

## Research Article

# The Influence of Digital Wallets in Increasing Business in the F&B and Online Shop Fields

Wina Mardhatillah Vinnisa\*, Moh. Mukhsin

Sultan Ageng Tirtayasa University, Indonesia

**ORCID**Wina Mardhatillah Vinnisa: <https://orcid.org/0009-0009-5500-6323>**Abstract.**

This study aims to determine how influential digital wallets are in increasing businesses in the field of food and beverages and online shops. Researchers took a descriptive quantitative research method. From the results of the study, digital wallets have a positive and significant effect on increasing sales in the food and beverage sector. Then it also shows significantly and positively that digital wallets affect increasing business sales in the online shop. Furthermore, the results of this study also show together that there is an influence between increasing food and beverage sales and increasing online shop business on digital wallets with contributions of 56.767% and 4.434%.

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Mardhatillah Vinnisa; email:  
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## 1. Introduction

The increasing IT field and the growing smartphone industry from the highly cashless society lifestyle recently, it has a strong influence on the presence of online payment systems in Indonesia. The cashless payment industry through digital wallets is increasingly prevalent with the emergence of several companies that are trying to attract unbanked consumers (unbanked society). The Price Water House Coopers (PwC) survey related to Global Consumer Insights quoted on Thursday (Economy and Business, June 13, 2019), shows that 47% of respondents in Indonesia currently transact using online payments. With the sophistication of this increasingly sophisticated technology, many digital wallet applications are already widely used. Among others; OVO, DANA, LinkAja, GoPay, iSaku and so on.

The mechanism of using this application is all through a smartphone only. But the way it works on this platform is different. For example, the use of DANA and GoPay. Transacting through DANA is not only focused on one application but can be used by

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various applications that work together. The way it works is by scanning the QR code available using the DANA app. While the way to use GoPay is very different. GoPay can only be accessed through the Gojek application. However, both of them have something in common, namely having to have a balance first when you want to transact.

Operating *food & bavarage* is exactly the same as carrying out *production* management and *marketing management* activities. Activities that include production management are; analyzing, plan, produce various food and beverage products following the provision of facilities, and professional services with specific goals, and reach the field of interest. Then it was established through the use of human resources (human resources), raw materials, and capital. This is intended so that efficiency with specific inputs can achieve maximum expenditure because every practical thing will be smooth but not always effective it will be efficient. Therefore, this research will analyze whether in the use of digital wallets will be efficient in achieving the desired output.

In Indonesia, the progress of e-commerce or Online shopping continues to grow because it presents the convenience of various types of products / services that form the online market as a new shopping place. The special feature of the Online Shop is to have a practicality that only requires *gedget* and internet to be able to activate its Business [1], then consumers are more practical in determining the choice is because consumers feel comfortable & happy to be able to receive products / services using low prices, even though there are risks such as inappropriate product quality. Social media is the most loved sales place by traders Instagram [1].

Based on the background of these problems, this research requires a more in- depth review to find out how much influence Digital Wallets have in Increasing Sales in the field of Food and beverage and Online Shop.

## 2. Literature Review

### 2.1. Digital Wallets

Wallet Digital (e-wallet) is an electronic payment platform that allows users to easily store money in every transaction. Legal digital wallet platforms (e-wallets) must have been registered with the OJK and supervised by the OJK. The protection system on this digital wallet (e-wallet) uses a PIN.

Wallet has several advantages, including you can transact for online purchases, cashless payments at cafes or retaurants (F&B), flight tickets, and others. A digital wallet consists of two main elements: Software and information. The Software element

secures privacy and ensures data security and encryption. The information element is a detailed database of user-provided names, shipping addresses, payment methods, payment amounts, and digital credit card information, which benefits users because they are cheaper than traditional financial services.

In addition, tranquility is manifested to be one concrete use formulated in portability and accessibility directly. Quietness leads to flexibility on location and time., as viewing mobile devices is a crucial one-channel error on usage, and tranquility through mobile devices also chooses perceived benefit rates. The transaction process refers to transaction-related benefits. Compared to traditional money transactions, transaction speed is more practical and smoother. In preparing an e-wallet account, users need to install applications in telecommunications devices such as mobile phones and enter relevant or necessary news. After shopping online or offline, the e-wallet automatically fills in the user's information in the payment form (The Economics Times, 2018).

Gokhan & Sebnem, 2016 and Chanchai, 2015, revealed that the indicators derived from *Dompel* Digital are: benefits, rewards, convenience, trust, cost, easy, and security.

