

The Effect of Online Transactions (E-Commerce) with the COD Payment System on the Income Guarantee of Culinary MSME in Mataram City

Dimas Ramadhani^{1*}, Lalu Takdir Jumaidi²

Accounting Study Program, Faculty Of Economics And Business
University Of Mataram

Corresponding Author: Dimas Ramadhani dimasramadhani411@gmail.com

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ABSTRACT

This study was carried out in Mataram City, specifically in the province of West Nusa Tenggara. This study aims to examine the impact of using the Cash on Delivery (Cod) payment method in online transactions (e-commerce) on the income guarantee of culinary MSMEs in Mataram City. Quantitative research is the research methodology employed. This study comprises a sample of forty-three individuals (business actors) and employs primary data collected by distributing questionnaires to respondents. Multiple linear estimating is employed. The findings indicate that the revenue of culinary micro, small, and medium-sized enterprises in the city of Mataram is impacted by the variables of e-commerce and cash on delivery. partially, the e-commerce and Cash on delivery variables have a positive and significant effect on the income of MSMEs in the city of Mataram.

INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) are the most important part of the people's economy with the majority of business actors with the largest number in the country, especially with contributions as seen from the aspects of increasing sources of income, job opportunities, rural economic development and increasing non-oil and gas exports (Joseph, 2024). MSMEs are commercial endeavors that have the capacity to create jobs, offer economic services to the community, contribute to the process of fair income distribution and growth in the community, promote economic expansion, and help achieve national stability. (Joseph, 2024).

The growth of e-commerce in Indonesia has increased rapidly in recent years. This is driven by the ease of internet access, the increase in the number of smartphone users, and changes in people's lifestyles. One of the popular payment methods in Indonesian e-commerce is Cash on Delivery (COD). The COD payment system allows buyers to pay for purchased items after the goods have been received. This provides a sense of security for buyers who do not have a credit card or bank account, as well as for buyers who are unsure of the quality of the goods purchased. (Arif, M., & Hardiyanti, 2020) The COD payment method does have certain disadvantages, though, including the possibility of fraud, extra costs for couriers, and the possibility that purchasers won't accept the items. Nowadays, the buying and selling process is not only done in person, but also online thanks to technology that links businesses, customers, and the community through electronic transactions and the exchange or sale of goods, services, and information. The use of the internet as a very large public network that provides convenience and fast time in accessing. By using electronic data data, it can be done to send and receive data of information recipients easily and concisely.

It is a technique of economic growth in Indonesia that aims to grow the small company sector. Naturally, the primary objective of businesses in the development of this small business sector is to produce revenue for the community. The revenue generated by MSMEs contributes to the community's economic prosperity. The government and the Ministry of Cooperatives started a community aid program in recognition of the contribution played by MSMEs. Government policies have endorsed this as a way to support small enterprises. Businesses must be set up completely, optimally, and sustainably through the development of a favorable climate, offering business opportunities, support, protection, and business development as widely as possible, according to Law Number 20 of 2008 concerning Micro, Small, and Medium Enterprises (Firdha fadhila, 2023). Mataram City is one of the regions of West Nusa Tenggara Province that has culinary development in small and medium enterprises. MSMEs as a driving force in the community that are able to increase the role of the economy in the family. Technology makes it easier for individual households to conduct business, and online transactions and cash on delivery make it simpler to deliver goods from producers to consumers. This helps MSMEs spread their message more quickly throughout the community.

In order to achieve stable and sustainable economic growth, it is necessary to support the stability of the macroeconomic and financial system. To support these efforts, it is necessary to empower the nile sector, especially the development of Micro, Small and Medium Enterprises (MSMEs) that contribute to Indonesia's economic growth (Mendoza et al., 2020)

In addition to helping MSMEs expand, it can also be a top priority or the cornerstone of the populace's economic structure to lessen the issues of unemployment and poverty. MSMEs also contribute to other industries. MSMEs have a crucial role in the economy as a substitute to lessen the severe strain on the national economy during difficult times (Lesmono, 2015).

Based on the background above, the researcher took the title "The Influence of Online Transactions (e-commerce) with the COD Payment System on the Income of Culinary MSMEs in Mataram City.

