



Introduction of Digital Payments to Buying Interest in MSMEs Rumah BUMN South Sumatra

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ABSTRACT

This study aimed to determine the effect of digital payments namely QRIS on buying interest. The object of this research is MSMEs, assisted by Rumah BUMN South Sumatra. This research was conducted using a quantitative-descriptive approach. The population in this study was 20 MSMEs assisted by Rumah BUMN South Sumatra. The sampling technique used was the census method. Namely, the entire population was used as the research sample. Data was collected by distributing a questionnaire and giving an examination to writing. The analytical method in this research uses simple regression analysis and data processing using SPSS. This research shows that the majority of MSME members, under the guidance of Rumah BUMN South Sumatra, have implemented a digital payment system using QRIS. However, in practice, it turns out that many consumers do not want to use digital payment systems. They are more comfortable using cash. This is material for the next study, consumers need to receive education regarding the use of digital payment systems. This is what underlies the results of this study, showing that digital payments do not influence buying interest.

Keywords: *Digital Payment, Buying Interest, QRIS, MSMEs*

1. INTRODUCTION

The development of an increasingly advanced world of technology, both in the industrial and financial fields, encourages micro, small, and medium enterprises (MSMEs) to develop their businesses and create innovation by adopting digital businesses. One is adopting financial technology, better known as fintech, in the form of QRIS as an alternative to non-cash payments for consumers.

The demand for the implementation of digitalization for business people, especially micro, small, and medium enterprises (MSMEs), is essential to compete nationally and globally. Micro, small, and medium enterprises (MSMEs) have a strategic role in moving the wheels of the economy in Indonesia. The growth of MSMEs is relatively rapid in several regions of Indonesia. The Ministry of Cooperatives and Small and Medium Enterprises reported that in 2022, the total MSMEs in Indonesia will have exceeded 8.71 million business units. Meanwhile, by province, the number of MSEs in South Sumatra amounts to 330,693 business units. This figure is

undoubtedly prominent and can potentially increase the regional economy.

According to data from the Ministry of Cooperatives and MSMEs, of the number of MSMEs reaching 65 million business units, only 17.25 million, or around 26.5% of MSMEs, are newly connected to the digital ecosystem. This figure needs to be increased considering the change in consumer preferences that has moved from conventional to online shopping. Bank Indonesia's efforts towards the payment system include creating QRIS as a digital payment medium. The emergence of digital payments benefits MSMEs, one of which is the ease of transactions, thereby increasing the efficiency and effectiveness of business processes [1].

With the development of payment systems among the public, going from cash to non-cash payments has become a new challenge for MSME players. This makes MSME players participate in providing QRIS. There are various benefits that MSMEs can obtain when providing a non-cash payment system in their shops, namely making it easy for consumers to make transactions and MSMEs not having difficulty finding change for customers [2], [3].

For MSMEs, using non-cash payment applications can expand market reach and become an essential medium for promotion. The benefits of non-cash payments for MSMEs are significant in improving and developing businesses, namely faster transactions, more accessible and more systematic transaction recording, and a more accurate customer demand database [4].

Based on this information, this study is intended to initiate digital transformation in MSMEs, assisted by Rumah BUMN South Sumatra, by implementing a digital payment system using QRIS (Quick Response Code Indonesian Standard) and helping direct MSMEs to be able to apply for the digital payment system through a display in the form of a poster. Of course, this step also supports the National Non-Cash Movement (GNNT) to create safe, efficient, fast, and precise payments. In addition, there is a need for a study on the influence of fintech, especially digital payments, and its impact on buying interest.

2. METHODS

The population in this study is all MSME actors who are members of the South Sumatra BUMN House in Palembang City, totalling 20 MSMEs. The sampling technique used in this study was the census method. This research is quantitative descriptive research. The data analysis technique in this study is simple regression analysis using SPSS.

To find out the direction of the relationship and how much influence digital payments have on buying interest, the test was carried out using simple linear regression analysis. Simple regression analysis is a parametric statistical analysis where the data must have a measurement scale at least intervals and be normally distributed.

The simple linear regression equation is as follows:

$$Y = \alpha + \beta X \dots + \epsilon$$

Information :

Y = Buying Interest

α = Constant

β = Coefficient

X = Digital Payment

ϵ (error) = Standard Error

3. RESULTS

3.1. General description of respondents

Based on the data processing results, a general description of the research object is obtained based on gender, which can be seen in the table below.

Table 1. Description of Respondents Based on Gender

Gender	Frequency	Percent
Male	1	5
Female	19	95
Total	20	100

From the table above, it is known that most MSME members in the Rumah BUMN South Sumatra are female, namely 19 people, or 95%, while only 5% of MSME members are male.

Table 2. Description of Respondents Based on Age

Age	Frequency	Percent
< 25 years	3	15
25-35 years	4	20
>35 years	13	65
Total	20	100

Based on the data obtained, it is known that most MSME members are over 35 years old, namely 13 people, or 65%. As many as 20% are around 25–35 years old, while the remaining 15% are still under 25.

