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The Influence of Digital Payment Systems on the Performance of Micro, Small, and Medium Enterprises (MSMEs) in Lalabata District, Soppeng Regency

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Abstract
The background of this research problem is to determine the influence of Digital Payment Systems on the Performance of Micro, Small, and Medium Enterprises (MSMEs) in Lalabata District, Soppeng Regency.This research is classified as quantitative. The data sources are secondary data. The data analysis method used is multiple linear regression. Furthermore, the hypothesis was tested using the F-test, t-test, and coefficient of determination. The results of this study indicate that digital payment systems affect the performance of MSMEs in Lalabata District, Soppeng Regency.

INTRODUCTION

Research on the impact of digital payment systems on the performance of Micro, Small, and Medium Enterprises (MSMEs) in Lalabata District, Soppeng Regency is crucial because the development of digital technology has shifted people's transaction patterns from cash to electronic payments. Digital payment systems such as QRIS, digital wallets, mobile banking, and electronic transfers are increasingly used because they offer convenience, speed, security, and efficiency in conducting transactions. MSMEs, as one of the main drivers of the regional economy, are required to be able to adapt to these technological developments to increase their competitiveness in the digital era. Changes in consumer behavior, which increasingly tends to use non-cash transactions, also require MSMEs to keep up with developments to avoid missing out on market opportunities.

Furthermore, Lalabata District, as one of the centers of economic activity in Soppeng Regency, has many MSMEs with various types of businesses that have the potential to utilize digital payment systems to support their business activities. However, the level of digital payment technology utilization by MSMEs can still vary, influenced by factors such as knowledge, technological readiness, and community habits. Therefore, this study is important to conduct to determine the extent to which the use of digital payment systems has an impact on MSME performance, such as increased sales, operational efficiency, market expansion, and increased business revenue. The results of this study are expected to provide input for business actors, local governments, and related parties in formulating policies and strategies for digital-based MSME development.

The research objective is a description of the results the researcher wants to achieve through the research activities carried out. The research objective serves as a guideline so that the research process remains focused and in accordance with the problems that have been formulated. In the study entitled "The Effect of Digital Payment Systems on the Performance of Micro, Small, and Medium Enterprises (MSMEs) in Lalabata District, Soppeng Regency," the research objective is to determine and analyze the extent to which digital payment systems affect MSME performance. In addition, the study also aims to identify the impact of the use of digital payments on business aspects, such as increased sales, transaction efficiency, expanding market reach, and increasing the income of MSME actors.

Meanwhile, the research scope explains the limitations of the research scope to ensure a more focused and not too broad study. The scope of this study includes MSMEs in Lalabata District, Soppeng Regency as the research object. The focus of the research is limited to the use of digital payment systems such as QRIS, digital wallets (e-wallets), mobile banking, and other electronic payment methods used in business activities. This study is also limited to measuring the impact of digital payment system use on MSME performance indicators, such as sales levels, operational efficiency, number of customers, and business development. These limitations are implemented so that the research can produce more specific, measurable data, and in accordance with the stated research objectives.

Resource management and adaptation to technological developments can improve business effectiveness and the competitiveness of economic actors. This concept is relevant to this research because the adoption of digital payment systems is also part of the technological transformation that can impact MSME performance.. Sukma Aini etc. (2025). Within Indonesia's emerging fintech ecosystem, trust in AI continues to function as a pivotal relational mechanism, yet users' dispositions and levels of understanding also independently shape financial decision-making. (Aini, Sukma (2025). The rapid development of digital financial technology has significantly transformed transaction patterns in modern society, particularly among university students. Financial literacy and the use of electronic money (e-money) play a crucial role in shaping individuals' financial decision-making processes and spending behavio (Aini, S., Masyadi, M., Sudirman, M. A., & Putri, I. M. (2026). Advances in information and communication technology have driven the transformation of payment systems toward faster, more practical, and more efficient digital transactions. Digital payment systems such as the Quick Response Code Indonesian Standard (QRIS), mobile banking, and digital wallets (e-wallets) have become a vital part of modern economic activity, including for MSMEs.

