

REVOLUTIONIZING CULINARY BUSINESS: HOW ONLINE FOOD DELIVERY, FINTECH, AND DIGITAL MARKETING DRIVE INCOME GROWTH FOR SMES

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ABSTRACT

The main objective of this study is to examine the impact of online food delivery, financial technology, and digital marketing on the revenue of Micro and Small Enterprises (MSEs) culinary sector, using a quantitative methodology. This study involved a sample of 100 MSEs in Bekasi City that have integrated online food delivery services, financial technology solutions, and digital marketing strategies into their operational framework. Data analysis includes, instrument validity and reliability tests, normality tests, linearity tests, classical assumption assessments, multiple linear regression analysis, and hypothesis testing through partial analysis (t-test). The findings of this study indicate: (1) Online food delivery services have a significant impact on business revenue; (2) The use of financial technology has a significant impact on business revenue; and (3) The implementation of digital marketing strategies has a significant impact on business revenue. The results of this study underline the important roles played by online food delivery, financial technology, and digital marketing in improving the revenue generation capacity of MSEs in the culinary sector.

Keyword: Business income, Online food delivery, Financial technology, Digital marketing, Culinary business

ABSTRAK

Tujuan utama dari penelitian ini adalah untuk menguji dampak dari pesan-antar makanan daring, teknologi finansial, dan pemasaran digital terhadap pendapatan Usaha Mikro dan Kecil (UMK) sektor kuliner, dengan menggunakan metodologi kuantitatif. Penelitian ini melibatkan sampel 100 UMK di Kota Bekasi yang telah mengintegrasikan layanan pesan-antar makanan daring, solusi teknologi finansial, dan strategi pemasaran digital ke dalam kerangka kerja operasional mereka. Analisis data mencakup, uji validitas dan reliabilitas instrumen, uji normalitas, uji linearitas, penilaian asumsi klasik, analisis regresi linear berganda, dan uji hipotesis melalui analisis parsial (uji-t). Temuan dari penelitian ini menunjukkan: (1) Layanan pesan-antar makanan online memberikan pengaruh yang signifikan terhadap pendapatan usaha; (2) Pemanfaatan teknologi finansial menunjukkan dampak yang signifikan terhadap pendapatan usaha; and (3) Implementasi strategi pemasaran digital menunjukkan pengaruh yang signifikan terhadap pendapatan bisnis. Hasil penelitian ini menggarisbawahi peran penting yang dimainkan oleh pesan-antar makanan daring, teknologi finansial, dan pemasaran digital dalam meningkatkan kemampuan menghasilkan pendapatan UMK di sektor kuliner.

Kata kunci: Pendapatan usaha, Pesan-antar makanan daring, Teknologi finansial, Pemasaran digital, UMK kuliner

INTRODUCTION

This digitalization change in the economic sector is accelerated by the emergence of the COVID-19 pandemic which limits community mobility, requiring most economic activities to be carried out through digital methods to avoid physical contact between individuals directly. The impact of COVID-19 has affected the decline in the income of Micro, and small business actors (MSEs). According to the Head of the Task Force for Sharia Financial Development and MSE Ecosystem of the Financial Services Authority (OJK), during the COVID-19 pandemic many MSEs experienced a decrease in income. As many as 8 out of 10 MSEs tend to experience a decrease in demand.

One of the MSEs that can use digital services is culinary MSEs. The culinary sub-sector itself is the largest contribution to the creative economy in Indonesia, which is 30% of the total revenue of the tourism and creative economy sector (Abdullohim BS, 2021). Utilization of digitalization for MSEs can be done using complementary services that can add value or competitive advantages to core products. In this case, culinary MSEs are able to take advantage of the use of online food delivery services in terms of order taking, the use of digital payment tools such as Fintech in terms of payment, and the use of digital marketing in terms of digital promotion. Indonesia is listed as one of the countries in Southeast Asia that has the most online food delivery (OFD) services.

