

# Utilization of E-Commerce in Sales Transactions of Goods and Services Products in the Autonomous Organization of Nasyiatul Aisyiyah Kudus Regency

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## Abstract

Uncertainty at the time of the COVID-19 pandemic caused businessmen to suffer a decline in revenue. The entrepreneur must have a strategy to survive through the use of information technology. Digital marketing is very useful to support the development of a business or enterprise. When a business has been connected to the Internet automatically, the business will be connected with Internet users throughout the world. So, it will greatly help the business in promoting the product effectively and efficiently. The purpose of this community service is to increase interest in entrepreneurship through the use of e-commerce. Public service activities are carried out in the form of training on e-commerce use in transactions of sale and purchase of goods and services. This activity was carried out in August 2023 at the Director of the Nasyiatul Aisyiyah Branch (PCNA) district of Undaan. Target activities of 19 PCNA cadres. The method of conducting the activity is in the form of interactive lectures, question-and-answer discussions, and demonstrations. Entrepreneurial interest in using e-commerce evaluated using a questionnaire of 22 statement items (validity value 0.354-0.647 and reliability 0.789). Data analysis is interpreted in descriptive form. Public service results have shown that the majority of cadres have a good interest in entrepreneurship using e-commerce. Social media is an opportunity for Micro small and Medium Enterprises to compete in the local market. Each social media platform has its own advantages and uniqueness. The potential of social media bias supports brand, sales improvement, customer service and product development.

## A. Introduction

The development of Information and Communication Technology has fundamentally changed the business landscape, especially in the field of digital economy. Digital economy is a social phenomenon that affects the economic system, where the phenomenon has characteristics as an intelligence space, including information, various access to information instruments, information capacity and information processing. The components of the digital economy that have been identified for the first time are the ICT industry, e-commerce activities, digital distribution of goods and services (Ministry of Communication and Information, 2019). Electronic commerce or electronic-based commerce industry has become one of the revolutions in the business world, driving growth for Micro, Small and Medium Enterprises (Micro small and Medium Enterprises) to promote, introduce brands and products. This is the right step to maintain, maintain business existence and one of them is increasing product branding (Harahap et al., 2021).

E-commerce is a rapidly growing sales method by providing speed, convenience and sophistication in conducting global interactions (Hedina et al., 2016). Sales through e-commerce can boost MSME turnover, because buyers are more free to choose various kinds of desired products quickly, do not spend a lot of time and energy because all they need to find products or services is only computers or gadgets and internet connections (Azizah et al., 2019).

A survey by the Indonesian Internet Service Providers Association (APJII) noted that internet penetration in Indonesia has reached 78.19% in 2023 or penetrated 215,626,156 people from a total population of 275,773,901 people (Indonesian Internet Service Providers Association, 2023). The increase in internet user data in Indonesia certainly has an impact on electronic sales transactions. Indonesia is the 10th largest e-commerce growth country with 78% growth, the highest in the world. This condition shows that electronic sales businesses have good economic value, so they must be utilized by business actors, especially MSME players because electronic commerce is a new type of creative business that can boost the economy (Ministry of Communication and Information, 2019).

E-commerce connects certain companies, consumers, communities in the sale of goods and services through electronic transactions. The development of an *e-commerce* system for Micro small and Medium Enterprises aims to change the culture of Micro small and Medium Enterprises that still rely on conventional purchases to digital, increase MSME sales in order to promote, market, and sell products to internet users without being limited by space and time (Prameswari et al., 2017). There are 20 largest e-commerce in Indonesia, consisting of Shopee, Tokopedia, Bukalapak, Lazada, Blibli, JD.ID, Orami, Bhinneka, Zalora, Sociolla, Matahari, Blanja, Elevenia, Fabelio, Jakmall, Laku6, Mapemall, Monotaro.id, Ralali, and Mothercare (Putri & Zakaria, 2020).

