JOURNAL OF WORLD SCIENCE
https://jws.rivierapublishing.id/index.php/jws
Volume 3 No. 2 February 2024
P-ISSN: 2828-8726
E-ISSN: 2828-9307

THE INTENTION TO USE DIGITAL PAYMENT IN THE UMKM SECTOR IN MANADO CITY

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ABSTRACT
This study aims to understand and analyze how MSMEs in Manado City promote the development of digital payment usage. It employs a quantitative method, with 201 respondents particularly from the culinary sector of North Sulawesi Province, focusing on Manado City. Sampling was conducted through an online questionnaire using Google Forms distributed via social media. The research applies the Technology Acceptance Model (TAM) with modifications, incorporating perceived risk and social influence variables. Convenience sampling was utilized, and data was analyzed using SEM-PLS software. The findings demonstrate that all constructs tested—perceived ease of use, perceived usefulness, perceived risk, and social influence—can influence attitudes in encouraging MSMEs to adopt digital payment methods in their businesses. The implications of this research suggest that awareness of the importance of perceived ease of use, perceived usefulness, perceived risk, and social influence in adopting digital payments can help MSMEs increase acceptance and usage of digital payment methods in their business operations. Therefore, development and promotional strategies focusing on strengthening these factors could be key in accelerating digital payment adoption by MSMEs. Additionally, stakeholders, including the government and industry players, can utilize these findings as a basis for developing policies and support programs aimed at expanding digital payment penetration in the MSME sector.

Keywords: Digital Payment, UMKM, Intention to Use, Technology Acceptance Model.

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INTRODUCTION

The increasing trend of electronic money and the use of digital payments requires Micro, Small, and Medium Enterprises (MSMEs) to adapt to technological advancements. Through the Ministry of Communication and Informatics (Kemkominfo), the Indonesian government is actively encouraging MSMEs across the country to become digitally literate and adopt digital payment systems. According to (Slade et al., 2015), customers' use of smartphones to pay for products and services has fueled the growth of digital payment. This is supported by (Zhang and Dodgson, 2014), indicating that such services have become a preferred choice for consumer payment transactions. Research by (Suyanto and Kurniawan, 2019) indicates a shift, stating that digital payment systems are now viable even in small shops or other Micro, Small, and Medium Enterprises (MSMEs). According to research, MSMEs increasingly seek partnerships with companies providing applications to facilitate digital transactions within their businesses (Cueto et al., 2022). Besides offering transactional convenience, digital payments can attract more customers and increase revenue.

The Indonesian government, through the Ministry of Cooperatives and SMEs (KemenkopUKM), is encouraging MSMEs across Indonesia to maximize electronic payment systems across various platforms. It is known that most micro-small-scale enterprises (MSEs) or industries in Indonesia operate within the food sector. According to data from the Central Statistics Agency (BPS), the number of food sector MSEs reached 1.51 million business units in 2020. Data from Katadata.co.id (2022) states that the proportion of food sector MSEs accounted for 36% of all national MSEs, totalling 4.21 million business units. The food and beverage provision industry has been growing with tourism development. This is supported by data from the Central Statistics Agency (BPS) via Katadata.co.id (2022), citing the ten provinces with the highest average revenue for Medium to Large Scale Food and Beverage Provision Enterprises, where one of them is North Sulawesi Province. Manado, the capital city of North Sulawesi Province, becomes a city driving the creation of MSMEs in the food and beverage or culinary sector. According to (Suyanto and Kurniawan, 2019), MSME players benefit from digital payment technologies, enabling them to compete amidst the intense globalization era competition.

According to research, using digital payments makes it easier for MSMEs to serve their customers because they can provide change easily. This is often experienced by both buyers and MSMEs during transactions, resulting in much wasted time. Data from Umkm-provsulut.com (2023) shows that 22 officially registered MSMEs in the Manado government already utilize digital payment systems. An article on Manado.tribunnews.com (2022) mentions that, according to one MSME player, the main factor in using digital payment is convenience; it is simply a scan away, and the funds directly enter the merchant's account. However, despite the advantages, there still needs to be more clarity among users when it comes to adopting digital payment services. Support from others significantly impacts attitudes and beliefs, influencing the willingness to adapt to new systems. Therefore, it is evident that social influence influences an individual's behaviour or attitude.

