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Analysis of Digital Payment Utilization in MSMEs to Increase Business Income in the Pujon Kidul Tourism Village

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INFO ARTIKEL	ABSTRACT
<p>Submitted: 2025-11-20 Revised: 2025-11-30 Accepted: 2025-12-20 Published: 2026-01-21</p> <p>Keywords Digital Payment, Income, MSMEs</p>	<p>Research in the Sanggabuana coffee village tourist area aims to analyze how digital payments are used by MSMEs based on indicators of the value of digitalization of MSMEs and by current conditions. This research also looks at the impact of using digital payments on increasing income. This research was carried out using a quantitative descriptive method, the results of the analysis show that MSMEs have a very high level of awareness, namely, 94% of MSMEs understand the importance of using digital payments in transactions. Where this level of awareness is related to the level of efficiency (Efficiency), security, and risk (Security), content related to digital payment finance is easy to understand (Perceived ease of payment) and the use of digital payments provides benefits (Perceived benefits) for MSME owners in developing their business and provide opportunities for business growth. However, the fact is that digital payment users among MSMEs in the Sanggabuana coffee village tourist area are relatively low. This can be seen from the percentage of digital payment users, namely 19 MSMEs or 63.33% do not use digital payments in transactions. This is in line with data from the Ministry of Communication and Information that the digital society index in Indonesia is classified as very low. From the research results, 36% of respondents who had provided digital payment facilities reported an increase in sales revenue every month.</p>
<p>Kata Kunci Pembayaran Digital, Pendapatan, UMKM</p>	<p>Penelitian di kawasan wisata desa kopi Sanggabuana bertujuan untuk menganalisis bagaimana pembayaran digital digunakan oleh UMKM berdasarkan indikator nilai digitalisasi UMKM dan kondisi saat ini. Penelitian ini juga melihat dampak penggunaan pembayaran digital terhadap peningkatan pendapatan. Penelitian ini dilakukan dengan menggunakan metode deskriptif kuantitatif, hasil analisis menunjukkan bahwa UMKM memiliki tingkat kesadaran yang sangat tinggi, yaitu 94% UMKM memahami pentingnya penggunaan pembayaran digital dalam transaksi. Tingkat kesadaran ini terkait dengan tingkat efisiensi (Efisiensi), keamanan, dan risiko (Keamanan), konten terkait keuangan pembayaran digital mudah dipahami (Kemudahan pembayaran yang dirasakan) dan penggunaan pembayaran digital memberikan manfaat (Manfaat yang dirasakan) bagi pemilik UMKM dalam mengembangkan usaha mereka dan memberikan peluang pertumbuhan usaha. Namun, faktanya pengguna pembayaran digital di kalangan UMKM di kawasan wisata desa kopi Sanggabuana relatif rendah. Hal ini dapat dilihat dari persentase pengguna pembayaran digital, yaitu 19 UMKM atau 63,33% tidak menggunakan pembayaran digital dalam transaksi. Hal ini sejalan dengan data dari Kementerian Komunikasi dan Informatika yang menunjukkan bahwa indeks masyarakat digital di Indonesia diklasifikasikan sebagai sangat rendah. Dari hasil penelitian, 36% responden yang telah menyediakan fasilitas pembayaran digital melaporkan peningkatan pendapatan penjualan setiap bulannya.</p> <p style="text-align: right;">Copyright © 2025, Khoiriyah, et al This is an open access article under the CC-BY-SA license</p> <div style="text-align: right;">  </div>

INTRODUCTION

Tourism or " healing " activities have become a lifestyle for many people in Indonesia. Every month or weekend some people spend time relaxing in entertainment venues, playgrounds, and restaurants. Currently,



the tourism trend is starting to return to nature by choosing natural beauty, unique culture, and various traditional arts.

This is proven by the results of a survey conducted by Pegipegi with YouGov, one of the most trusted international survey institutions. Involving more than 2,000 respondents, Pegipegi found three types of travel preferences that were of interest to Indonesian travelers throughout 2019 which could be a reference for traveling in 2020. Based on the results of the Pegipegi survey, more than 78% of respondents chose to travel to destinations that offer beautiful views, 62% chose to travel to destinations at affordable costs, and 51% chose to travel to destinations that have cultural tourism and historical heritage. Respondents mentioned three main reasons for visiting tourist attractions with beautiful natural views, namely 78% wanted to enjoy the natural scenery, 77% wanted to relieve stress, and 69% wanted to refresh their minds from work routines. (pegipegi.com).

