-commerce and social media jointly influence the increase in micro-business income in Banjarmasin City, South Kalimantan Province.

**Keywords:** E-Commerce, Social Media, Increasing Micro-Business Income

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## Corresponding Author:

Salma

Program Pascasarjana, Prodi Magister Manajemen, Universitas Islam Kalimantan

Muhammad Arsyad Al-Banjari Banjarmasin

salmapril18@gmail.com

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## 1. Introduction

In the current digital era, people generally have many choices, which increases both their needs and their desires; in many cases, markets are also formed by society itself. Based on research from online or digital market research institutions, the population of internet users in Indonesia has reached approximately 83.7 million people. This figure indicates that each user accesses the internet at least once a month and places Indonesia among the countries with the largest number of internet users in the world (Evan, 2023).

In addition to using e-commerce, business actors can promote their products through social media, a practice commonly referred to as digital marketing. Previously, promotional activities were mostly carried out face to face, and the target market was limited to the surrounding community. Through social media, however, the target market may expand to a much broader population (Sri Wahyuni et al., 2024). Recent studies also show that digital marketing can strengthen the competitiveness of micro, small, and medium enterprises, particularly when supported by government policy (Rusminah et al., 2025), while promotional features in social commerce such as flash sales, free shipping, and cashback may influence Generation Z consumers' purchase intentions (Niswani et al., 2025).

In 2022, the number of micro businesses in Banjarmasin reached 32,167 units. In 2023, the number remained unchanged at 32,167 units, while in 2024 it decreased to 26,824 units (Department of Cooperatives, Micro Enterprises, and Manpower of Banjarmasin City, 2025). These data indicate that micro businesses in Banjarmasin continue to face several limitations, including limited access to promotional and sales media, limited resources, and limited capacity to develop their businesses.

At present, micro businesses require platforms that can support business development, especially e-commerce and social media. A study by Kharina Permata Ayunda et al. (2023), entitled 'Analysis of the Effect of Using E-Commerce, Social Media, and Social Media Marketing on the Income of Fashion MSMEs in Jambi City,' found that e-commerce, social media, and social media marketing simultaneously have a significant effect on increasing the income of fashion MSMEs in Jambi City. However, another study by Fajar et al. (2024), entitled 'The Effect of Financial Technology, Social Media, E-Commerce, and Google My Business on MSME Income,' found that e-commerce and social media simultaneously did not have a significant effect on MSME income.

Desiana et al. (2024), in a study entitled 'E-commerce, Financial Technology, Social Media and Their Effects on MSME Income in Tasikmalaya City,' found a positive result, namely that e-commerce significantly affects MSME income in Tasikmalaya City. In contrast, several studies have reported that e-commerce does not affect MSME income, including studies by Habiba and Prasetyia (2022), Agnesia and Saputra (2022), Ulfi et al. (2022), and Wahyuni et al. (2024). Some MSME actors felt that the use of e-commerce did not provide a significant impact on their income.

Social media is a digital platform used to interact with consumers and promote products at low cost or without direct promotional costs (Salsabila, 2021). Sri Wahyuni et al. (2024), in their study on financial technology, social media, e-commerce, and Google My Business, concluded that social media partially has a positive and significant effect on increasing MSME income. This means that better use of social media tends to increase MSME income. Nevertheless, Aulia (2022) reported a different result, stating that social media had no effect on MSME income.

In Banjarmasin, micro businesses constitute the dominant type of enterprise and account for approximately 80% of MSMEs registered with the Department of Cooperatives, Micro Enterprises, and Manpower of Banjarmasin City. Micro businesses need support from the city government to improve the technical, theoretical, conceptual, and managerial capabilities of entrepreneurs according to their business needs. Rapid changes in consumer tastes must also be addressed through continuous development. Without assistance and support, micro-business actors may find it difficult to solve the problems they face, so various stakeholders need to participate in the development process.

Based on the problems faced by micro-business actors and the inconsistent findings of previous studies regarding the effect of e-commerce and social media on income improvement, this study was conducted under the title 'The Effect of E-Commerce and Social Media on Increasing Micro-Business Income in Banjarmasin City, South Kalimantan Province.

