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The Role of E-Commerce in Shaping the Income of Traditional Traders: A Case Study of Segiri Market, Samarinda

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Abstract: This research focuses on the effect of e-commerce on the income of traditional traders at Segiri Market in Samarinda. Using a quantitative approach, the study applies Ordinary Least Squares (OLS) with a simple linear regression model. In this model, e-commerce adoption serves as the independent variable, while traders' income is the dependent variable. The results show that e-commerce has a positive and significant effect on traders' income, with a regression coefficient of 0.647 and a p-value of 0.000. This indicates that greater use of e-commerce platforms leads to higher trader income. The constant value of 18.503 suggests that traders can still earn income without e-commerce, but at a lower level than those who actively use digital platforms. The t-test and F-test confirm the model's statistical significance and reliability, with an F-value of 74.76 and a p-value of 0.000. An R^2 value of 0.567 means that 56.7% of the variation in income is explained by e-commerce adoption, while the remaining 43.3% is influenced by other factors. These findings support the Technology Acceptance Model (TAM), which emphasizes that perceived usefulness and ease of use encourage traditional traders to adopt digital technologies. Overall, e-commerce acts as a complementary strategy that increases income and strengthens competitiveness in traditional markets.

Keywords: E-Commerce; Traditional traders; Traders' income; Traditional market; Samarinda.

Introduction

Buying and selling are among the most fundamental economic activities in society. These actions serve as the main drivers of economic growth and development because they are directly connected to meeting the daily needs and basic requirements of individuals and communities (Franjic, 2023). In this context, markets act as vital economic institutions that facilitate interaction between sellers and buyers, enabling transactions in both traditional and modern settings (Idris et al., 2022). Traditional markets have historically been the primary means of distributing basic necessities, especially for lower-middle-class communities, providing accessible channels for goods and services crucial to daily life (Syukria & Adif, 2023).

In addition to being centers of economic activity, traditional markets also hold strong social and cultural values that go beyond commerce. They serve as lively venues for social interaction, strengthening community bonds and social cohesion. These markets facilitate direct communication between traders and customers, building personal relationships and trust. Furthermore, they act as platforms for preserving and showcasing local culture through bargaining practices, traditional clothing, and unique rituals. Traditional markets exemplify the intersection of economic and social dynamics, reinforcing community ties while supporting local traditions and cultural heritage (Syukria & Adif, 2023).

However, advancements in information and communication technology have led to significant and widespread changes in economic activity across sectors. Digital transformation has opened the door to online markets, commonly known as e-commerce, which have transformed how transactions occur (Zinoveva & Moskovskaya, 2024). E-commerce enables buying and selling activities to proceed smoothly, without the traditional limits of space and time, giving consumers unprecedented convenience and access to a wide variety of goods and services that meet their needs (Bhumika et al., 2022). This major shift is gradually changing the landscape of commerce, greatly affecting the role of traditional markets, including brick-and-mortar stores, and reshaping how businesses and consumers interact in today's economy.

That emphasized that e-commerce offers many advantages, including easy access, convenience, fast transaction processes, and fairly competitive prices (Cao, 2023). These benefits strongly encourage consumers to switch from traditional shopping to online platforms. As a result, visits to conventional markets decline, which ultimately reduces income for vendors in those markets. The growing popularity and accessibility of online shopping continue to shape shopping habits, transforming the retail landscape and impacting the livelihoods of traditional vendors (Sharma & Patel, 2024).

The decreasing number of visitors to traditional markets has far-reaching implications, affecting not only the local economy but also posing a serious threat to the long-term sustainability of small-scale vendor businesses (Suyanto, 2023). As more shoppers choose alternative shopping venues or online platforms, traditional vendors face significant challenges in maintaining their income levels and operational viability. It elaborates that this decline in customer turnout results in reduced sales volumes for traditional vendors, which can lead to income instability and heightened economic vulnerability. Vendors who depend solely on market-based transactions find themselves at an increased risk of financial hardship and potential bankruptcy, particularly if they lack access to diversified income sources or financial safety nets (Mkhize & Cele, 2025).

This notable shift in consumption patterns is also prominently observed across Indonesia. According to data from the Indonesian Ministry of Trade (2024), e-commerce usage has increased remarkably since 2020, reaching 21.56 percent in 2023. At the same time, traditional markets have experienced a significant decline in visitor numbers, with approximately 40 percent fewer visitors since the onset of the COVID-19 pandemic (Ma, 2023). This changing landscape clearly indicates a fundamental, structural transformation in the distribution and consumption systems of goods within Indonesian society, reflecting

broader socioeconomic shifts and the growing importance of digital commerce in everyday life (Putri & Fasa, 2025).

