



Factors That Influence Income Traditional Market Traders

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Abstract

Indonesia's economic growth remains robust in the current global era. This growth is driven by domestic demand, including both private and government consumption, as well as investments. Additionally, the expansion of e-commerce has significantly contributed to economic development. The rise of e-commerce and online shopping has become a new aspect of human life, reshaping trading patterns. However, traditional market traders continue to play a vital role in the economy.

This study focuses on the population of traditional market traders in the Panginyongan area of Barlingmasakeb. Since the exact population size is unknown, the sample size was determined using an appropriate formula. Based on the calculation, the sample consisted of 385 respondents. The sampling technique employed was cluster random sampling, and data analysis was conducted using SPSS software.

The study concludes that online shops, Islamic business ethics, business capital, the number of workers, and working hours have a partial influence on traders' income. However, Length of business does not have a partial impact on income. Simultaneously, online shops, Islamic business ethics, business capital, the number of workers, the length of business, and working hours collectively influence traders' income.

Keywords: *Online shop*, Islamic business ethics, business capital, Number of workers, Length of business, working hours, and traders' income

Introduction

Indonesia's economic growth remains robust in the current global era, as evidenced by a year-on-year (YoY) growth rate of 4.94% in the third quarter of 2023, according to data from the Central Statistics Agency (BPS). While this figure shows a slight decline from the 5.17% YoY growth recorded in the previous quarter, the economy continues to be driven by domestic demand, encompassing private and government consumption as well as investment (Muelgini) (Muelgini). Economic growth in Indonesia is further bolstered by regional contributions, such as that of Central Java Province. In the third quarter of 2023, Central Java's economy grew by 4.92% YoY, with a cumulative growth of 5.07% quarter-over-quarter (Hardiwan) (Hardiwan).

The expansion of e-commerce has also played a pivotal role in supporting economic growth. In the Society 5.0 era, the integration of information and technology aims to meet human needs through big data and artificial intelligence. This era has witnessed a rapid surge in online retail, facilitated by advancements in communication technology. Online stores offer a platform for showcasing goods and services via the internet, allowing customers to browse 24/7 (Faulina *et al.*) ^[14]. Within the realm of e-commerce, traditional shopping behaviors are gradually being disrupted. The shift to online retail markets highlights the increasing dominance of digital platforms in consumer activities, a phenomenon often referred to as "Business Shopping Disruption" (BSD) (Müller *et al.*) ^[31]. Previous research among young adults without a history of compulsive shopping revealed overlaps between online shopping compulsions and social network usage disorders (Wegmann *et al.*) E-commerce and online shopping have introduced new dimensions to human lifestyles and transformed trading patterns, offering broader product access and easier delivery services, which in turn drive demand (Adibfar *et al.*) ^[1].

In the third quarter of 2023, Central Java's economy, based on Gross Regional Domestic Product (GRDP) at current prices, was valued at IDR 428,615.38 billion. Meanwhile, at constant 2010 prices, it reached IDR 277,865.85 billion.

From a production perspective, the highest growth was recorded in the information and communication sector, which grew by 12.60%. On the expenditure side, household consumption expenditure (PK-RT) remained dominant, contributing 60.80% to the total (Hardiwan) (Hardiwan). Household consumption expenditure accounts for 60.80%, reflecting its significant role in overall spending. The majority of household consumption is dedicated to food needs, emphasizing the importance of fresh and abundant food supplies to meet this demand. Traditional markets are the primary source for fulfilling household food requirements, making them a crucial component of the economy.

Traders in traditional markets hold a vital position in the economy, as increased shopping for essential goods in these markets directly boosts sales. However, in recent times, traditional markets have seen a decline in buyers due to a shift in consumer behavior. More shoppers now prefer to purchase goods through online platforms such as Tokopedia, Bukalapak, and Shopee, leading to decreased income for traditional market traders (Bakri) (Bakri). To address this challenge and increase their earnings, traders must implement ethical business practices.