According to (Mundzir et al., 2021), when someone is in an environment where people predominantly use mobile payment services, they tend to indirectly follow suit in utilizing mobile payment. This is similar to (Venkatesh and Davis, 2000), who states that the stronger the environment's effect on prospective technology adopters, the more interested they are in using the technology. One of the model constructs that can prove the behavioural Intention to use digital payment is the Technology Acceptance Model (TAM), a behavioural theory explaining the approach to technology adoption developed by (Davis et al., 1989). According to (Davis et al., 1989), three factors influence users in adopting new technology: perceived usefulness, perceived ease of use, and Intention to use. This study employs the TAM because, according to (Alomary & Woollard, 2015), (Chuttur, 2009), and (Bala, 2008), it is the most appropriate theory to identify a community's or an individual's readiness for applying technology in business. In research by (Alomary & Woollard, 2015), (Jie, 2023), (Chuttur, 2009), and (Bala, 2008), perceived ease of use and perceived usefulness are two perceptions that significantly influence the Intention to use among a community or individual.

This study adds the perceived risk variable because it is one of the considerations for MSME actors in using digital payments. According to (Kurniawan et al., 2022), risk perception influences attitudes even towards one's interest in using digital payments. The technology's use will benefit its users but also have some drawbacks. Several studies have found that using digital payments has many risks that will affect the Intention to use digital payments. Research from (Najib and Fahma, 2020) found a risk of late cash receipts and failed transactions due to an Internet connection. This is also supported by (Prahiawan and Purba, 2021), who said that the risks arising from online transactions include vulnerable data confidentiality, balance theft, and misuse of personal data for fraud. The decision to use digital payments is mentioned in (Fahmi and Evanita, 2019), depending on attitudes and interests towards existing technological changes, where attitude is considered an important aspect of interest formation in e-payment-based payments**.** This study focuses on the Intention to use digital payments for MSME actors engaged in the culinary sector in Manado City by using TAM, which is added with perceived risk and social influence to explain one's behavioural intentions to use digital payment services**.** Therefore, this research is expected to provide information and references to MSME players in Manado City who use digital payments as their financial solutions.

Based on the above background, the purpose of this study is to understand and analyze how MSMEs in Manado City promote the development of digital payment usage. So the benefit of this study is to provide in-depth insight into the strategies used by MSMEs in Manado City in promoting the use of digital payments. By understanding the factors that influence the acceptance and use of digital payments, it can help MSME entrepreneurs and relevant stakeholders to design more effective strategies in driving digital payment adoption. By understanding how MSMEs utilize digital payments, this research can help MSMEs improve the efficiency and effectiveness of their business operations. The use of digital payments can help reduce transaction costs, speed up the payment process, and improve the accuracy of financial records.

METHOD

This study uses a quantitative approach. This research involved participants of MSME actors in the culinary sector in North Sulawesi and focused on Manado City. The population determined in this study are MSME actors in the culinary sector. The respondents in this study were 331, selected by purposive sampling, so there were 201 respondents whose data could be processed. This study used an online questionnaire through Google Forms. The questionnaire in the study consisted of four parts. The first and second sections consist of questions that filter eligibility as respondents. The third section includes demographic information, including gender, age, length of business, last education, average monthly income, and business location. The fourth part measures variables in the study: attitude, Intention to use, perceived ease of use, perceived risk, perceived usefulness, and social influence. Attitude uses three items adapted from (Setiawan et al., 2021). In measuring Intention to use, three items are adopted by (Setiawan et al., 2021). Perceived ease of use was measured by three items adopted by (Cao et al., 2016), while perceived usefulness there are six indicators adopted by (Oktafiani et al., 2021), and three items to measure social influence adopted by (Subawa et al., 2020). This research data was analyzed through SmartPLS 3.0 using PLS-SEM. Based on the opinion (Ghozali, 2016), PLS-SEM is suitable for reviewing various studies in complex models.