Bekasi City, situated within the Metropolitan Area, serves as a prominent satellite city boasting the largest population in Indonesia (Yudha Andriansyah Putra et al., 2023). It plays a crucial role as one of the supportive urban centers for Indonesia's capital, Jakarta, known officially as the Special Capital Region. Jakarta is renowned for its bustling urban activities and accommodates approximately 304 street vendors (PKL) (Pangestu & Tjahjani, 2022). According to the Central Bureau of Statistics (BPS) in October 2023 there were 3.6 million commuter workers in the Jabodetabek (Jakarta, Bogor, Depok, Tangerang and Bekasi) area and Bekasi city was in third place with 406,446 thousand workers. Commuter workers are individuals of working age who engage in employment activities that involve crossing administrative boundaries from their residential area to their workplace and return within a span of less than 24 hours (Setyodhono, 2017). The large number of residents and commuter workers in Bekasi does not deny that these workers buy food and drinks at the minimum wage. This can be seen from BPS data on the average monthly per capita expenditure for the 2021-2022 food group in the West Java region, where Bekasi City is the highest city with an average per capita expenditure on food and non-food in 2022 of IDR 1,009,460 compared to other cities in the West Java region.

Available literature shows that online food delivery has changed the way MSEs operate, offering flexibility and access to a wider market. According to a study by Rahman et al. (2023), food delivery platforms increase sales and exposure of small businesses, especially in urban areas. Financial technology or fintech also plays an important role in supporting MSEs. Fintech provides convenience in financial transactions, access to financing, and better financial management. A study by Purba and Sardiana (2021) found that the use of fintech by MSEs increases operational efficiency and revenue. Digital marketing, through the use of social media and online marketing tools, allows MSEs to reach a wider audience at a lower cost than traditional marketing methods. A study by Paranoan et al. (2022) showed that digital marketing significantly increases brand awareness and sales. Overall, the integration of online food delivery, financial technology, and digital marketing has great potential to increase the income of MSEs in the culinary sector. Therefore, this study aims to examine the impact of online food delivery, financial technology, and digital marketing on the income of Micro and Small Enterprises (MSEs) in the culinary sector in Bekasi City.

LITERATURE REVIEW

Micro, and Small Enterprises (MSEs)

As stipulated in Law Number 20 of 2008 concerning Micro, Small, and Medium Enterprises, Micro Enterprises are defined as productive enterprises owned or controlled by individuals and/or individual business entities falling within the micro category as defined by the law. On the other hand, Small Enterprises are characterized as independent or standalone productive entities operated either by an individual or a business entity, distinct from being a subsidiary or branch of a medium or large-scale enterprise, in accordance with the criteria outlined for small enterprises under the same legal framework (Primatami & Hidayati, 2019).

Revenue

Revenue is all that is received from the sale of goods and services obtained in a business unit (Anggia et al., 2023). Revenue according to Santoso (2007: 90) in (Yusvita Aprilyan et al., 2022) says that revenue is an inflow or addition of assets or settlement of a liability or a combination of both derived from the delivery or production of goods, provision of services, or other activities that are the main operations or core operations of a company. Revenue is the difference between total revenue (TR) and total costs (TC) which is explained mathematically in the following formula:

$$I = TR - TC$$

Description:

I: Income

TR: Total Revenue

TC: Total Cost

Meanwhile, Total Revenue (TR) is the total sales calculated through the number of goods sold (Q) multiplied by the selling price (P) which is explained in the following formula:
 $TR = P \times Q$

Indicators of measuring business income according to Danang 2017 in (Thori, 2023), namely:

1. Income or sales turnover, namely the income earned by business actors within a certain period of time.
2. Business profit, namely the profit or profit obtained from the sale of production.
3. Length of working hours

In addition, according to Arif W (2023) income indicators are production costs and land area.