Research indicates that traditional market traders have adopted ethical business principles, including unity, balance, free will, and accountability, which align with Islamic values (Syahputri and Suryaningsih) (Syahputri and Suryaningsih). For Muslim entrepreneurs, prioritizing Islamic principles such as honesty, loyalty, trustworthiness, and fairness (al-adl) is essential (Kartajaya and Sula) (Kartajaya and Sula). Ethical business practices are a cornerstone of Islamic teachings, as highlighted in the Quran, Surah Al-A'raf (7:85), which emphasizes the importance of fairness and integrity in trade. The Prophet Muhammad exemplified ethical business practices through values such as spirituality, humanism, honesty, balance, and diligence (Badroen) (Badroen). Furthermore, adhering to Islamic business ethics significantly enhances the welfare of traditional market traders (Nasution; Rahayu *et al.*)^[34]. Field observations reveal that some traders implement Islamic business ethics in their operations. For instance, before slaughtering animals, some recite "Bismillah," reflecting the principle of monotheism. Traders who safely store customers' goods until they are retrieved demonstrate the principle of ihsan (excellence). Clothing traders offering return or exchange services embody the principle of accountability. However, there are still traders who mix high-quality and low-quality products, such as chilies and red onions, often justifying it by claiming the products are unsorted due to recent delivery.

In addition to Islamic business ethics, other factors influencing traders' income include capital, labor, business duration, and operational hours. Greater business capital allows traders to stock more merchandise, providing buyers with more choices, which can lead to increased sales and income. This is supported by research findings (Sudrajat; Sarjana; Antara and Aswitari; Rusmusi and Maghfira) (Sudrajat; Sarjana; Antara and Aswitari; Rusmusi and Maghfira). Similarly, a larger workforce indicates a busier stall with more customers, resulting in higher income (Setyaningsih *et al.*; Nayaka and Kartika; Antara and Aswitari).

Moreover, businesses that have operated longer tend to have greater resilience and experience, which contribute to higher income levels (Setyaningsih *et al.*; Sudrajat; Antara and

Aswitari) (Setyaningsih *et al.*; Sudrajat; Antara and Aswitari). Finally, stalls that remain open for extended hours can serve more customers, thus boosting traders' income, as corroborated by previous studies (Sarjana; Sudrajat; Rusmusi and Maghfira) (Sarjana; Sudrajat; Rusmusi and Maghfira). Research has shown that independent variables influence traders' income. However, some studies have concluded that Islamic business ethics do not have a direct impact on improving financial performance (Ayyubi and Anggraini) (Ayyubi and Anggraini). Similarly, other research has found that the length of time a business has been operating does not significantly affect traders' income (Sarjana) (Sarjana). Additionally, studies have indicated that online buying and selling generally have a substantial impact on traditional market traders' turnover, with declines reaching up to 50% (Bathni *et al.*) (Bathni *et al.*). These findings highlight the existence of a research gap.

This research gap has motivated the researcher to conduct a follow-up study. Furthermore, this study serves as a development of previous research (Setyaningsih *et al.*) (Setyaningsih *et al.*) by incorporating additional variables, namely Online Shops, working hours, and Islamic business ethics. Based on these issues, the researcher aims to undertake a study titled "Factors Influencing the Income of Traditional Market Traders."

Theoretical Framework

1. Online Shop

The emergence of e-commerce and online shopping has introduced a new dynamic to human life and transformed trading patterns. Online shopping provides access to a broader range of products with convenient delivery options, which in turn drives demand (Adibfar *et al.*) (Adibfar *et al.*). Online shops allow customers to order products 24 hours a day from anywhere, eliminating the need to drive, search for parking, or walk down long aisles to find and check products (Kotler) (Kotler).

2. Islamic Business Ethics

Ethics refers to a set of principles that govern human life (Baidowi; Mujiyati *et al.*) (Baidowi; Mujiyati *et al.*). Business ethics involves conducting business using methods and principles aligned with proper business practices (Mulyaningsih and Hermina) (Mulyaningsih and Hermina). Islamic business ethics are rooted in Islamic principles that guide activities to achieve business objectives (Shobastian and Aini) (Shobastian and Aini). In Islam, ethics hold a significant place, with foundational principles derived from the Quran, such as unity, balance, free will, accountability, truth, kindness, and honesty (Alam *et al.*) (Alam *et al.*).

3. Venture Capital

Business capital refers to the initial investment or funds required to start a business (Setyaningsih *et al.*) (Setyaningsih *et al.*). In the informal sector, capital usage is relatively smaller than in the formal sector, enabling employment despite limited resources. While income in the informal sector may not match that of the formal sector, it provides opportunities to earn, reduces poverty, and addresses income inequality (Rusmusi and Maghfira) (Rusmusi and Maghfira). Human resource capital also plays a critical role in business success (Unger *et al.*) (Unger *et al.*). Additionally, government policies often support entrepreneurship through programs aimed at high-growth startups backed by venture

capital (Lerner and Nanda) (Lerner and Nanda).