Table 1. Number of Micro and Small Industry companies
 According to NTB Province in 2020

Kabupaten/Kota	MIKRO	KECIL	MENENGAH	JUMLAH
Lombok Utara	145	71	95	311
Bima	307	7	3	317
Lombok Tengah	309	11	3	323
Sumbawa	959	46	4	1009
Dompu	1323	112	1	1436
Lombok Barat	3612	366	0	3978
Lombok Timur	4261	34	2	4297
Sumbawa Barat	5716	303	23	6042
Kota Bima	6621	1152	132	7905
Kota Mataram	15746	6194	533	22473
Jumlah	38999	8296	796	48091

Source : NTB Provincial Trade and MSME Office

LITERATURE REVIEW

Theoretical Foundations

Technology Adoption Theory

a. Technology Acceptance Model (TAM)

Davis (1989) was the first to introduce this technology, modifying the relationship between belief, attitude, intention, and user action based on the elements of the Theory of Reason Actioned (TRA). Explaining the elements that influence acceptability of information-based technologies generally is the aim of the Technology acceptability Model (TAM). Furthermore, the Technology Acceptance Model (TAM) can also explain end-user behavior due to the existence of a diverse user population and information technology, which can serve as a platform for assessing how external elements affect the psychological foundation.

b. Teori Difusi Inovasi (Diffusion of Innovation Theory)

An article entitled The People's Choice written by Paul Lazarfeld, Bernard Barelson, and H. Gaudet in 1944 became the starting point for the emergence of the diffusion-innovation theory. According to this hypothesis, communicators who receive their words from the media have a great deal of influence over

others. Therefore, if innovation (discovery) occurs, it will be widely disseminated by the media, which will greatly encourage people to pursue it.

c. Consumer Behavior Theory

In the world of *hyper-competitive* competition, only organizations that have a competitive advantage can exist, namely those who are able to understand consumer tastes and needs and are able to meet their needs and provide satisfaction better than what their competitors provide. The change in marketing paradigm towards *customer-driven* oriented value ***added mentality*** means that *customers* and *competitors* are two inseparable elements. This means that companies that fail to understand the needs, wants, tastes and process of consumer purchasing decisions will experience failures in marketing which in turn will have implications for the failure of the company's overall performance (Cravens, 2000).

Economic Theory

Theory Supply and Demand

Supply and demand are two terms that are often used in both conventional and Islamic economics. In the form of the force that makes the market economy work, as well as determining the quantity of each good produced and the price when the goods are sold.

Transaction Cost Theory

The emergence of transaction cost theory is at least a derivative of the assumption about the nature of rationality that is limited in individuals and other economic actors. In other words, because human rationality is limited, the existence of transaction costs is always positive.

1. Information Systems Theory

Information Systems Theory can be defined as a collection of interconnected elements that form a single unit for integrating, processing, and storing and distributing data.

2. Definition of E Commerce

Laudon and Travel (2015) define e-commerce transactions as a process of buying and selling products electronically by consumers and from company to company with computers as intermediaries for business transactions. E-commerce activities can include the purchase, sale, and marketing of goods and services through electronic media such as the internet, www, or other computer networks.

3. Definition of COD (Cash On Delivery)

COD or Cash On Delivery can be interpreted as a payment method made by buyers to sellers who buy online by paying for the goods in cash when the order has arrived in the hands of the buyer.

4. Definition of Income

According to one definition, income is one of the primary objectives of a profit-oriented business or organization. It also plays a significant role in the operation of a company, as it influences the amount of profit that is anticipated to be necessary for the survival of the business or organization.

5. Definition of MSMEs

Definition of Micro, Small and Medium Enterprises (MSMEs) According to (Purba, 2019) in his research stated that MSMEs are independent people's economic activities from a small scale whose management is carried out by community groups, families, or individuals. Objectives of Micro, Small and Medium Enterprises (MSMEs) Micro, Small and Medium Enterprises (MSMEs) have an important role in the Indonesian economy which has the goal of improving the independent economy.

