



## **The Effect of Online Food Delivery Services and the Use of Quick Response Code Indonesian Standard (QRIS) on the Income of Culinary MSMEs in Blok S Food Court**

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### **Abstract:**

This research aims to determine the effect of online food delivery services and the use of QRIS on the income of culinary MSMEs in Blok S Food Court. This research uses a quantitative approach. The sample in this research was 30 culinary MSMEs in Blok S Food Court who had used online food delivery services and QRIS. Data analysis techniques in this research consist of classical assumption tests, multiple linear regression analysis, t tests, and paired t tests. Data processing uses the IBM SPSS Statistics 25 application. The research results show that: 1) There is a positive and significant effect of online food delivery services on business income. 2) There is a positive and significant effect of using QRIS on business income, and 3) There is a difference in average business income between before and after using online food delivery services and QRIS.

**Keywords:** Business Income, Online Food Delivery, QRIS, Digitization of MSMEs.

### **BACKGROUND**

The rapid development of information technology in the era of Revolution 4.0 is able to bring a shift from traditional economic practices towards a digital economy. One of the sectors experiencing a shift towards digital economic practices is MSMEs, which contribute to 60.5% of Indonesia's GDP and 96.9% of the total national workforce.

Indonesia is the country with the largest digital economic potential in ASEAN, namely 40%. The sectors that provide the highest digital economic value in Indonesia are E-Commerce, online transportation/food, online media, and online travel. With this strategic role, it is very important for MSMEs to enter the digital ecosystem. According to the World Bank, around 80% of businesses connected to digital ecosystems have better resilience.

One of the MSMEs that is able to adopt digital services is culinary MSMEs. The culinary subsector itself contributes 30% to the total income of the tourism and creative economy sectors (Abdurohim BS, 2021). The uses of digitalization for culinary MSMEs that are currently widely used are Online Food Delivery (OFD) services and the use of digital payment tools such as QRIS.



Based on the Digital 2021 Global Overview Report published by We Are Social (2021), Indonesia is the country with the highest number of food delivery application users in the world, with a percentage of 74.4% (Lidwina, 2021). Apart from being a sales platform, online food delivery can also be used as a marketing medium so that it can reach a wider market.

In 2019, Bank Indonesia launched the Quick Response Code Indonesia Standard (QRIS). With QRIS, business actors do not need to have many QR codes, with just one QR code that has been standardized by QRIS, consumers can make payments through various payment applications that are integrated with QRIS. Based on ASPI data, the trend toward using QRIS continues to increase quite rapidly. In a period of 3 years, QRIS transaction volume increased to reach 91 million transactions with a transaction value of 9.6 trillion rupiah (Ahdiat, 2022).

Even though it has quite large economic potential, in fact, the implementation of digitalization by MSMEs in Indonesia is still not optimal. This can be seen through data from BPS regarding culinary businesses. Even though the number of culinary businesses that have utilized online sales is 85.55%, the percentage of online sales is only 23.70%, and the number of cash payments is still dominant compared to non-cash payments at 71.34%.

Based on an interview with one of the culinary MSMEs in Blok S who stopped using OFD services, he stated that OFD services were not very significant in increasing business income. This is because business actors have to increase the price of their food to adjust to the commission for OFD service providers of 20%, so these business actors prefer to sell conventionally because it is considered easier to sell their merchandise without needing to master digital systems. Apart from OFD, several culinary MSMEs in Blok S Food Court stated that non-cash transactions were still rarely used by buyers. Even though there are few, there are always those who pay non-cash.

Based on existing phenomena and the results of previous research regarding OFD and QRIS services for MSMEs, this research aims to examine the effect of online food delivery services and the use of QRIS on the income of culinary MSMEs in Blok S food court, as well as to determine the differences in income between culinary MSMEs in Blok S food court before and after using Online Food Delivery and QRIS.

## **THEORETICAL FRAMEWORK**

### **Innovation Theory of Profit**

Schumpeter pioneered the idea that business innovation is at the heart of economic change and development. The innovation theory of profit states that the main function of an entrepreneur is through innovation. The results of successful innovation will produce profits in return. Schumpeter's theory assumes that market power originating from innovation can provide more effective results than pure price competition (Ziemnowicz, 2013).