4. Number of Workers

Labor is a crucial factor in production, serving as the driving force behind other input factors. Without labor, other production inputs hold little value. Increased labor productivity promotes higher production levels, which subsequently boost income (Antara and Aswitari) (Antara and Aswitari).

5. Length of Business

The duration of a business operation contributes to entrepreneurial experience, which influences decision-making in sales. Business longevity impacts productivity and income levels, as a longer time in operation allows for greater expertise and stability (Antara and Aswitari) (Antara and Aswitari). The length of time a business has been established is typically measured in years and reflects its resilience (Khamis *et al.*) (Khamis *et al.*).

6. Working Hours

Working hours refer to the amount of time a trader spends conducting business, from preparation to closing their shop (Sarjana) (Sarjana). Studies on the relationship between working hours and productivity often highlight diminishing returns with extended working hours (Collewet and Sauermann) (Collewet and Sauermann). For informal sector traders, working hours include the time spent from opening their stall or shop until returning home at the end of the day.

7. Income

In the Indonesian dictionary, income is defined as the results obtained from work, business, or similar activities (Kebudayaan) (Kebudayaan). In management terminology, income refers to the money received by individuals, companies, or organizations in the form of wages, salaries, rent, interest, commissions, fees, or profits (Marbun) (Marbun). According to Zaki, income is the inflow of assets generated by the provision of goods or services by a business unit over a specific period (Baridwan) (Baridwan).

Previous Studies

Previous research concluded that people still feel the need to visit physical stores to fulfill their desire for the shopping experience, interact with others, and physically examine the products they wish to buy (Adibfar *et al.*) (Adibfar *et al.*). Another study revealed that individuals with more experience using online platforms for purchasing food ingredients are more likely to continue buying food items online (Asgari *et al.*) (Asgari *et al.*).

Research by Lim *et al.* indicated that households adopting mobile shopping applications slightly reduced their expenditures at physical stores but significantly increased spending and visits through mobile applications. The study also found that the impact of adopting mobile applications was greater in markets where retailers faced intense competition from nearby competitors (Lim *et al.*) (Lim *et al.*). A study conducted by Ruusunen demonstrated that imagination could substitute for the utilitarian need to touch products in a 360-degree virtual store (Ruusunen *et al.*) (Ruusunen *et al.*). Additionally, other research concluded that offline SME retail markets face challenges in meeting customer shopping expectations due to two direct constraints: competition from existing offline retailers operating with a growing market share, and online retail competitors gaining

market share through superior IT-based eCommerce platforms (Gavrila and Ancillo) (Gavrila and Ancillo).

Further findings revealed a strong and statistically significant positive correlation between online grocery shopping and household food waste (Ananda *et al.*) (Ananda *et al.*).

Another study concluded that Americans are 24 times more likely to shop for groceries in physical stores than online (Saphores and Xu) (Saphores and Xu).

Conceptual Framework Visualization

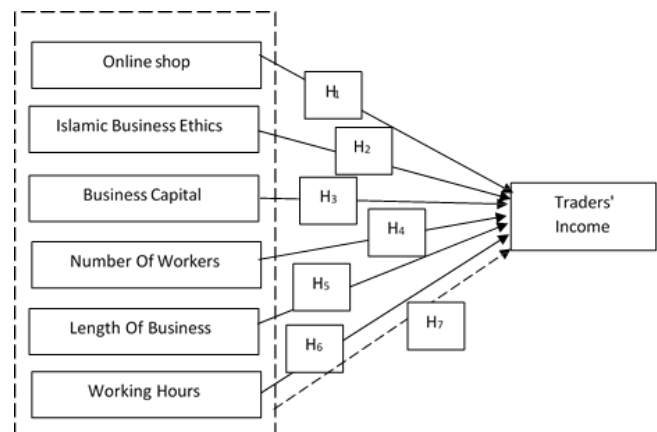


Fig 1: Conceptual Framework Visualization

Hypothesis

- H1: Online shop has a partial impact on traders' income.
- H2: Islamic Business Ethics has a partial impact on traders' income.
- H3: Business capital has a partial impact on traders' income.
- H4: Number of workers has a partial impact on traders' income.
- H5: Length of business has a partial impact on traders' income.
- H6: Working hours has a partial impact on traders' income.
- H7: Online shop, Islamic business ethics, business capital, number of workers, length of business, working hours has a simultaneous impact on traders' income.