Conceptual Framework

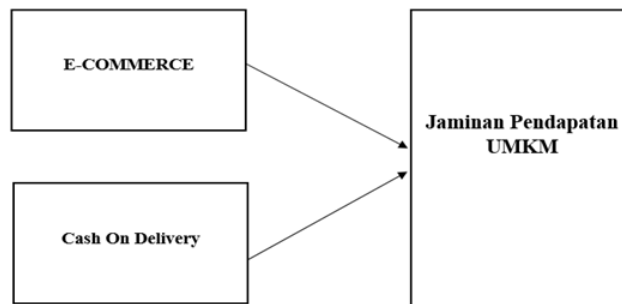


Figure 1. Conceptual Framework

Independent Variables:

- a. Online Transactions (E-commerce) X1
 - Frequency of online transactions
 - Online transaction value
- b. E-commerce platform used
 - COD X2 Payment System
 - Easy access to COD services
 - Consumer trust in COD systems
 - Additional costs associated with COD
- c. Variabel depend on and Culinary MSME Income Guarantee:
 - Increased sales turnover
 - Revenue stability
 - Business growth

Hypothesis Development

A hypothesis is a provisional statement that is put forward to be tested for truth through research. In the context of your research, the hypothesis will connect the independent variable (online transactions with COD) with the dependent variable (culinary MSME income guarantee).

Hypothesis Development Steps:

- a) **Review the Literature:** the researcher studies relevant previous studies to get an overview of the relationship between the variables that the researcher will be examining.
- b) **Variable Identification:** The researcher has clearly identified independent variables, dependent variables
- c) **Create a Hypothesis Statement:** the researcher states the hypothesis in the form of clear and specific sentences.
- d) **Determine the Direction of the Relationship:** the researcher determines whether the relationship between the variables is positive, negative, or no relationship.

Based on the conceptual framework above, several hypotheses can be proposed as follows:

The Effect of Online Transactions (e-commerce) with the COD Payment System on Increasing MSME Income in Mataram City

The birth of an online transaction is due to a transaction that occurs electronically between the seller and the buyer without any direct encounter. Technological advances and changes in human behavior that demand practicality with online shopping and transactions, open up opportunities for companies to sell products and services on internet media. The study will examine the behavior of online shopping application users based on influencing factors using *the Techology Acceptance Model (TAM)* approach. The TAM theory explains consumer behavior in using technology as an information system to shop using *e-commerce*. By using electronic transactions, it is hoped that it can save time and save marketing and labor costs so that it can increase business income. Setyorini, Nurhayati & Rosmita (2019) stated that the variable of online transactions (*e-commerce*) has a positive effect on the increase in revenue. According to Sari (2019) stated that online transactions (*e-commerce*) affect revenue. (Firdha Fadhila, 2023)

H1: The Effect of Online Transactions (E-commerce) on Culinary MSME Income Assurance in Mataram City

Cash on Delivery Payment System for Increasing Mataram City Culinary MSME Income

Cash on Delivey (COD) has become a popular payment method in E-Commerce transactions, especially in Indonesia. This method provides flexibility for buyers to inspect the goods before paying, thus increasing consumer confidence. Then this COD has a positive and negative impact on the income of Culinary MSMEs according to research from (JUMAIDA PULUNGAN, 2022) said that the COD payment method has a significant influence with a coefficient value greater than a significant value of 0.05 on the consumption behavior of both the fulfillment of orgasm and the wishes of the female community living in Kampung Baru Village, Dumai. It can be seen from the results of the calculation that if the COD payment method is increased by one unit, the consumption behavior of the community based on orgasm and hajat increases by 0.352 and 0.337, respectively. This means that the COD payment method carried out by the

people of Kampung Baru Village, Dumai is sometimes based on a mere desire and sometimes based on the fulfillment of needs. However, between the two, consumption is more dominant based on desire alone.

H2 : The Effect of the Use of Cash on Delivery (COD) Payment System on Culinary MSME Income Assurance in Mataram City

METHODOLOGY

Type of Research

This type of research includes quantitative with a survey approach, namely research that uses the same structured or systematic questions to many people, then all the answers obtained by the researcher are recorded, processed, and analyzed, then the research population can be in the form of culinary MSMEs that have implemented the COD payment system through an e-commerce platform. The data collection instrument can be in the form of a questionnaire that is distributed to MSME owners or managers.

Types and sources of data

Primary data collected through survey questionnaires will be the basis for analyzing the relationship between e-commerce transactions and COD and income guarantee for culinary MSMEs in Mataram City. Meanwhile, secondary data can provide additional context and insights to support primary data analysis.

Population and Sample

The population in this study refers to all culinary MSMEs in Mataram City who have or are doing online purchase transactions using the COD payment system. This means that the population of the research conducted is a collection of all small and medium culinary businesses throughout Indonesia that have utilized e-commerce platforms and provided payment options when goods arrive (COD).