## 2.2. Food and Beverage

*Food and Beverage* (F&B) is a form of company that is involved in the field of beverages and food. F&B is one of the industrial sector groups on the Indonesia Stock Exchange (IDX) which has a very rapid opportunity. As the number of Human in Indonesia increases, the capacity of culinary demand will also increase. The trend of Indonesians to enjoy fast food (ready-to-eat food) has caused many *Food and Beverage* (F&B) companies. This can be proven from the growing *Food and Beverage* (F&B) industry in Indonesia, especially when entering a prolonged crisis and creating conditions for increasingly fierce competition in this sector [2].

Consumer goods are crucial industries for national economic development. This is closely related to consumer goods companies in Indonesia. The consumer goods industry plays a role in raising a country's income. With increasingly fierce competition, companies must enforce themselves to compete with similar companies. Because if a company cannot compete with other companies, it will destroy the company.

The development of business in this era requires business actors to react to all changes in the business world today. The company must also answer the complex needs of society in its business activities. Moreover, in a prolonged economic situation, Indonesia experienced shocks that forced companies to adapt to these conditions.

Found that products in the *food and beverage* field have four dimensions, namely:  
[3]

1. Freshness of food (freshness).
2. Food presentation (presentation)
3. Well-cooked food.
4. Food diversity (variety of food).

Furthermore, *food and beverage* have 4 dimensions derived from the results of research that has been carried out by [4] and [5], namely:

1. Freshness

Food freshness is generally understood as a statement about the freshness of food in relation to the aroma, texture and taste of food.

2. Presentation

Presentation is a way of presenting food to customers so that it can be eaten whole, the ingredients are arranged and combined with a play of colors that are laid out to enhance the delicious taste of the food.

3. Well cooked.

Food provided to customers must be processed first in the right and hygienic way so that it is safe for consumption by customers or consumers.

4. Variety of food.

A wide variety of foods in a restaurant gives birth to several menu items that are varied to offer to customers or consumers.

### 2.3. Online Shop

Online shop has access anywhere, a large selection of products, easy to compare, many payment options, many discounts and open 24 hours a week, consumers do not need to rush because the internet does not close unless the website is down. Therefore, consumers can constantly inform themselves, about the picture of the goods to be purchased.

Adapted from Citrin et al; quoted by Sophia, Wang, and Ming 2006: 69, the high intensity of internet use among consumers, meaning that consumers tend to shop at

online shops, where online shops are breakthroughs that were originally only in the form of *information*. The web issued in activities such as browsing, chatting, and e-mail. Online Shop via the internet is the processor easily transacting goods or services from those who trade via the internet.

during the Internet existed, the merchants tried to create an online market and sell their products to people who often surf in cyberspace (Internet). people easily and comfortably visit online stores, and do business at home, while sitting in the most comfortable chair in front of a computer [6].

According to Cowles et al. 2002 as cited by Handayani (2010) :11) E-commerce or online shops have three different elements, namely:

1. A vendor (seller) is an individual or organization that sells goods/services through online. its designation as an electronic provider (E - vendor).
2. Consumers who seek information by using internet services, such as ordering services or purchasing products.
3. Technology in the form of items (computers, internet, mobile phones), and also software that can be used for transactions.

### 3. Methods

This research uses correlational quantitative methods. Quantitative methods are research methods based on positive philosophy, their function is to examine a specific sample or population. The accumulation of data carried out using research instruments, in the form of statistical or quantitative data analysis, is aimed at describing and testing previously established Hypothesis [7]. Correlational research is research that uses the purpose of looking for interactions or impacts based on one also more than one independent and dependent variable [8]. The quantitative research used in this study is aimed at testing Hypothesis. In this study there are still independent & dependent variables. Which aims to find out the effect or not between Digital Wallets (X1) on F&B Business and Online Shop (Y).

### 4. Results and Discussion

The Idiosyncrasies of the resource persons below, are the characteristics of the resource persons derived from the questionnaires that have been distributed:

TABLE 1:

| Characteristic | Information         | Total |
|----------------|---------------------|-------|
| Gender         | Man                 | 54    |
|                | Woman               | 126   |
| Status         | IRT                 | 9     |
|                | students / Students | 95    |
|                | Self employed       | 22    |
|                | Private employees   | 46    |
| Status         | Public employees    | 16    |
|                | OVO                 | 20    |
|                | Gopay               | 36    |
|                | Funds               | 128   |

Based on the table above, Pelajar or Mahasiswa is the highest group in using Digital Wallets. Then, Dana became the highest digital application tool used than Go Pay and OVO.

#### 4.1. Validity Test Results

The research this, the instrument is flush 25 statements. It was found that the r tabel was 0.221. So, the validity check that has been carried out is 2 statements that are less valid and 23 statements that are valid and have a r count value greater than the r-tabel. So, what is biased to be taken in this study is 23 statements.