Mount Sanggabuana natural tourism has an altitude of 1,074 meters above sea level, this area is the area with the highest geographical location in Karawang Regency, making Mekarbuana Village the only area in Karawang Regency that has very beautiful mountain views and refreshing views. Another advantage that Mekarbuana Village has is that the fragrant coffee plantation planted at the foot of Mount Sanggabuana is a native commodity from Karawang Regency which is managed by BumDes Buanamekar. This tourism sector can be a source of income for the community and MSMEs in Mekarbuana Village, but there are still many people who have not utilized this tourism potential.

Changes in people's transaction patterns cannot be separated from technological advances, such as the presence of smartphones. With the latest technology and strong internet support, it makes it easier for users to explore cyberspace. Data from the Indonesian Internet Service Providers Association (APJII) concluded that as many as 79% of respondents used the Internet for online transactions, while 72% of respondents accessed financial services. **Report** Google together with Temasek and Bain & Co in the latest e-Conomy SEA 2022 on the digital economy in Southeast Asia shows that digital economic growth is occurring in various sectors. Non-cash payments are expected to reach US\$ 266 billion in 2022, up 13% from last year in gross transaction value. Non-cash payments in 2025 are predicted to grow by 17% to US\$ 421 billion. These non-cash payments include the use of credit cards, debit cards, prepaid cards, electronic wallets, and transfer accounts (<https://www.bi.go.id>).

Digital payment services are increasingly being used by consumers in Indonesia. Based on the results of the Jakpat survey, 52% of respondents in Indonesia used digital payment services in the semester I/2022. This percentage is higher than the previous year which was 40%. When making digital payments, 94% of respondents use digital wallets (e-wallets). As many as 54% of respondents use mobile banking services (mobile banking). Meanwhile, 48% of respondents use both (<https://dataindonesia.id>).



Figure 1.

Digital Payment Users in Indonesia

Source: [https:// dataindonesia.id /2023](https://dataindonesia.id/2023)

According to Suryanto et al (2022), the use of digital payments is increasing because this payment method can provide various benefits both to MSMEs themselves and to consumers. Some of the benefits of using digital payments include: being able to increase sales turnover, providing payment variations for consumers, easier transaction tracking, increasing payment security, and being able to increase the effectiveness and efficiency of payments. Meanwhile, according to Suryanto, et al (2022), the use of a digital payment system provides many benefits. The benefits of using digital payments can be felt by both business actors themselves and consumers. In this way, the use of digital payments can increase effectiveness and efficiency, especially for MSME players. The conclusion from this research is that the use of digital payments can provide various benefits for MSMEs. Meanwhile, in Evi Rosalina Widayanti's research (2020), it was stated that the percentage of answers tending to agree (YES) from 30 MSMEs who were informants gave results of 60% to 100%. This shows that they agree and are comfortable using a non-cash payment system so that they can increase sales and business income.

Based on the research above and looking at the many existing practices, the digital payment system is very efficient in its use. However, the reality is that there are still many MSMEs and people who still face obstacles in terms of payment systems that are less efficient and not fully integrated with digital technology. This can be proven by the large number of users who use cash to pay for goods or services. Therefore, this research aims to determine the extent to which digital payments are used by MSMEs which are expected to increase income and support business sustainability in Mekarbuana Village.

METHODS

The objects of this research are 30 MSME actors in Mekarbuana Village, Tegalwaru District. The type of research used in this research is a descriptive research method using a quantitative approach. In determining the sample, Sugiyono (2019: 143) stated that the appropriate sample size in research is between 30 and 500. The sampling technique used is Non-Probability Sampling. According to Sugiyono, Non Probability Sampling is a sampling technique that does not provide equal opportunity or opportunity for each element or member of the population to be selected as a sample. According to Sukmadinata (2011: 73), quantitative descriptive research is aimed at describing and illustrating existing phenomena, both natural and human-engineered, which pays more attention to characteristics, quality, and interrelationships between activities. Apart from that, descriptive research does not provide treatment, manipulation, or changes to the variables studied, but rather describes a condition as it is. The only treatment provided is the research itself, which is carried out through observation, interviews, and documentation.