Purposive sampling

Where this study uses a sampling technique in the form of Purposive Sampling, the respondent criteria used in this study are MSME actors or sellers who use E-commerce with a COD (Cash on Delivery) payment system located in the city of Mataram approximately 30 traders so that the number of respondents that will be used is as follows:

Table 2. Number of MSME Actors

No	Information	Sum
1	Culinary MSME actors who have used Online Transactions (E-commerce) by using COD transactions	16
2	Culinary MSME actors who have not used Online Transactions (E-commerce)	16
3	Culinary MSME actors who have used online transactions (E-commerce) but have not implemented the COD (cash on delivery) Payment System	11
Jumlah Pelaku UMKM yang menjadi Sampel Penelitian		43

Research Instruments

A research instrument is a tool used to measure an observed natural or social phenomenon (sugiyono, 2013). The instrument used to collect quantitative data in the Influence of Online Transactions (E-Commerce) with the cash or delivery (COD) payment system on the income guarantee of culinary MSMEs in Mataram City and is also a tool used in this study to collect information.

RESEARCH RESULT

Descriptive Analysis

Descriptive Statistical Test Results

Descriptive statistical measurements of this variable are very necessary to see a general picture of data such as the average value (Mean), Highest (Max), Lowest (Min), and standard deviation of each variable, namely E-commerce (X1), Cash On Delivery (X2), and Revenue (Y). Regarding the results of the Descriptive Test of this study, it can be seen in the following table:

Table 3. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
E-Commerce	43	15.00	35.00	25.3488	5.48541
COD	43	20.00	35.00	29.3488	3.44953
Pendapatan	43	12.00	30.00	24.1395	3.98558
Valid N (listwise)	43				

Based on the results of the Descriptive Test above, we can describe the distribution of data obtained by the researcher in this research as follows:

1. The E-Commerce variable (X1), from the data above can be described as a minimum value of 15 while the maximum value is 35, the average value is 25.3488 and the standard deviation of E-commerce data is 5.48541.
2. The Cash on Delivery (X2) variable, from the data above can be described as a minimum value of 20 while the maximum value is 35, the average value is 29.3488 and the standard deviation of E-commerce data is 3.44953.
3. Revenue Variable (Y), from the data above can be described as a minimum value of 12 while the maximum value is 30, the average value is 24.1395 and the standard deviation of E-commerce data is 3.98558.

Data Quality Test

Validity Test Results

The validity test in this study uses two sides with a significance value of 0.05 and the sum of data 43 R count 0.2483. The results of the research variable > 0.2483. which means that the validity test of the table above is declared Valid. Therefore, all questions in the questionnaire above must be included in this study because they are feasible to use.

-Reability Test X1 (e-commerce)

**Reliability
 Statistics**

Cronbach's Alpha	N of Items	
.879	7	

Table 4. Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	Ket
X2.1	25.05	9.712	.355	.834	Realibel
X2.2	24.93	9.352	.675	.788	Realibel
X2.3	25.09	8.896	.610	.792	Realibel
X2.4	25.19	8.679	.533	.807	Realibel
X1.5	25.19	8.822	.597	.794	Realibel
X1.6	25.30	8.740	.618	.790	Realibel
X1.7	25.35	8.804	.640	.787	Realibel

In the table above, X2 (Cash On Delivery) data is said to be realistic because the Conbachs alpha value is 0.823>0.6 as well as for each type of data the Cronbachs alpha value is all>0.6.

- Reability Test Y (Income)

Reliability Statistics

Cronbach's Alpha	N of Items
.918	6

Table 5. Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	Ket
Y1	19.95	11.093	.749	.905	Realibel
Y2	20.05	11.188	.824	.895	Realibel
Y3	20.09	11.324	.786	.900	Realibel
Y4	20.12	11.629	.735	.907	Realibel
Y5	20.28	10.920	.775	.902	Realibel
Y6	20.21	11.122	.738	.907	Realibel

In the table above, Data Y (Income) is said to be realistic because the Cronbachs alpha value is $0.918 > 0.6$, as well as for each type of data, the Cronbachs alpha value is all >0.6

In this study, the author concludes that all variables are declared realistic, Based on the results of the entire table above, it can be concluded that all variables can be trusted by Cronbachs alpha, all >0.6 . Therefore, the statement instrument in this study is said to be realistic or reliable as a variable measuring tool and can be used for further testing.