The COVID-19 pandemic has become a major driving factor in accelerating the adoption of e-commerce across the globe (Sandhu, 2022). As governments implemented various restrictions on social activities and people became increasingly concerned about the health risks associated with physical stores and in-person shopping, there was a significant shift toward using digital platforms as a safer, more convenient shopping method (Dewi & Firdaus, 2024). This rapid transition was further supported by ongoing advancements in digital infrastructure, including improved payment systems, logistics, and user-friendly interfaces, which made online shopping more accessible and appealing. Additionally, the increasing penetration of high-speed internet and widespread smartphone usage have played a crucial role in reinforcing the shift in consumption patterns from traditional offline retail to online marketplaces, leading to a profound transformation in how consumers browse, purchase, and interact with brands and products (Kumari, 2023).

This change can be thoroughly explained through Rogers' Diffusion of Innovation Theory, a well-established framework in understanding how new ideas and technologies spread within societies (Yadegari et al., 2024). This theory emphasizes that innovation adoption is not random but is influenced by several key factors, including the innovation's inherent characteristics, the communication channels through which information about the innovation is shared, the time dimension of the adoption process, and the social system within which adoption occurs (Guo & Huang, 2024). In Indonesia, where digital advancements are rapidly transforming various aspects of daily life, e-commerce represents a significant form of innovation that offers substantial added value to consumers. This value is bolstered by the extensive use of effective digital communication channels, such as social media and mobile applications, which facilitate the dissemination of information about e-commerce platforms. Additionally, the social system in Indonesia is increasingly familiar with and accepting of technological innovations, driven by widespread smartphone usage and internet access, creating a fertile environment for the adoption of e-commerce as a mainstream purchasing channel (Prasetyandari, 2022).

This phenomenon is especially evident in Samarinda City, where recent changes in shopping habits are becoming more noticeable, particularly at Segiri Market. As Samarinda's largest wholesale market, Segiri Market has played a key role in trade since the 1970s, continuing to be essential in distributing vital goods across the region. Its strategic location as a main supply hub supports the local economy and sustains the livelihoods of many who rely on it. The market is a lively commercial hub, providing income and sustenance for numerous traditional traders and vendors, some of whom have depended on it for generations. Additionally, Segiri Market holds significant historical and cultural value for Samarinda’s economic growth, representing the city's long-standing legacy in regional trade commerce.

In recent years, e-commerce growth has increasingly challenged Segiri Market's sustainability. As more consumers choose the convenience of online shopping, there has been a clear drop in visitor numbers and vendor turnover at the market. This decline in face-

to-face transactions has directly led to reduced incomes for many vendors. Similar patterns were observed by Sipahutar (2020) in Medan, where rising online shopping gradually diminished traditional vendors' sales. Overall, these findings suggest that e-commerce's impact extends beyond local markets, indicating a broader systemic shift in traditional trading areas across different regions. This ongoing transformation underscores the necessity for markets like Segiri to adapt to new economic realities, ensuring their continued relevance and viability in the digital age.

Despite the growing body of literature on e-commerce and changing consumer behavior, limited studies have specifically examined how e-commerce adoption affects the income of traditional traders in local wholesale markets such as Segiri Market in Samarinda. Most previous research discusses the general expansion of digital commerce or its broad impact on traditional retail, but few focus on market-specific income effects, especially in the context of long-established traditional markets with strong economic, social, and cultural functions. This study addresses that gap by providing empirical evidence on the relationship between e-commerce adoption and traders' income at Segiri Market using a quantitative regression approach. The novelty of this research lies in its focus on a major traditional market in Samarinda, its measurement of the direct income impact of e-commerce on traditional traders, and its contribution to understanding how digital transformation reshapes the sustainability and competitiveness of traditional market businesses at the local level.

Methodology

This study assesses the impact of e-commerce on the income of traditional traders in the Sagiri market in Samarinda, using a mixed-methods research approach. The quantitative part tests hypotheses about social phenomena, examining cause-and-effect relationships among variables (Muslim, 2023). It evaluates how e-commerce influences traders' income in Samarinda's Sagiri market. Meanwhile, the qualitative approach gathers authentic data from spoken words, written sources, and observed actions, primarily through interviews (Novita et al., 2024). This method helps understand traders' perceptions and experiences in the Sagiri market.