The use of digital payment systems is considered to simplify transaction processes, increase operational efficiency, and support better financial record-keeping for businesses. Recent studies have shown that digitalization of payment systems is a crucial factor in increasing the competitiveness of MSMEs in the digital economy era. (Dyah Ana Nurul Yulita, dkk (2026). One of the main strengths of previous research is the use of robust theoretical concepts and models such as the Technology Acceptance Model (TAM), the Unified Theory of Acceptance and Use of Technology (UTAUT), and innovation adoption theory. These models allow researchers to systematically explain the factors influencing the acceptance of digital payment technology by MSMEs. Research by Wardhani et al. shows that perceived ease and benefits of using QRIS influence improved MSME financial performance. Another strength is that most of the research uses direct empirical data through surveys of MSMEs, thus accurately reflecting real-world conditions. Research on QRIS implementation found that the use of digital payments increases transaction efficiency, speeds up customer service, and aids business financial management.

Despite their significant contributions, previous publications also have several limitations. First, most of the research was conducted in large urban areas such as Bandung, Makassar, Surakarta, and several other cities. The socioeconomic conditions of urban areas differ from those of Soppeng Regency, particularly Lalabata District, so the results of previous research cannot necessarily be directly generalized.

The research findings and current conditions in this study are based on the increasing use of digital payment systems in the Micro, Small, and Medium Enterprises (MSMEs) sector. Digital transformation in business activities has shifted transaction patterns from conventional cash-based systems to electronic payment systems such as QRIS, mobile banking, e-wallets, and payment gateways. These changes aim to improve operational efficiency, simplify transaction processes, and expand market access for businesses. Various studies have shown that payment digitization is a crucial part of strengthening the competitiveness of MSMEs in the digital economy era.

METHOD

This research employed a quantitative approach with a survey method. The objective of this study was to objectively measure and analyze the relationship between digital payment system variables and MSME performance through numerical data. The survey method involved distributing questionnaires to MSMEs in Lalabata District, Soppeng Regency. The type of research used is associative research (explanatory research). Associative research aims to determine the relationship and influence between the independent variable (digital payment systems) and the dependent variable (MSME performance).

RESULTS AND DISCUSSION

This study was conducted to analyze the influence of digital payment systems on the performance of MSMEs in Lalabata District, Soppeng Regency. Data were obtained by distributing questionnaires to 30 MSME respondents who use digital payment systems such as QRIS, e-wallets, mobile banking, and payment gateways.

Respondent Characteristics

The characteristics of respondents based on gender, business type, and digital payment system used are presented as follows: Tabel 1

Description	Frequency	Percentage
GENDER		
Male	12	40%
Female	18	60%
BUSINESS TYPE		
Culinary	11	36,7%
Trade	10	33,3%
Services	9	30%
DIGITAL PAYMENT SYSTEMS		
QRIS	15	50%
E-wallet	9	30%
Mobile Banking	6	20%

Based on Table 1, the majority of respondents were women (18 respondents) (60%). The dominant type of business was culinary, with 11 entrepreneurs (36.7%). Meanwhile, the most common use of digital payment systems was QRIS, with 15 respondents (50%).

Instrument and Hypothesis Testing

Instrument Testing:

Instrument testing was conducted to ensure that the research instruments used were capable of measuring the research variables accurately and consistently. Instrument testing in this study included validity and reliability tests. Based on the test results, all question items had a calculated r value greater than the table r (0.361) so that all items were declared valid and could be used in research. Based on the test results, the Cronbach Alpha value for all variables was greater than 0.70 so that the research instrument was declared reliable.

Hypothesis Testing:

Hypothesis testing was conducted to determine whether the digital payment system has an impact on the performance of MSMEs in Lalabata District, Soppeng Regency.
Research hypothesis:
H_0: The digital payment system does not have a significant effect on the performance of MSMEs in Lalabata District, Soppeng Regency.
H_1: The digital payment system has a significant impact on the performance of MSMEs in Lalabata District, Soppeng Regency.

Linear Regression Analysis

$Y=8.425+0.682X$
Interpretation:
The regression coefficient value of 0.682 indicates that every one-unit increase in digital payment system usage will improve MSME performance by 0.682 units.
Partial Test (*t-test*)
The t-test is used to determine the partial influence of the independent variable on the dependent variable.
Hypothesis test results:

Variabel	**t Count**	**t Tabel**	**Sig**	**Decision**
Digital Payment Systems	5,732	2,048	0,000	H_1 accepted

Interpretation:

- tcount>ttabel(**5,732 > 2,048**)
- Significance < 0,05 (**0,000 < 0,05**)

So H_0 is rejected and H_1 is accepted.
These results indicate that the digital payment system has a positive and significant impact on the performance of MSMEs in Lalabata District, Soppeng Regency.

