

# **IMPACT OF E-PAYMENT AND DIGITAL LITERATION ON THE RIGHTING OF THE PROVISIONS OF UMKM IN THE CASHLESS SOCIETY ERA (A CASE STUDY OF A BAZAR PRINCE AND A QRIS USER IN THE CITY OF MEDAN)**

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## **Abstract**

This research aims to find out the impact of E-Payment partially on the increase in enterprise revenue, to know the influence of Digital Literacy partially upon the increase of enterprise revenues, and to learn the effect of E - Payment and Digital Literation simultaneously on the rise in business revenue. This research uses quantitative methods. The data obtained was 38.343 UMKM from the Department of Cooperation and UMKM City of Medan, then this research used nonprobability sampling techniques and Slovin formula as a method determining the sample in the research resulting in 100 respondents and tested using spss 27. The sample has criteria among them business owners who are participating in market activities in the city of Medan and the owner of the business provider of non-cash payment tools with the payment system Scan QRIS Code in the effort of at least 1 month. Based on the results of the study, it was concluded that 1) E – Payment has a t count value greater than t table is  $11,390 > 1,984$ , and also has a smaller probability value than the level of significance (sig.) is  $0,000 < 0,05$ . meaning E – payments significantly influence partially on the increase in income, 2) Digital literacy has a T count value larger than the t table or  $6,334 > 1,984$  and can also be seen at a lower probability value of the significance level (sig) is  $0,000 > 0,05$ . meaning Digital literature significantly affects partially the Increase in Revenue, and 3) E - Payments and Digital Literacy have a larger f count value than table f is  $78,809 > 3,090$ , and a lower probability of the significant rate (sig.) is  $0000 < 0,005$ .

Keywords: Cashless Society, E – Payment, Digital Literacy, Revenue Increase, UMKM.

## **INTRODUCTION**

Less Cash Society (LCS) is a term used by Bank Indonesia to define a situation in which individuals are accustomed to conducting transactions using non-cash instruments. Most of the population uses electronic payments, which are all kinds of payments that can be made without using paper instruments, which contributed to the formation of a society without cash. The Bank of Indonesia, as the central bank that has responsibility for regulating payment practices in Indonesia, intends to promote cash payment initiatives (M. C. Putri & Haris Muizzudin, 2022).

Government Regulation No.8/26/PSHM/Humas served as the basis for an international conference entitled “Advancing the society with less funds in Indonesia”. We can't deny that technology has advanced. On August 14, 2014, Bank Indonesia (BI) launched the National Non-Cash Movement (GNNT) to develop fast, secure and easy payment methods. On the other hand, the aim of this initiative is to increase the efficiency and effectiveness of national fiscal policy (Bank Sentral Republik Indonesia, 2020).

Over time, technology and public information systems have also evolved. The development of technology has proved that science and technology are constantly evolving rapidly so that it can access a variety of information and facilitate work in various aspects (Nurbaiti et al., 2023). Modern economies use technological advances to make things easier – especially in the trade sector, such as making online purchases and sales, using mobile devices, or paying bills with credit or debit cards provided by banks. The growth of the digital economy and increased financial inclusion of a country will be supported by advances in technology and information. Non-transaction payments are examples of information technology applications as the emerging digital economy (wulandari, 2023).

**Table 1.1 Electronic Payment Uses from 2019-2023 in Indonesia**

<b>Years</b>	<b>Amount</b>
2019	292,3 million
2020	432,28 million
2021	575,32 million
2022	772,57 million
2023	41,71 trillion

Source: Dial data, 2023

According to the above table, the use of electronic payments increased significantly in 2023. This reflects the trend of electronic payment use among Indonesian consumers strengthening in the last five years from the data recorded in the year 2023 as 41.71 trillion.

Financial technology has contributed to the emergence of a society without cash. The change in the way people conduct transactions is represented by the phenomenon of a society without cash. The change that is taking place in modern society is a change in how transaction was originally done using cash, but today they are done in a digital or non-financial way. When looking at the current situation, non-money societies refer more to transactions involving the use of electronic money than real money. This kind of phenomenon makes commercial transactions easier. The business world is changing, too. The designated effort must be capable of adapting to change and must be able to control the use of the Internet (Aisyah et al., 2023).