Table 3. Description of Respondents Based on Education Level

Education Level	Frequency	Percent
S1/Diploma	15	75
SMA Sederajat	5	25
Total	20	100

Based on their educational level, respondents can be seen in Table 3 above, where as many as 75% of MSME members have a bachelor's or diploma education level. The remaining 25% have a high school education. In this way, MSME members at the Rumah BUMN South Sumatra have sufficient knowledge to run their businesses.

Table 4. Description of Respondents Based on Monthly Income

Monthly Income	Frequency	Percent
1-3 million	7	35
3-5 million	9	45
>5 million	4	20
Total	20	100

Based on their monthly income level, 35% of respondents have an income of 1-3 million, while 45% of respondents have an income of 3-5 million, and 20% of respondents whose income reaches 5 million per month.

3.2. Test of Validity

Based on the data processing results, the results of the validity test on research data are obtained as follows.

Table 5. Result of the Validity Test

Questions	R-Value		R-Table	Result
	Digital Payment	Buying Interest		
1	0,844	0,571	0,300	Valid
2	0,701	0,793	0,300	Valid
3	0,385	0,793	0,300	Valid
4	0,327	0,745	0,300	Valid
5	0,436		0,300	Valid
6	0,637		0,300	Valid
7	0,607		0,300	Valid
8	0,620		0,300	Valid
9	0,405		0,300	Valid
10	0,405		0,300	Valid

The test results show that all research instruments obtained r-values greater than the r-table. It means that all question items in this research were declared valid.

3.3. Test of Reliability

The table below shows the data processing results for testing the reliability of research data.

Table 6. Result of the Reliability Test

Variables	Cronbach's Alpha	Result
Digital Payment	0,706	Reliable
Buying Interest	0,618	Reliable

The data processing results on the reliability of the research instrument show that both variables obtained a Cronbach's alpha value greater than 0.60, so it can be concluded that this research instrument is reliable.

3.4. Test of Data Normality

The data normality test is carried out to determine whether the independent and dependent variables, or both, in the regression model have a normal distribution. The normality test is obtained in the following table based on the data processing results.

Table 7. Result of the Data Normality Test

Variables	Value of Sig. K-S	Result
Digital Payment	0,136	Normal
Buying Interest	0,063	Normal

Based on Table 7, it is known that all research data obtained values greater than 0.05. It shows that the data is normally distributed, so it can be continued to carry out the regression test processing.

3.5. Test of Regression Linear

The hypothesis in this study was tested by carrying out linear regression testing, which is shown in the table below.

Table 8. Result of the Regression Test

Item	Coefficient		
	b	t	Sig.
Regression	-	-	-
Constant	1,322	15,889	0,000
Digital Payment	-0,005	-1,150	0,265

From Table 8, the following regression equation obtained:

$$Y = 1,322 - 0,005 + \varepsilon$$

The regression equation above shows that the constant value is 1.322,

meaning that if there are no other variables, then the value of the variable Y or purchasing decision remains at 1.322. The regression coefficient value of variable X shows that the influence of the digital payment variable on purchasing decisions is negative 0.005. It shows that digital payments through the implementation of QRIS have very little influence on purchasing decisions.

3.6. Test of a Research Hypothesis

Testing the research hypothesis can be seen from the t-test results and the significance of the data processing shown in Table 8. Based on this table, it is known that the digital payment variable obtained a calculated t value of -1.150, which is smaller than the t table value of 1.734 and a significance value of $0.265 > 0.05$. This means that this research shows insignificant results. Thus, this research found that the digital payment variable does not significantly influence the purchasing decision variable.

4. DISCUSSION

Digital financial transformation has spread to almost all lines of business, including micro, small and medium enterprises. Digital payment is one example that has been widely used as a payment medium. Digital payment is a payment model made through online media by adopting software, networks and virtual accounts [5]. Based on the results of the regression analysis that has been carried out on 20 respondents of Rumah BUMN South Sumatra MSME players, it is found that the significance value of digital payments on consumer buying interest is $0.265 > 0.05$. It can be said that digital payments do not affect consumer buying interest in the Rumah BUMN South Sumatra. These results contradict research which states that digital payments can influence purchasing decisions, where using electronic media such as smartphones will make someone interested in purchasing decisions [6].

Digital payments offer convenience in transactions, so they should be the choice of consumers to transact safely and comfortably. Consumers will be interested in continuing their purchasing decisions if they feel the transaction process is easy and practical [7]. However, based on the facts in the field, information is obtained that business actors, in this case MSMEs assisted by the Rumah BUMN South Sumatra, still face obstacles in implementing digital payments, where the majority of these MSME players have implemented a digital payment system in the form of QRIS or Quick Response Code Indonesian Standard (QRIS). In this study, respondents also stated that many consumers still need to understand digital payments such as QRIS, so consumers prefer to continue making cash transactions. According to [8], in an research, personal factors cause someone not to want to use digital payments where the individual finds it difficult to use digital payments and chooses to use cash.

5. CONCLUSIONS

The presence of digital payments in a business should be an opportunity to attract consumers to buy because of the convenience of digital technology. Based on the results of this study, it is concluded that digital payments do not affect consumer buying interest in MSMEs of Rumah BUMN South Sumatra.

The results of this study cannot generally describe the effect of digital payments on purchase intention because it is still limited to a small scope. Further research is needed by adding the number of samples and other factors influencing buying interest.

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