

THE INFLUENCE OF FINTECH, SOCIAL MEDIA AND E-COMMERCE ON INCREASING UMKM INCOME IN BONTANG CITY, EAST KALIMANTAN

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Abstract: MSMEs play a crucial role in Indonesia's economy, including in Bontang City, East Kalimantan. In the digital era, the use of financial technology (Fintech), social media, and e-commerce has the potential to increase MSME income. However, the effectiveness of each technology in supporting MSME growth remains unclear, necessitating further research. This study aims to analyze the impact of Fintech, social media, and e-commerce on the income growth of MSMEs in Bontang City and to identify the challenges faced in adopting digital technology. A quantitative research approach was used, employing a survey method with 393 MSME respondents in Bontang City. Multiple linear regression analysis was conducted to examine the relationship between Fintech, social media, e-commerce, and MSME income. The findings indicate that e-commerce has a positive and significant impact on MSME income growth. However, the use of Fintech and social media does not significantly contribute to increased MSME income. Although social media and Fintech are widely used by MSMEs, their effectiveness in boosting income remains limited. The primary barriers to digital technology adoption among MSMEs in Bontang City include low digital literacy, unequal access to technology, and a lack of understanding of effective digital marketing strategies. E-commerce has proven to be the most effective tool in increasing MSME income compared to Fintech and social media. Therefore, optimizing the use of Fintech and social media and improving digital literacy among MSME players are crucial. Government support in the form of training and digital infrastructure development is also necessary to accelerate MSME digital transformation in Bontang City.

Keywords: Business Digitalization, E-Commerce, Fintech, Social Media, MSME Income

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a vital role in the Indonesian economy, contributing significantly to Gross Domestic Product (GDP) and employment. In today's digital era, the use of technology such as Financial Technology (Fintech), social media, and e-commerce are key factors in increasing MSME income. Bontang City, East Kalimantan, with its rapid MSME growth, is an interesting example to examine the influence of digital technology on the performance of local MSMEs.

The development of financial technology or Fintech has brought significant changes in the payment system and access to capital for MSMEs. Services such as digital payments and online loans make it easier for MSMEs to manage finances and obtain business capital. Research by (Wahyuni et al., 2024) shows that the use of Fintech has a positive effect on increasing MSME income in Mataram, where ease of transactions and access to capital are determining factors in this increase.

In addition to Fintech, social media has become an effective platform for MSMEs to market products and interact with consumers. The use of social media allows MSMEs to

reach a wider market at a relatively low cost. Research by(Maharani & Nurabiah, 2019)indicates that social media has a significant influence on increasing the income of MSMEs in Sumbawa Besar, where digital marketing strategies through platforms such as Instagram and Facebook increase product visibility and sales.

E-commerce also plays an important role in the expansion of the MSME market. Through e-commerce platforms, MSMEs can sell their products to various regions without geographical limitations. Research by(Desiana et al., 2024)found that e-commerce has a significant impact on the income of MSMEs in Tasikmalaya City, where the adoption of e-commerce platforms helps MSMEs increase sales volume and expand market reach.

Table1 Growth of MSMEs in Bontang City 2021-2024

No	Year	Number of MSMEs
1	2021	16,929
2	2022	19,065
3	2023	19,467
4	2024	20,406

Source:(Mulyani, 2024)

In Bontang City, the growth of MSMEs shows a positive trend. Data from the Bontang City Cooperatives, Micro Enterprises, Industry, and Trade Service (DKUMPP) recorded an increase in the number of MSMEs from 16,929 in 2021 to 20,406 by the end of 2024.(Mulyani, 2024). The local government is also actively encouraging the digitalization of MSMEs through various training and mentoring programs, such as training to strengthen management and digitalization of MSMEs which aims to increase the competitiveness and quality of local products.(PPID of Bontang City, 2023).

However, despite various initiatives and support, challenges in the adoption of digital technology by MSMEs in Bontang still exist. Some business actors face obstacles such as limited digital literacy, access to technology, and resources to implement digital strategies effectively. Therefore, further research is needed to understand the extent to which Fintech, social media, and e-commerce contribute to increasing MSME income in Bontang City.

The purpose of this study is to analyze the effect of the use of Fintech, social media, and e-commerce on increasing the income of MSMEs in Bontang City. This study will examine the extent to which the adoption of digital technology can improve the financial performance of MSMEs and identify factors that influence the effectiveness of its use.