Research Methods Population and Sample

The population in this study consists of all traditional market traders in the Panginyongan area of Barlingmascakeb. The exact total population is unknown, so the sample size will be determined using an appropriate formula. Using the formula by Lemeshow (Lemeshow *et al.*) (Lemeshow *et al.*), the required sample size is 385 respondents. The sampling technique used is cluster random sampling.

Operational Definition of Variables

Online shopping is characterized by the ability for customers to order products 24 hours a day from any location, without the need to drive, search for parking, or walk through long aisles to find and inspect products (Kotler) (Kotler). Ethical behavior refers to actions that align with Allah's commandments and avoid His prohibitions (Amalia) (Amalia). The indicators of Islamic business ethics include unity, balance, freedom, responsibility, and ihsan (Nabila) (Nabila). Sufficient business capital is essential for smooth operations in trade, and it is defined as the initial investment made by traders when starting their business (Setyaningsih *et al.*) (Setyaningsih *et al.*).

Labor is a crucial factor in production, and increasing labor productivity contributes to higher production, thereby raising income (Antara and Aswitari) (Antara and Aswitari). The number of workers is determined by counting all individuals involved in the business, including the business owner, family members, and employees (Setyaningsih *et al.*) (Setyaningsih *et al.*). The length of time a business has been operating can influence its income, as experience and longevity typically improve productivity (Antara and Aswitari) (Antara and Aswitari). This variable is measured by the number of years the business has been established (Sarjana) (Sarjana). Working hours refer to the amount of time a trader spends in the market selling goods per month, measured in hours (Sudrajat) (Sudrajat). The working hours variable is quantified by the total hours worked per month (Sarjana) (Sarjana). Revenue is the income generated from regular business activities, and it includes various forms such as sales, compensation, interest, dividends, royalties, and rent (IAI) (IAI). This income variable is measured by the amount of income earned in a given month (Sarjana) 1.

Data Analysis

Before conducting data analysis, the research instrument was tested for validity and reliability. Data analysis included descriptive statistics, and classical assumption tests were performed. Hypothesis testing was carried out using t-tests and F-tests.

Study Results

Respondent Characteristics

In this study, respondents were divided across 5 districts, with respondents selected using cluster random sampling. The minimum sample size required was 385 individuals. After conducting the research, a total of 388 respondents were analyzed. It was found that the majority of respondents, 29%, were from Kebumen Regency. This suggests that Kebumen has the highest number of traditional markets compared to other districts. On the other hand, the fewest respondents, 12%, were from Cilacap Regency, indicating that Cilacap has the smallest number of traditional markets compared to the other four districts.

In terms of gender, 70% of respondents were women, while 30% were men. This reflects the higher number of women involved in market trading and their willingness to participate as respondents. This could be attributed to the flexibility of trading, allowing women to balance work with family responsibilities.

The majority of respondents, 99%, were Muslim, while 1% followed other religions. This shows that Islam is the predominant religion in the areas of Kebumen, Cilacap, Banyumas, Purbalingga, and Banjarnegara. Regarding the type of goods sold, 26% of respondents were involved in the fashion sector. This is likely due to the significant impact of

online trading on the fashion industry. As such, these respondents represent the effect of online trading on traditional market fashion vendors. Based on the respondents' characteristics and the types of goods they sell, it is evident that the respondents cover a wide range of merchandise in traditional markets, effectively representing the various product categories found in these markets.

Descriptive Analysis Results

Based on the analysis, the average age of respondents is 46.68 years, indicating that they are in adulthood and at a productive age. The average length of the respondents' business operation is 18.52 years, showing that they have substantial experience in selling. The average business capital is IDR 6,854,639, suggesting that respondents operate with relatively small capital, making it accessible for many people to sell in traditional markets. The average number of workers per respondent is 1.58, rounded to 2 people. This indicates that, in addition to the traders working themselves, they are assisted by close family members or even hired workers. The average working hours per month is 249.93 hours, which means the respondents spend a significant amount of time selling, allowing for more optimal income. The average monthly income is IDR 6,497,423, which is relatively high, even exceeding the minimum regional wage (UMR) in each district.