Hypothesis Development

Research from (Amalia, 2018) states that perceived usefulness can positively affect a person's attitude to use something. This implies that user attitudes will be influenced by how beneficial digital payments are for MSMEs; in this situation, the advantages are obtained via the enjoyment of using the technology for their business. A number of studies from (Amalia, 2018), (Cania, 2018), (Najib & Fahma, 2020), and (Suyanto and Kurniawan, 2019) illustrate that perceived usefulness has a positive relationship with attitude in the use of technology. Research conducted by (Gusni et al., 2020) also indicates that perceived usefulness has a positive influence on mobile payment users among millennials. Based on the results of the explanation of the theory above, the first hypothesis in this study can be formulated as follows:

H1: Perceived Usefulness Positive Effect on Attitude

The relationship between perceived ease of use and attitude in TAM theory proposed by (Gusni et al., 2020) has been empirically verified in the information technology literature. In another study from (Hermanto & Patmawati, 2017) said that perceived ease of use has a positive effect on attitude. Attitude reflects a person's acceptance or rejection of a technology product. Technology that is easy to use will encourage the development of a good attitude towards the technology. This is also supported by research from (Gusni et al., 2020), which states that perceived ease of use can affect a person's attitude toward using technology regardless of the usefulness of the technology product. Referring to the explanation and theory above, the second hypothesis in this study can be formulated as follows:

H2: Perceived Ease of Use Positive Effect on Attitude

According to research, perceived risk is the uncertainty consumers experience when they cannot foresee the effects of their purchase decisions. The results of research from (Juniwati, 2014) stated that perceived risk has a negative and significant effect on attitude. Research by (Priambodo & Prabawani, 2016) indicates that perceived risk will be considered when determining an individual's inclination to use information technology, in addition to advantages and ease of use. (Rahayu, 2018) concluded that by reducing the perceived risk of increasing the intention to use the technology. Therefore, when digital payment service providers provide services that can convince users and create a sense of security, it will increase the influence on user attitudes and intentions in using the technology. From the explanation of the theory above, the third hypothesis in this study can be formulated as follows:

H3: Perceived Risk negatively affects Attitude

Reserach claim that social influence determines how people in the family, community, and workplace impact consumers' decisions to adopt and use payment systems (Venkatesh et al., 2003). Research from (Krishnan et al., 2017) states that someone always discusses with their group before making a decision. Another study from (Murendo et al., 2018) states that most consumers who adopt mobile payment services will discuss it in their social environment. The research results from (Idenanda et al., 2022) show that social influence has a positive influence on attitude. Based on the explanation and theory above, the fourth hypothesis can be formulated as follows:

H4: Social Influence positive effect on Attitude

Research from (Purwanto & Tannady, 2020) explained that attitude is an important factor and positively influences intention to use. The results of this study are supported by several studies conducted by (Najib and Fahma, 2020), (Suyanto and Kurniawan, 2019) showing that the attitude of users will affect the intention to use. Research conducted by (Larasati & Andjarwati, 2019) shows that there is a significant influence of attitude on the intention to use, which means that if the attitude increases, the intention to use also increases, so the fifth hypothesis in this study is formulated as follows:

H5: Attitude positive effect on Intention to Use Digital Payment

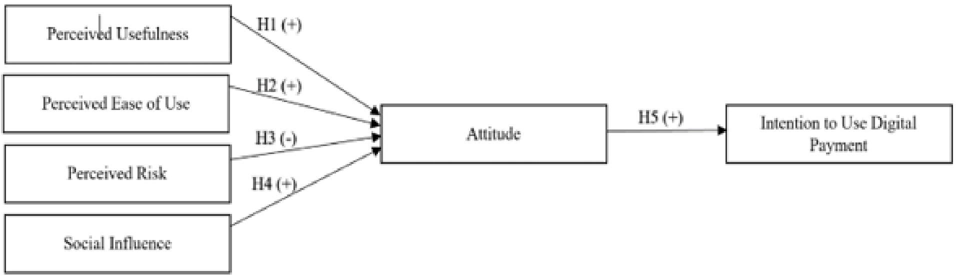

Figure 1. Research Model

RESULTS AND DISCUSSION

Based on the results from Table 1, 201 respondents have yet to use the digital payment method in their culinary business. The number of female respondents was 147, more than the male respondents, who were only 54. Most respondents were in the age range of 26-35 years, known as the millennial generation. The highest level of education among respondents was dominated by S1 (Bachelor), with the highest average monthly income in the IDR 1,000,000 - IDR 5,000,000 range. The respondents' business locations in Manado City are dominated by Malalayang and Sario sub-districts, and the average length of time respondents have run their businesses is between 1 and 3 years.

