

INTISARI

Transformasi digital merupakan bagian yang tidak terpisahkan dari setiap sektor kehidupan, termasuk UMKM. Salah satu bentuk transformasi digital pada sektor UMKM ialah penggunaan sistem pembayaran digital, yang telah menjadi elemen kunci dalam efisiensi transaksi dan peningkatan daya saing. Penelitian ini bertujuan untuk (1) menganalisis tingkat adopsi sistem pembayaran digital UMKM SiBakul Jogja di Daerah Istimewa Yogyakarta; (2) menganalisis pengaruh teknologi, organisasi, lingkungan, persepsi kemanfaatan, persepsi kemudahan dan faktor lainnya terhadap adopsi sistem pembayaran digital UMKM SiBakul Jogja di Daerah Istimewa Yogyakarta; dan (3) menganalisis pengaruh adopsi sistem pembayaran digital terhadap kinerja bisnis UMKM SiBakul Jogja di Daerah Istimewa Yogyakarta. Sebanyak 100 orang responden yang adalah pelaku UMKM SiBakul Jogja dan tersebar di seluruh Daerah Istimewa Yogyakarta turut berpartisipasi dalam penelitian ini. Adapun metode analisis yang digunakan ialah deskriptif melalui pendekatan kuantitatif, dengan metode Structural Equation Model- Partial Least Square (SEM-PLS). Hasil analisis menunjukkan bahwa (1) tingkat adopsi sistem pembayaran digital berada pada kategori tinggi; (2) teknologi, organisasi, lingkungan, persepsi kemanfaatan, persepsi kemudahan dan faktor lainnya masing-masing berpengaruh positif terhadap adopsi sistem pembayaran digital; dan (3) adopsi sistem pembayaran digital terbukti berpengaruh terhadap kinerja bisnis UMKM SiBakul Jogja di Daerah Istimewa Yogyakarta.

Kata Kunci : Adopsi sistem pembayaran digital, integrasi TOE-TAM, UMKM SiBakul Jogja

ABSTRACT

Digital transformation is an integral part of every sector of life, including MSMEs. One form of digital transformation in the MSME sector is the use of digital payment systems, which have become a key element in transaction efficiency and increased competitiveness. This study aims to (1) analyze the level of adoption of the SiBakul Jogja MSME digital payment system in the Special Region of Yogyakarta; (2) analyze the influence of technology, organization, environment, perceived usefulness, perceived ease, and other factors on the adoption of digital payment systems by SiBakul Jogja MSMEs in the Special Region of Yogyakarta; and (3) analyze the influence of digital payment system adoption on the business performance of SiBakul Jogja MSMEs in the Special Region of Yogyakarta. A total of 100 respondents who are SiBakul Jogja SME actors and spread throughout the Special Region of Yogyakarta participated in this study. The analysis method used was descriptive through a quantitative approach, with the Structural Equation Model-Partial Least Square (SEM-PLS) method. The analysis results indicate that (1) the level of digital payment system adoption is in the high category; (2) technology, organization, environment, perceived usefulness, perceived ease, and other factors each have a positive influence on the adoption of digital payment systems; and (3) the adoption of digital payment systems has been proven to influence the business performance of SiBakul Jogja SMEs in the Special Region of Yogyakarta.

Keywords: Adoption of digital payment systems, TOE-TAM integration, SiBakul Jogja MSMEs