

## E-Commerce Development System In Improving The Stability Of Umkm In Deli Serdang, North Sumatera

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### Keywords

Perceived Usefulness,  
Perceived Ease, Attitude

**Abstract.** E-Commerce is one of the latest ways that many people are interested in to sell brand merchandise because it provides convenience but the effect of this convenience also results in the emergence of an unhealthy competition between sellers to attract consumer attention. This study aims to determine the effect of perceived usefulness, perceived convenience, attitudes, behavioral interests, and behavioral control on the use of e-commerce in Medan city. The type of data used in this study is to use primary data obtained from respondents directly using a questionnaire. The population in this study amounted to 150 traders and a sample of 60 clothing and accessories traders. The results showed that the behavioral interest variable (X4) had a partially positive and significant effect on the use of e-commerce (Y), the attitude variable (X3) had a partially positive and insignificant effect on the use of e-commerce (Y), and the remaining variables, namely, perceived usefulness (X1), perceived convenience (X2), and behavioral control (X5) had no partial effect on the use of e-commerce (Y). The determination test results of the study were 0.311 (31.1%) and the remaining 68.9% was explained by other factors or variables not included in this study. However, all the independent variables in this study have a significant effect simultaneously on the dependent variable.

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### 1. INTRODUCTION

Entering the era of the Asean Economic Community (AEC), individuals are more likely to use the internet network as their access in carrying out all their activities, including in obtaining and disseminating information. This is further supported by the proliferation of facilities that allow the public to download and upload all types of information such as social media, open websites, etc. The process of disseminating information from time to time began to experience rapid development.

The process of disseminating information from time to time began to experience rapid development. In the past, television, radio, newspapers, brochures, and other paper media were the main means of disseminating information to the public, in contrast to today's conditions where all of these media are still used to share information but not too intensively. Just like information in the transaction process today, people do not seem to want to be outdated, most of them prefer to sell their merchandise through internet sites. Where they are easier to reach consumers from various levels of society without having to do face-to-face, and also the process of buying and selling via the internet makes it very easy for individuals to find a stall (place) for them to trade without any rental fees, simply by registering themselves with an account.

This online buying and selling transaction process is commonly referred to as Electronic Commerce (E-Commerce). E-Commerce is the distribution, purchase, sale, marketing of goods and services through electronic systems such as the internet or television. www, or other computer networks (Sutabri, 2012: 108). Electronic Commerce was first introduced in 1994 when electronic banners were first used for promotion and advertising on a web page. Economic development is a process where local governments and all components of society manage various existing resources and form a partnership pattern to create new jobs and stimulate the development of economic activity in the region. Economic development includes changes in the rate of economic growth, reduction of income inequality and eradication of poverty. Economic growth is greatly assisted by human development and is unlikely to be sustainable without it. According to Sujarweni (2015), economic growth can also be interpreted as an increase in aggregate output or real income, both increases are usually calculated per capita or over a long enough period of time as a result of increased input use.

In Indonesia, the government has a significant role in economic history, namely in the implementation of fiscal policy to achieve the main objectives of development in the form of high

economic growth, reducing unemployment and controlling inflation. In this case revenue and expenditure can be used to increase economic growth. The regional revenue includes Regional Original Revenue (PAD), General Allocation Fund (DAU), while expenditure includes Regional Expenditure. Regional Original Revenue (PAD) is all regional revenue derived from original regional economic sources (Halim, 2007), Regional Original Revenue can be interpreted as revenue sourced from levies carried out by the region based on applicable regulations that can be imposed on any person or business entity both government and private, due to the acquisition of services provided by the local government, the region can carry out levies in the form of tax revenue, levies, the results of the management of separated regional assets and other legitimate regional original income regulated in law.