Table 1. Respondents' Profile

		Frequency	Percentage (%)
Gender	Male	54	26.9
	Female	147	73.1
Age	< 18 years old	3	1.5
	18-25 years old	63	31.3
	26-35 years old	93	46.2
	36-45 years old	18	9
	46 > years old	24	12
Education	SMA	57	28.3
	Diploma	15	7.5
	S1	129	64.2
	S2	0	0
Average Income/Month	< Rp 1.000.000	21	10.5
	Rp 1.000.000 - Rp 5.000.000	102	50.8
	Rp 5.000.001 - Rp 10.000.000	45	22.3
	> Rp. 10.000.000	33	16.4
Business Location	Bunaken	3	1.5
	Malalayang	48	23.9
	Paal Dua	12	6
	Mapanget	18	9

		Frequency	Percentage (%)
	Sario	48	23.9
	Singkil	9	4.5
	Tikala	9	4.5
	Tuminting	3	1.5
	Wanea	36	17.9
	Wenang	15	7.5
Business Period	< 1 Year	60	30
	1 - 3 Years	87	43.2
	4 - 5 Years	18	8.9
	> 5 Years	36	17.9

Table 2 shows that from a total of 25 research items, there is 1 item that is invalid because the loading is below 0.5. The remaining 24 items have outer loading between 0.646 to 0.957 and AVE above 0.5. The validity test is carried out by looking at convergent and discriminant validity. Convergent validity is tested using the loading value of each statement item on the research variable. Measurement items are good and have no problems with convergent validity if their loading value is greater than 0.5. (Ghozali, 2016) states that reliability tests are necessary to determine the instrument's compatibility to present actual and reliable information in the field. Reliability tests are shown by composite reliability values above 0.7. The items in Table 2 have composite reliability values between 0.838 and 0.878 and Cronbach's Alpha between 0.717 and 0.850. This value is supported by (Ghozali, 2016), where a study is also considered reliable if the value of Cronbach's Alpha > 0.70. If the value of Cronbach's Alpha < 0.70, the study is considered less reliable.

Overall test results show that all measurement items of the variables studied have a loading factor value greater than 0.5, where the attitude variable ranges from 0.816 to 0.870, the Intention to use variable 0.695 to 0.869, the perceived ease of use variable ranges from 0.809 to 0.834, the perceived risk variable 0.753 to 0.957, perceived usefulness variable 0.646 to 0.832 and social influence variable ranging from 0.666 to 0.795. Therefore, it can be said that the indicator on each variable has a high degree of accuracy because it has a reflective indicator factor charge value of ≥ 0.5.

Table 2. Result of the Descriptive Statistics, Validity and Reliability Tests (n=201)

Variable	Indicator	Mean	Standard Deviation	Outer Loading	Composite Reliability	AVE	Cronbach's Alpha
Attitude	A1	4,119	0,611	0,844	0,881	0,711	0,797
	A2	4,045	0,558	0,816			
	A3	4,239	0,625	0,870			
Intention to Use	ITU1	4,388	0,517	0,816	0,838	0,634	0,717
	ITU2	4,194	0,579	0,695			
	ITU3	4,313	0,552	0,869			
Perceived Ease of Use	PEOU1	4,045	0,609	0,834	0,864	0,679	0,765
	PEOU2	4,000	0,573	0,829			
	PEOU3	4,209	0,612	0,809			
Perceived Risk	PR1	3,140	0,993	0,957	0,881	0,713	0,850
	PR2	2,910	0,973	0,753			
	PR3	2,970	0,977	0,811			

