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The Effect of E-Commerce, Digital Marketing, and Sharia-Based Business Management on Micro, Small, and Medium Enterprises (MSMEs) Revenue in Wonogiri Regency

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ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) face challenges in increasing revenue and adhering to Islamic business ethics in the digital era. This study aims to analyze the effect of Sharia-based E-Commerce, Digital Marketing, and Business Management on MSMEs revenue in Wonogiri Regency. This quantitative associative research involved MSME actors in Selogiri and Wonogiri sub-districts selected through non-probability sampling. Data were collected via questionnaires and analyzed using multiple linear regression analysis. The results show that simultaneously, E-Commerce, Digital Marketing, and Business Management significantly affect MSME revenue. Partially, Sharia-based Business Management has the most dominant positive effect, followed by Digital Marketing. Interestingly, E-Commerce does not have a significant partial effect on revenue. This finding indicates that e-commerce platforms act merely as supporting facilities (enablers), while effective business management—rooted in Islamic principles such as honesty and trust—and active digital marketing strategies serve as the primary drivers for increasing revenue. Therefore, MSMEs should prioritize improving managerial capacities and marketing strategies rather than merely relying on digital platform existence to enhance their financial performance.

Introduction

Micro, Small, and Medium Enterprises (MSMEs) are the backbone of the Indonesian economy, playing a vital role in labor absorption and income distribution. Despite being supported by various government policies, this sector faces serious challenges due to the COVID-19 pandemic. Shifts in consumer behavior toward digital platforms, coupled with social restrictions, have caused a drastic decline in revenue for business actors still relying on traditional transaction methods. This condition is evident in Wonogiri Regency, where the poverty rate remains at 10.71%. Data from the Department of Cooperatives, Small and Medium

Enterprises, Industry, and Trade (Disperindag) of Wonogiri Regency indicates that the classic problems of local MSMEs include capital limitations, unappealing product packaging, and weak marketing strategies.

The fundamental problem identified is the low adoption of technology among MSMEs actors. Although Indonesia has recorded rapid digital economic growth, observational data shows that out of 4,205 MSMEs in Selogiri and Wonogiri Districts, only a small fraction (around 238 culinary businesses) utilize digital platforms such as ShopeeFood. The majority of business actors still adhere to conventional methods with limited market reach. On the other hand, new issues have emerged regarding business ethics in the digital era. Preliminary observations revealed business practices deviating from Sharia principles, such as unreasonable pricing (*gharar*), involvement in illegal online loans containing *riba* (usury), and the promotion of online gambling. This phenomenon indicates that the urgency to increase revenue often overlooks the aspects of divine blessing (*barokah*) and the halal nature of transactions.

A holistic approach is required to address the decline in revenue and low technology adaptation. Islamic economic literature offers an integrative solution through the utilization of E-Commerce and Digital Marketing, accompanied by the strengthening of Sharia-based Business Management. E-Commerce is viewed as capable of expanding market reach beyond geographical boundaries; as argued by Canover and Kartikasari, digital platforms have become the primary recommendation in modern trade. Meanwhile, Digital Marketing serves as a cost-efficient promotional strategy to attract consumer interest. However, technology utilization alone is insufficient. Theoretical studies emphasize the importance of business management based on Islamic values, such as the principles of *siddiq* (honesty), *amanah* (trustworthiness), and justice. Previous studies by Rauzah (2024) and Saidah (2024) affirm that Sharia marketing positively affects revenue growth. By integrating these three elements—technology (E-Commerce and Digital Marketing) and ethics (Sharia Business Management)—MSMEs actors are expected not only to increase their financial revenue but also to obtain blessings and maintain consumer trust.

Based on the background and problem-solving insights above, this study aims to analyze: (1) the influence of Sharia-based E-Commerce on MSMEs revenue; (2) the influence of Sharia-based Digital Marketing on MSMEs revenue; and (3) the influence of Sharia-based Business Management on MSMEs revenue in Selogiri District and Wonogiri District, Wonogiri Regency.