The formulation of the problems that will be discussed in this study include: (1) How big is the influence of the use of Fintech on increasing MSME income in Bontang City? (2) What is the role of social media in influencing MSME income in Bontang City? (3) To what extent does e-commerce contribute to increasing MSME income in Bontang City? (4) What are the obstacles faced by MSMEs in adopting digital technology in Bontang City?

By understanding the influence and challenges in the implementation of Fintech, social media, and e-commerce, it is hoped that this research can provide strategic recommendations for MSMEs and local governments in optimizing digital technology to increase the income and competitiveness of MSMEs in Bontang City.

METHOD

This study uses a quantitative approach with an explanatory design, which aims to analyze the influence of Fintech, social media, and e-commerce on increasing MSME income in Bontang City. This design was chosen because it allows testing the causal relationship

between the variables studied, as well as providing an in-depth understanding of the extent to which digital technology contributes to the financial performance of MSMEs.

1. Population and Sample

The population in this study is all MSME actors in Bontang City, totaling 20,406 business units in 2024.(Mulyani, 2024). Because the population is quite large, the purposive sampling technique is used to determine samples that match the research criteria.(Sugiyono, 2019). The selected sample is MSME actors who have used Fintech, social media, and/or e-commerce in their business activities. This technique ensures that the data collected is relevant to the research objectives and can provide a representative picture of the impact of digital technology on MSME income in Bontang City. To determine the sample size, we use the Slovin formula:

$$n = \frac{N}{1 + N(e^2)}$$

Information :

n = Number of Samples

N = Population Number

e = Error tolerance limit (*error tolerance*)

$$n = \frac{20.406}{1 + 20.406(0,05^2)}$$

$$n = \frac{20.406}{1 + 20.406(0,0025)}$$

$$n = \frac{20.406}{1 + 51,015}$$

$$n = \frac{20.406}{52,015} = 392,68 = 393$$

Since the sample size must be an integer, it is rounded to 393 respondents. So, the number of samples needed is 393 MSMEs in Bontang City.

2. Research Variables

- a. *Financial technology*(X1): The use of financial technology in MSMEs covers three main dimensions: ease of transactions, access to capital, and efficiency of financial management. Ease of transactions refers to the use of digital payments that speed up the buying and selling process.(Rosanty et al., 2024). Capital access assesses the extent to which MSMEs obtain credit or loans from Fintech services for business development.(Desiana et al., 2024)Financial management efficiency reflects how digital financial systems help business actors in recording and analyzing their finances.(Nahdiroh, 2024).

H1: Financial technology has an impact on increasing the income of MSMEs in Bontang City.

- b. *Social Media* (X2): Social media usage by MSMEs is evaluated based on three dimensions: market reach, customer interaction, and marketing effectiveness. Market reach refers to the ability of MSMEs to expand their audience through digital platforms such as Instagram and Facebook.(Firmansyah et al., 2024). Customer engagement measures consumer engagement with uploaded content, including responses to comments and direct messages.(Desiana et al., 2024). Marketing effectiveness assesses

the extent to which social media strategies increase brand awareness and sales conversions.(Altsaury et al., 2024).

H2: Social media has an impact on increasing the income of MSMEs in Bontang City.

- c. E-Commerce (X3): The use of e-commerce in MSMEs is measured through three aspects: increasing sales volume, expanding customer reach, and operational flexibility. The increase in sales volume reflects the growth in the number of transactions after switching to an e-commerce platform.(Altsaury et al., 2024). Customer reach expansion assesses the extent to which MSMEs can reach consumers outside their geographic area through e-commerce.(Wahdia & Rintasari, 2023). Operational flexibility refers to the ability of MSMEs to manage their business more efficiently through automation features provided by e-commerce platforms.(Widodo Wibisono et al., 2024).

H3:E-Commerce has an impact on increasing the income of MSMEs in Bontang City.

- d. MSME Income (Y):MSME revenue is measured based on changes in turnover before and after the use of digital technology. The dimensions analyzed include revenue growth rate, business sustainability, and market competitiveness.(Salwa, 2024; Widyaningsih et al., 2024). The revenue growth rate shows the change in annual turnover of MSMEs after adopting Fintech, social media, and e-commerce (Desiana et al., 2024). Business sustainability reflects the ability of MSMEs to survive and grow in the long term through digital strategies.(Maharani & Nurabiah, 2019). Market competitiveness assesses how much technology adoption helps MSMEs in facing industrial competition.(Harto et al., 2025).