In a study conducted by Siti Aminah Nasution et al., UMKM entrepreneurs have considered the use of non-cash payments as a way to pay. They have seen that use of cash-free payment systems suggests that small and medium-sized enterprises (SMEs) are increasingly inclined to use noncash payment systems (Nasution et al., 2023).

Understanding the advantages and disadvantages of digital reading contextually is a challenge. Having a high level of digital intelligence will create an ecosystem towards public understanding of the digital perspective. With the development of digital services, people who have no knowledge of technology face threats. Undoubtedly, digital literacy in Indonesia is still low because people have not yet understood the kinds of products and services available by them. Digital literacy not only provides knowledge but also financial skills to choose what to use. It takes a deep understanding of technology to get people to use digital financial products and services. The understanding of digital literacy is different for everyone, but with the understanding of Digital Literacy it will add knowledge to the management of a digitalization (Tiffani, 2023).

Based on the pre-research and interview information that the researchers obtained from several Bazaar participants in the North Sumatra Municipality (PRSU) in June 2023 that with this can make it easier for customers in making payment transactions, give a sense of security in the transaction, also more simple so that it becomes the need of the cashless users who do not carry cash in this era of digitalization, then also has become facilities by the event organizers that cooperate with certain banks. Other benefits obtaining with the transact can be done quickly, can provide ease in transaction so that reduces the use of cash money when shopping, without a ribet for the cash sector, and can also give more in-depth access to making financial reports (Bazar, 2023).

However, in this study, the researchers found obstacles or difficulties for business owners such as network constraints, difficulty seeing that customers have completed their transactions, funds can be withdrawn within 1 day of the transaction, inaccurate code display, delayed service, customer fails to complete the given code, and the presence of large administrative cuts so that the balance received by the business owner is reduced (Bazar, 2023).

Therefore, the author is interested in conducting further research on the phenomenon called “Impact Of E-Payment and Digital Literation On The Righting Of The Provisions Of Umkm In The Cashless Society Era (A Case Study Of A Bazar Prince And A Qris User In The City Of Medan)”.

## **LITERATURE REVIEW**

### **Electronic Payment**

E – Payment, also known as electronic payment, is a type of payment that can be made online through an application or electronic system provider. This allows consumers or buyers not to have to use real money (Asmadi, 2018). With increased internet traffic and increased electronic commerce, electronic payment methods have been

introduced to replace the traditional payment method. Electronic payment technology is still relatively new but has gained great popularity in society. Various electronic payment methods are used not only by banking institutions, such as online payment systems and credit cards, but also by electronic service providers like online payment platforms. Then, as time went by, it began to appear in various circles because it was very practical (Asmadi, 2018) Indicators E – Payment according (Gosal & Linawati, 2008) in (Fitrianova Andriani et al., 2023), namely Perceived Ease of Use, Perceived Usefulness, perceived Social Influence, Perceived Behavior Intentions.

### **Digital literacy**

Digital literacy is generally defined as the ability to use cognitive and technical abilities using computer and communication technology (ICT) to find, evaluate, use, create and communicate content and data (Syaripudin et al., 2017).

Digital literacy is the ability to use Digital devices to think critically, creatively, and communicate effectively, collaborate with others, find and select data, and consider the security of electronic devices and social contexts in a developing society (Naufal, 2021).

Each of their respondents should be able to understand how they use technology in their environment. Being a digital literate means being able to manage a wide range of data, understand messages, and communicate effectively with different types of people. Therefore, it is important to know when and how technology should be used to that goal. It also involves understanding the advantages and disadvantages of using technology daily (Sutrisna, 2020).

According to (Syaripudin et al., 2017), the digital literacy indicator is divided into four: digital competence, digital culture, digital ethics, digital security.

### **Increase in revenue**

According to Artianto, increasing income is taking more money is the result of hard work. All producers produce goods and services with the aim of earning profits or avoiding losses, and to establish the measure of increase in revenue, which is expressed by the quantity of goods or services produced by producers. In a sentence, the rate of profit would be like the amount of goods and services produced, the high value of sale, and the high cost of production (Artianto, 2010).