Based on BPS data for 2021 and 2022, only 30% of Micro small and Medium Enterprises in Central Java utilize *e-commerce* digital technology for their business, 70% of Micro small and Medium Enterprises are not ready for digitalization because the majority of MSME players are old, fairly 40 years old on average, so they need extra learning and assistance for digitization processes (Small & Medium Enterprises Cooperative Office of Central Java Province, 2023). One of the Micro small and Medium Enterprises that needs assistance to market goods and services is Nasyiatul Aisyiyah (NA) in Undaan, Kudus Regency.

NA is a women's organization from the Muhammadiyah autonomy. NA in Undaan Kudus has a variety of businesses such as bouquet sales, beverage sales, clothes sales, catering, baby spa services and postpartum mother treatments and so on. The marketing method of Nasyiatul Aisyiyah Undaan's business is done by word of mouth or marketing carried out by word of mouth. The lack of digital literacy of NA Micro small and Medium Enterprises in using e-commerce makes their business less known by the outside community. So that the service provides assistance to increase the sales turnover of NA Micro Small and Medium Enterprises (MSME) by optimizing promotional strategies. This community service is expected to increase the interest of NA MSME actors in Undaan Kudus Regency in utilizing e-commerce for sales transactions of goods and services.

## B. Research Method

The research design uses descriptive with a cross sectional approach. The target population for this activity are all NA cadres in Undaan District, Kudus Regency. The target sample for activities was 19 NA cadres using the total sampling method. The activity will be held in August 2023 at the Al Islah Ngemplak Mosque, Undaan District, Kudus Regency. Service members carry out focus group discussions to find out the problems they face regarding the marketing of their business. NA cadres have various businesses such as bouquets, drinks, clothes, catering, baby spa services and care for postpartum mothers and so on. Currently NA cadres market goods and services using conventional methods so that the goods and services being marketed are less well known by the wider community. After identifying the problem, the servant delivered material on how to increase interest in entrepreneurship through the use of e-commerce using interactive lecture and demonstration methods. Participants were enthusiastic in the discussion and question and answer sessions. The servant assesses interest in entrepreneurship using e-commerce using a questionnaire.

The servant evaluates interest in entrepreneurship using e-commerce using a questionnaire about interest in entrepreneurship through e-commerce with 22 statement items with answer choices of strongly agree, agree, disagree and strongly disagree. The validity value of the questionnaire is 0.354-0.647 and the reliability value is 0.789. The lowest interest score was 22 and the highest interest score was 88. The

questionnaire components consisted of use of e-commerce with 1 statement item, self-esteem with 3 statement items, personal challenges with 3 statement items, desire to be a boss with 3 statement items, innovation with 3 statement items, leadership 3 statement items, flexibility 3 statement items, and benefits 3 statement items. The data analysis used is descriptive analysis. Data is displayed in the form of a frequency distribution table, percentage, mean and standard deviation. The limitation of the research is that the sample size is limited so that the research results are less representative. The research area coverage is only carried out in one sub-district so there is a need for research development involving all NA branches.

### C. Result and Discussion

#### 1. Characteristics of participants

Table 1 explains that the average age of participants was 30.63 years with SD 7.486.

**Table 1.** Participant characteristics by age (n=19)

Characteristic	Mean	SD
Age	30.63	7.486

Table 2 describes that all participants were female, namely 19 people (100%), most participants were married, namely 15 people (78.9%), had a high school / equivalent education background and bachelor (S1) which was 7 people each (36.8%), worked as a teacher, which was 7 people (36.8%), had an income below the Kudus Regency Minimum Wage (UMK), namely As many as 13 people (68.4%), have experience in carrying out buying and selling transactions in e-commerce, which is 13 people (68.4%), the types of e-commerce used for buying and selling transactions are others such as Instagram, TikTok, WhatsApp, etc., which is 7 people (36.8%).