Variable	Indicator	Mean	Standard Deviation	Outer Loading	Composite Reliability	AVE	Cronbach's Alpha
Perceived Usefulness	PU1	4,149	0,605	0,667	0,878	0,509	0,836
	PU3	4,060	0,689	0,654			
	PU4	4,060	0,620	0,728			
	PU5	4,030	0,668	0,832			
	PU6	4,090	0,685	0,655			
	PU7	4,209	0,703	0,790			
	PU8	4,254	0,631	0,646			
Social Influence	SI1	4,045	0,656	0,753	0,863	0,558	0,801
	SI2	4,045	0,656	0,762			
	SI3	3,940	0,596	0,666			
	SI4	3,940	0,644	0,795			
	SI5	4,045	0,656	0,750			

Discriminant validity is done through the Fornell-Larcker criterion, comparing the square root of the AVE value with the correlation of the latent variable with the provision that the square root value of the AVE in each variable must be higher than with other variables. Based on the results in Table 3 below, it can be seen that the square root value of the average variance extracted (AVE) is 0.843, 0.796, 0.824, 0.845, 0.714, and 0.747. These values are greater than the correlation of each construct so that they meet the criteria for discriminant validity (Dodeen & Nassar, 2022).

Table 3. Results of the Fornell-Larcker Criterion (n=201)

	A	ITU	PEOU	PR	PU	SI
A	**0,843**					
ITU	0,554	**0,796**				
PEOU	0,717	0,502	**0,824**			
PR	-0,168	0,026	0,011	**0,845**		
PU	0,665	0,542	0,571	0,026	**0,714**	
SI	0.653	0,471	0,587	-0,031	0,599	**0,747**

Notes: A = Attitude, ITU = Intention to Use, PEOU = Perceived Ease of Use, PR= Perceived Risk, PU = Perceived Usefulness, SI= Social Influence

Based on Table 4, the perceived usefulness variable has a p-value of 0.000 (significant) and a coefficient value of 0.296 (positive), which means perceived usefulness is a positive predictor for attitude. Then, Perceived Ease of use has a p-value of 0.000 (significant) and a coefficient value of 0.416 (positive), which means that perceived ease of use is a positive predictor of attitude. In addition, perceived risk has a p-value of 0.001 (significant) and a coefficient value of -0.163 (negative), meaning perceived risk is a negative but significant predictor for attitude. Furthermore, social influence has a p-value of 0.000 (significant) and a coefficient value of 0.225 (positive), which means that social influence is a positive predictor of attitude. The hypothesis test results on the attitude variable have a p-value of 0.000 (significant) and a coefficient value of 0.554 (positive), which means that attitude is a positive predictor of Intention to use.

Table 4. Results of the Hypotheses Testing (n=201)

	Hypothesis	Coefficient	T Statistics	P Values	Remark
H1	**A -> ITU**	0,554	13,770	0,000	Supported
H2	**PEOU -> A**	0,416	9,162	0,000	Supported
H3	**PR -> A**	-0,163	3,220	0,001	Not Supported
H4	**PU -> A**	0,296	4,382	0,000	Supported
H5	**SI -> A**	0,225	3,401	0,000	Supported

Notes: A = Attitude, ITU = Intention to Use, PEOU = Perceived Ease of Use, PR= Perceived Risk, PU = Perceived Usefulness, SI= Social Influence

All research does not exclude the potential of producing a different outcome. As in a study with the same object, differences will still be encountered through ongoing situations and conditions. This study shows a positive and significant influence of perceived usefulness and perceived ease of use on attitudes toward using technology. In this case, it means that the more useful and easier the use of digital payments is, the more the user's attitude to the application also increases. This is supported by research by (Larasati & Andjarwati, 2019), Anggraeni, 2022), and (Gusni et al., 2020), which shows that perceived usefulness affects a person's attitude and has a positive and significant effect on perceived ease of use on interest in using digital payments. MSME players feel the benefits of digital payment technology, where they can compete with digital payments in the fierce competition of the globalization era. With the convenience of a digital payment system that MSME players can use anytime without being hindered by time.

Digital payment is one of the events used by every MSME to maintain its performance and results. It also affects business sustainability, wherein in the industrial era, every development will be greatly influenced by the times. Furthermore, the respondents show that "Digital payments can be learned easily" has the greatest value when assessing perceived ease of use. This makes users believe digital payments are a good idea in payment systems. Even every payment that will be carried out as the cash flow takes place will leave a trail that can be used as evidence of a recap of the data needed to determine the condition of the current cash flow. That way, an MSME will know how far its business conditions are.