Profit in Indonesia, profit in England and interest in Arabic are words that are like income or profit. According to Islamic interpretation, income is the result of professional activities carried out in a proper manner and in accordance with the rules established by God. You'll gain from God if you make money legally. Wealth gained through illegal activities such as theft, fraud, and drug trafficking will cause suffering all over the world and in the future. Everything that is obtained in a fair way will be beneficial both economically and spiritually. According to the rule that Allah has established, people can get a reward for their hard work. As in QS. An-Nisa verse 29 Allah SWT says:

﴿ يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالِكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا ۚ ٢٩ ﴾ (النساء/4:29)

Means: O you who believe! Do not eat your neighbor's wealth unjustly, except as a business of equal liking among you. Don't kill yourself. Verily Allah is merciful to you (Q.S An-Nisa/4:29) (Kementrian Agama, 2019)

This sentence explains that we can't make money in the wrong way. Islam teaches its followers to make money through trade and labour. Being able to make money is a duty of every Muslim. However, Islam teaches to make money in a godly way according to divine law. For the people must work and make money in a fair way, so that the money they make is blessed to others.

According (Artianto, 2010) that the indicators that influence the increase in income are capital, product, labour, the number of profits, location.

### **Small and medium-sized micro enterprises (UMKM)**

According (Natalina et al., 2021) UMKM refers to all types of small and medium-sized enterprises (SMEs) that have or have a total value of assets or net assets of at least Rs. 200,000,000, except for buildings and facilities in business. In accordance with the provisions of Article 1 of Regulation No. 20 of 2008, economic activities of a single nature may be carried out by individuals who do not support industry or are not part of industry owned, felt, or is a direct part. Small and medium-sized enterprises (SMEs) are a large part of the Indonesian economy. Small and Medium Enterprise Capacity (SMEs) to develop business processes that can be tailored to funding, So small and medium enterprises (SMES) have the ability to influence the entire Indonesian economy (Imsar et al., 2022).

It is of course permitted in the Islamic economy to do business or business. Through the stories of the Prophet Muhammad saw show that he himself was initially a merchant or businessman. We can also see that many of his colleagues at the time were rich and wealthy businessmen. In Islamic economics, micro, small, and medium-sized enterprises are a form of human effort to maintain life and worship, towards social well-being. In Surah At-Taubah verse 105:

﴿ وَقُلْ اْعْمَلُوا فَسَيَرَى اللَّهُ عَمَلَكُمْ وَرَسُولُهُ وَالْمُؤْمِنُونَ وَسَتُرَدُّونَ إِلَىٰ عِلْمِ الْغَيْبِ وَالشَّهَادَةِ فَيُنبِّئُكُمْ بِمَا كُنْتُمْ تَعْمَلُونَ ۚ (التوبة/9: 105) ﴾

Means: Say: "Work, then Allah, His Messenger, and the faithful will see what you do. You will be returned to Him who knows the hidden and the manifest. He will tell you all that you have done." (At-Taubah/9:105) (Kementrian Agama, 2019).

This Surah explains that God has commanded their followers to work, and that any human activity will be regarded as a work that will affect the future. Islam sets rules on how people interact with each other and with Allah SWT, including commercial activities, so that Muslim believers can remain faithful to their behavior and avoid falling into madness.

## METHOD

In this study, the author uses a quantitative approach. According (Sugiyono, 2019), to find out the influence of a variable that tested its hypothesis scientifically and empirically and substantiate on the theory of research that can be obtained its truth. This research covers free variables in this research are E – Payment (X1), Digital Literacy (X2) and the variable tied to this research is Enterprise Revenue (Y) and uses data collection techniques such as observations, questionnaires, and library studies. (library research). Researchers gathered a variety of literature such as ebooks, journals sourced from google scholar, and articles from the official website of the Government of the City of Medan to search for data from the Department of Cooperation and UMKM of the Town of Medan.

The data obtained is 38.343 UMKM submitted from the Department of Cooperation and UMKM Kota Medan, then this study uses nonprobability sampling technique and Slovin formula as a sample determinant technique in the research resulting in 100 respondents. By spreading questions directly to the UMKM perpetrators to fill in the answers provided. Where each question has five options, using the likert scale and tested using SPSS 27.

As for data analysis techniques such as validity tests, rehabilitation tests, classical assumption tests such as normality tests, multicollinearity tests and herocedastity testing, double linear regression, hypothetical trials such as partial coefficient tests, simultaneous trials and determination factor analysis.