**Table 2.** Participant Characteristics Based on Gender, Marital Status, Education, Occupation, Income, Experience in Buying and Selling Transactions in E-Commerce, and the Type of E-Commerce Used for Buying and Selling Transactions

Characteristic	f	%
<b>Gender</b>		
Woman	19	100
<b>Marital status</b>		
No/ unmarried	4	21.1
Married	15	78.9
<b>Education level</b>		
Junior high school/equivalent	2	10.5
Senior high school/equivalent	7	36.8
Diploma (D1/D2/D3/D4)	3	15.8
Bachelor (S1)	7	36.8
<b>Occupancy</b>		
Does not work	1	5.3
Self-employed	4	21.1
housewives	1	5.3
Merchant	1	5.3
Laborer	4	21.1
Teacher/lecturer	7	36.8
Others	1	5.3
<b>Income</b>		
Has no income	5	26.3
< IDR 2,290,995*	13	68.4
≥ IDR 2,290,995*	1	5.3
<b>Experience in buying and selling transactions in e-commerce</b>		
Ever	13	68.4
Never	6	31.6

<b>Types of e-commerce used for buying and selling transactions</b>		
Shopee	5	26.3
Tokopedia	1	5.3
Lazada	3	15.8
Facebook marketplace	3	15.8
Others	7	36.8
<b>Total</b>	<b>19</b>	<b>100</b>

\*) Kudus Regency Minimum Wage

## 2. Overview of entrepreneurial interest through e-commerce in participants

Table 3 explains that the majority of participants have a good interest in entrepreneurship through e-commerce, which is 17 people (89.5%).

**Table 3.** Overview of entrepreneurial interest through e-commerce in participants (n = 19)

<b>Interest</b>	<b>f</b>	<b>%</b>
Good	17	89,5
Not good	2	10,5

The results of community service showed that participants were included in the adult age group, female, married, had a high school / equivalent education background and undergraduate, worked as teachers, had income below the Kudus Regency Minimum Wage. The results of this community service are in line with research conducted by [Shofia & Werdani \(2021\)](#) which states that the majority of Nasyiatul Aisyiyah cadres in Boyolali Regency aged 17-25 years are 28 people (35%) and 26-35 years old as many as 26 people (32.5%). Most of the last education was 12 people graduated from high school (15%) and 62 people from college (77.5%). The results of another study conducted by [Diwanti et al., \(2020\)](#) also stated that the majority of cadres aged 26-40 years were 43 people (95.6%).

[Wulansih & Werdani \(2021\)](#)s also stated that the majority of cadres aged less than 31 years as many as 29 people (54.7%), have an educational background of graduating from high school and college as many as 50 people (94.3%), working as teachers as many as 39 people (73.6%). Another study conducted ([Delfita et al., 2021](#)) also stated that most cadres aged 17-25 years were 28 people (35%) and 26-35 years old were 26 people (32.5%). The last education graduated from high school as many as 12 people (15%) and college as many as 62 people (77.5%). Nasyiatul Aisyiyah is a young women's organization that is part of the Muhammadiyah autonomous organization. The characteristic description of Nasyiatul Aisyiyah cadres is inseparable from the vision and mission of Nasyiatul Aisyiyah. His vision is the formation of an Islamic daughter who is meaningful to the family, nation, and religion towards the realization of a true Islamic society. One of the missions related to entrepreneurship is to organize business charity and increase the role of Nasyiatul Aisyiyah as a pioneer, direct and finisher of the Muhammadiyah struggle.

Participants have experience in carrying out buying and selling transactions in e-commerce such as Instagram, TikTok, WhatsApp, etc. Hasl is in line with the results of community service carried out by [Apriliani et al., \(2022\)](#) at the cadres of Nasyiatul Aisyiyah Bulukuma Brebes. The results of community service stated that Nasyiatul Aisyiyah cadres were able to utilize information technology in the form of social media, the internet, and YouTube. The ability of cadres to utilize information technology triggers the choice of cadres to choose e-commerce in making product buying and selling transactions. The results of other community service carried out by [Nindiasari et al., \(2021\)](#) on Nasyiatul Aisyiyah Kalasan cadres reported that as many as 60% of cadres have side businesses, for example becoming resellers.