Local Original Revenue is not the only thing that can affect economic growth, the General Allocation Fund also plays a role in it. The General Allocation Fund (DAU) is a fund derived from the APBN, which is allocated with the aim of equalizing the financial capacity between regions to finance their expenditure needs in the context of implementing decentralization. General allocation funds are allocated with the aim of equalization by taking into account the potential of the region, area, geography, population and income level of the community in the region, so that the difference between developed regions and undeveloped regions can be minimized. Based on Law No.33 of 2004, namely "the allocation of general allocation funds is determined by the size of the fiscal gap (fiscal gap) of a region, which is the difference between regional needs (fiscal need) and regional potential (fiscal capacity)".

The main objectives of using information systems are as follows: (1) to present information to support decision making, planning, control and further improvement, (2) to present information to support daily operational activities, (3) to present information relating to management / management structure (Lilis; 2011: 33). The overall purpose of using the information system can be found in the constructs of the Technology Acceptance Model (TAM) theory. The constructs used in this study are Perceived Usefulness, Perceived Ease of Use, Attitude towards Behavior, Behavioral Intention, and one construct from Theory of Planned Behavior (TPB), namely, Perceived Behavioral Control. TAM and TPB are a model of information technology acceptance, this theory can be applied because individual decisions to accept an information system technology are conscious actions that can be predicted and explained by their behavioural interests.

The results of the datareportal.com survey in collaboration with We Are Social and Hootsuite as of January 2019, the number of internet users in Indonesia was recorded at 150 million, with the same number of active social media users. This figure has increased by 13% (Jan 2018 - Jan 2019) for internet users, and an increase of 15% for active social media users (Jan 2018 - Jan 2019). On the other hand, the total number of e-commerce users as of January 2019 reached 107 million, with a total annual sales revenue value (generated by the number of active e-commerce users) of \$9,356 billion. (datareportal.com: 2019). According to the results of the data above, it does not rule out the possibility if the percentage will increase given the increasingly popular use of technology in this era.

In Indonesia itself, the presence of e-commerce began in the range of 1994-1999 where the presence of IndoNet opened up opportunities and opportunities for the use of telecommunications and information technology which was quite large in all fields, including trade. A few years later the government realized the potential of the use of electronic commerce and began to continue to draft the law. This also coincided with the continued growth of the e-commerce sector and the economic behavior of the community. Marked by the emergence of new startups such as glodokshop.com, datakencana, wetmarket (Singapore), FastnCheap (Surabaya), LippoShop, iklanbaris.co.id, gadogado.net, and Tokobagus.com (Bali). From then on, the e-commerce ecosystem continued to grow until 2010-2015 brought more sophisticated transaction sites such as Go-Jek, Grab, Bukalapak, Lazada, Tokopedia, Tiket.com, Zalora, and so on.

Increasingly fierce competition between individuals in selling their products online, even in the current technological era many companies are competing to provide the best online services to their consumers. Darmo Trade Center (DTC), a shopping center in Wonokromo Surabaya, has partnered

with Lazada and Go-Jek to expand its market share in e-commerce. DTC realizes that the existence of e-commerce companies must be utilized.

Financial technology (fintech) startup DANA is also not to be outdone, this platform also hooked Bukalapak in the process of using it. There is also Telkomsel which has partnered with 14 e-commerce to expand its network distribution, namely, Tokopedia, Kaskus, Alfacart, Blanja, Lazada, Gojek, MatahariMall, Traveloka, Bhineka, Blibli, JD.id, Grab, Bukalapak and Dinomarket. However, there are always pluses and minuses in everything, the same thing with this online shopping process. The advantages are convenience/flexibility where buyers do not need to bother visiting traditional markets, do not need to queue for payment, because the fast process offered in e-commerce is very practical, online shopping also makes it easy for buyers to compare prices of goods in each store in just one swipe through their android, the completeness of the variety of goods offered makes buyers feel very comfortable in choosing the items they need and the various types of discounts/promos offered.