## 2. Research Method

This study is field research using a quantitative approach. It analyzes the effect of e-commerce and social media on increasing micro-business income. Sugiyono (2020) states that the quantitative method is based on the philosophy of positivism and uses quantitative or statistical data to test hypotheses in a particular population or sample with the aim of analyzing causal relationships.

The research design used in this study is correlational. Correlational research is conducted by collecting data to determine whether there is a relationship between one variable and another variable (Creswell,

2018:128). In this study, the independent variables are e-commerce (X1) and social media (X2), while the dependent variable is the increase in micro-business income (Y).

This study used multiple regression analysis to identify and measure the effect of one or more independent variables on the dependent variable. The multiple linear regression model is formulated as follows (Dewi et al., 2019):

$$Y = a + b_1X_1 + b_2X_2 + e$$

Y = Increase in micro-business income

X1 = E-Commerce

X2 = Social Media

a = Constant

b = Regression coefficient

e = Error term

### 3. Results and Discussion

#### Respondent Characteristics by Gender

Data regarding the gender of micro-business respondents in Banjarmasin City, South Kalimantan Province, are presented in Table 1.

**Table 1.** Respondent Characteristics by Gender

| No. | Gender | Number of Respondents | Percentage |
|-----|--------|-----------------------|------------|
| 1.  | Male   | 21                    | 21%        |
| 2.  | Female | 79                    | 79%        |
|     | TOTAL  | 100                   | 100%       |

Source: Data processed by the author, 2025.

Based on the gender data, female respondents dominated the sample with 79 respondents or 79%, while male respondents totaled 21 respondents or 21%. This indicates that most respondents who sell through e-commerce and social media are women. This condition is closely related to the productive age group, especially those aged 25-35 years, who are generally more active in using digital platforms for business.

#### Respondent Characteristics by Age

The characteristics of respondents by age are presented in Table 2.

**Table 2.** Respondent Characteristics by Age

| No. | Age         | Number of Respondents | Percentage |
|-----|-------------|-----------------------|------------|
| 1.  | < 25 years  | 23                    | 23%        |
| 2.  | 25-35 years | 48                    | 48%        |
| 3.  | > 35 years  | 29                    | 29%        |
|     | TOTAL       | 100                   | 100%       |

Source: Data processed by the author, 2025.

The largest group of respondents was aged 25-35 years, totaling 48 respondents or 48%. The second largest group was over 35 years old, totaling 29 respondents or 29%, while the smallest group was under 25 years old, totaling 23 respondents or 23%. This shows that the age group of 25-35 years is the most productive and the most capable of adopting information technology for business.

### Respondent Characteristics by Last Education

**Table 3.** Respondent Characteristics by Last Education

| No. | Last Education                | Number of Respondents | Percentage |
|-----|-------------------------------|-----------------------|------------|
| 1.  | Junior High School            | 2                     | 2%         |
| 2.  | Senior High School/Equivalent | 37                    | 37%        |
| 3.  | Diploma and Bachelor's Degree | 61                    | 61%        |
|     | TOTAL                         | 100                   | 100%       |

Source: Data processed by the author, 2025.

Most respondents had completed diploma or bachelor's-level education, totaling 61 respondents or 61%. This was followed by respondents who graduated from senior high school or equivalent, totaling 37 respondents or 37%, and respondents who graduated from junior high school, totaling 2 respondents or 2%. This educational background is closely related to the knowledge and skills needed to operate digital platforms.

### Respondent Characteristics by Marital Status

**Table 4.** Respondent Characteristics by Marital Status

| No. | Marital Status | Number of Respondents | Percentage |
|-----|----------------|-----------------------|------------|
| 1.  | Married        | 55                    | 55%        |
| 2.  | Unmarried      | 45                    | 45%        |
|     | TOTAL          | 100                   | 100%       |

Source: Data processed by the author, 2025.

Based on marital status, respondents were dominated by married respondents, totaling 55 respondents or 55%, while unmarried respondents totaled 45 respondents or 45%. This result is consistent with the age data, where the largest proportion of users of e-commerce and social media is in the 25-35-year-old group, an age at which many individuals are married and already have family responsibilities.