## RESULT AND DISCUSSION

### Data Analysis Test Validity

Variabel E – Payment (X1)				
No. Item	R hitung	R tabel 5% (98)	Sig	Keterangan
1	0,325	0,1966	0,001	Valid
2	0,443	0,1966	0,000	Valid
3	0,486	0,1966	0,000	Valid
4	0,485	0,1966	0,000	Valid
5	0,510	0,1966	0,000	Valid
6	0,478	0,1966	0,000	Valid
7	0,462	0,1966	0,000	Valid
8	0,358	0,1966	0,000	Valid
9	0,527	0,1966	0,000	Valid
10	0,537	0,1966	0,000	Valid
11	0,503	0,1966	0,000	Valid
12	0,334	0,1966	0,001	Valid
13	0,437	0,1966	0,000	Valid
14	0,497	0,1966	0,000	Valid
15	0,332	0,1966	0,001	Valid

Source: Dial data, 2023

**Table 4.12 Validity Test Results**

Variabel Literasi Digital (X2)				
No. Item	R hitung	R tabel 5% (98)	Sig	Keterangan
1	0,524	0,1966	0,000	Valid
2	0,485	0,1966	0,000	Valid
3	0,421	0,1966	0,000	Valid
4	0,542	0,1966	0,000	Valid
5	0,341	0,1966	0,000	Valid
6	0,526	0,1966	0,000	Valid
7	0,499	0,1966	0,000	Valid
8	0,456	0,1966	0,000	Valid
9	0,328	0,1966	0,003	Valid
10	0,424	0,1966	0,000	Valid
11	0,448	0,1966	0,000	Valid
12	0,311	0,1966	0,004	Valid

Source: Dial data, 2023

Variabel Peningkatan Pendapatan (Y)				
No. Item	R hitung	R tabel 5% (98)	Sig	Keterangan
1	0,431	0,1966	0,000	Valid
2	0,572	0,1966	0,000	Valid
3	0,416	0,1966	0,000	Valid
4	0,490	0,1966	0,000	Valid
5	0,645	0,1966	0,000	Valid
6	0,572	0,1966	0,000	Valid
7	0,416	0,1966	0,000	Valid
8	0,490	0,1966	0,000	Valid
9	0,645	0,1966	0,000	Valid
10	0,615	0,1966	0,000	Valid
11	0,640	0,1966	0,000	Valid
12	0,490	0,1966	0,000	Valid
13	0,645	0,1966	0,000	Valid
14	0,614	0,1966	0,000	Valid
15	0,630	0,1966	0,000	Valid

Source: Dial data, 2023

Referring to the validity test results on the table of the instrument Variable X1 consists of 15 questions, variable X2 consist of 12 questions, and variable Y consist of 12. As a result, all statements data have r counts that are greater than r tables or seg. less than 0.05. We can see the r level from table r, where  $df = N - 2$ , which means that  $100 - 2 = 98$  (N is the number of respondents) and that the alpha level is 5%. Table r is 0.1966. All statement elements are valid because their count r value is greater than the table r value.

### Reliability Test

According to the following table, the level of confidence with Cronbach's Alpha is rated from 0 to 1:

**Table 4.13 Reliability Test Results**

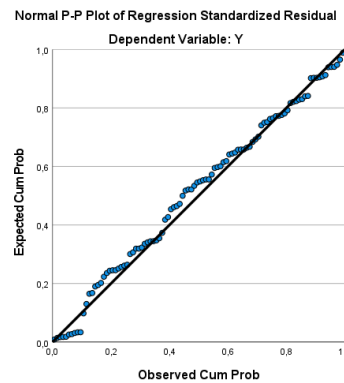
Variabel	Cronbach's Alpha	Standar	Keterangan
E – Payment (X1)	0,719	0,60	Reliabel
Literasi Digital (X2)	0,630	0,60	Reliabel
Peningkatan Pendapatan (Y)	0,837	0,60	Reliabel

Source: Dial data, 2023

All variables in the survey have Alpha Cronbach values greater than 0.60, as shown in the table above. From the results above, it can be concluded that the variables used in this study can be represented.

**Classical Assumption Test**

**a. Normality Test**



Source: Dial data, 2023

**Picture 4.3 Probability Plot Normality Test**

Can see on the normal plot probability diagram that the plot point is close to the diagonal. It is concluded that the data distribution is normal. However, to determine whether the data is normal, researchers must perform a Kolmogorov-Smirnov statistical test One Sample.