Schumpeter in Śledzik (2013) explains that innovation is divided into five types:

- 1) Introduction of a new product or a new type of product;
- 2) The use of new methods in the production or sale of products;
- 3) Development of new markets;
- 4) Acquisition of new sources of supply of raw materials or intermediate goods;
- 5) New industrial structures such as the creation or destruction of monopoly positions.



### Online Food Delivery Service

According to Lovelock & Wittz (2010), food delivery service is the creation of a website that provides information, takes orders, and even serves as an information-based service delivery channel. According to Lan et al. (2016), an online food delivery service is an online-to-offline (O2O) service where there are many restaurants on one platform and it serves as a link between restaurants and consumers. These restaurant partners display their menus on the platform to attract more consumers, and consumers can order food online, and the food is delivered to the intended location in a short time. According to Pratama (2018), the effect of OFD services can be measured using two indicators, namely promotion and distribution.

### Quick Response Code Indonesian Standard (QRIS)

QR Code payment is a form of payment through a compatible connecting medium by connecting a mobile device to a connecting network in the form of a QR code (Eren, 2022). Bank Indonesia defines QRIS as a standardization of payments using the QR Code method from Bank Indonesia so that the transaction process with the QR Code becomes easier, faster, and safer.

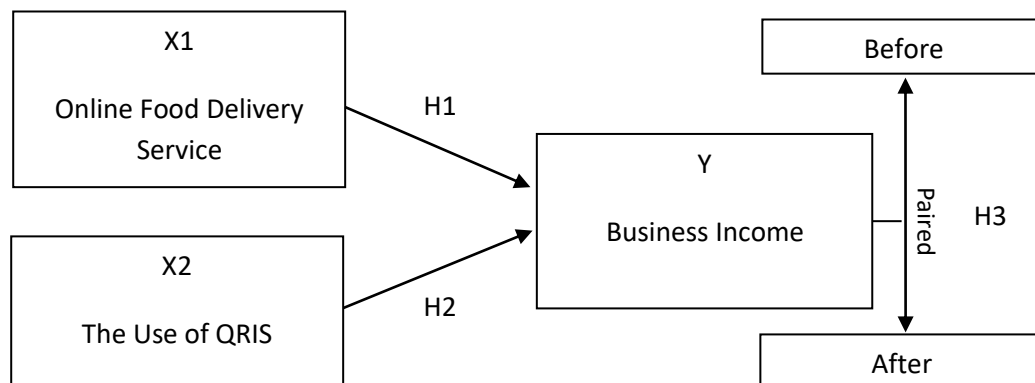
By using QRIS, consumers can carry out transactions through various services that have been standardized by QRIS. When making payments using QRIS, consumers are not charged additional fees, but merchants are charged a merchant discount rate whose amount depends on the type and category of merchant. According to Maulia (2021), the use of QRIS can be measured using the indicators of ease of use, usefulness, and security.

### Business Income

According to Chang (1962), in an economic sense, income is seen as the maximum amount that a company can distribute as dividends and still be in the same good condition at the end of the period. According to Sukirno (2000), in an economic sense, income is remuneration for production factors owned by the household sector and the corporate sector, which can be in the form of salaries and wages, rent, interest, and profits.

According to Suratiyah (2015), income is the difference between total revenue (TR) and total costs (TC). According to Artiningrum (2016), business income can be measured using the indicators 1) sales turnover and 2) business profit.

The relationship between independent and dependent variables can be depicted in the following constellation diagram:



**Figure 1** Conceptual Framework



- H1 : There is a significant effect of Online Food Delivery Services on the income of Culinary MSMEs in Blok S food court
- H2 : There is a significant effect of QRIS usage on the income of culinary MSMEs in Blok S food court
- H3 : There is a significant difference in the average income of culinary MSMEs in Blok S food court between before and after using Online Food Delivery and QRIS services

**METHOD**

The research method used in this research is a quantitative approach. The analysis technique used is the multiple linear regression analysis technique. Hypothesis testing uses partial tests and paired sample t tests. The population in this research is MSMEs in the Blok S food court culinary sector. The sample was determined using a purposive sampling technique with the criteria of Blok S food court culinary MSMEs who use online food delivery services and QRIS in their culinary businesses. From these criteria, 30 samples, or respondents, were obtained who met the research criteria. Data collection techniques were carried out through the distribution of questionnaires, interviews, and documentation.