Online Food Delivery

Online food delivery (OFD) is an application that brings together consumers and businesses online with the aim of being able to order food and drinks (Az-zahra et al., 2021). The availability of this Online food delivery (OFD) platform makes it easier for food businesses to expand their market and reach more consumers without being limited by geography (Prasetya et al., 2023). The business actors who are helped by the existence of this Online food delivery (OFD) service range from large-scale businesses to small businesses, one of which is MSE actors (Piddiani et al., 2022). Indicators of online food delivery according to Pratama (2019), namely, (1) Promotion, defined as information provided to customers and providing the facilities needed, as well as convincing target customers of the product superiority; (2) Distribution, defined as the process of delivering food services to customers who have made decisions about when and where the transaction is done; and (3) Increase in the number of consumers.

Financial Technology

Financial technology (Fintech), as defined by the National Digital Research Center (NDRC), refers to an innovation leveraging modern technologies within the financial sector

(Basalamah et al., 2022). Fintech encompasses technology-driven financial services that introduce innovative approaches in the realm of financial services, utilizing online systems for activities such as online payment of utilities, installment payments for vehicles, and premiums for insurance. Additionally, Fintech products facilitate mobile banking functionalities, enabling activities such as fund transfers and balance inquiries through digital platforms (Basalamah et al., 2022). Indicators of financial technology according to (W. D. Putri et al., 2023), namely, fast, efficient, and easily accessible.

Digital Marketing

Digital marketing is marketing that is carried out using existing platforms on the internet in carrying out activities to reach target consumers (Paranoan et al., 2022). This digital marketing can also help MSEs which are supported by the new ability of consumers to keep up with the development of the digitalization system. Achieving sales targets can be supported by several factors such as digital marketing, food delivery platforms, and product prices (Kurniawati, 2020).

According to (Putra, 2024) Digital Marketing Indicators, namely, (1) Conversion, aims to show how effective a business's marketing campaign is in converting prospects into active customers, (2) Website Traffic, aims to help businesses understand where visitors come from, provide insight into the most effective marketing channels, and guide further promotional strategies, (3) Customer Retention, aims to measure how well businesses retain their customers and this retention analysis can help businesses identify trends and improve weaknesses in services or products, (4) Social Media Engagement, where the number of likes, comments, and various content reflects the extent to which the audience is engaged and can build brand awareness and improve interactions with customers.

METHOD

This research is classified as associative research based on research problems. The associative research design employed in this study endeavors to explore the impact or correlation among multiple variables. The research methodology employed is descriptive analysis, characterized by its quantitative nature. This approach involves investigating both independent and dependent variables. The independent variables under scrutiny include online food delivery, financial technology, and digital marketing, while the dependent variable assessed is the income of Micro and Small Enterprises (MSEs).

The population in this study were Bekasi City MSEs in the culinary sector. Based on data from the Office of Small and Medium Enterprises Cooperatives (2024), there are 261 MSEs in Bekasi City in the culinary sector. Based on this data, the population in this study is 261,000 MSE actors. This study uses a purposive sampling technique where this technique is a sample determination with special considerations so that it is feasible to be sampled (Zahriyah et al., 2021). The sample in this study, MSE actors in Bekasi City in the culinary field with the following criteria: 1) MSE actors in Bekasi City in the culinary field who use online food delivery services, 2) MSE actors in Bekasi City in the culinary sector who use digital payment as one of the payment methods, 3) MSE actors in Bekasi City in the culinary field who do Digital marketing for their business. To fulfill these requirements, this study determines the number of samples using the Taro Yamane calculation formula (Imam, 2021). Based on the calculations, the number of samples in this study was 100 MSEs in Bekasi City. This research instrument was developed based on indicators that have been used by previous researchers, and validity and reliability tests have been carried out.