### **Literature Review**

#### **E-commerce.**

E-commerce is the distribution, buying, selling, marketing of goods and services through electronic systems such as the internet or television, www, or other computer networks. E-commerce can involve electronic fund transfers, electronic data exchange, automated inventory management systems, and automated data collection systems. According to Hardianti and Saraswati (2013) e-commerce-based Accounting Information Systems (AIS) are AIS that have utilized internet technology in transaction processing. In general, the benefits of using e-commerce can improve relationships between companies and various parties. Online business or e-commerce has 8 (eight) main characteristics

main characteristics:

- a) Using the internet as the main media in the trading process
- b) Mostly use electronic transactions as a way of
- c) transactions
- d) There is an exchange of products (goods/services) and electronic information
- e) Sellers and buyers do not need to meet directly (face to face)
- f) Payment can be made offline or online
- g) Delivery of products can be done offline or online, depending on the type of product whether it is physical or digital
- h) Products sold can be physical or non-physical (digital data)
- i) The target consumers are mostly young people who are literate in technology. Technology.

#### **Activity E-commerce.**

An online mall or online marketplace is a place where sellers and buyers gather on a website. So the online market is similar to a modern market or shopping center (mall) in the real world. In the marketplace, there will be integration of payment and delivery, so that the transaction is easy to track. The online market model or marketplace can be found on international online business sites such as Ebay and Q10 as well as domestic online business sites such as Tokopedia.com, Plasa.com, BliBli.com, Multily.com, and Alibaba. Online retail or online shop is a retail sales company that sells products through the internet network. This company usually comes from a successful retail company in the real world that expands to establish a business in cyberspace. Examples: Gramedia Online, Bhinneka.com, Marthatilaar.com, and Alfa Online. Online retail or online stores can also take the form of companies that have focused on setting up businesses in cyberspace from the start such as Amazon.com, Tiket.com, and Zalora.com.

In this model, the site provider only provides advertising services through the website as well as classified ads in real newspapers (offline). So business transactions in this model occur because of classified advertisements on the website. This business model is the most difficult to track because the transactions mostly occur in the real world (offline). Online classified ads only function as a medium

of information, not a place for transactions. Examples: Tokobagus.com, Berniaga.com, Kaskus.co.id, Rumah123.com.

Online business models or e-commerce like this do not quote transaction fees but from registration fees (listing fees) made by each seller. Daily Discount is an online business model that offers discounts every day through an internet site. This online business model benefits customers because there are always discount programs and attractive offers every day. The more potential buyers, the bigger the discount. Not only in Indonesia, but even in America, the daily deal business model is relatively new. This service was first popularized by a startup called Groupon and this daily deal service began to enter Indonesia in mid-2010. Based on the business interaction of the perpetrators, online business or e-commerce is divided into 3 (three) types, namely:

1. Business to Business (B-to-B)

In online business, the B-to-B model, the business relationship that occurs is between companies and companies or between fellow entrepreneurs/online business actors. B-to-B online business has the following characteristics:

- a. Business partners are known and generally have a long business relationship. Information is only exchanged with these business partners. Because they already know the communication opponent, the type of information sent can be arranged according to needs and trust.
- b. Data exchange takes place repeatedly and periodically, for example every day with a mutually agreed data format.
- c. One of the actors can take the initiative to send data
- d. Commonly used models are peer-to-peer and processing in-telligence that can be distributed across both business actors
- e. Topics that may be included in B-to-B are E-Procurement and Enterprise Resource Planning (ERP)

2. Business to Consumer (B-to-C)

In the B-to-C model, the business relationship is carried out between online companies (entrepreneurs/business actors) and consumers. In this type of business, the seller is in the form of a company/corporation while the buyer is an individual, such as Amazon.com and Ebay.inc. B-to-C online business has the following characteristics:

- a. Open to the public, or information is disseminated to the general public
- b. The services provided are generic with mechanisms that can be used by the general public (web-based)
- c. The service is provided on demand, where the consumer takes the initiative and the producer must be ready to respond to the consumer's request.
- d. A client/server approach is often used where it is assumed that the client (consumer) uses a minimal system (web-based) and the provider of goods/services (business procedure) is on the server.