**RESULT**

**Classic Assumption Test**

**1) Normality Test**

**Table 1 Normality Test**

| <b>One-Sample Kolmogorov-Smirnov Test</b> |                     |
|---|---------------------|
| Unstandardized Residual                   |                     |
| Asymp. Sig. (2-tailed)                    | .200 <sup>c,d</sup> |

Source: SPSS v.25 output

Based on the results of the normality test that has been carried out, it is known that the Kolmogorov-Smirnov value is 0.200. (>0.05). It can be concluded that the data is normally distributed.

**2) Multicollinearity Test**

**Table 2 Multicollinearity Test**

| <b>Coefficients<sup>a</sup></b> |                         |       |
|---------------------------------|-------------------------|-------|
| Model                           | Collinearity Statistics |       |
|                                 | Tolerance               | VIF   |
| 1 (Constant)                    |                         |       |
| OFD Services                    | .681                    | 1.468 |
| QRIS                            | .681                    | 1.468 |

a. Dependent Variable: Business Income

Source: SPSS v.25 output

The multicollinearity test results in table 2 show the VIF value of the X1 and X2 variables of 1.468 (<10). The tolerance value of X1 and X2 is 0.681(>0.1), it can be concluded that there are no symptoms of multicollinearity.



### 3) Heteroskedasticity Test

**Table 3** Heteroskedasticity Test

| Coefficients <sup>a</sup> |              |      |
|---------------------------|--------------|------|
| Model                     |              | Sig. |
| 1                         | (Constant)   | .735 |
|                           | OFD Services | .763 |
|                           | QRIS         | .337 |

a. Dependent Variable: Abs\_RES

Source: SPSS v.25 output

Based on the Glejser test results in the table 3, the probability value of variable X1 is 0.763 (>0.05) and the probability value of variable X2 is 0.337 (>0.05). Which means there are no symptoms of heteroscedasticity.

### Multiple Linear Regression

**Table 4** Multiple Linear Regression

| Coefficients <sup>a</sup> |                             |            |       |
|---------------------------|-----------------------------|------------|-------|
| Model                     | Unstandardized Coefficients |            |       |
|                           | B                           | Std. Error |       |
| 1                         | (Constant)                  | -6.505     | 3.773 |
|                           | OFD Services                | .680       | .168  |
|                           | QRIS                        | .304       | .092  |

a. Dependent Variable: Business Income

Source: SPSS v.25 output

Based on table 4, the multiple linear regression equation as follows:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + e$$

$$Y = -6.505 + 0.680 X_1 + 0.304 X_2 + e$$

The constant value (a) of -6.505 means that if all independent variables, namely online food delivery services (X1) and the use of QRIS (X2) are 0, then the value of business income is -6.505.

The beta coefficient value of the online food delivery service variable (X1) is 0.680, which means that there is a directly proportional effect between online food delivery services on business income. Thus, each one unit increase in the online food delivery service variable causes an increase in revenue of 0.680.

The beta coefficient value of the QRIS usage variable (X2) is 0.304, which means that there is a directly proportional effect between the QRIS usage service and business income. Thus, each one unit increase in the QRIS usage variable causes an increase in revenue of 0.304.

### Hypothesis Test

#### 1) Partial Test (T Test)

**Table 5** T Test

| Coefficients <sup>a</sup> |              |            |        |
|---------------------------|--------------|------------|--------|
| Model                     |              | T          | Sig.   |
|                           | 1            | (Constant) | -1.724 |
|                           | OFD Services | 4.042      | .000   |
|                           | QRIS         | 3.298      | .003   |

a. Dependent Variable: Business Income

Source: SPSS v.25 output



The  $t_{count}$  value of the online food delivery service variable (X1) of 4.042 is greater than the  $t_{table}$  of 2.048 and the Sig value. 0.000 (<0.05), then H1 is accepted, which means that the online food delivery service variable (X1) has a positive and significant effect on business income (Y).

The  $t_{count}$  value of the QRIS usage variable (X2) of 3.298 is greater than the  $t_{table}$  of 2.048 and the Sig value. 0.003 (<0.05), then H2 is accepted, which means that the variable use of QRIS (X2) has a positive and significant effect on business income (Y).