The data analysis techniques employed in this study involve several statistical methods to ensure the reliability and accuracy of the regression model (Sahir, 2021). Firstly, the normality test assesses whether both independent and dependent variables conform to a normal

distribution, accepting the hypothesis if the significance level is above 0.05 and rejecting it if below. The linearity test checks if the data align linearly, validating linearity if Fcount is less than Ftable, or if the significance level is below 0.05. The multicollinearity test evaluates the interrelation among independent variables using the Variance Inflation Factor (VIF) and tolerance (TOL) values, with multicollinearity deemed absent if VIF is less than 10 and TOL exceeds 0.1. The heteroscedasticity test determines if there is inequality of variance from the residuals, accepting the hypothesis if the significance value is greater than 0.05. Multiple linear regression analysis is used to examine the causal relationships between multiple independent variables and a dependent variable, with data processed using SPSS 29 software. The t-test assesses the statistical significance of individual regression coefficients, indicating a significant influence if the t-value exceeds the critical t-value. Lastly, the coefficient of determination (R^2) measures the influence of independent variables on the dependent variable, with a higher R^2 value indicating a greater influence.

RESULTS AND DISCUSSION

Normality Test

Based on Table 1, the normality test results show a value of Sig. 0.200 or > 0.05 , so the distribution of the data is declared to have normally distributed residuals. This indicates that the data does not deviate significantly from a normal distribution, meeting one of the assumptions necessary for regression analysis. Consequently, the results enhance the validity of the regression model applied in this study.

Table 1. Normality Test Result

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	1,59108551
Most Extreme Differences	Absolute	,050
	Positive	,042
	Negative	-,050
Test Statistic		,050
Asymp. Sig. (2-tailed) ^c		,200 ^d

Linearity Test

The linearity test results indicate positive linear relationships between the independent variables (online food delivery, financial technology, and digital marketing) and the dependent variable (business income). Specifically, plot points from the research data form a straight line pattern rising from the bottom left to the top right. This demonstrates that as business income increases, the usage of online food delivery services, adoption of financial technology, and investment in digital marketing also increase. These positive correlations validate the regression model's assumptions and highlight the interconnectedness of these factors in driving business success. Thus, businesses with higher incomes are more likely to enhance their online presence, leverage financial technology, and utilize online food delivery services, contributing to further growth and profitability.

Multicollinearity Test

The multicollinearity test results show that there is no multicollinearity between online food delivery, financial technology, and digital marketing variables. The results of the tolerance value show that the independent variable > 0.1 on the Online Food Delivery variable (X1) is 0.783, the Financial technology variable (X2) is 0.791, and the digital marketing variable (X3) is 0.985. Furthermore, the results of the VIF value of the independent variable < 10 on the

Online Food Delivery variable (X1), namely 1.277, the Financial technology variable (X2), namely 1.264, and the digital marketing variable (X3), namely 1.015.

Table 2. Multicollinerity Test Result

Model	Coefficients ^a					Collinearity Statistics	
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
	B	Std. Error	Beta				
1 (Constant)	4,800	2,707		1,773	,079		
OFD	,164	,046	,303	3,536	<,001	,783	1,277
FINTECH	,130	,062	,178	2,089	,039	,791	1,264
DM	,255	,041	,477	6,241	<,001	,985	1,015

a. Dependent Variable: YTOTAL

Heteroscedasticity Test

Based on the results of the Spearman's Rho test in Table 3, it shows that each independent variable in this study, namely online food delivery, financial technology, and digital marketing, has a significance value exceeding the 0.05 (5%) limit, which means that the independent variables in this study pass the heteroscedasticity assumption.