The results of research conducted by (Wardana et al., 2022) suggest that perceived risk negatively affects attitude. This result is directly proportional to the results of research, which shows that there is a negative and significant influence of perceived risk on attitude, which means that MSME actors will use digital payment methods because they do not feel a high risk if they use digital payment methods as a tool for their business transactions. In other words, when perceived risk is higher, the attitude is lower; when perceived risk is lower, the attitude is higher.

In online payment systems, when users feel a low risk from using a system, there will be a willingness to use the system. Similarly, with the use of digital payments for MSME players in Manado City, the lower the risk felt, the MSME players in Manado City will be willing to use the digital payment service as their transaction tool. Even today, many means provide digital payments tailored to one's needs. That way, MSME actors can use digital payments according to their convenience and business needs. In addition, there are more benefits than possible risks. An MSME actor will strongly consider what they will use to minimize the risks that may be received. This relates to business risk management to avoid and eliminate existing risks.

In a previous study, (Singh et al., 2020) stated that compared to advertising, good experiences conveyed by close people are more influential in adopting digital payments. Consistent with the study's results, social influence has a positive and beneficial impact on attitude. One factor that promotes the use of digital payments is the effect of the social environment, including friends and family. Indirectly, when we are in an environment where people around us have dominated using digital payments as a means of payment, we will follow this. Even one's awareness of the times will influence the decision to use digital payments as easy access. Modern technology will make someone stay caught up with the changing times. It will not feel inequality in life, especially in the economy.

The results of the (Soegiastuti & Anggraeni, 2022) research show a positive and significant influence on attitudes toward using fintech as digital payment. This condition illustrates that the attitude of accepting digital payments can encourage user intentions from among culinary MSME players in Manado City to adopt this application, which will then be used to support their transaction activities in the future. This condition illustrates that the attitude of accepting digital payments can encourage user intentions from among culinary MSME players in Manado City to adopt this application, which will then be used to support their transaction activities in the future.

CONCLUSION

The study on the factors influencing the interest of Micro, Small, and Medium Enterprises (MSMEs) in Manado City to adopt digital payments reveals several significant findings. All hypotheses related to variables affecting interest in digital payments among MSMEs are accepted, indicating the positive influence of perceived usefulness, perceived ease of use, perceived risk, social influence, and attitude on MSME actors' intentions to use digital payments. Particularly, the research highlights that the perceived risk associated with digital payments is inversely proportional to the intention to use them, suggesting that MSME players in Manado City perceive minimal risks and thus intend to embrace digital payment methods in their business transactions.

The implications drawn from these conclusions are twofold. Firstly, it underscores the potential for digital payments to contribute to the economic development of Indonesia, especially in urban areas like Manado City. Optimizing the adoption of digital payments in the MSME sector is crucial, requiring efforts such as improving internet infrastructure and enhancing security measures in digital payment systems. By doing so, not only can the perceived risks be minimized, but also the overall user experience can be enhanced, potentially attracting more MSME players to embrace digital payments. Secondly, the study suggests that utilizing digital payments can offer substantial benefits for MSME actors in terms of business management, risk mitigation, and overall business sustainability. The ease of managing transactions through digital platforms can streamline business operations and contribute to achieving planned targets. Moreover, the study emphasizes the entrepreneurial drive to adapt to technological advancements in order to ensure business profitability and longevity.

Despite the study's focus on the culinary sector in Manado City and its relatively smaller sample size compared to broader studies, it provides valuable insights into the specific context of MSMEs in this region. Future research endeavors could explore different sectors within MSMEs and incorporate additional variables such as product knowledge and facilitating conditions to further enrich the understanding of digital payment adoption. Additionally, expanding the sample to include

MSMEs from various sectors and regions in North Sulawesi can offer a more comprehensive understanding of the factors influencing digital payment adoption among MSMEs in the broader context. Overall, this research serves as a foundational reference for future studies and underscores the importance of continued exploration and development in the realm of digital payments for MSMEs.

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