RESULTS AND DUSCUSSION

The results of previous research (2022) conducted in Mekar Buana Village by the author revealed that the overall financial literacy level of MSME actors in Mekarbuana Village was in the low category, this shows that MSME actors do not have good financial literacy. 3 indicators have low scores below 60%. On average, MSMEs do not know how to manage finances well, do not understand credit management, and are not aware of financial risks. Meanwhile, 2 other indicators had scores above 60%, namely basic knowledge of financial literacy, 71.7%, and 63.3% knew savings and investment.

Further research was carried out to determine the extent of use of Digital Payment among MSMEs in Mekarbuana Village, where this village has enormous tourism potential. Based on the results of the analysis carried out on 30 respondents, the results of the characteristics of the respondent profiles were obtained as follows:

Table 1. Characteristics of Pujon Kidul Tourism Village MSMEs

Variables	Frequency	Percentage (%)
1. By Age		
< 30 Years	3	10 %
31-40 Years	7	23.3 %
41-50 years old	15	50 %

>50 years	5	16.7 %
2. By Gender		
Woman	20	66.7 %
Man	10	33.3 %
3. Based on Education		
elementary school	19	63.3 %
JUNIOR HIGH SCHOOL	6	20 %
SENIOR HIGH SCHOOL	4	13.4 %
Bachelor degree)	1	3.3 %
4. Based on income		
< Rp. 2,000,000	16	53.3 %
Rp. 2,000,000 - Rp. 5,000,000	9	30 %
Rp. 5,000,000 - Rp. 10,000,000	4	13.4 %
> Rp. 10,000,000	1	3.3%
5. Based on Business Type		
Snack	21	70%
Heavy meal	5	16.7%
Garden produce	2	6.7 %
Agricultural product	1	3.3%
Other	1	3.3%
6. Based on Digital Payment Usage		
Pymeny Digital User	11	36.7 %
Not a Digital Payment User	19	63.3 %

Source: Data processing results (2023)

The majority of MSME actors in the Sanggabuana coffee village tourism area are aged between 41-50 years, namely 15 respondents (50%), then those aged 31-40 years are 7 respondents (23.3%), followed by respondents aged >50 years as many. 5 people (16.7%) and finally those aged <30 years, namely 3 people (10%). From this data, it is known that young people in the Pujon Kidul Tourism Village prefer to work in large factories around the Karawang area. Based on gender, female respondents dominate, namely almost three-quarters of respondents (67%) while the remaining respondents are male (33%) because the majority of the male population are agricultural or gardening laborers. Analysis of respondents based on education level found that more than half of

MSME actors in Mekarbuana Village only received education up to elementary school, namely 63.3%, followed by graduates up to junior high school. as many as 6 respondents (20%), as many as 4 respondents had high school education (13.4%) and only 1 respondent had received a tertiary education (3.3%). Based on income level, it shows that most respondents are in the income range of Rp. 2,000,000 - Rp. 5,000,000, namely 16 respondents or 53.3%, then 30% income < Rp. 2,000,000, 13.4% of respondents had an income in the range of Rp. 5,000,000- 10,000,000 and only 1 respondent had an income >10,000,000.

Meanwhile, for the characteristics of MSMEs in the Sanggabuana tourist area in Mekarbuana Village, 70% are MSMEs that produce & sell snacks, 16.67% have restaurant/heavy food businesses, 6.67% of MSMEs sell garden produce (fruit), 3.33% sell agricultural products and 3.33% MSMEs operate in other fields. Based on the digital payment usage category, as many as 19 MSMEs or 63.33% did not use digital payments to carry out their payment transactions. A total of 11 MSMEs or 36.67% have used digital payments. However, of the 36.67% of MSMEs that have used digital payment facilities, only 18.82% actively use them, while 81.18% rarely use these facilities.

Analysis of the Use of Digital Payments

The discussion below contains data regarding research results on indicators of research variables. The results of the analysis of awareness indicators show that the majority of respondents in the Sanggabuana Village tourist area have a very high level of awareness, namely 94% of MSME players are aware of the importance of using digital payments in transactions. This level of awareness is related to the level of efficiency, where (33%) of respondents feel that the use of digital payments speeds up transaction completion. Meanwhile, 42% of respondents felt that content related to digital payment finance was easy to understand (Perceived ease of payment). Furthermore, around 40% of respondents felt that the use of digital payments provided benefits (Perceived benefits) for MSME owners in developing their business and provided opportunities for business growth. This fact reflects a positive perception of the role of digital payments in the development of MSMEs. In terms of security and risk, around 94% of respondents feel that using digital payments reduces the risk of losing money, and 99% of respondents believe that digital payments reduce the risk of paying with counterfeit or damaged money.