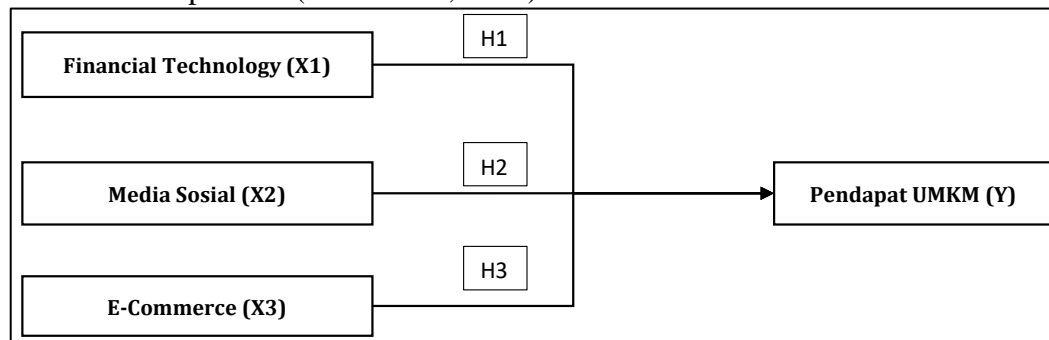


Figure1Research Variables

Source: data that has been processed by the author (2025)

3. Data collection technique

Data was collected through two main methods:

1. Questionnaire

A structured questionnaire with 20 questions was distributed to 393 MSMEs who have used Fintech, social media, and/or e-commerce in their business activities. This instrument uses a Likert scale of 1-5 (strongly disagree to strongly agree) to measure perceptions regarding the use of digital technology and its impact on MSME income. The validity and reliability of the instrument were tested using Corrected Item-Total Correlation and Cronbach's Alpha to ensure the accuracy and consistency of the measurement.(Sugiyono, 2019).

4. Data Analysis Techniques

The data obtained were analyzed using statistical methods with SPSS 27 software. The analysis stages include:

a. Descriptive Statistical Analysis

The data was analyzed by calculating the average value (mean), standard deviation, maximum, and minimum of each research variable. These descriptive statistics provide an overview of the data distribution and respondent tendencies towards the use of fintech, social media, and e-commerce in supporting the increase in MSME income in Bontang City.(Ghozali, 2021).

b. Multiple Linear Regression Analysis

Multiple linear regression tests were conducted to test the influence of Fintech (X1), social media (X2), and e-commerce (X3) on increasing MSME income (Y). This regression model is used to identify the extent to which each independent variable contributes to the dependent variable.

c. Significance Test

The significance of the relationship between variables is analyzed based on the t-statistic value and p-value with a significance level of 0.05. If the p-value <0.05, then the research hypothesis is accepted, which means that the independent variable has a significant influence on the dependent variable.

5. Research Ethics

This study adhered to ethical research principles, including data confidentiality, informed consent, and transparency. The study ensured that participants' identities were kept confidential and used for academic purposes. Clear information about the purpose of the study was provided, and all research procedures were conducted in accordance with academic principles.

DISCUSSION

This study aims to analyze the influence of Fintech, social media, and e-commerce on increasing MSME income in Bontang City. The results of the study consist of the following:

1. Descriptive Statistical Analysis

Table2. Descriptive Statistical Analysis

	N	Minimum	Maximum	Mean	Std. Deviation	Conclusion
X1_1	393	1	5	2.95	1,410	Average is medium
X1_2	393	1	5	3.05	1,474	Average is medium
X1_3	393	1	5	2.96	1,420	Average is medium
X2_1	393	1	5	3.00	1,420	Average is medium
X2_2	393	1	5	3.03	1,435	Average is medium
X2_3	393	1	5	3.03	1,440	Average is medium
X3_1	393	1	5	3.05	1,388	Average is medium
X3_2	393	1	5	3.09	1,439	Average is medium

X3_3	393	1	5	2.97	1,429	Average is medium
Y	393	1	5	2.91	1.120	Average is medium
Valid N (listwise)	393					

Source: data that has been processed by the author (2025)

Based on Table 2 which presents a descriptive statistical analysis of the research variables, it shows that the average value in the range of 2.91 to 3.09 indicates that respondents tend to assess the use of financial technology, social media, and e-commerce at a moderate level in supporting increased income of MSMEs in Bontang City, East Kalimantan. The standard deviation ranging from 1.120 to 1.474 indicates that there is a variation in perception among respondents regarding the use of the three technologies. This is in line with the findings(Wahyuni et al., 2024)which states that the use of digital technology by MSMEs is still at the development stage and requires further improvement to optimize income.(Cahya et al., 2023).