3. Consumer to Consumer (C-to-C)

As for the C-to-C model, the business relationship is carried out between the consumer and fellow online business consumers. In the C-to-C model online business, sellers and buyers are both individuals / individuals and there are almost no costs that must be incurred by the seller, because the seller only utilizes social network media with the support of internet services such as Facebook, Whatsapp, Line, and others. C-to-C online business has the following characteristics:

- a. Transactions are carried out between fellow online business consumers to fulfill a certain need and at a certain time.
- b. It is more specialized because transactions are carried out by consumers to consumers who need certain transactions
- c. Usually carried out in a community of users or fans of certain products marketed through online businesses
- d. Consumer dissatisfaction with an online business product can be widespread in a short time through a community of product users.

## Factors Affecting Sales Through E-Commerce

According to the Big Indonesian Dictionary (KBBI), use is the process, method, act of using something, usage. Meanwhile, e-commerce is the distribution, purchase, sale, marketing of goods and services through electronic systems such as the internet or television. www, or other computer networks (Sutabri, 2012: 108). The use of e-commerce is a process, a way of using electronic systems such as the internet in disseminating, buying, selling, and marketing goods and services. The ease of operating the electronic system can be a major factor in determining a person's choice to use e-commerce, besides that consideration of prices that are much cheaper than paying rent for a place and the flexibility of time is also a driving factor in the use of e-commerce.

Perceived usefulness is defined as the extent to which a person believes that using a technology will improve their job performance. From the definition, it is known that perceived usefulness is a belief about the decision-making process. Thus if someone believes that information systems are useful then he will use them. Jogiyanto (2007: 115) defines perceived ease of use as the extent to which a person believes that using a technology will be free from effort. From its definition, it is known that this perceived ease of use construct is also a belief about the decision-making process. If someone believes that the information system is easy to use then he will use it. Conversely, if someone believes that the information system is not easy to use, he will not use it.

In his book, Jogiyanto (2007: 116) explains that attitude towards behavior is defined by Davis et al. as a person's positive or negative feelings if he has to do the behavior to be determined. According to Jogiyanto (2007: 116) behavioural intention is a person's desire (interest) to perform a certain behaviour. Someone will do a behaviour (behaviour) if they have the desire or interest to do so. Perceived behavioural control is defined by Ajzen in Jogiyanto's book (2007: 64) as the perceived ease or difficulty of performing behaviour. This perceived behavioural control reflects past experiences and also anticipates existing barriers. As a general rule, the more attractive attitudes and subjective norms towards a behaviour, and the greater the perceived behavioural control, the stronger a person's interest in performing the behaviour under consideration.

## 2. METHOD

This research approach uses a quantitative approach, while the data collection method used is a documentation study. Documentation is a data collection technique in the form of notes, transcripts, books, newspapers, magazines and others such as books and so on (Sugiyono, 2013). The population in this study consisted of 22 sub-districts in Deli Serdang Regency with observation data ranging from 2015 to 2018 (4 years). The sample in the study used a purposive sampling selection method, based on the sampling criteria, the number of samples determined in this study became 20 samples which were sub-districts in Deli Serdang Regency with observation data starting from 2015 to 2018 (4 years). The data collection technique in this study is a documentation study to obtain secondary data. The data obtained was then analysed with multiple linear regression using SPSS software. The tests carried out are classical assumption tests and hypothesis tests. The classic assumption test is used to test whether the data used is linear or unbiased data. This test consists of normality, multicollinearity, and autocorrelation tests. While hypothesis testing is done to test the truth of the hypothesis based on research data. This test consists of the coefficient of determination (R<sup>2</sup>) test, statistical F test, and statistical t test.