**Table 4.14 Kolmogorov-Smirnov Normality Test Results**

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters <sup>a, b</sup>	Mean	,0000000
	Std. Deviation	2,24425362
Most Extreme Differences	Absolute	,068
	Positive	,067
	Negative	-,068
Test Statistic		,068
Asymp. Sig. (2-tailed) <sup>c</sup>		,200 <sup>d</sup>
Monte Carlo Sig. (2-tailed) <sup>e</sup>	Sig.	,304
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source: Dial data, 2023

The results of the Kolmogorov-Smirnov normality test show that the Asymp. Sig. value is 0.200. This shows that the significance value of 0.200 is greater than 0.05. Could conclude that the data studied has a normal distribution.

**b. Multicollinearity test**

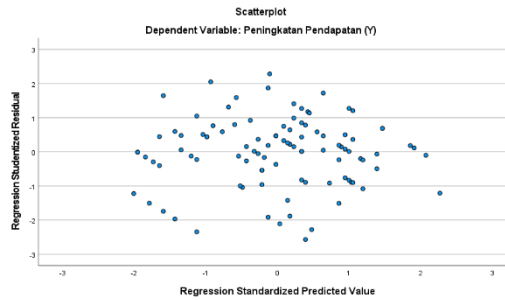
**Table 4.15 Multicollinearity Test Results**

Model	Collinearity Statistics	
	Tolerance	VIF
1		
	(Constant)	
	<i>E - Payment (X1)</i>	,908 1,101
	Literasi Digital (X2)	,908 1,101

Source: Dial data, 2023

From the results of the multicollinearity test, it can be concluded that there is no equal multi-linearity or no success of the multi-linerity test because all variables have tolerance values greater than 0.90 and less than 0.10.

**c. Heterosclerosis test**



Source: Dial data, 2023

**Picture 4.4 Results of the Scatterplot Heterocadasthenicity Test**

According to the representation above, it is possible to determine whether there are sets of pixels that are evenly scattered above and below the number 0 on the Y silhouette, but they do not tend to accumulate or form patterns. Therefore, it is possible to verify the absence of heteroskedasty in the regression model research.

**Table 4.16 Results of Heterokedastisity Test of Glaciers**

Model		T	Sig.
1	(Constant)	-,147	,526
	E – Payment (X1)	11,390	,250
	Literasi Digital (X2)	6,334	,401

Source: Dial data, 2023

According to the table above, there is no heterocedasticity because the E-Payment variable significance rate (X1) is 0.250, which is greater than 0.05. Since the Digital Literacy variable (X2) significance level is 0.401, there is not any heterocedasticity.

**Double Linear Regression**

**Table 4.17 Double Linear Regression Test Results**

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	-,965	1,586	
	E - Payment (X1)	,921	,081	,749
	Literasi Digital (X2)	,165	,104	,104

Source: Dial data, 2023

$$Y = a + b_1x_1 + b_2x_2$$

Description:

Y: Revenue Increase

a: Constant (fixed value)

b1, b2: regression coefficient (anticipated value)

X1: E – Payment

X2: Digital Literacy

$$Y = -0,965 + 0,921X_1 + 0,165X_2$$

- 1) The constant coefficient is negative at -0,965. This means that the increase in income (Y) will decrease by 9.65% if there is no variable E – Payment (X1), Digital Literacy (X2).
- 2) The beta coefficient for variable E – Payment (X1) is 0.921. The income growth variable (Y) has an increase of 92.1% if the other variables remain constant and the variable X1 has a increase of 2%. However, if there is no other variable and the X1 variable has a decrease of 92,1%.
- 3) The beta coefficient for the Digital Literacy Variable (X2) is 0.165. The income growth variable (Y) will increase by 16.5% if the other variables remain constant and the X2 variable increases by 1%.