Validity and Reliability Analysis Results

Based on the validity analysis results, the significance value of all question items is less than 0.05. This indicates that all the question items are valid. The reliability analysis shows that the Cronbach's Alpha for the Online Shop variable is 0.924, and for the Islamic Business Ethics variable, it is 0.881, both of which fall within the very high range of 0.800 – 1.00. Therefore, it can be concluded that these variables are reliable.

Results of Classical Assumption Analysis

The data's unstandardized residuals are normally distributed, as indicated by the asymptotic significance value being greater than 0.05 (Ghozali). The results of the Glejser test show that the significance values of all variables are greater than 0.05, meaning the regression model is free from heteroscedasticity. Additionally, all VIF values for the variables are below 10, indicating that the regression model is free from multicollinearity.

Linear Regression Equation

The influence of online shops, Islamic business ethics, business capital, workforce size, business longevity, and working hours on the income of traditional market traders was tested using multiple linear regression. The results of the multiple linear regression test are shown in the following table:

Table 1: Multiple Linear Regression Test Results Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	11,397	.449		25,411	.000
Online Shop	.023	.007	.165	3,551	.000
Islamic Business Ethics	-.014	.007	-.102	-2.203	.028
Business capital	.252	.022	.506	11,466	.000
Number of Workers	.062	.023	.118	2.655	.008
Length of Business	-.001	.002	-.024	-.550	.583
Working hours	.001	.000	.108	2.498	.013

a. Dependent Variable: Income

Based on table the can arranged equality regression as the following:

$$Y = 11,397 + 0,023X_1 - 0,014X_2 + 0,252X_3 + 0,062X_4 - 0,001X_5 + 0,001X_6$$

Hypothesis Test Results

a. First Hypothesis

The effect of online shopping on the income of traditional market traders was tested using the t-test. The t-test results, shown in Table 4, indicate that the t-statistic for the online shop variable is 3.551, while the critical t-value (with degrees of freedom equal to the number of respondents minus the number of variables) is 1.96844, and the significance level is 0.000, which is less than 0.05. This indicates that online shops have a partial influence on the income of traditional market traders, meaning the first hypothesis is accepted.

b. Second Hypothesis

Based on Table 1, the t-statistic for the Islamic business ethics variable is -2.203, while the critical t-value is 1.96844, and the significance level is 0.028, which is less than 0.05. This indicates that Islamic business ethics have a partial influence on the income of traditional market traders, so the second hypothesis is accepted.

c. Third Hypothesis

From Table 1, the t-statistic for the business capital variable is 11.466, while the critical t-value is 1.96844, and the significance level is 0.000, which is less than 0.05. This means that business capital has a partial influence on the income of traditional market traders, so the third hypothesis is accepted.

d. Fourth Hypothesis

Based on Table 1, the t-statistic for the labor force variable is 2.655, while the critical t-value is 1.96844, and the significance level is 0.008, which is less than 0.05. This indicates that the labor force has a partial influence on the income of traditional market traders, meaning the fourth hypothesis is accepted.

e. Fifth Hypothesis

According to Table 1, the t-statistic for the business duration variable is -0.550, while the critical t-value is 1.96844, and the significance level is 0.583, which is greater than 0.05. This indicates that business duration does not have a partial influence on the income of traditional market traders, so the fifth hypothesis is rejected.

f. Sixth Hypothesis

From Table 1, the t-statistic for the working hours variable is 2.498, while the critical t-value is 1.96844, and the

significance level is 0.013, which is less than 0.05. This shows that working hours have a partial influence on the income of traditional market traders, so the sixth hypothesis is accepted.

g. Seventh Hypothesis

The simultaneous effect of online shops, Islamic business ethics, business capital, labor force, business duration, and working hours on the income of traditional market traders was tested using the F-test. The results of the F-test can be seen in Table 2 below:

Table 2: F Test Results ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	41,898	6	6,983	34,182	.000a
	Residual	77,834	381	.204		
	Total	119,732	387			

a. Predictors: (Constant), Working Hours, Business Capital, Online Shop, Length of Business, Number of Workers, Business Ethics

b. Dependent Variable: Income.

From the table, the F-test results show a significance value of less than 0.000, which is below the threshold of 0.05. This indicates that online shopping, Islamic business ethics, business capital, labor force, business duration, and working hours collectively have an impact on the income of traditional market traders. Therefore, the seventh hypothesis is accepted.