Table 3. Heteroscedasticity Test Results

		Correlations				
			OFD	FINTECH	DM	Unstandardized Residual
Spearman's rho	OFD	Correlation Coefficient	1,000	,372**	,164	-,076
		Sig. (2-tailed)	.	<,001	,102	,454
		N	100	100	100	100
	FINTECH	Correlation Coefficient	,372**	1,000	,038	-,017
		Sig. (2-tailed)	<,001	.	,706	,868
		N	100	100	100	100
	DM	Correlation Coefficient	,164	,038	1,000	,002
		Sig. (2-tailed)	,102	,706	.	,986
		N	100	100	100	100
Unstandardized Residual		Correlation Coefficient	-,076	-,017	,002	1,000
		Sig. (2-tailed)	,454	,868	,986	.
		N	100	100	100	100

** . Correlation is significant at the 0.01 level (2-tailed).

Multiple Linear Regression

Based on the Table 4, the multiple linear regression equation in this study is:

$$Y = 4.800 + 0.164X1 + 0.130X2 + 0.255X3 + e$$

The constant value (a) is 4.800, which means that the constant is positive and shows that if the online food delivery variable (X1), financial technology (X2), and digital marketing (X3) are considered constant without change, then business income (Y) will increase. The regression coefficient value of online food delivery (X1) is 0.164 which has a coefficient value with a positive direction. This shows that if the response to online food delivery increases, MSE income in Bekasi City will also increase. The regression coefficient value of financial technology (X2) is 0.130 which has a coefficient value with a positive direction. This shows that if the response to financial technology increases, MSE income in Bekasi City will also increase. The regression coefficient value of digital marketing (X3) is 0.255 which has a coefficient value with a positive direction. This shows that if the response to digital marketing increases, MSE income in Bekasi City will also increase.

Table 4. Multiple Linier Regression Test Results

		Coefficients ^a				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,800	2,707		1,773	,079
	OFD	,164	,046	,303	3,536	<,001
	FINTECH	,130	,062	,178	2,089	,039
	DM	,255	,041	,477	6,241	<,001

a. Dependent Variable: YTOTAL

Partial Test

Based on the Table 5, the partial impacts of the independent variables on the dependent variable are detailed as follows:

a. Regarding the variable related to online food delivery, the t-test results reveal a significance level of <0.001, which falls below the conventional threshold of 0.05. The computed t-value of 3.536 exceeds the critical t-value of 1.664. These findings necessitate the rejection of the null hypothesis (H0) and acceptance of the alternative hypothesis (Ha), indicating a statistically significant influence of online food delivery on MSE income.

b. Concerning the variable associated with financial technology, the t-test indicates a significance level of 0.039, also below the significance threshold of 0.05. The calculated t-value of 2.089 surpasses the critical t-value of 1.664. Consequently, the null hypothesis (H0) is rejected in favor of the alternative hypothesis (Ha), signifying that financial technology has a significant impact on MSE income.

c. In the case of the digital marketing variable, the t-test demonstrates a significance level of <0.001, meeting the criterion of significance below 0.05. The t-value of 6.241 exceeds the critical t-value of 1.664. Hence, the null hypothesis (H0) is rejected in favor of the alternative hypothesis (Ha), indicating a substantial effect of digital marketing on MSE income.

These findings underscore the considerable contributions of online food delivery, financial technology, and digital marketing to the income-generating capabilities of Micro and Small Enterprises (MSEs).

Table 5. Partial Test Results

		Coefficients ^a				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,800	2,707		1,773	,079
	OFD	,164	,046	,303	3,536	<,001
	FINTECH	,130	,062	,178	2,089	,039
	DM	,255	,041	,477	6,241	<,001

a. Dependent Variable: YTOTAL

The coefficient of determination (R²)

The coefficient of determination (R²) in principle looks at the influence of the independent variable on the dependent variable. Based on the calculation, the correlation coefficient R is positive which reflects that the better the online food delivery service, financial technology, and digital marketing, the higher the business income. The coefficient of determination used based on the Adjusted R² value of 0.448 which shows that business income can be influenced by online food delivery, financial technology, and digital marketing variables by 44%. The remaining 56% is explained by other variables or other factors.