Based on the theory that has been explained in the research background and objectives in this study, the hypotheses of this study are:

- H1 : General Allocation Fund (DAU) affects Economic Growth in Deli Serdang Regency
- H2 : Regional Original Revenue (PAD) affects Economic Growth in Deli Serdang Regency
- H3 : General Allocation Fund (DAU) has an effect on Regional Expenditure in Deli Serdang Regency
- H4 : Regional Original Revenue (PAD) has an effect on Regional Expenditure in Deli Serdang Regency
- H5 : Regional Expenditure has an effect on Economic Growth in Deli Serdang Regency.

H6 : Regional Original Revenue (PAD) and General Allocation Fund (DAU) simultaneously affect economic growth in Deli Serdang Regency.

H7 : Regional Original Revenue (PAD), General Allocation Fund (DAU) simultaneously affect Economic Growth through Regional Expenditure as an intervening variable in Deli Serdang Regency.

### 3. RESULT AND DISCUSSION

Good research is research where the data is normally distributed. To test the normality of the research data, a normality test is used. In this research, the normality test used is the Kolmogorov-Smirnov test. The Kolmogorov-Sminov test is a test of the difference between data tested for normality and standard normal data. The advantage of the Kolmogorov-Sminov test is that it is simple and does not cause differences in perception between one observer and another observer. The level of significance used. The basis for decision making is looking at probability numbers. If the significant value is  $> 0.05$ , then the normality assumption is met, while the significant value is  $< 0.05$ , then the normality assumption is not met. The data in this study are declared normal, as can be seen from the explanation in the following table.

**Table 1.** Normality Test Results

Testing	Mark	Provision	Conclusion
Asymp. Sig (2-tailed)	0.100	0.100 > 0.05	Normal data

Based on Table 1, it can be seen that the probability value or Asymp. Sig. (2-tailed) of 0.100. So the sig value is  $> 0.05$  ( $0.100 > 0.05$ ) and the normality assumption is met. After the data is declared normal, the classical assumption test is then carried out starting from the multicollinearity test. To check whether multicollinearity occurs or not, multicollinearity can be seen from the variance inflation factor (VIF) value. The cutoff value that is commonly used to indicate multicollinearity is the tolerance value  $< 0.10$ . A VIF value of more than 10 indicates there is a case of multicollinearity. A VIF value of no greater than 10 indicates there is no case of multicollinearity.

**Table 2.** Multicollinearity Test

Variable	VIF	Provision	Conclusion
DAU	1,066	1,066 < 10	No Multicollinearity
PAD	1,066	1,066 < 10	No Multicollinearity

Source: Processed data, 2019

Based on Table 3, the VIF value of the General Allocation Fund (X1) is 1.066 and Regional Original Income (X2) is 1.066. If all VIF values are no more than 10, it is indicated that multicollinearity does not occur. Because the VIF value of each variable is  $< 10$ , it is indicated that multicollinearity does not occur. When the intervening variables are included, the results of the multicollinearity test in this study can be seen in the following table

**Table 3.** Multicollinearity test with intervening variables

Variable	VIF	Provision	Conclusion
DAU	1,091	1,091 < 10	No Multicollinearity
PAD	2,612	2,612 < 10	No Multicollinearity
P.E	2,669	2,669 < 10	No Multicollinearity

Source: Processed data, 2019

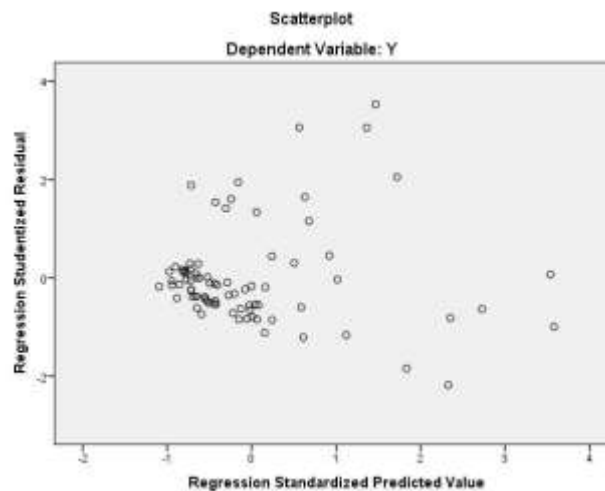
Based on table 4, the VIF value of the General Allocation Fund (X1) is 1.091, Regional Original Income (X2) is 2.612 and Economic Growth (Y) is 2.669. If all VIF values are no more than 10, it is indicated that multicollinearity does not occur. Because the VIF value of each variable is  $< 10$ , it is indicated that multicollinearity does not occur. The next classic assumption test is testing whether there is an autocorrelation problem. The researcher will use the Run test with SPSS tools. The Run Test is used only to see whether the residual data occurs randomly or not (systematic), if the significance value is  $> 0.05$  then there is no positive or negative autocorrelation.