Even though MSME players have a high level of awareness of the importance of digital payments, in implementation only 36.67% or 11 MSMEs have adopted the use of digital payments. This is related to human resource capacity, where 50% of MSME actors aged 41-50 years fall into the category of a generation that is not yet technologically literate and feels very comfortable with

existing conditions such as manual transactions using cash. Apart from that, looking at the level of education, 63.3% of MSMEs in the Sanggabuana tourist area are elementary school graduates. This also influences the adoption of digital payments which is still low, in line with research conducted by (Kilay et al, 2022). The World Bank also noted that 1.7 billion people in the world still have difficulty accessing basic financial services. This is due to a lack of literacy, limited infrastructure, the perception that financing is not needed, asymmetric information, problems with ownership of legal documents, and cyber security.

Around 40% of respondents felt that using digital payments was beneficial for the development of their business and provided growth opportunities. This shows a positive perception of the impact of digital payments on MSMEs. However, to support business growth, resources are needed so that the business runs effectively (Business Resources), the implementation is that 63.3 % of MSMEs do not have an account or access to digital payments, this shows limited connection with financial services. Only 36.7% of MSME respondents in the Sanggabanana coffee tourist village have a bank account or digital payment access. This shows that access to banking and digital financial services for MSMEs is still low. Based on in-depth interviews with MSME players, economic factors, fluctuations in sales profits, Business growth, and local economic growth play a role in having access to banking services.

technological resources also influence the use of digital payments. Many MSMEs who already have digital payment facilities find it difficult to make transactions due to internet signal problems. Tourists who want to use digital payment facilities also feel worried that their transactions will not be successful. According to the [kompas.com](https://www.kompas.com) page, Mekarbuana Village is one of the villages with a blank spot area, aka it is difficult to reach the internet network, which is because the location of Mekarbuana Village is in the highest area in Karawang Regency, namely 104.20 MDPL. This also causes the internet signal to be unstable and in some areas, there is no internet coverage at all. This condition has become the concern of the Karawang Regency Government to increase internet network facilities in collaboration with providers, especially as we face the general election period.



Figure 2 . Geography of Karawang district

Source: BPS Karawang

Of the 11 MSMEs that have adopted digital payments, it turns out that 81.18% of MSMEs rarely use them for transactions. This is related to the commitment of MSME actors. MSME players prefer to use traditional transactions, namely buying and selling goods using cash. Using cash is felt to make it easier for MSMEs to re-spend their business needs because other MSMEs do not use digital payments to receive payments, so business turnover in Mekarbuana Village still uses cash. This is in line with research results that 63.3 % of MSMEs do not have a banking account which will be an obstacle to limited connections with financial services.

The research results show that there are several obstacles identified by respondents, where 84% of MSME players consider mastery of technology to be the main obstacle in using digital payments. The government or banking institutions should provide education to the public in the form of outreach, training, and assistance for digital payment and financial technology MSME players. Apart from that, one way to realize the development of the Sanggabuana Coffee tourist village is the availability of financial service infrastructure supported by banking institutions. In Tegalwaru District, there is only 1 Bjb Bank and 2 ATMs, namely BRI and Bjb, which are located --+ 6.3 Km from Mekarbuana Village. The long-distance with the up and down winding road conditions should provide other financial facilities, namely digital payments. Ideally, tourist attractions should

have ATMs and other financial service facilities to make it easier for tourists to make transactions because the purpose of traveling, apart from enjoying the natural beauty, is culinary tourism and buying local specialties.