The population and sample for this study comprised traders operating in the Sagiri traditional market, Samarinda, selected through purposive sampling based on specific criteria. The study included various trader types, such as vegetable, grocery, and daily necessities traders, to gather diverse perspectives, with the sample size adjusted as needed to ensure data validity (Prayoga et al., 2025). Data collection involved a quantitative survey using a questionnaire to assess issues like declining customer numbers, income changes, and impacts of e-commerce development; qualitative semi-structured interviews with purposively chosen traders to explore their experiences with e-commerce growth, responses to market changes, and views on the future of traditional markets; and field observations to gain insights into the social and economic conditions within traditional markets (Novita et al., 2024).

The data will be processed and analyzed using simple linear regression to assess how e-commerce (independent variable X) impacts traditional traders' income (dependent variable Y) (Suyanto, 2023). Before analysis, validity and reliability tests were conducted to verify that the questionnaire items were accurate and consistent (Sajko, 2024). Additionally, classical assumption tests—including checks for normality, heteroscedasticity, and linearity—were performed to ensure the regression model meets statistical standards and that the findings are reliable (Omelyanchuk, 2023). The study features two indicator variables: first, e-commerce aspects such as ease of access, product variety, price gap, service convenience, and digital promotions; second, traditional trader income metrics such as frequency of market visits, customer visits, changes in sales turnover, and respondent adaptations.

$$Y = \alpha + bX + e$$

Y represents the income of traditional traders at Sagiri Market, while X represents e-commerce income. The constant a denotes the value of Y when X equals zero. The coefficient b indicates the magnitude of X's influence on Y. The term e accounts for errors or other external factors outside the model that impact Y. To determine the extent of e-commerce's influence on traditional merchants' income, several tests were conducted, including a simple linear regression test used to assess whether e-commerce (X) affects traditional merchants' income, a partial t-test to evaluate the significance of the independent variable's effect on the dependent variable—specifically, whether e-commerce has a significant impact on traditional merchants' income, with a significance value (sig.) less than 0.05 indicating a significant effect, and a value of 0.05 or greater indicating no significant effect, as well as a Coefficient of Determination (R^2) test to measure how much variation in traditional merchants' income can be explained by e-commerce; the R^2 value ranges from 0 to 1, with values closer to 1 indicating a stronger influence of X on Y, and values closer to 0 indicating a weaker influence.

Result and Discussion

This research was conducted at Segiri Market in Samarinda City, with all traditional traders operating there serving as the study's subjects. A total of 59 traders were selected as sample participants for the study. To gather data, questionnaires were distributed both online and offline, and responses were collected directly from traders at Segiri Market in Samarinda. The data obtained from the questionnaires were subsequently analyzed to examine the research hypothesis. The characteristics of the respondents observed during the study are detailed as follows.

Table 1. Characteristics Trader

Characteristics	n	Percent (%)
Type of Business:		
Fashion	19	32
Culinary	9	15
Grocery	31	55
Total	59	100

Characteristics	n	Percent (%)
Trading Period:		
< 5 Years	14	23.5
5-10 Years	26	44
> 10 Years	19	32.3
Total	59	100

Based on Tabel 1, respondent characteristics, most business owners are in the grocery sector (31 respondents, 55%), followed by 19 in fashion (32%) and 9 in culinary (15%). This shows that grocery businesses are the most common among respondents, typically serving daily needs. In terms of business experience, the majority (26 respondents, 44%) have been operating for 5–10 years, while 14 respondents (23.5%) have been operating for less than 5 years, and 19 respondents (32.3%) have been operating for more than 10 years. This suggests that most owners have substantial experience, indicating good sustainability and stability of their businesses.

Firmansyah & Husna (2021) state that validity testing assesses whether a questionnaire accurately measures what it is intended to measure, ensuring valid conclusions. Validity testing confirms the questionnaire's validity; if the relationship between each question and the results shows a significance level below 5% and an r value greater than the r table value, the questionnaire is considered valid. In this study, 59 traders at Segiri Market were chosen as respondents. Data analysis was performed at a 5% significance level, with the (n-2) r table value set at 0.256.