**Table 4.** Autocorrelation Test

Testing	Value	Provision	Conclusion
Run tests	3025118.04846	3025118.04846 > 0.05	H0 is accepted

Source: Processed data, 2019

Based on table 4, it shows that the Runs Test result is 3025118.04846 with a probability of 0.500 which is significant at 0.05, which means the null hypothesis is accepted, so it can be concluded that there is no autocorrelation between the residual values. After testing the classical assumptions for the multicollinearity test and autocorrelation test, the next classical assumption test is the heteroscedasticity test. This test aims to test whether in the regression model there is inequality of variance from the residuals of one observation to another, which can be seen from the following picture.



**Figure 1.** Heteroscedasticity Test Results

From the Scatterplot graph it can be seen that heteroscedasticity does not occur for a reason, the points can spread above and below or around the number 0, the points do not collect only above or below, the distribution of data points must not form a certain pattern. Research that has more than one independent variable will form a multiple linear regression equation. To form this equation, the constant and coefficient values of each variable will determine the research equation. The multiple linear regression equation is:

$$Y = a + b_1X_1 + b_2X_2 + \dots \dots \dots (1)$$

The coefficient values of each variable can be seen in the following table.

**Table 5.** Home Linear Regression

Variable	Coefficient
Constant	76076,247
DAU	0.188
PAD	0.745

Based on the table above, the regression equation formed in this research is:

$$PE = 76076.247 + 0.188DAU + 0.745PAD \dots \dots \dots (2)$$

Based on Table 6, the regression coefficient value of the General Allocation Fund variable (X1) is 0.188 and the variable Original Regional Income (X2) is 0.745. It is known that the regression

coefficient value is positive. This means, General Allocation Fund (X1) and Regional Original Income (X2) has a positive effect on Economic Growth (Y).

Intervening variables are intermediate or mediating variables, their function is to mediate the relationship between the independent variable and the dependent variable. To test the influence of intervening variables, the path analysis method (Path Analysis) is used. Path analysis is an extension of multiple linear regression analysis, or path analysis is the use of regression analysis to estimate causal relationships between variables that have been previously determined based on theory. Causal relationships between variables have been established using a model based on theoretical foundations.

#### 4. CONCLUSION

Based on the analysis results from this research, it can be concluded that the following information: General Allocation Funds have a significant effect on Economic Growth. It is known that general allocation funds have a significant influence on economic growth. Regional Original Income has a significant effect on Economic Growth. It is known that local original income has a significant influence on economic growth. General Allocation Funds have a significant influence on Regional Expenditures. It is known that general allocation funds have a significant influence on regional spending. Regional Original Income has a significant effect on Regional Expenditures. It is known that regional original income has a significant influence on regional expenditure. Regional spending has a significant effect on economic growth. It is known that regional spending has a significant influence with a significance level of 58.74% on economic growth. General Allocation Funds and Regional Original Income simultaneously influence Economic Growth. It is known that general allocation funds and local revenue have a significant influence on economic growth. General Allocation Funds and Original Regional Revenue have a simultaneous effect on Economic Growth with Regional Expenditures as an intervening variable. It is known that general allocation funds and local original income have a significant influence with a significance level of 76.4% on economic growth with Regional Expenditures being able to mediate between the independent and dependent variables.

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