### Respondent Characteristics by Type of Product Sold

**Table 5.** Respondent Characteristics by Type of Product Sold

| No. | Type of Product Sold      | Number of Respondents | Percentage |
|-----|---------------------------|-----------------------|------------|
| 1.  | Fashion                   | 23                    | 23%        |
| 2.  | Culinary products         | 14                    | 14%        |
| 3.  | Beauty products           | 13                    | 13%        |
| 4.  | Souvenirs                 | 4                     | 4%         |
| 5.  | Sasirangan fabric         | 15                    | 15%        |
| 6.  | Electronics               | 3                     | 3%         |
| 7.  | Furniture                 | 4                     | 4%         |
| 8.  | Department-store products | 8                     | 8%         |
| 9.  | Printing                  | 3                     | 3%         |
| 10. | Custom mugs               | 1                     | 1%         |
| 11. | Stationery                | 2                     | 2%         |
| 12. | Perfume                   | 1                     | 1%         |
| 13. | Wall clocks               | 2                     | 2%         |
| 14. | Dolls                     | 2                     | 2%         |
| 15. | Herbal medicine           | 1                     | 1%         |
| 16. | Soft cases                | 1                     | 1%         |
| 17. | Contact lenses            | 1                     | 1%         |

| No. | Type of Product Sold | Number of Respondents | Percentage |
|-----|----------------------|-----------------------|------------|
| 18. | Frames               | 1                     | 1%         |
| 19. | Flower bouquets      | 1                     | 1%         |
|     | TOTAL                | 100                   | 100%       |

Source: Data processed by the author, 2025.

The most common product category sold by respondents was fashion, with 23 respondents or 23%. This was followed by Sasirangan fabric with 15 respondents or 15%, culinary products with 14 respondents or 14%, and beauty products with 13 respondents or 13%. These results are related to the dominance of female respondents in online selling activities, particularly in product categories such as fashion and beauty.

### Respondent Characteristics by E-Commerce Platform Used

**Table 6.** Respondent Characteristics by E-Commerce Platform Used

| No. | E-Commerce Platform Used | Number of Respondents | Percentage |
|-----|--------------------------|-----------------------|------------|
| 1.  | Shopee                   | 42                    | 42%        |
| 2.  | Tokopedia                | 23                    | 23%        |
| 3.  | Lazada                   | 10                    | 10%        |
| 4.  | Bukalapak                | 25                    | 25%        |
|     | TOTAL                    | 100                   | 100%       |

Source: Data processed by the author, 2025.

Based on the e-commerce platforms used, most respondents used Shopee, totaling 42 respondents or 42%. The second most frequently used platform was Bukalapak, with 25 respondents or 25%, followed by Tokopedia with 23 respondents or 23%, and Lazada with 10 respondents or 10%. The dominance of Shopee is related to its popularity among buyers, competitive prices, ease of use, and customer trust in the platform.

### Respondent Characteristics by Social Media Platform Used

**Table 7.** Respondent Characteristics by Social Media Platform Used

| No. | Social Media Platform Used | Number of Respondents | Percentage |
|-----|----------------------------|-----------------------|------------|
| 1.  | WhatsApp                   | 26                    | 26%        |
| 2.  | Instagram                  | 30                    | 30%        |
| 3.  | Facebook                   | 15                    | 15%        |
| 4.  | TikTok                     | 29                    | 29%        |
|     | TOTAL                      | 100                   | 100%       |

Source: Data processed by the author, 2025.

The most frequently used social media platform was Instagram, used by 30 respondents or 30%, followed by TikTok with 29 respondents or 29%, WhatsApp with 26 respondents or 26%, and Facebook with 15 respondents or 15%. Instagram is perceived as easy to use for uploading attractive product displays and providing complete information, and it enables micro-business owners to reach potential customers more easily.