Table 2. Validity Test Result

No.	Variable	Indicator	Sig.	R Value	R Table	Status
1.	E-Commerce (X)	Ease of Access	0.000	0.784	0.256	Valid
		Benefits of E-Commerce	0.000	0.796	0.256	Valid
		Cost Efficiency	0.000	0.851	0.256	Valid
		Digital Promotion	0.000	0.748	0.256	Valid
2.	Income (Y)	Visitor Frequency	0.000	0.849	0.256	Valid
		Customer Frequency	0.000	0.890	0.256	Valid
		Sales Turnover	0.000	0.908	0.256	Valid
		Merchant Adaptability	0.000	0.807	0.256	Valid

Based on the validity test results, it can be confidently concluded that all indicators included in the study—both dependent and independent—are valid measures. This conclusion is supported by the statistical evidence, with a p-value of < 0.05, indicating that the results are statistically significant. Additionally, the calculated R value exceeds the R table value of 0.256, further confirming the validity of these indicators.

Reliability testing aims to verify whether the questionnaire produces consistent and trustworthy results. A measuring instrument is considered reliable if it remains stable, dependable, and capable of forecasting. In other words, reliable data is generated when the instrument yields consistent results across repeated tests by different researchers (Ghozali, 2018; Firmansyah & Husna, 2021). Cronbach's Alpha is used for reliability testing; a variable is deemed reliable if its Cronbach's Alpha exceeds 0.70 or approaches 1.

Table 3. Reliable Test Result

Variables	R Value	Cronbach Alpha	Status
E- Commerce (X)	0.7444	0.7	Reliable
Income (Y)	0.8805	0.7	Reliable

The reliability tests conducted for the variables in this study showed that the E-Commerce variable had a Cronbach's Alpha of 0.7444. Meanwhile, the Merchant Income variable showed a higher Cronbach's Alpha value of 0.8805. Both values are well above the commonly accepted threshold of 0.70 and are approaching the upper limit of 1.0, indicating very high internal consistency and reliability. These findings collectively suggest that the measurement instruments used for these variables are dependable and consistent, thereby satisfying the criteria for reliability. Therefore, it can be confidently stated that all variables analyzed in this research meet the reliability standards and are trustworthy for the purposes of this study.

Table 4. OLS Regression Test Results

Variable	Coefficient	Std. Error	t	p-value	Status
Constanta	18.503	3.837	4.82	0.000	Significant
E-Commerce (X)	0.647	0.074	8.65	0.000	Significant

The constant value of 18.503 indicates that, in the absence of e-commerce influence (X = 0), traditional traders' income remains at 18.503 units. The regression coefficient of 0.647 for X shows that a 1-point increase in e-commerce usage raises traditional traders' income by 0.647 rupiah. A positive coefficient indicates that greater e-commerce utilization is associated with higher income for traditional traders at Segiri Market in Samarinda. These results highlight that e-commerce development positively influences economic activity and the income of traditional traders adapting to digital technology. The t-test results show that the e-commerce variable has a calculated t-value of 8.65 and a p-value of 0.000. As this p-value is less than 0.05, it confirms that e-commerce significantly and positively affects traditional traders' income.

Table 5. F and R-Square Test Results

Statistics	Value
F	74.76
Prob > F	0.000
R-Square	0.567

The F-test produced a value of 74.76, which is highly significant at the 0.000 level, indicating a very strong statistical relationship. At the 90% confidence level ($\alpha = 0.10$), these findings demonstrate that the e-commerce variables collectively exert a substantial, statistically significant effect on the income levels of traditional traders operating at Segiri Market. The regression model selected for this analysis is well-suited to predicting and understanding the influence of e-commerce activities on traders' income. The regression analysis resulted in an R-square value of 0.567, meaning that approximately 56.7% of the variation observed in the income of traditional traders (Y) can be explained by the e-commerce variable (X). The remaining 43.3% of the variation is attributable to other factors

not included in the model, such as market conditions, individual trader efficiency, or external economic influences.

Discussion

A straightforward linear regression analysis shows that e-commerce positively and significantly impacts the income of traditional traders at Segiri Market in Samarinda. The regression coefficient of 0.647, with a p-value of 0.000, suggests that higher e-commerce usage leads to a notable increase in traders' income. This supports the idea that adopting digital technology in traditional trading can broaden market access and boost sales (Afifah et al., 2024; Ju & Lou, 2024). The constant value of 18.503 implies that traders still earn a basic income without e-commerce, though it's lower compared to those who leverage digital tools. Therefore, e-commerce is a key factor in enhancing the earnings of traditional traders (Suyanto & Wahyuni, 2023).