Adjusted R Square Test Results

To determine the extent to which online shops, Islamic business ethics, business capital, labor force, business duration, and working hours affect the income of traditional market traders, the Adjusted R² value is used. Based on the analysis, the Adjusted R² value is 0.340, with a p-value of 0. This means that these variables explain 34% of the income of traditional market traders, while the remaining 66% is influenced by other factors not covered in this study.

Discussion

Partial Influence of Online Shops on the Income of Traditional Market Traders

Online shops have a partial influence on traders' income. Based on open-ended responses, 176 respondents believe that online shops have a positive effect on their income, as they use online platforms to offer their products, which increases their earnings. However, some respondents, particularly those in the fashion sector, feel that online shops have a negative impact, with 212 respondents stating that online shops do not affect their income. This aligns with Lidwina's view that online shops have both positive and negative impacts on the public (Lidwina).

Partial Influence of Islamic Business Ethics on the Income of Traditional Market Traders

Islamic business ethics have a partial influence on traders' income. This negative impact may be because many traders are not well-versed in Islamic business ethics. Despite 99% of the respondents being Muslim, 154 respondents were uncertain about whether they applied Islamic ethics in their businesses. According to Shobastian & Aini, Islamic business ethics provide principles for conducting business and achieving goals, which still need to be socialized among traders (Shobastian and Aini).

Partial Influence of Business Capital on the Income of Traditional Market Traders

Business capital has a partial influence on traders' income. The majority of respondents (264 in total) affirmed that having more capital enables them to increase their income by expanding their trading activities. The informal sector, despite its relatively small capital compared to the formal sector, provides more opportunities for income generation and helps address issues of poverty and income inequality (Rusmusi and Maghfira). The average capital of respondents was IDR 6,854,639, indicating that trading in traditional markets does not require large capital.

Partial Influence of Number of workers on the Income of Traditional Market Traders

The number of workers has a partial influence on traders' income. Respondents indicated that having more people assist in selling increases their income, with 119 respondents sharing this opinion. The labor force, which includes family members and others who help without pay, plays an essential role in boosting productivity and sales. Previous studies have also found that the labor force impacts income (Setyaningsih *et al.*; Nayaka and Kartika; Antara and Aswitari).

Partial Influence Length of business on the Income of Traditional Market Traders

The length of business operation does not have a partial influence on traders' income. While 261 respondents believed that longer business operations lead to increased income due to greater experience and familiarity with customers, studies suggest that experience can enhance sales and productivity (Antara and Aswitari).

Partial Influence of Working Hours on the Income of Traditional Market Traders

Working hours have a partial influence on traders' income. A total of 233 respondents stated that longer working hours result in higher income. The flexibility of working hours gives traders the opportunity to serve more customers, which leads to increased sales. Previous studies support this finding, showing that working hours affect income (Sarjana; Sudrajat; Rusmusi and Maghfira).

Simultaneous Influence of Online Shops, Islamic Business Ethics, Business Capital, Labor Force, Business Duration, and Working Hours on the Income of Traditional Market Traders

Online shops, Islamic business ethics, business capital, labor force, business duration, and working hours have a simultaneous influence on traders' income. Online shops help traders promote their goods, though those not utilizing online platforms may see lower income, particularly in the fashion sector. Islamic ethics encourage honesty in trade, which leads to increased customer satisfaction and repeat business.

Increased capital allows traders to expand their product offerings, while a larger labor force improves service and sales efficiency. More experienced traders can better communicate with customers, and longer working hours provide more opportunities to serve buyers. All of these factors work together to increase traders' income.

Conclusion

1. Online shop has a partial impact on traders' income.
2. Islamic Business Ethics has a partial impact on traders' income.
3. Business capital has a partial impact on traders' income.
4. Number of workers has a partial impact on traders' income.
5. Length of business hasn't a partial impact on traders' income.
6. Working hours has a partial impact on traders' income.
7. Online shop, Islamic business ethics, business capital, number of workers, length of business, working hours has a simultaneous impact on traders' income.

Suggestions

1. It is advisable for market traders to deepen their understanding of Islamic business ethics, as the majority of them are Muslim, ensuring their sales practices align with Islamic principles.
2. The government should assist traders in utilizing online platforms to expand their customer base, ultimately increasing their income.
3. Future research could consider adding additional variables such as customer loyalty, service type, gender, and education level.

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