Nasyitul Asiyiyah cadres are required to be able to contribute to the Aisyiyah national movement in building awareness of economic behavior to improve the standard of living and welfare of the community, especially women. In addition, this movement also aims to foster an entrepreneurial spirit through the strengthening and development of Micro small and Medium Enterprises managed by women. This has a positive impact on strengthening the network of economic da'wah movements and increasing synergy between women for mutual progress. Entrepreneurship is part of the efforts that have been carried out by predecessors such as Prophet Muhamamd SAW, Ummul Muslimin Bunda Khadija bint Khuwalid, and KH Ahmad Dahlan. During the pandemic, Micro small and Medium Enterprises have proven to be able to encourage entrepreneurial spirit, especially among women ([Nindiasari et al., 2021](#)).

E-commerce is one of the media currently used for buying and selling transactions and continues to grow during the pandemic. The results of [Purnama & Putri's research, \(2021\)](#) stated that the factor that causes people to choose e-commerce is that prices are cheaper and more competitive and can be done anywhere. Some e-commerce platforms in Indonesia are shopee, tokopedia, lazada, bukalapak, and others. Some public considerations in choosing the type of e-commerce are attractive and iconic application displays so that they are easier to enter people's memories. In addition, people tend to compare prices and discounts obtained between one platform and another.

Public trust as consumers is crucial where the platform provides products both goods and services needed by the community, keeps promises, honesty, and high-quality products. The facilities provided in the application also affect the selection of the platform. People tend to choose platforms that provide ease in communicating with product providers and ease of understanding and operating the application. The security of people's personal data as consumers is also something that needs to be considered ([Purnama & Putri, 2021](#)). Currently, product providers are starting to set strategies to consider the use of e-commerce platforms in marketing their products.

Based on the results of research conducted by [Alwendi, \(2020\)](#) reported that several factors underlying product providers are encouraged to use e-commerce, namely ease of accessing the global market (56%), promoting products (63%), building brands (56%), getting closer to consumers (74%), helping faster communication with consumers (63%), and satisfying consumers (56%). The benefits obtained are an increase in sales turnover (31%) and an increase in the number of consumers (24%). The use of e-commerce can increase new consumers both from domestic and international markets. Other benefits obtained are expanding business reach and promotional facilities (16%), having the opportunity to open new businesses and customer satisfaction (5%), and ease of building networks or relationships (2%). However, product providers are not spared from the obstacles or obstacles faced.

Some of the obstacles faced by product providers include human resources (40%), licensing (20%), networking (20%), marketing (20%), and costs (40%). This is because there is still a lack of human resources who are able to apply information technology, especially for e-commerce purposes. Product providers must budget high enough costs for equipment and maintenance in implementing e-commerce. Licensing problems are caused by the difficulty of business licensing bureaucracy and related parties ([Alwendi, 2020](#)). Although some obstacles are still found in the application of e-commerce, it does not reduce people's interest and motivation to use e-commerce as an option in making buying and selling transactions of goods and services.

The results of community service reported that the majority of participants had a good interest in entrepreneurship through e-commerce. These findings are in line with research conducted by [Utami \(2020\)](#), stating that perceptions of ease, trust, security, and risk affect interest in using e-commerce. Convenience in e-commerce includes ease of interaction, user interface, and purchase process. The perception of convenience increases consumer interest in choosing e-commerce as a means of buying and selling goods and services. The easier the information technology used has a correlation with consumer interest in using information technology, one of which is e-commerce. The perception of trust in the products offered also affects entrepreneurial interest through e-commerce. Consumers who make buying and selling transactions on the internet are often faced with problems where consumers cannot control exactly the fulfillment of expectations for the products purchased because they cannot see directly. So that the need for a trust built between producers and consumers in conducting buying and selling transactions through e-commerce.