### Respondent Characteristics by Business Duration

**Table 8.** Respondent Characteristics by Business Duration

| No. | Business Duration | Number of Respondents | Percentage |
|-----|-------------------|-----------------------|------------|
| 1.  | 1-11 months       | 26                    | 26%        |
| 2.  | 1-2 years         | 8                     | 8%         |

| No. | Business Duration | Number of Respondents | Percentage |
|-----|-------------------|-----------------------|------------|
| 3.  | > 2 years         | 66                    | 66%        |
|     | TOTAL             | 100                   | 100%       |

Source: Data processed by the author, 2025.

Most respondents had operated their businesses for more than two years, totaling 66 respondents or 66%. Respondents with business duration of 1-11 months totaled 26 respondents or 26%, while those with 1-2 years of business experience totaled 8 respondents or 8%. This condition is related to the emergence and development of e-commerce and social media in Indonesia, including Banjarmasin, which has encouraged business actors to adapt to digital marketing since around 2015.

### Monthly Income Before and After Using E-Commerce

**Table 9.** Monthly Income Before Using E-Commerce

| No. | Income Before Using E-Commerce (Per Month) | Number of Respondents | Percentage |
|-----|--------------------------------------------|-----------------------|------------|
| 1.  | IDR 100,000-900,000                        | 57                    | 57%        |
| 2.  | IDR 1,000,000-2,000,000                    | 25                    | 25%        |
| 3.  | > IDR 2,000,000                            | 18                    | 18%        |
|     | TOTAL                                      | 100                   | 100%       |

Source: Data processed by the author, 2025.

Before using e-commerce, most micro-business owners earned IDR 100,000-900,000 per month, totaling 57 respondents or 57%. This shows that before using e-commerce, income was still dominated by the lowest category. Many business actors still sold products directly from home or through physical stores, so their market reach was limited to nearby customers and capital costs were relatively high.

**Table 10.** Monthly Income After Using E-Commerce

| No. | Income After Using E-Commerce (Per Month) | Number of Respondents | Percentage | Increase (%) |
|-----|-------------------------------------------|-----------------------|------------|--------------|
| 1.  | IDR 100,000-900,000                       | 26                    | 26%        | 54.3%        |
| 2.  | IDR 1,000,000-2,000,000                   | 28                    | 28%        | 12%          |
| 3.  | > IDR 2,000,000                           | 46                    | 46%        | 60.8%        |
|     | TOTAL                                     | 100                   | 100%       |              |

Source: Data processed by the author, 2025.

After using e-commerce, the largest income category shifted to more than IDR 2,000,000 per month, with 46 respondents or 46%. This indicates an improvement in income after using e-commerce. The main reasons include wider market reach beyond local areas and reduced business costs, such as store rental, building costs, and employee wages.

### Monthly Income Before and After Using Social Media

**Table 11.** Monthly Income Before Using Social Media

| No. | Income Before Using Social Media (Per Month) | Number of Respondents | Percentage |
|-----|----------------------------------------------|-----------------------|------------|
| 1.  | IDR 100,000-900,000                          | 61                    | 61%        |
| 2.  | IDR 1,000,000-2,000,000                      | 20                    | 20%        |
| 3.  | > IDR 2,000,000                              | 19                    | 19%        |
|     | TOTAL                                        | 100                   | 100%       |

Source: Data processed by the author, 2025.

Before using social media, most respondents had monthly income of IDR 100,000-900,000, totaling 61 respondents or 61%. This indicates that micro-business actors who had not used social media generally

had relatively low income due to limited product branding and promotional activities. As a result, their market reach was not broad and their products were not widely known.

**Table 12.** Monthly Income After Using Social Media

| No. | Income After Using Social Media (Per Month) | Number of Respondents | Percentage | Increase (%) |
|-----|---------------------------------------------|-----------------------|------------|--------------|
| 1.  | IDR 100,000-900,000                         | 29                    | 29%        | 52.4%        |
| 2.  | IDR 1,000,000-2,000,000                     | 32                    | 32%        | 37.5%        |
| 3.  | > IDR 2,000,000                             | 39                    | 39%        | 105.2%       |
|     | TOTAL                                       | 100                   | 100%       |              |

Source: Data processed by the author, 2025.