Discussion

The Effect of Online Food Delivery on MSE Income in Bekasi City

The test results in this study indicate a positive and significant effect of online food delivery services on MSE income. This is evidenced by the acquisition of the t test with a sig value of $0.001 < 0.05$ and a tcount value of $3.536 > t$ table 1, 664. These results show that H_0 is rejected and H_a is accepted so that it can be concluded that if online food delivery increases, then MSE income will increase. This also shows that online food delivery can be an alternative for MSEs in the culinary field to have a positive impact on MSE income.

The results of this study are in line with research conducted by Piddiani et al., (2022) which states that one aspect of the effectiveness of using online food delivery applications is the ability to earn profits, where applications such as Gofood, Grabfood, Shopeefood, and others attract consumers by offering various certain promos in the application. In addition, research conducted by Rahman et al., (2023) states that restaurant owners' sales and income increase along with the use of online food delivery service systems in their business. The existence of online food delivery services can increase business income, improve the economy, provide convenience for consumers, and become one of the motivations for business actors to continue to utilize existing technological developments in maintaining their business continuity (Nur & Sartika Djafar, 2022).

The Effect of Financial Technology on MSE Income in Bekasi City

The test results in this study indicate a positive and significant effect of financial technology services on MSE income. This is evidenced by the t test with a sig value of $0.039 < 0.05$ and a tcount value of $2.089 > t$ table 1, 664. These results show that H_0 is rejected and H_a is accepted so that it can be concluded that if Financial technology increases, MSE income will increase. This also shows that financial technology can be an alternative for MSEs in the culinary field to have a positive impact on MSE income.

The results of this study are in line with research conducted by Andrianto & Nurjanah (2023) which states that changes in lifestyle in society in the use of technology that is accelerating and developing have an impact on buying and selling transaction activities that can be done anywhere and become one of the factors in increasing business income. The results of these findings are also in line with research conducted by Sari (2023), and Purba & Sardiana (2021) which state that financial technology variables have a significant effect on business income.

The Effect of Digital Marketing on MSE Income in Bekasi City

The test results in this study indicate a positive and significant effect of digital marketing on MSE income. This is evidenced by the t test with a sig value of $0.001 < 0.05$ and a tcount value of $6.241 > t$ table 1, 664. These results show that H_0 is rejected and H_a is accepted so that it can be concluded that if Digital marketing increases, then MSE income increases. This shows that digital marketing can be an alternative for MSEs in the culinary field to have a positive impact on MSE income. The results of this study are in line with research conducted by (Riwayadi & Wulandari, 2022) which states that marketing costs, product quality, and visual creativity are the three main digital marketing strategies that can make a major contribution to increasing business income. The results of these findings are also in line with research conducted by A. Putri & Arif (2023), and (Kanaan et al., 2023) which states that digital marketing variables have a significant effect on business income.

CONCLUSION AND RECOMMENDATION

This research has been conducted on 158 respondents of MSEs in the culinary sector spread across 12 sub-districts in Bekasi City who use online food delivery services, financial

technology transaction tools, and use digital marketing as a promotional platform for their business. Data processing using IBM SPSS Statistic 29 software through instrument testing, classical assumption testing, multiple linear regression analysis, and hypothesis testing. The conclusions of the analysis are, (1) Online food delivery services have a significant influence on the income of MSEs in the culinary sector in Bekasi City. This shows that the higher the online food delivery service used, the higher the business income received by MSEs; (2) Financial technology has a significant influence on the income of MSEs in the culinary sector in Bekasi City. This shows that the higher the use of financial technology, the higher the business income received by MSE actors; and (3) Digital marketing has a significant influence on the income of MSEs in the culinary sector in Bekasi City. This shows that the higher the use of digital marketing used, the higher the business income received by MSE actors. The results of this study can be used as a guide for MSEs in the culinary field who want to make changes towards digitalization. For culinary MSEs that have entered the digital realm, the results of this study can be a reference for developing digital innovations or designing business strategies that can improve business quality and competitiveness among culinary MSE players. One of the limitations of this study is that this study was only conducted in the culinary sector and was conducted in one city. Further research can determine a wider sample, so that the research results can be generalized more widely.

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