Security perception is also important in the process of buying and selling products through e-commerce. Producers must be able to maintain and control the security of buying and selling transactions through salty payment methods such as cash, transfers, credit, and others. Various payment methods will provide a sense of security for consumers because they can choose the payment method as desired. Risk perception is related to entrepreneurial interest through e-commerce. The products offered by manufacturers do not always meet consumer expectations. Financial losses and time are considered by consumers in choosing e-commerce ([Utami, 2020](#)). Other research also mentions that e-commerce offers opportunities in entrepreneurship.

[Sinulingga & Nawawi \(2022\)](#) stated that e-commerce provides a forum for producers and consumers in buying and selling transactions of goods and services. This media can be accessed anywhere and anytime according to the wishes of producers and consumers. Consumers can see and learn the products and services offered by producers through e-commerce through product descriptions offered. Consumers can submit questions about the products offered by manufacturers so as to minimize fraud or there are parties who feel



aggrieved. These conveniences have triggered an increase in public interest in utilizing e-commerce in entrepreneurship lately. Based on the advantages of e-commerce, NA as a large organization sees an opportunity to contribute to the development of technology and information-based entrepreneurship. Several excellent programs have been carried out, especially in the fields of economics and entrepreneurship.

One of Nasyiatul Aisiyyah's flagship programs is entrepreneurship TOT through BUANA (Nasyiatul Aisiyyah Charitable Business Entity) and APUNA (Nasyiatul Aisiyyah Entrepreneurs Association). The purpose of this activity is the strengthening of qualified and competent trainers in the economic field who will later be deployed in the community. This training is a reference for trainers from all representatives of Nasyiatul Aisiyyah throughout Indonesia. The target of the training is the representation of Nasyiatul Aisiyyah from various regions who will be trained to become competent trainers in the economic field. Another excellent program is social media literacy (Nasyiatul Aisiyyah, 2022).

Social media literacy aims to provide knowledge to the entire community so that they are smart in utilizing social media. There needs to be positive activities so that they can create information that is suitable for consumption by the community so that the image of the community can be lifted properly. The public must be able to use social media well, ethically, positively, and productively based on social values that apply in Indonesia, including in terms of buying and selling goods and services (Nasyiatul Aisiyyah, 2022). The results of the research become basic data in the development of programs and interventions to increase the capacity of company members in utilizing information technology as a medium for selling goods and services. Increasing public interest in utilizing e-commerce can increase the potential for more profits compared to conventional methods.

The results of service to other communities also show that the introduction of digital marketing in increasing product sales has a real and effective impact on activity targets. This is proven by the high enthusiasm of participants in activities and the optimism of business actors. This activity teaches how to create emails, business social media accounts, use digital marketing accounts so that participants' understanding of business product marketing techniques increases. This kind of activity needs to be carried out regularly so that it can have an impact on the welfare of business actors in the future (Mahmud et al., 2022).

Increasing knowledge and understanding of micro business actors for the better will make it easier for business actors to run their businesses in the future so that they become independent businesses. Some suggestions that can be done in the implementation of future program programs, including the products that have been produced can continue to be developed by providing innovation and variety that Unique from before which is expected to attract more consumers, the existence of product packaging training, financial bookkeeping training, and product innovation making training is expected as Reference citizens to get maximum results in entrepreneurship.



**Figure 1.** Interactive lectures session



**Figure 2.** Demonstration session



**Figure 3.** Q n A session



**Figure 4.** Participants

#### **D. Conclusion**

The survey results show that the majority of NA cadres have a good interest in utilizing e-commerce as a marketing strategy for goods and services. Based on initial identification, NA needs business development using technology to be able to compete with new businesses. Currently, the marketing strategy used still uses conventional methods. This activity is one intervention that can increase interest in entrepreneurship using e-commerce. This activity needs to be carried out regularly and integrated with NA organizational work programs in all sub-districts.

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