The importance of utilizing technology such as e-commerce, fintech, and social media has been discussed in various studies. For example, research by(Maharani & Nurabiah, 2019)shows that the use of e-commerce, social media, and financial technology has a positive and significant effect on increasing the income of MSMEs in Sumbawa Besar. However, other research by(Agnesia & Saputra, 2022)found that in Dumai City, the use of e-commerce and financial technology did not have a significant effect on increasing MSME income, while social media had a positive effect.

These variations in findings indicate that the effectiveness of technology utilization by MSMEs can be influenced by various factors, including the level of digital literacy, access to technology, and local market characteristics.

Therefore, to optimize the use of technology in increasing income, MSMEs in Bontang City are advised to improve digital literacy and skills in utilizing digital platforms. In addition, support from the government and related parties in the form of training and provision of adequate technological infrastructure is needed to encourage effective digital transformation for MSMEs.

2. Multiple Regression Test

Based on the results of the multiple regression analysis presented in Table 3, the following is an interpretation of the influence of the variables Fintech, Social Media, and E-Commerce on increasing MSME income in Bontang City, East Kalimantan:

Table3. Multiple Regression Analysis Results

Variables	Coefficient (B)	Std. Error	Beta	t	Sig.	Conclusion
(Constant)	3,737	0.366	-	10,222	0,000	-
Fintech (X1)	0.019	0.023	0.041	0.824	0.410	Not significant; $p > 0.05$
Social Media (X2)	0.022	0.024	0.046	0.910	0.363	Not significant; $p > 0.05$
E-Commerce (X3)	0.051	0.023	0.109	2,158	0.032	Significant; $p < 0.05$

Source: data that has been processed by the author (2025)

The table shows that fintech does not significantly increase the income of MSMEs in Bontang City, while social media does not have a significant effect. However, e-commerce has a positive and significant effect on increasing the income of MSMEs in Bontang City, with a coefficient of 0.051 and a significance value of 0.032. These findings suggest that fintech and social media may not be the most effective strategies for increasing the income of MSMEs in the region.

The results of this study indicate that of the three variables studied—Fintech, Social Media, and E-Commerce—only E-Commerce has a positive and significant influence on increasing MSME income in Bontang City, East Kalimantan. The regression coefficient for E-Commerce is 0.051 with a significance value of 0.032 ($p < 0.05$) indicating that increasing the use of E-Commerce platforms contributes significantly to increasing MSME income. This finding is consistent with research conducted by (Dauda et al., 2023), which found that E-Commerce has a positive and significant effect on increasing MSME income. (Maharani & Nurabiah, 2019).

On the other hand, the Fintech and Social Media variables do not show a significant influence on MSME income in the context of this study. The regression coefficient for Fintech is 0.019 with a significance value of 0.410 ($p > 0.05$), and for Social Media is 0.022 with a significance value of 0.363 ($p > 0.05$). These results are in line with research conducted by (Agnesia & Saputra, 2022), which found that the use of Fintech and E-Commerce did not have a significant effect on increasing MSME income in Dumai City, while Social Media had a positive effect.

These differences in influence may be due to a variety of factors, including digital literacy levels, access to technology, and local market characteristics. For example, low Fintech adoption may be related to a lack of understanding or trust in digital financial technology among MSMEs. Meanwhile, although Social Media did not show a significant influence in this study, the platform remains important as a marketing and communication tool, although it may not be optimally utilized to increase revenue.

This finding emphasizes the importance of utilizing E-Commerce as a primary strategy in increasing MSME income in Bontang City. The E-Commerce platform enables MSMEs to reach a wider market, reduce operational costs, and increase transaction efficiency. However, to maximize these benefits, efforts are needed to increase digital literacy and training for MSME actors so that they can utilize this technology effectively. In addition, support from the government and related institutions in providing supporting technological infrastructure and regulations is also very crucial.

Overall, the results of this study are in line with previous findings that emphasize the significant role of E-Commerce in driving growth and increasing MSME income. However, the effectiveness of Fintech and Social Media seems to depend on the local context and the level of technology adoption by business actors. Therefore, MSME development strategies must be adjusted to specific regional conditions and business actor needs, with a focus on increasing digital capacity and literacy to utilize various available technology platforms.