The low level of use of digital payments among MSMEs in the Sanggabuana coffee village tourist area is in line with data from the Ministry of Communication and Information (Kominfo) that Indonesia's digital society index (IMD) is 37.80 points on a scale of 1-100 in 2022. This index provides an overview of the digital capabilities of Indonesian society, digital infrastructure, and the absorption of digital technology in daily life and work. The score comes from four pillars. In detail, the digital skills pillar has the highest score, namely 49.35 points. After that, there is the employment pillar which has a score of 40.35 points, then the infrastructure and ecosystem pillar score is recorded at 40.24 points and finally, the empowerment pillar has a score of 22.06 points in 2022 (<https://dataindonesia.id/>)

Analysis of the use of digital payments to increase MSME income

Mekarbuana Village has a variety of potential, this can be seen from its regional location, natural resources, human resources, and social and cultural resources. Mekarbuana Village is dominated by forest and rice fields so most of the people work as farmers and farm workers, especially plantations and rice fields. A small portion of the population works in the service, trade, and civil service sectors. However, Mekarbuana has great potential to develop other livelihoods. For example, there are dozens to dozens of tourist destinations in this village, ranging from culinary, and natural tourism, to camping areas. No wonder this village is better known as an Agro-Ecotourism village. Another potential of Mekarbuana Village is educational tourism, where currently there is a collaboration with the Lab-School school from Jakarta through an Observation Trip activity for 4 days and 5 nights, as an implementation of the independent curriculum, natural conditions, socio-cultural and community agro-eco tourism which is attended by 240 students in 2023. Attached is data on tourists who visit destinations around the Mekarbuana Village tourist area

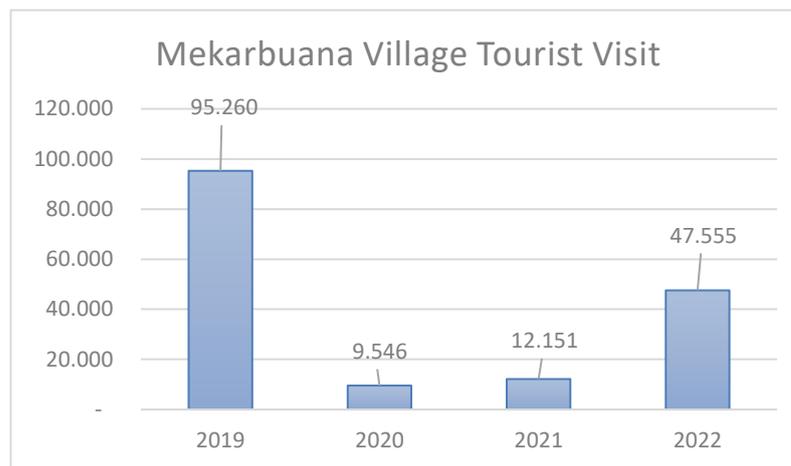


Figure 3. Tourist Visit Data Mekarbuana Village 2019 -2022

Source: BPS Karawang, 2022

The image above shows data on tourist visits to various tourist destinations in Mekarbuana Village, including the natural attractions of Cigentis Waterfall, Curug Bandung, and Curug Peteuy. Meanwhile, artificial tourism includes Raja Camp, Sanggabuana Mountain Climbing Religious Tourism, Tourist Village, Empang Sari Mas, and Jeci Hills. Before the COVID-19 pandemic, tourist visits were very high and decreased from 2020 to 2021 with the implementation of the social distancing policy by the Karawang Regency Government, where visitors had to refrain from visiting activities to prevent extreme transmission of COVID-19 and this condition was very hard. community and Mekarbuana Village MSMEs. As COVID-19 cases subside in the country, the number of tourists visiting the Mekarbuana tourist area will increase almost 4 times in 2022 compared to the previous year. This condition is by the results of research conducted on MSMEs in the Mekarbuana Village tourist area in which 35% of respondents also noted an increase in the number of consumers every month, which shows that there is business growth occurring.

The increasing number of tourists has an impact on increasing the income of MSMEs in Mekarbuana Village, especially as around 60% are tourists from outside the city of Karawang, such as the Bekasi and Jakarta areas. Tourists from outside the city will usually enjoy typical Sundanese culinary delights and buy agricultural/plantation products in Mekarbuana Village. This is in line with the statement from the Secretary of the Karawang Regency Disparbud and Culture Department, Jaeni, when interviewed by Beritanet.com, at his office, on Thursday (05/01) that the tourism sector is one of the sources of contribution to Karawang Regency's Regional Original Income (PAD). In 2022, income from the tourism sector managed by the Karawang Tourism and Culture Service (Disparbud) has succeeded in exceeding the target set, as well as Disparbud's work achievements, which have

absorbed up to ninety-six percent of the budget. "Thank God, the realization of all Disparbud activities in 2022 has been completed, the achievement of budget absorption has reached 96 percent, as well as income from levies from the tourist destination sector reaching more than 400 million from the 2022 target of 300 million," he said.