#### 4.2. Reliability Test Results

TABLE 2:

| Variables | Cronbach's Alpha | Cronbach's grades |
|-----------|------------------|-------------------|
| X         | 0,860            | > 0.50            |
| Y1        | 0,877            |                   |
| Y2        | 0,881            |                   |

It is known that the size of Cronbach's Alpha from Variabel X, Y1, and Y2 is worth > 0.50 therefore, each reliable variable can be used as an estimation. Analisis and the data from Persamaan Regression Linier Berganda using Eviews 9 are as follows :

### 4.3. Multiple Linear Regression Test Results

TABLE 3:

| Variables    | B      | Sig   |
|--------------|--------|-------|
| ( Constant ) | 20,204 | 0,000 |
| Y1           | 0,121  | 0,001 |
| Y2           | 0,443  | 0,000 |

$$X = 20.204 + 0.121Y1 + 0.443Y2 + e$$

Information:

X : Digital Wallet

Y1 : F&B Business Improvement

Y2 : Online Shop Business Improvement

It was found that the regression equation has a constant 20,204. The Digital Wallet Variable (X) has a multiple linear regression coefficient value of 0.121 positive ( + ) with a significant value of 0.001 which shows that the Digital Wallet has a focus on Business F&B. Digital Wallet Variable (X) has an influence on the Increase of Online Shop Business (Y2) realizing value multiple linear regression coefficient of 0.443 positive ( + ) a significant value of 0.000 which points out that Digital Wallets have a positive effect on increasing sales in the field of online shops.

### 4.4. Determination Analysis Test Results

TABLE 4:

| R Square | Adjusted R Squares |
|----------|--------------------|
| 0.227    | 0.221              |

The coefficient of determination (R<sup>2</sup>) yields an amount of 0.224 or 22.7%. Free variable contribution to Digital Wallets and Increased business to F&B and Online Shop Businesses by 22.7%.

### 4.5. Partial Test (t Test)

There was a positive and significant correlation between respondents' answer results and hypothesis test results. Calculate variable  $X > t_{table}$  which is  $2.979 > 2.782$ , the

TABLE 5:

| Variables            | T     | Sig   |
|----------------------|-------|-------|
| Digital Wallets      | 2,797 | 0,003 |
| Enhanced F&B efforts | 2,560 | 0,03  |

significance level of variable Y1 is  $0.003 < 0.03$  which means that H1 is accepted in this study, then variable X has a positive and significant effect on increasing business in the field of F&B. In this study, respondents indicated that digital wallet payment tools for F&B and online shops (e-Commerce) are very helpful for consumers in transacting. Digital Wallet payment tools in F&B and Online Shop are not only useful for consumers but also make it easier for these outlets. So this study provides results, namely H1 is accepted.

TABLE 6:

| Variables                        | T     | Sig   |
|----------------------------------|-------|-------|
| Online Shop business improvement | 4,434 | 0,000 |

From the results of respondents' responses, there was a positive and significant relationship through the results of hypothesis testing. The calculated value  $>$  the variable Ttable X2 is  $4,434 > 2,560$ . The significance level in the Y2 variable of  $0.000 < 0.03$  means that H2 in this study is accepted.

## 5. Simultaneous Test Results (F)

TABLE 7:

| Regression | F      | Sig   |
|------------|--------|-------|
|            | 56,767 | 0,000 |

From the results of respondents' responses through the results of simultaneous testing there is a relationship (+) and significant si - variables. It is known that the calculated F value is 56.767, obtained the value in the F table is 3.89 with a significance level of 0.000 having a value of  $<$  from 0.03, then it can be said that H3 is accepted.

## 6. Conclusion

Quantitative research used in this study aims to test the hypothesis. In this study there are independent variables and dependent variables. Where, the purpose of this study



is to determine whether there is an influence between Digital Wallet (X1) on F&B and Online Shop Businesses (Y).

In this study, respondents indicated that the digital wallet payment system for F&B and online shop (e-Commerce) is very helpful for consumers in making transactions. Digital Wallet payment tools at F&B and Online Shops are not only useful for consumers, but also make it easy for these outlets. So that this research gives the result that H1 is accepted.

From the results of the respondents' responses, there is a positive and significant relationship through the results of hypothesis testing. The value of  $t_{count} > t_{table}$  variable X2 is  $4,434 > 2,560$ . The significance level of the Y2 variable is  $0.000 < 0.03$ , meaning that H2 in this study is accepted.

From the results of the responses of respondents through the results of simultaneous testing there is a relationship (+) and significance between the two variables. It is known that the calculated F value is 56.767, it is obtained that the value in table F is 3.89 with a significance level of 0.000 having a value of  $< 0.03$ , so it can be said that H3 is accepted.

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