

**PENGARUH PENGGUNAAN E-COMMERCE TERHADAP
PENDAPATAN UMKM DENGAN PEMBAYARAN E-WALLET
SEBAGAI VARIABEL MODERASI
(STUDI EMPIRIS UMKM DI KOTA SEMARANG)**

**Diajukan Kepada
Lembaga penelitian
Universitas 17 Agustus 1945 Semarang**



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**LEMBAR IDENTITAS DAN PENGESAHAN
HASIL LAPORAN PENELITIAN**

1.	Penelitian	
a.	Judul penelitian	Pengaruh penggunaan <i>e-commerce</i> terhadap pendapatan UMKM dengan pembayaran <i>e-wallet</i> sebagai variabel moderasi (Studi empiris pada UMKM di kota semarang)
b.	Bidang ilmu	Manajemen
c.	Kategori penelitian	Mandiri
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ABSTRACT

The importance of research: E-wallets have become a popular payment system for e-commerce shopping, providing a strong understanding of the positive impact of this technology. The ease and convenience of using e-wallets eliminate the need to carry cash and physical cards, making everyday transactions easier. The convenience of e-wallets allows users to store funds in multiple currencies and access them easily anytime, anywhere. E-wallets provide a high level of security and privacy through features such as two-factor authentication, data encryption, and suspicious transaction monitoring. E-wallet users' trust in data security, authentication, regulatory compliance, transparency, user controls, security incident reporting, and user education increases.

Research purposes: The main objective of this study is to demonstrate that e-wallet payments partially moderate the influence of e-commerce usage on income. Furthermore, they also directly influence the income of MSMEs in Semarang.

Research method: The population in this study was all 311 MSMEs in the fashion sector in Semarang City, with a sample of 66 registered e-commerce users. The sampling technique was purposive sampling. Primary data was obtained from questionnaires distributed directly to respondents. Data analysis used moderated regression with a residual approach using SPSS 25.

Result: The results of the study show that the variable of e-commerce usage has a significant positive effect on MSME income, and e-wallet payments are able to strengthen the impact of e-commerce usage on MSME income.

Keyword: MSME Income, E-Commerce Usage, E-wallet Payments.