Transformation in this increasingly advanced digital era has changed many aspects of life, from the cash payment system to digital payments. This shift in habits began when the government together with Bank Indonesia launched the National Cashless Movement (GNNT) in 2014. People who previously used cash were invited to get used to making non-cash payments. Apart from that, the COVID-19 pandemic has also had a huge impact on the digitalization system including payments in Indonesia (Juniawan, 2022).

Digital payments also greatly influence people's habits in holiday activities. Travelers prefer not to carry large amounts of cash when traveling due to significant security risks such as theft or losing their cash in unexpected situations. This is in line with the statement from MSMEs in the Mekarbuana Tourism village that many visitors ask for payment using digital-first rather than cash, especially from out-of-town tourists. And many tourists end up making more shopping transactions because of the availability of digital payment access services. From the research results, 36% of respondents who had provided digital payment facilities reported an increase in sales revenue every month. Many visitors end up shopping more because of the availability of digital payment facilities, especially to bring as souvenirs or typical food from the city of Karawang.

The research results also show that 89% of MSMEs experience sales fluctuations every month. MSMEs stated that many tourists are reluctant to shop because there are no digital payment facilities and access to banking services such as ATMs is still limited. These limitations can make it difficult for tourists to carry out financial transactions efficiently. This is in line with research conducted by Lubis and Nurohman, (2022) which shows that 4 factors influence domestic tourists' intention to use digital payments. These factors consist of ease of transactions, availability of payments, accessibility of transactions, and benefits. Based on factor analysis, the dominant variable influencing is the ease of transaction variable.

CONCLUSION

Research in the Sanggabuana coffee village tourist area aims to analyze how digital payments are used by MSMEs based on indicators of the value of digitalization of MSMEs and by current conditions. This research also looks at the impact of using digital payments on increasing income. The research results show that MSMEs have a very high level of awareness, namely, 94%

of MSMEs understand the importance of using digital payments in transactions. Where this level of awareness is related to the level of efficiency (Efficiency), security, and risk (Security), content related to digital payment finance is easy to understand (Perceived ease of payment) and the use of digital payments provides benefits (Perceived benefits) for MSME owners in developing their business and provide opportunities for business growth. However, the fact is that digital payment users among MSMEs in the Sanggabuana coffee village tourist area are relatively low. This can be seen from the percentage of digital payment users, namely 19 MSMEs or 63.33% do not use digital payments in transactions. This is in line with data from the Ministry of Communication and Information that the digital society index in Indonesia is classified as very low.

The low level of use of digital payments is due to several factors such as human resource capacity where 63.3% are elementary school graduates who are not yet technologically literate, business resources where only 36.67% of MSMEs have savings accounts, technology resources related to village areas which is in the blank spot category, very low commitment and support from the government. However, for MSMEs that actively use digital payments, 35% of respondents also recorded an increase in the number of consumers every month, which shows that business growth is occurring. This growth comes from tourists who have used digital payments. From the research results, 36% of respondents who had provided digital payment facilities reported an increase in sales revenue every month. Many visitors end up shopping more because of the availability of digital payment facilities, especially to bring as souvenirs or typical food from the city of Karawang

The era of digitalization cannot be avoided there is a very high opportunity from technological advances so that like it or not, like it or not, people who are also MSMEs in tourism in the Sanggabuana coffee village must be able to adapt to technological digitalization. Based on these conclusions, suggestions are given to increase digital literacy, including through socialization, education, and digital training programs which can help learn new skills and understand existing technology either through training held by banks, government, or through various academic activities. Literacy is key to using technology wisely. People need to understand how to use digital devices, manage information effectively, and understand online etiquette. The successful use of digital payments in the Sanggabuana coffee tourist village must be supported by the main infrastructure, namely the availability of an adequate internet network because the tourist area must have complete facilities to advance the community's economy.

Further research needs to be developed regarding other variables because of course this research has limitations. Further research can develop or add variables that can influence MSME income, such as the use of e-commerce services, tour package promos, and other supporting

facilities to increase tourism potential in Mekarbuana Village which is supported by the availability of Attractions (tourist attractions), Amenities (facilities), Accessibility (Accessibility) and Ancillary (institutional). Apart from that, further research can also evaluate the income of MSMEs which is influenced by the consumer side, namely tourists who visit the Sanggabuana coffee tourist village which has an impact on the digitalization of MSMEs.

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