After using social media, the highest income category was more than IDR 2,000,000 per month, with 39 respondents or 39%. The data show that income increased after respondents used social media. Thus, social media plays an important role in increasing micro-business income in Banjarmasin City, South Kalimantan Province.

### Effect of E-Commerce and Social Media on Increasing Micro-Business Income

Regression analysis was used to explain the relationship between the independent variables and the dependent variable in this study. The multiple linear regression analysis was conducted using SPSS 27.0. The results are presented in Table 13.

**Table 13.** Results of Multiple Linear Regression Test

| Model        | B     | Std. Error | Beta | t     | Sig. |
|--------------|-------|------------|------|-------|------|
| Constant     | 8.113 | 3.982      |      | 2.037 | .044 |
| E-Commerce   | .675  | .106       | .432 | 6.363 | .001 |
| Social Media | .931  | .124       | .509 | 7.501 | .001 |

Source: Data processed by the author, 2025.

The regression equation based on Table 13 is:  $Y = 8.113 + 0.675X_1 + 0.931X_2$ . The constant value of 8.113 indicates that if e-commerce ( $X_1$ ) and social media ( $X_2$ ) are considered constant, the increase in micro-business income ( $Y$ ) is 8.113. The coefficient of e-commerce is 0.675, indicating a positive effect on increasing micro-business income. This means that a one-unit increase in e-commerce use will increase micro-business income by 0.675 units. The coefficient of social media is 0.931, indicating a positive effect on increasing micro-business income. This means that a one-unit increase in social media use will increase micro-business income by 0.931 units.

### Effect of E-Commerce

The coefficient of the e-commerce variable ( $X_1$ ) shows a positive effect of 0.675 on increasing micro-business income ( $Y$ ). Therefore, the first hypothesis ( $H_1$ ), which states that e-commerce partially has a significant effect on increasing micro-business income in Banjarmasin City, South Kalimantan Province, is accepted. In other words, e-commerce use can increase micro-business income in the study area. This finding is consistent with Ayunda (2023), who found that e-commerce affects the increase in micro-business income, and with Desiana (2024), who also found that e-commerce affects micro-business income.

### Effect of Social Media

The coefficient of the social media variable ( $X_2$ ) shows a positive effect of 0.931 on increasing micro-business income ( $Y$ ). Therefore, the second hypothesis ( $H_2$ ), which states that social media affects the increase in micro-business income, is accepted. This means that social media partially has a significant effect on increasing micro-business income in Banjarmasin City, South Kalimantan Province. Social media

is useful for increasing micro-business income because it helps entrepreneurs build product visibility, communicate with customers, and promote products more effectively. This finding is in line with Sri Wahyuni (2024), who found that social media affects the increase in micro-business income, and with Evan Hardiansyah (2023), who reported similar results.

#### 4. Conclusion

##### Conclusion

1. First, e-commerce partially has a significant effect on increasing micro-business income in Banjarmasin City, South Kalimantan Province. The multiple linear regression coefficient of e-commerce (X1) is positive at 0.675, indicating that a one-unit increase in e-commerce use increases micro-business income by 0.675 units. Therefore, H0 is rejected and H1 is accepted.
2. Second, social media partially has a significant effect on increasing micro-business income in Banjarmasin City, South Kalimantan Province. The regression coefficient of social media (X2) is positive at 0.931, indicating that a one-unit increase in social media use increases micro-business income by 0.931 units. Therefore, H0 is rejected and H2 is accepted.
3. Third, the determination test (R2) is shown by the R Square value of 0.691. This means that e-commerce (X1) and social media (X2) simultaneously influence the increase in micro-business income (Y) by 69.1%, while the remaining 30.9% is influenced by variables outside the regression model. Thus, the third hypothesis is accepted, and e-commerce and social media jointly have a significant effect on increasing micro-business income.

##### Suggestions

1. Future researchers are expected to expand and develop this study by adding other factors that may influence the increase in micro-business income in Banjarmasin City, South Kalimantan Province. This is important because the present study only used two independent variables, namely e-commerce and social media.
2. Micro-business actors in Banjarmasin City, South Kalimantan Province, are expected to continue using e-commerce and social media and to encourage other micro-business actors to use these digital platforms in the future.

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