Classical Assumption Test

In this study, Penlulis chose the classical Assumption Test because this classical assumption test is very necessary to ensure that the regression model produces an estimate that is BLUE (Best Linear Unbiased Estimator). Therefore, the regression equation must be BLUE (Best Linear Unbiased Estimator), meaning that u_i F and the T test must not give biased results. To produce a BLUE decision, it is necessary to fulfill three basic assumptions, namely, Normality Test, Heterokedaness Test and Multicollinearity Test.

Normality test

The basis for decision-making in the normality test in this study is that if Sig. is more than alpha 5%, then the residual is normally distributed. The results of the normality test were obtained as follows:

- Regres X1 with Y

Normality Test
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		43
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	3.77881835
Most Extreme Differences	Absolute	.138
	Positive	.107
	Negative	-.138
Kolmogorov-Smirnov Z		.903
Asymp. Sig. (2-tailed)		.388
a. Test distribution is Normal.		

Based on the results of the residual normality test above, it is E-commerce (X1) to Revenue (Y). Sig 0.388 > 0.05 which means that the data above is distributed Normally.

- **Regres X2 dengan Y**

Normality Test
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		43
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	2.38246384
Most Extreme Differences	Absolute	.148
	Positive	.058
	Negative	-.148
Kolmogorov-Smirnov Z		.968
Asymp. Sig. (2-tailed)		.306
a. Test distribution is Normal.		

Based on the results of the residual normality test above, Cash on Delivery (X2) to Revenue (Y). Sig 0.306 > 0.05 which means that the data above is distributed Normal.

Based on the test results above, it can be seen that *the Kolmogorov-Smirnov* value is shown with *Asymp.Sig (2-tailed)* is above 0.05 or 5%, namely X1 with Y of Sig 0.388

> 0.05 then continued with X2 with Y of Sig 0.306 > 0.05 which means that the above data is declared to be Normal distribution.

Multicollinearity Test

The results of the non-multiquality assumption test were fulfilled because the VIF value of each Independent variable was < 10 and the result of tolerance > 10 , so from these results it can be concluded that there is no multicollinearity.

Heteroskesidasiy Test

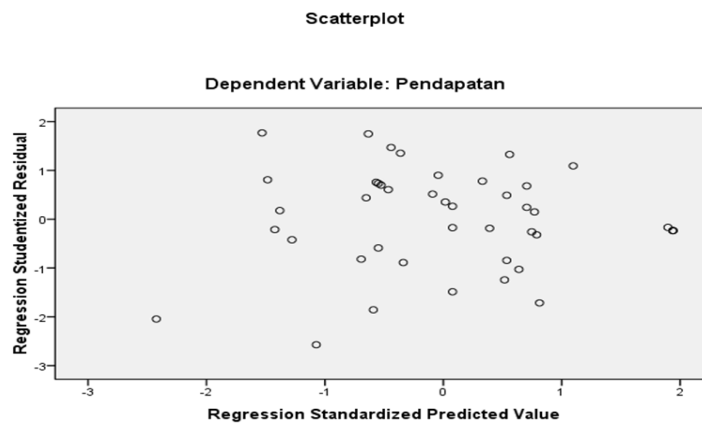


Figure 2. Heteroskesidasiy Test

In the figure above, it can be concluded that the effect of Ecommerce (X1) and COD (X2) on Income (Y) passed the heteroscedasticity test with scatterplots because the points spread without a pattern. The results of the heteroscedasticity test in this study are in accordance with the statement (Hartinah, 2019) where the dots form a clear pattern and spread above and below the Y axis which means that there is no heteroscedaliticity. When the assumption test has been met, therefore the author continues the test with the multiple linear analysis method.

Regression Test and Hypothesis Analysis

The results of the analysis of multiple linear regression analysis and partial significance test (T test) obtained the following conclusions:

1. The X1 Variable of Online Transactions (E-Commerce) has a Positive coefficient value of 0.138, a Tcount value of 2,090 $>$ a Ttable of 2,021 and an E-commerce Sig value of 0.043 $<$ 0.05. Therefore, there is an influence on the income variable of MSMEs in the city of Mataram. So that the hypothesis that states the significant influence of Online Transactions (E-commerce) on the income guarantee of culinary MSMEs in Mataram City is accepted but not significant.
2. The X2 Cash On Delivery (COD) variable has a Positive coefficient value of 0.890, a calculated value of 8,463 $>$ Table 2,021 a Cash On Delivery Sig value of 0.000 $<$ 0.05, so there is an influence of Cash On Delivery on the MSME Income Variable in the city of Mataram. So that the hypothesis that states the Effect of the Use of the Cash on Delivery (COD) payment system on the income guarantee of

culinary MSMEs in Mataram City is accepted because this COD system has a significant effect.