A theoretical framework serves as an essential foundation in analyzing the factors affecting MSME revenue. Conventionally, revenue is defined as total gross income from sales, which serves as the primary indicator of a business's financial success. Revenue growth in the economy is no longer solely dependent on product quality; it is strongly influenced by digital technology adoption. E-Commerce theory explains that electronic transactions can reduce operational costs and penetrate geographical boundaries, thereby creating market efficiency. In line with this, Digital Marketing theory emphasizes the role of social media and digital platforms in building brand awareness and direct interaction with consumers, which has been proven to increase sales volume. However, the conventional economic perspective often overlooks the dimensions of ethics and transactional blessings. Islamic economic studies provide a more comprehensive theoretical framework through the concept of Sharia business. In Islam, economic activities are bound by divine values (*Nizhamun Rabbaniyyun*) and ethics (*Akhlaq*). Islamic business management principles emphasize the traits of *Siddiq* (truthfulness), *Amanah* (trustworthiness), *Tabligh* (communicativeness), and *Fathanah* (intelligence), as taught in the history of the Prophet Muhammad's trade. Transactions, particularly online ones, must be free from elements of *Gharar* (uncertainty/deception), *Riba* (usury), and fraud. Fatwa DSN-MUI (National Sharia Council of the Indonesian Ulema Council) No. 24 of 2017 concerning electronic buying and selling serves as a normative reference, stating that digital transactions are religiously valid as long as they fulfill the pillars and conditions, and the objects are halal.

Previous studies by Rauzah (2024), Martha & Pipit (2021), and Saidah (2024) have examined the impact of technology on revenue. However, the majority of these studies have not specifically integrated Sharia-based business management variables as a moderator or primary determinant within a single model in rural areas such as Wonogiri. Therefore, this theoretical review justifies that the integration of E-Commerce, Digital Marketing, and Sharia Business Management serves not merely as a supporting tool, but as a strategic foundation to achieve halal and sustainable revenue growth.

The findings of this study are expected to provide empirical evidence that digital transformation, accompanied by compliance with Sharia principles, can sustainably improve the financial performance of MSMEs. Theoretically, this study contributes to the development of Islamic economics, particularly concerning digital business ethics. Practically, this study benefits MSMEs actors as a guideline for making prudent business decisions that do not deviate from the provisions of the Qur'an and Sunnah, and serves as input for local governments in formulating technology-based and ethical MSMEs empowerment programs.

Method

This study employs a quantitative approach using associative research, which aims to determine the influence or relationship between two or more variables. The research design is quantitative descriptive to describe the characteristics of the respondents, and verificative to test hypotheses regarding the effect of the independent variables on the dependent variable. The research was conducted in Wonogiri Regency, focusing on Selogiri District and Wonogiri District, from February to May 2025. The selection of this location was based on the significant potential for digital business development in both districts, as well as their representation of MSMEs activities that have adopted technology.

The population of this study comprises all Micro, Small, and Medium Enterprises (MSMEs) in Selogiri District and Wonogiri District, recorded at 4,205 business units based on 2023 data from the Department of Cooperatives, Small and Medium Enterprises, Industry, and Trade (Disperindag). The sampling technique used Slovin’s formula with a margin of error (e) of 10%, resulting in a sample size of 98 respondents. The sampling method employed was non-probability sampling using a consecutive sampling technique, which involves selecting samples based on specific inclusion criteria. The respondent criteria included MSMEs actors who actively sell on social media or e-commerce platforms, implement digital marketing strategies, and reside in the research location.

Data collection was conducted through the distribution of questionnaires to the respondents as the primary data source. The research instrument was measured using a Likert scale with a score range of 1 to 5. Prior to the main analysis, the instrument was tested for validity and reliability using IBM SPSS Statistics 20 software. The validity test was performed by comparing the calculated *r-value* with the *tabulated r-value*, while the reliability test utilized Cronbach’s Alpha method with a criterion threshold of more than 0.70. In addition to primary data, the researcher also utilized secondary data in the form of MSMEs profile documents and a literature review related to the research theory.