3. Model Feasibility Test (F-Test) Results

Testing whether the overall regression model is significant is shown in Table 4, as follows:

Table4. Model Feasibility Test Results (F-Test)

Source of Variation	Sum of Squares	df	Mean Square	F	Sig. (p)	Conclusion
Regression	7,964	3	2.655	2.134	0.000	Significant model

Residual (Error)	483,919	389	1.244
Total	491,883	392	

Source: data that has been processed by the author (2025)

The results of the model feasibility test (F-Test) in this study indicate that the regression model used to analyze the influence of Fintech, Social Media, and E-Commerce on increasing MSME income in Bontang City, East Kalimantan, is statistically significant. Based on Table 4, the F value of 2.134 with a significance level of $p = 0.000$ ($p < 0.05$) indicates that the overall regression model can explain variations in the dependent variable, namely increasing MSME income. This shows that simultaneously, the independent variables Fintech (X1), Social Media (X2), and E-Commerce (X3) have a significant contribution to the dependent variable. Thus, the model used in this study is feasible to be used in testing the hypothesis regarding the influence of digital technology on MSME growth.

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This finding is in line with research conducted by (Saerang et al., 2024), which found that the regression model testing the effect of digital transformation on MSME performance also showed strong significance, with a significant F value at the 0.001 level. This shows that digital technology, including online payment systems through Fintech, marketing through Social Media, and transactions through E-Commerce, have an important contribution in driving MSME income. However, their study also noted that the effectiveness of each variable can vary depending on digital readiness and external factors such as technological infrastructure and government regulations. (Danendra et al., 2025; Lestari et al., 2020).

Furthermore, the results of this study are also consistent with the findings put forward by (Amory et al., 2025), which states that the use of digital technology has a significant impact on increasing the competitiveness and income of MSMEs, but its implementation still faces various challenges such as limited digital literacy and access to capital. In the context of Bontang City, factors such as technological readiness, business actors' understanding of digitalization, and the level of adoption of digital platforms can play a role in determining the extent to which Fintech, Social Media, and E-Commerce can actually increase MSME income.

Although this model is significant overall, it is important to look further into whether each independent variable has a significant partial influence on increasing MSME income. As discussed in the results of the previous regression analysis, only the E-Commerce variable significantly contributes to increasing income, while Fintech and Social Media do not show a significant influence in this model. This shows that although overall digital technology is relevant to MSME growth, the effectiveness of each technology component needs to be reviewed more deeply so that its development strategy is more optimal.

Overall, the results of the feasibility test of this model confirm that the use of digital technology in MSME activities has great potential to increase the income and competitiveness of small businesses, as has also been found in various previous studies. (Maharani &

Nurabiah, 2019; Wahyuni et al., 2024). However, to ensure maximum utilization, it is necessary to increase digital literacy for business actors, more adaptive regulatory support, and adequate technological infrastructure so that the use of Fintech, Social Media, and E-Commerce can provide a more optimal impact on the growth of MSMEs in Bontang City.

CONCLUSION

The results of the study indicate that the adoption of digital technology has various impacts on increasing the income of MSMEs in Bontang City. The use of e-commerce has been proven to provide a significant contribution to increasing MSME income by expanding market reach, increasing sales volume, and providing better operational flexibility for business actors. Through the e-commerce platform, MSMEs are able to reach consumers beyond their geographical boundaries and increase transaction efficiency. Meanwhile, the use of fintech in the form of digital payments and access to capital did not have a significant impact on MSME income in the context of this study. This may be due to the still low level of digital literacy and the lack of trust of MSME actors in fintech services, especially in terms of transaction security and service costs. Likewise, the use of social media as a marketing tool has not shown a real impact on increasing MSME income, although it still plays a role in increasing visibility and interaction with customers. The main obstacles in the adoption of digital technology by MSMEs in Bontang City include limited human resources with digital expertise, limited access to technological infrastructure, and difficulties in adapting effective digital strategies. Therefore, collaborative efforts are needed between the government, MSMEs, and technology providers to improve digital literacy, provide sustainable training, and create a more supportive digital ecosystem. With the right strategy, the use of fintech, social media, and e-commerce can be optimized to increase the competitiveness and economic growth of MSMEs in Bontang City.

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