Statistically, the t-test and F-test results support that e-commerce significantly impacts traders' income, both individually and jointly. The t-value of 8.65 far exceeds the critical value, and the F-value of 74.76, with a p-value of 0.000, demonstrates the regression model's strong explanatory capacity (Suyanto & Wahyuni, 2023). The R^2 of 0.567 means that about 56.7% of the variation in merchant income is explained by e-commerce variables, indicating e-commerce is a key factor (Salsabila et al., 2023). However, 43.3% of income variation is influenced by other factors outside the model. This suggests that digitalization complements rather than entirely replaces traditional influences on merchant income.

This study's findings support digital economic and technology adoption theories, especially the Technology Acceptance Model (TAM), which suggests that ease of use and perceived benefits motivate individuals to adopt new technology (Fadilah & Andriani, 2025). E-commerce factors like easier access, cost savings, and online promotions have been linked to higher merchant earnings. This indicates that merchants who see clear advantages in using e-commerce are more likely to actively use digital platforms for their business. In traditional markets, e-commerce functions as a tool for marketing and distribution, enhancing merchant interactions with customers. Overall, these results reinforce the idea that technology adoption theory effectively explains traditional merchants' digital behaviors (Nasution et al., 2024).

Compared to previous research, this study's results align with several studies showing that e-commerce positively influences the revenue and performance of micro and small businesses (Costa & Castro, 2021). Earlier studies indicated that digital media and online platforms can enhance market access, expedite transactions, and reduce promotional costs. These comparable findings suggest that e-commerce's benefits extend beyond modern startups to traditional merchants as well (Sharma, 2023). The key difference is in the level and intensity of e-commerce adoption, with traditional merchants often combining live and digital approaches. This supports the idea that digital transformation in the traditional sector is a gradual, context-dependent process.

Empirical observations at Segiri Market in Samarinda reveal that merchants primarily use e-commerce platforms for promotion and customer communication, rather than as a

substitute for face-to-face transactions (Nurazila et al., 2023). This explains why the link between e-commerce and revenue is positive but not strictly linear. Factors such as merchant age, digital literacy, and merchandise type also impact how effectively e-commerce is used (Wiharyati & Sihombing, 2024). Consequently, while regression results indicate a significant impact, the actual success of e-commerce in boosting revenue greatly depends on the merchant's ability to adapt. Overall, in traditional market settings, e-commerce functions better as a complementary strategy that enhances traders' competitiveness amid changing consumer behavior patterns.

Conclusion

Based on the results of research conducted at Segiri Market in Samarinda City, it can be concluded that the use of e-commerce has a positive and significant impact on the income of traditional traders. This is demonstrated by the results of simple linear regression analysis, t-tests, and F-tests, all of which demonstrated significance at the established confidence level. Positive regression coefficients indicate that the higher the level of e-commerce use by traders, the greater their income. This finding suggests that e-commerce is not always a threat to the sustainability of traditional markets; instead, it can be a supporting tool to improve traders' economic performance. Therefore, the ability of traditional traders to adapt to digital technology is a crucial factor in facing the development of modern trading systems.

Furthermore, the research results also show that e-commerce variables explain 56.7% of the variation in changes in traditional traders' income, while the remainder is influenced by factors outside the research model. This indicates that although e-commerce plays a significant role, traders' income is also determined by other factors such as business type, trading experience, business location, and conventional marketing strategies. Therefore, increasing the income of traditional traders depends not only on the use of e-commerce but also requires policy support, increased digital literacy, and strengthened business competitiveness. Overall, this research implies that integrating traditional trade and digital technology can be an effective strategy for improving the welfare of traditional traders.

This study has several limitations that should be considered. First, the number of respondents was relatively limited and only focused on traditional traders at Segiri Market in Samarinda City, so the findings may not fully represent the conditions of traditional traders in other markets or regions. In addition, the study only examined e-commerce as the main independent variable, while there are many other factors that may influence traders' income. Therefore, future research is expected to involve a larger and more diverse number of respondents in order to obtain results that are more comprehensive and generalizable.

Based on these limitations, it is recommended that future studies expand the research scope by including more respondents from different traditional markets and regions. Further research should also consider additional variables such as level of education, digital literacy, type of merchandise, length of business operation, and market competition, so that the analysis of factors affecting traders' income becomes more complete. In addition, stakeholders such as local governments and market management are encouraged to provide training and support programs related to the use of digital technology, so that traditional

traders can optimize e-commerce as a strategy to improve their welfare and business sustainability.

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