**Table 6** Coefficient of Determination ( $R^2$ ) Test

| Model Summary <sup>b</sup> |                   |          |                   |                            |
|----------------------------|-------------------|----------|-------------------|----------------------------|
| Model                      | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1                          | .835 <sup>a</sup> | .697     | .674              | 2.444                      |

a. Predictors: (Constant), QRIS, OFD Services  
b. Dependent Variable: Business Income

Source: SPSS v.25 output

Based on the calculation results in the table, the correlation coefficient (r) is positive, which reflects that the better the online food delivery service and the use of QRIS, the higher the business income. The coefficient of determination is 0.674, this shows that the high and low business income can be explained by the online food delivery service variable and the use of QRIS by 67.4%, while the remaining 32.6% is explained by other variables.

## 2) Paired Sample T-Test

**Table 7** Paired Sample T-Test

| Paired Samples Statistics |               |              |    |                |                 |
|---------------------------|---------------|--------------|----|----------------|-----------------|
|                           |               | Mean         | N  | Std. Deviation | Std. Error Mean |
| Pair 1                    | Income Before | 6250000.0000 | 28 | 5861835.13169  | 1107782.71321   |
|                           | Income After  | 7557142.8571 | 28 | 6038360.61707  | 1141142.89424   |

**Paired Samples Test**

|        |                              | Sig.<br>(2-tailed) |
|--------|------------------------------|--------------------|
| Pair 1 | Income Before – Income After | .004               |

Source: SPSS v.25 output

Based on the results of the Paired Sample T-Test statistical table, it is known that there is an increase in average business income from Rp6,250,000 to Rp7,557,142. Based on the Paired Samples T-Test table, the Sig. value is 0.004 or smaller than 0.05 so that based on the Paired Sample T-Test test decision making, H3 is accepted, which means that there is a significant difference in average business income between before and after using online food delivery and QRIS.

## DISCUSSION

### The Effect of Online Food Delivery Services on Business Income

Based on the research results described above, the results obtained show that there is a positive effect of online food delivery services on business income. This is proven by the coefficient value of the online food delivery service in the regression test of 0.680, which means that if the online food delivery service increases by one unit, business income will increase by 0.680 with a constant of -



6.505. Apart from that, based on the results of the partial significance test or t test, the  $t_{count}$  was obtained at 4.042 or greater than the  $t_{table}$  (2.048) with a significance level of 0.000 ( $< 0.05$ ), which states that online food delivery services partially have a positive and significant effect on business income.

### **The Effect of Online Food Delivery Services on Business Income**

There is a positive effect of the use of QRIS on business income. This is proven by the coefficient value of QRIS use in the regression test of 0.304, which means that if QRIS use increases by one unit, business income will increase by 0.304 with a constant of -6.505. Apart from that, based on the results of the partial significance test or t test, a  $t_{count}$  was obtained at 0.304 or greater than the  $t_{table}$  (2.048) with a significance level of 0.003 ( $< 0.05$ ), which states that partially the use of QRIS has a positive and significant effect on business income.

### **Difference in Average Income Before and After Using OFD and QRIS**

There was an increase in average business income from previously from Rp6,250,000 to Rp7,557,142. Based on the results of the Paired Samples T-Test table, the sig. of 0.004 is smaller than 0.05, which means there is a significant difference in average business income between before and after using online food delivery services and QRIS.

## **CONCLUSION**

Based on the results of data analysis and research discussion regarding the effect of online food delivery services and the use of QRIS on culinary MSME income in Blok S Food Court, The conclusions of this research are:

1. Online food delivery services have a positive and significant effect on the income of culinary MSMEs in Blok S Food Court.
2. The use of QRIS services has a positive and significant effect on the income of culinary MSMEs in Blok S Food Court.
3. There is a difference in average income between before and after using the online food delivery service and QRIS by the culinary MSMEs in Blok S Food Court.

These findings show that digitalization can increase MSME income. This also shows the importance of MSMEs joining the digital ecosystem. Digitalization among MSMEs is not limited to the use of OFD and QRIS. There are many other digital services that MSMEs can use to develop their businesses while improving their quality and competitiveness. Some of them are through the use of social media, e-commerce, e-payment, and e-financing.

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