**Hypothesis Test**

a. **Partial coefficient test (T – Test)**

**Table 4.18 Results of Partial Coefficient Test (Uji T)**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-	1,586		-,147	,883
		,965				
	E – Payment	,921	,081	,749	11,390	,000
	Literasi Digital	,627	,104	,104	6,334	,000

a. Dependent Variable: Peningkatan Pendapatan

Source: Dial data, 2023

The influence of independent variables on partially dependent variables is as follows:

1) The test result obtained from the t count value for E – Payment (X1) is 11,390 and a probability of 0,000. Whereas the table t value for the number of observations as many as 100 with a significance rate of 5% and the degree of freedom (no) = 100 – 3 = 97 obtains 1,984. Thus, obtaining that t count is greater than the t table or 11.390 > 1.984 and can also be seen at the probability value smaller than the significance level (a) 5% or 0,000 < 0.05 then it can be concluded that the variable E – payment (x1) significantly influences the increase in income, with the conclusion Ha accepted and Ho rejected.

2) The test result obtained from the t count value for Digital Literacy (X2) is 6,334 and a probability of 0,000. Whereas the t value of a table with a significance rate of 5% and a degree of freedom (no) = 100 – 3 = 97 is 1,984. Thus obtaining that t count is greater than the t table or 6,334 > 1,984 and can also be seen at a probability value smaller than the significance level of (a) 5% or 0,000 > 0,05, it can be concluded that the variable Digital Literature (x2) significantly influences the Increase in Revenue, with the conclusion Ha accepted and Ho rejected.

**b. Simultaneous testing (F – Test)**

**Table 4.19 Simultaneous Test Results (Uji F)**

ANOVA <sup>a</sup>						
Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	910,999	2	455,499	78,809	,000b
	Residual	560,641	97	5,780		
	Total	1471,640	99			

a. Dependent Variable: Peningkatan Pendapatan  
b. Predictors: (Constant), Literasi Digital, E – Payment

Source: Dial data, 2023

In the above table it is possible to conclude the value of the F count is greater than the F table is 78,809 > 3,090 and the significance of the value 0,000 is less than 0,005, then Ha is accepted. That means that the hypothesis on this study is accepted. Which means the variable E – Payment (X1), Digital Literacy (X2) influences the increase in revenue (Y).

**c. Determination Coefficient Analysis (R2)**

**Table 4.20 Results of the Determination Coefficient Test (R2)**

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,787 <sup>a</sup>	,619	,611	2,40412	2,092

a. Predictors: (Constant), Literasi Digital, E – Payment

Source: Dial data, 2023

Found in the previous table that the value of the determination coefficient (R Square) is 0.619. An increase in income (Y) of 61.9% can be explained by the variable E – Payment (X1), Digital Literacy (X2), according to the level of determination. Other variables can explain the rest.

## DISCUSSION

### 1. E – Payment against Increased Enterprise Revenue

E-Payment is a system used in making payment processes that can provide ease and give a sense of comfort to users in carrying out payment transaction activities and can increase business revenue.

Based on research on the influence of E-Payment on the Increase in Enterprise Revenue, the hypothesis partially proves that t counts as 11.390 and t tables as 1.984 or (11.390 > 1.984) where the value has a positive influence on the increase in enterprise income and the significance value of t of 0,000 < 0.05 is meaningful, from such results can be concluded if E-payment has a partial influence upon the Increment of Enterprise Income.

This is in line with previous research (E. W. Putri et al., 2022) that has shown that digital payments increase business revenue. With digital payments, small and medium-sized (SMEs) can manage their transactions and finances better. According to further research (Widyayanti, 2020) adoption of the change of electronic payment system to non-money appears to increase UMKM revenue. According to (Namira, 2022), with the presence of E-Payment provides benefits to increased performance, ease and speed in making payment transactions as well as productivity, this is due to the high interest of UMKM perpetrators in the use of E - Payment. The use of technology on payment tools in the enterprise provides many benefits for UMKM owners, but also provides benefits for users or consumers.

## **2. Digital Literacy to Increase Enterprise Revenue**

Digital literacy not only introduces small and medium-sized enterprises (SMEs) to the digital world, but also has a significant impact on their daily activities, especially by helping them grow their business.

Based on research on the influence of Digital Literacy on Increased Enterprise Revenue, the hypothesis partially proves that  $t$  counts as 6,334 and  $t$  tables as 1,984 or ( $6,334 > 1,984$ ) where the value has a positive influence on increased enterprise revenue and the significance value of  $t$  as  $0,000 < 0,05$  that has meaning, from the results can be concluded if Digital Literation has an impact on Increase in Enterprise Revenue. According to the previous research (Tawas & Rahel W. Kimbal, 2021), with the results of the study "Effects of digital literacy on the development of small and medium enterprises in Eastern Passi, Bolaang Mongondow Northern Sulawesi" overall the impact of Digital literacy has a greater impact on development of UMKM in East Passi department.