Results of Simultaneous Hypothesis Test (F-Test)

The F test was carried out in this study to determine the simultaneous influence of independent variables (E-commerce and Cash on Delivery) on the dependent variable (MSME income), the F statistical test basically shows how much influence the independent variable has in explaining the dependent variable at the same time. This simultaneous test was carried out by comparing the value (Alpha) with the p-Values value.

Table 6. Simultaneous Hypothesis Test (F-Test)

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	452.240	2	226.120	42.084	.000 ^a
	Residual	214.922	40	5.373		
	Total	667.163	42			

a. Predictors: (Constant), COD, Ecommerce

b. Dependent Variable: Income

Impact X1 and X2 Simultaneously value sig 0.000 < 0.05 hence there is a simultaneous influence X1 and X2 against Y or F count

Score F table K N-K Number of Free Variables Number of samples -

K ; N- K 2 ; 43-2= The number 2 is chosen and continues to be drawn down to the number 41 =3.232

Based on the table of results above, it can be concluded that the value of F calculated at 42,084 is greater than the F table of 3,232, then the result of F calculated 42,084 > 3,232 F table so that there is an influence on the variables X1 (E-commerce) and X2 (Cash On Delivery) simultaneously on Y (revenue).

Determination Coefficient Test Results (R2)

The Coefficient of Determination (R2) measures how far the model is able to explain the variation of dependent variables. The value of the determination coefficient is between 0 and 1. A small R2 value means that the ability of independent variables to explain dependent variations is very limited. A value close to a means that the independent variable provides almost all the information needed to predict the variation of the dependent variable. In general, the determinant coefficient for cross-section data is relatively low due to the large variation between each observation, while for time-series data, it usually has a high determination coefficient value (Safrianti, 2020).

Table 7. Regresi Linear Variabel X1 (E-commerce) terhadap Y (pendapatan)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.318 ^a	.101	.079	3.82462

a. Predictors: (Constant), X1

In the table above, it is known that the R square value is 0.101, so it is concluded that the amount of influence of the E-commerce variable on the Revenue Variable is 10.1%.

Regresi Linear Variabel X2 (Cash On Delivery) terhadap Y (pendapatan)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.802 ^a	.643	.634	2.41134

a. Predictors: (Constant), X2

In the table above, it is known that the R square value is 0.643, so it is concluded that the amount of influence of the Cash on Delivery variable on the Revenue Variable is 64.3%.

DISCUSSION

The Significant Influence of Online Transactions (E-commerce) on Culinary MSME Income Assurance in Mataram City

The first hypothesis suspects that there is an influence of Online Transactions (E-commerce) X1 on the income guarantee of culinary MSMEs in Mataram City. From the results of regression tests and hypotheses (Test F and Test T) using SPSS software, the value of the X1 Variable Online Transaction (E-Commerce) has a Positive coefficient value of 0.138, a Tcalculate value of 2,090 > Table 2,021 and an E-commerce Sig Value of 0.043 < 0.05. So there is an influence on the income variable of MSMEs in the city of Mataram. So that the hypothesis that states the Influence of Online Transactions (E-commerce) on the income guarantee of culinary MSMEs in Mataram City is accepted, However, the Online Transaction Coefficient (E-commerce) X1 shows a positive value with a known R square value of 0.101. Based on this, it is determined that the E-commerce variable has a magnitude of influence of 10.1% on the Income Variable, meaning that MSMEs' income will increase if their use of online transactions (e-commerce) increases and vice versa if it decreases.

The results of this study can therefore be concluded that e-commerce transactions are effective in increasing MSME income in the city of Mataram. This is further supported by the current phenomenon that claims that anyone can now shop online due to the ease of internet access on various e-commerce platforms. The study's data quality is good because it used good data quality indicators, including validity and reliability tests.

Since we have entered the digital era, which will have a significant impact on MSMEs' incomes through expanding networks, enhancing relationships, and developing payment systems and other innovations that can balance the needs and styles of idup in today's world, MSME actors are therefore expected to keep improvising and exploring the potential in the e-commerce realm.

This is in accordance with and strengthened by the results of research that has been conducted by (Firdha Fadhila, 2023) which states that the use of E-commerce has a positive effect on the level of income in micro, small and medium enterprises (MSMEs) in the Semarang city area.