The data analysis technique used was inferential statistical analysis through a Multiple Linear Regression model. This analysis was selected to examine the simultaneous and partial effects of Sharia-based E-Commerce (X1), Sharia-based Digital Marketing (X2), and Sharia-based Business Management (X3) on MSMEs Revenue (Y). The stages of analysis included instrument testing (validity and reliability), classical assumption tests (normality, multicollinearity, and heteroscedasticity), hypothesis testing (t-test and F-test), and the coefficient of determination (R^2) analysis. All statistical calculations were processed using computer software to ensure the accuracy of the data processing results.

Result and Discussion

This study successfully collected data from 98 MSMEs respondents in Selogiri District and Wonogiri District. Respondent characteristics indicated that the majority of businesses operate in the culinary sector (29.59%) and are predominantly located in Selogiri District (58.16%).

The primary data obtained through the questionnaires were first tested for validity and reliability. The test results showed that all statement items had a Pearson Correlation value greater than the *r-table* with a significance value of < 0.05, thus indicating they are valid. The reliability test demonstrated that the Cronbach's Alpha values for all variables were > 0.70, signifying that the research instrument is consistent and reliable.

Prior to hypothesis testing, the data were subjected to classical assumption tests. The normality test results using the Kolmogorov-Smirnov test showed an Asymp. Sig. (2-tailed) value of 0.267 > 0.05, indicating that the residual data were normally distributed. The multicollinearity test indicated that all independent variables had a Tolerance value > 0.10 and a Variance Inflation Factor (VIF) value < 10; thus, it was concluded that there was no multicollinearity among the independent variables. Furthermore, the heteroscedasticity test results using the Glejser method showed that the significance values of all variables were > 0.05, meaning that the regression model was free from heteroscedasticity.

The data analysis was continued with multiple linear regression analysis to examine the simultaneous and partial effects of Sharia-based E-Commerce, Digital Marketing, and Business Management on MSMEs revenue. A summary of the regression coefficient calculation results is presented in Table 1: Results of Multiple Linear Regression Analysis. Based on the data processing of 98 respondents, the regression test results obtained are as follows:

1. Model Feasibility Test (F-Test)

The calculation results show an F-value of 15.121 with a significance level of 0.000. Because the significance value is < 0.05, it can be concluded that the variables of Sharia-based E-Commerce, Digital Marketing, and Business Management simultaneously have a significant effect on MSMEs Revenue.

2. Coefficient of Determination (R^2)

The Adjusted R Square value is 0.304. This indicates that the variation in MSMEs revenue can be explained by the E-Commerce, Digital Marketing, and Business Management variables by 30.4%, while the remaining 69.6% is explained by other variables outside the research model.

3. Partial Test (*t*-test) and Regression Coefficients

Table 1. Partial Test and Regression Coefficients.

Model	*Unstandardized Coefficients (B)*	*Std. Error*	*t*	*Sig.*	*Note*
(Constant)	5.872	1.950	3.011	0.003	Significant
E-Commerce (X1)	0.056	0.083	0.674	0.502	Not Significant
Digital Marketing (X2)	0.227	0.074	3.067	0.003	Significant
Business Management (X3)	0.262	0.072	3.638	0.000	Significant

Based on the table above, the resulting multiple linear regression equation is as follows:

$$Y = 5{,}872 + 0{,}056X1 + 0{,}227X2 + 0{,}262X3$$

Interpretation of Results for Discussion:

1. The Digital Marketing (X2) and Business Management (X3) variables have a Sig. value of < 0.05, which means that both have a positive and significant effect on revenue.
2. The E-Commerce (X1) variable has a Sig. value of 0.502 (> 0.05). This means that in this multiple model, the E-Commerce variable is not proven to have a partially significant effect. This is likely due to a strong correlation between the use of E-Commerce and Business Management (moderate multicollinearity), causing its effect to be "absorbed" by other more dominant variables (Business Management).