Being able and aware of digital literacy can help grow your business. Digital Literacy capabilities include aspects in the use of applications as a means of payment used. Umkm actors not only introduce digital media but also use stages in greater depth for day-to-day business activities. So this can help small and medium-sized enterprises (SMEs) make huge amounts of money. It shows that digital learning skills in SMEs large-scale entrepreneurs have a positive impact on sales (Zahro, 2019).

## **3. E-Payment and Digital Literacy to Increase Enterprise Revenue**

E-Payments and Digital Literacy have an impact on increased revenue. With the introduction of E-Payment, the study aims to provide benefits to small and medium-sized enterprise entrepreneurs (SMEs) in terms of sales transaction documentation, which will automatically be produced in sales reports at weekly and monthly intervals, which would enable SMEs to monitor their business progress. First of all, the advantage of using fintech in micro and small enterprises (UMKM) is that transactions are easier and faster for clients, which makes transaction more accurate.

Similarly, digital literacy is able to realize the importance of knowledge to the digital world, that is to better understand how to manage technology better, to understand the way to use digital payments will facilitate each transaction, speed in transferring money, ease in using the application, get the rewards obtained from the use of the application that affects UMKM i.e. increased sales volume, improvement in performance or increase in revenue.

Supported by research (Asisa et al., 2022) "Influence of Financial Literacy Understanding and Digital Payment Facilitation on UMKM performance in Makassar City", financial literacy factors and digital payment facilities have a positive and significant impact on the efficiency of small and medium-sized enterprises. (UMKM).

According to the results of the research on the influence of E-Payment and Digital Literacy on Revenue Increase, the hypothesis simultaneously proves that the value of  $F$  counts greater than the table  $F$  is  $78,809 > 3,090$  and the suggestion is  $0,000 < 0,005$ , meaning that E-payment ( $X_1$ ), Digital Literation ( $X_2$ ) influences the increase in income ( $Y$ ). Other factors that influence the increase in the income of UMKM perpetrators are training and promotion. Training is closely linked to income, so if one wants to maximize income, the quality of the data source needs to be improved and developed. By providing training that matches their activities. Business promotion is also a factor determining its success. With the quality of a product, then the product will be useful to the consumer. Promotions encourage customers to buy, thereby increasing sales and revenue (Kolanus et al., 2020).

The role of E-Payment and Digital Literacy affects their business. With electronic payment functions and digital knowledge, small and medium-sized enterprises (SMEs) can easily understand digitization management and can identify inputs and outputs that occur during transactions. The reason for UMKM to use E-Payment is the simplicity, ease and speed of transactions and registration, which has yielded positive results in the field. Another advantage of using E-Payment is the ability to simplify the lives of customers. UMKM perpetrators have chosen to use E-Payment due to improved efficiency and efficiency of transaction processes. With technological advances, also have to adopt E-Payment-based solutions. Therefore, the combination of E-payment and Digital Literacy will have a positive impact on the income growth of small and medium-sized micro-enterprises. (UMKM).



## CONCLUSION

Based on the results of the exhibition analysis as well as the discussion carried out, then this study can be concluded as follows:

1. The test results showed that for the variable E – Payment, the t count value is higher than the table t, i.e. 11,390 is greater than 1,984. In addition, the probability is lower than the significance (sig), i.e. 0,000 less than 0.05. So we can conclude that E-payment has a partial influence on the increase in revenue.
2. The results of the examination were obtained from the Digital Literacy variable. Obtained a t count value greater than the t table, that is, 6,334 higher than 1,984, and proved that the probability is lower than the significance level (sig), that is 0,000 higher than 0,05. So we can conclude that the digital literation variable has a partial influence on the increase in income.
3. The results of the examination show that the variable E – Payment and Digital Literacy has a higher counting value of f than table f, at 78,809 greater than 3,090, and a lower probability value at the significance level (sig), at 0,000 less than 0,005. It can then be concluded that the variables E – Payment and Digital Literacy significantly influence simultaneously on the increase in revenue.

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