The Effect of the Use of the Cash on Delivery (COD) Payment System on the Income Guarantee of Culinary MSMEs in Mataram City

The second hypothesis suspects that there is an Effect of the Use of Cash on Delivery (COD) payment system on the income guarantee of culinary MSMEs in the city of Mataram Mataram From the results of regression tests and hypotheses (F Test and T Test) using SPSS software, the value of the X2 Cash On Delivery (COD) variable has a positive coefficient value of 0.890, the value of Tcount 8,463 > Table 2,021 Sig Cash On Delivery value 0.000 < 0.05, then there is an influence of Cash On Delivery on the MSME Income Variable in the city of Mataram. So that the hypothesis that states the Effect of the Use of Cash on Delivery (COD) payment system on the income guarantee of culinary MSMEs in Mataram City is accepted because this COD system has a significant effect and also that the F value calculated at 42,084 is greater than the F table of 3,232, then the result of F calculation is 42,084 > 3,232 F table so that there is an influence on the variables X1 (E-commerce) and X2 (Cash On Delivery) simultaneously on Y (revenue).

In addition, it can be seen from the Cash On Delivery Coefficient (COD) that the positive value is the R square value of 0.643, then it is concluded that the amount of influence of the Cash On Delivery variable on the Income Variable is 64.3% which indicates that if it increases, the income of MSMEs will also increase and vice versa, if it decreases, the income of MSMEs will also decrease.

Then the quality of the data in this study has good quality because it has used good data quality indicators, among others, such as validity and reliability tests, meaning that the results of this study can be concluded that Online transactions with the Cash on Delivery payment system are indeed effective in increasing MSME income in the city of Mataram and this is also supported by the current phenomenon which states that COD provides a sense of security for consumers, then COD also opens opportunities for small and medium business actors to enter the online market (E-commerce Platform)

This is in accordance with and strengthened by the results of research that has been conducted by (Joseph, 2024) which states that the use of the Online transaction system has a positive effect on the level of income in micro, small and medium enterprises (MSMEs) in the Bandung Regency Region.

CONCLUSIONS

This study aims to test the Influence of Online Transactions (E-commerce) with the Cash On Delivery (COD) payment system on the income guarantee of culinary MSMEs in Mataram City. Based on the results of the research and discussion in the previous chapters, it can be concluded that:

- 1) The growth in revenue of culinary Micro, Small, and Medium Enterprises (MSMEs) in the city of Mataram is positively and marginally impacted by online transactions, or e-commerce. Due to the fact that business actors utilize e-commerce to market their application products, consumers can shop and conduct transactions more easily, and e-commerce platforms enable culinary MSMEs to reach a larger consumer base. In addition to adopting e-commerce for culinary Micro, Small, and Medium Enterprises (MSMEs) in Mataram City, that is what can boost revenue.
- 2) Cash on Delivery (COD) is a payment option that significantly boosts the revenue of small and medium-sized food businesses (MSMEs) in Mataram City. This demonstrates that customers in Mataram City favor culinary micro, small, and medium-sized businesses (MSMEs) that accept cash on delivery. This leads to a rise in the number of transactions, and the cash on delivery system gives customers flexibility in how they pay, which boosts customer confidence and purchase rates.
- 3) Combining the two will have a major impact on the rise in MSME opinions since COD and e-commerce work together to generate a positive feedback loop. While COD can boost consumer confidence and drive repeat business, e-commerce draws in new clients.

RECOMMENDATION

Based on some of the conclusions that have been explained, the researcher can give the following suggestions:

1. For the Mataram City Government, there needs to be more in-depth guidance and concern for the improvement or development of small and medium enterprises (MSMEs) in the city of Mataram, especially guidance for business actors who have not been updated about the existence of E-Commerce which causes their businesses to compete with actors who have used E-commerce in the era that is currently all digital, then it is also hoped that the government can pay attention to or improve the security of these online transactions both from its platform and its payment system such as Cash on Delivery.
2. For academics, the results of this research are expected to increase knowledge and can add literature on the influence of online transactions (e-commerce) with the COD payment system on income in the city of Mataram.

3. For the community or business actors, the results of this research are expected to be able to be a reference for the community in starting or running their own business.
4. For the next researcher, it is hoped that this research can be further developed with a wider scope so as to increase knowledge for the general public.

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