Answer to the Research Question

Research Questions
Does the digital payment system influence the performance of Micro, Small, and Medium Enterprises (MSMEs) in Lalabata District, Soppeng Regencyr? It can be answered that the digital payment system has a positive and significant impact on the performance of MSMEs in Lalabata District, Soppeng Regency.

Findings

- The research results show that the majority of MSMEs in Lalabata District have used digital payment systems in their business operations. The most widely used digital payment system is QRIS, followed by e-wallets and mobile banking. The high adoption of digital payment systems demonstrates growing awareness among business owners of the importance of digital transformation in supporting business activities.
- Research findings show that the transaction speed indicator has the highest average value compared to other indicators. The use of digital payment systems helps MSMEs accelerate payment processes, reduce transaction times, and simplify customer service. This efficiency impacts the quality of business services.

Impact

This research provides several impacts, both theoretically and practically, on the development of MSMEs, the use of digital technology, and policy-making related to digital transformation in the business sector.

Theoretical Impact

This research contributes to the growing literature on digital payment systems and MSME performance. The results strengthen technology adoption theories, such as the Technology Acceptance Model (TAM), which explains that perceived ease of use and usefulness of technology can influence the level of acceptance and adoption of technology by business actors.

Furthermore, this research expands empirical studies on the influence of digital payment systems on MSME performance, particularly in the local context of Lalabata District, Soppeng Regency. The research findings can serve as a reference for further research examining MSME digitalization and digital economic transformation.

Practical Impact for MSMEs

This research shows that the use of digital payment systems can help MSMEs:

a) Increase transaction efficiency and speed;
b) Simplify customer payment processes;
c) Improve business financial management;
d) Increase customer base;
e) Improve business productivity and revenue;
f) Expand market reach through digital transaction systems.

These impacts can encourage MSMEs to become more competitive in the face of developments in the digital economy.

Interpretation of Findings

The research results show that digital payment systems have a positive and significant impact on the performance of MSMEs in Lalabata District, Soppeng Regency. This finding indicates that the use of digital payment systems can be a factor supporting operational effectiveness and business development. This positive impact indicates that the higher the level of digital payment system utilization, the greater the opportunity for improving MSME performance.

Interpretation of the descriptive analysis results indicates that MSMEs have a relatively high level of acceptance of digital payment systems. The average value of the digital payment system variable, which is in the high category, indicates that business owners perceive the use of payment technology as beneficial in daily business activities. Ease of use, transaction speed, security, and ease of access are the main factors driving the adoption of digital payment systems.

The regression coefficient value of 0.682 indicates a positive relationship between digital payment systems and MSME performance. This means that every one-unit increase in digital payment system usage will increase MSME performance by 0.682 units. This finding can be interpreted as indicating that digital payment adoption provides tangible benefits to improving business performance.

The results of the hypothesis test showed a calculated t-value of 5.732, greater than the t-table of 2.048, with a significance level of $0.000 < 0.05$. These results indicate that the influence of digital payment systems on MSME performance is statistically significant. Thus, the research hypothesis stating that digital payment systems influence MSME performance is accepted.

CONCLUSIONS AND SUGGESTION

Conclusion

Based on research findings on the impact of digital payment systems on the performance of MSMEs in Lalabata District, Soppeng Regency, it can be concluded that digital payment systems have a positive and significant impact on MSME performance. The use of digital payment systems such as QRIS, e-wallets, mobile banking, and payment gateways can facilitate business transactions, thereby supporting increased operational effectiveness.

Suggestion

MSMEs in Lalabata District, Soppeng Regency, are advised to increase the use of digital payment systems in their business activities. Using various digital payment methods, such as QRIS, e-wallets, mobile banking, and payment gateways, can help improve transaction efficiency, accelerate customer service, and simplify business financial management. MSMEs are also advised to improve their digital skills and literacy to optimally utilize payment technology. Improving understanding of features, transaction security, and digital financial record-keeping can help increase business productivity and competitiveness

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