The findings of this study provide in-depth insights into the dynamics of the influence of digital technology and management on the financial performance of MSMEs. Simultaneously, the synergy between technology platforms, marketing strategies, and business management has been proven capable of increasing MSMEs revenue in Wonogiri Regency. However, partial testing within this multiple model reveals findings that differ from those of previous studies.

First, the Sharia-based Business Management variable (X3) exhibits the most dominant influence, yielding the largest coefficient value (0.262) and a significance level of 0.000. This finding supports the research hypothesis and aligns with the indicators proposed by Henri Fayol in his book *Administration Industrielle Et Générale* regarding the functions of planning, organizing, and controlling. In the Sharia context, business management that prioritizes the principles of *siddiq* (truthfulness) and *amanah* (trustworthiness) has proven effective in building consumer trust, which ultimately leads to increased revenue. This is also consistent with the study by Rauzah (2024), which asserts that business management is a crucial component in increasing revenue. The principles of justice and non-fraudulence, as elucidated in Q.S. Hud [11:85], serve as the key to divine blessings in sustenance, exerting a direct impact on customer loyalty.

Second, the Sharia-based Digital Marketing variable (X2) is proven to have a positive and significant effect on revenue, with a coefficient of 0.227 (Sig. 0.003). Well-executed digital marketing attracts buyers and stimulates consumer interest. This finding is supported by Saidah (2024), who stated that Sharia-based digital marketing has a significant impact on revenue. From an Islamic perspective, honest promotion—such as using authentic product photos and non-deceptive descriptions—can minimize the element of *gharar* (uncertainty). Nevertheless, there are on-site challenges, where sellers' time constraints necessitate the formulation of specific strategies to innovate in digital promotion.

Third, the most intriguing finding of this study is that the Sharia-based E-Commerce variable (X1) is not statistically proven to have a significant partial effect on revenue (Sig. 0.502 > 0.05). This result contrasts with the studies by Rauzah (2024) and Yusuf (2022), which previously concluded that e-commerce has a positive effect. This discrepancy in findings occurs because, within the multiple regression model, the effect of e-commerce is suppressed by other, more dominant variables. In Selogiri and Wonogiri Districts, the presence of e-commerce appears to merely serve as a supporting facility (enabler). Many MSMEs actors have registered their businesses on e-commerce platforms; however, this has not been accompanied by active shop maintenance.

This phenomenon demonstrates that e-commerce platforms are inherently passive. Merely possessing an e-commerce application is insufficient to drive revenue growth. E-Commerce acts merely as a vehicle, whereas Business Management and Digital Marketing serve as the "fuel" and "steering wheel." Without systematic order management and aggressive marketing strategies, the mere presence of e-commerce does not automatically increase revenue. This finding offers a novel contribution to the literature, suggesting that at the rural MSMEs level, enhancing human resource capacity (Business Management) and promotional strategies (Digital Marketing) must be the primary priorities before maximizing reliance on e-commerce platforms.

Conclusion

Based on the results of the data analysis and discussion, this study draws the following conclusions:

1. Simultaneously, Sharia-based E-Commerce, Digital Marketing, and Business Management have a significant effect on MSMEs revenue in Wonogiri Regency. These three variables account for 30.4% of the variation in revenue growth, while the remainder is influenced by other factors outside the research model.
2. Partially, Sharia-based Business Management has the most dominant and significant influence on the increase in MSMEs revenue. This proves that the application of Islamic ethics (*siddiq* and *amanah*) and sound planning serve as the primary foundation for financial success.
3. Sharia-based Digital Marketing is also proven to have a partially positive and significant effect. Ethical and honest promotion has been proven capable of expanding market reach and attracting consumer buying interest.
4. The Sharia-based E-Commerce variable does not have a partially significant effect on revenue within this model. This finding indicates that for MSMEs in Wonogiri, the existence of e-commerce platforms merely functions as a supporting facility that still requires business management and digital marketing strategies to effectively drive actual revenue.

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