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Strategy to Strengthen Unumart's Performance through the Role of Digital Payment Optimization in the First Quarter of 2025

Dina Nadiyah Faiqoh[1*], Sastya Putri[2], Denny Kurniawan[3], Reni Diah Setyowati[4], Nuari Anisa Sivi[5]
Universitas Lampung
Corresponding Author: Dina Nadiyah Faiqoh dina.nadiyah@gmail.com

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A B S T R A C T

Digital transformation emphasizes digitalization as a strategy for enhancing efficiency and competitiveness. The shift to tech-based payment systems, like QR Codes and e-wallets, simplifies transactions, boosting operational efficiency and potential sales for businesses. This study aims to empirically test the effect of Digital Payments (QRIS) on UNU Mart Performance (Sales). This study is a causal research with quantitative methods. The examples obtained through purposive sampling techniques, from 90 data only 70 can be processed during the first 3 months of 2025, using primary data from the UNU Mart cashier application. In this study, SPSS statistical software version 24 was used. The results of the study showed that the variables taken, namely QRIS on Sales, were proven to have a positive and significant effect. In addition, seen from the multiple correlation, more than 50% of QRIS variables affect Sales.

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INTRODUCTION

In the era of rapidly developing digital transformation, digitalization has become a key strategy for business actors to increase efficiency, competitiveness, and profitability. One important aspect of this transformation is the digitalization of the payment system , namely the shift from conventional transaction methods to technology-based methods such as QR Code, e-wallet, mobile banking , and payment gateways. This strategy not only facilitates the payment process for consumers, but also provides direct benefits for business actors in the form of increased operational efficiency and potential increased sales turnover .

Digitizing payments enables faster, more accurate transactions with minimal risk of human error. In the context of an increasingly competitive and digital market, convenience and speed are key factors in influencing consumer decisions. Today's consumers prefer payment methods that are practical and safe, and provide convenience in transactions without having to carry cash. Therefore, business actors who adopt a digital payment strategy are considered more responsive to market needs and tend to have higher appeal in the eyes of customers.

From a business perspective, digital payment systems provide benefits in terms of more systematic and automated transaction recording. This has a direct impact on the ability of business actors to monitor cash flow, prepare financial reports in real time, and analyze transaction data to design more targeted marketing strategies. The implementation of this digital strategy also supports integration with e-commerce platforms, allowing businesses to reach a wider market, including consumers outside the local geographic area. Several empirical studies show that digitalization of payments can drive increased sales turnover. This is due to the increasing frequency and volume of transactions that occur along with the increasing convenience and security of transactions felt by consumers. Consumers who feel comfortable in making transactions tend to make impulsive purchases or repeat purchases, which directly impacts increased business revenue.

However, the success of implementing a digital payment strategy is highly dependent on several factors, such as technological readiness, digital literacy of business actors and consumers, internet network infrastructure, and regulatory and policy support from the government. On the other hand , there are still challenges that need to be overcome, such as resistance to change, initial costs of implementing technology, and data security and privacy issues.

Thus, it is important to research and understand the extent to which the implementation of digital payment strategies has an impact on sales turnover , especially in the MSME (Micro, Small, and Medium Enterprises) sector which is the backbone of the national economy. This research will help provide deeper insight into the effectiveness of digital strategies in the context of business growth and encourage wider and more planned adoption of technology.

Every time MSMEs install digital payment tools at their place of business. They are always ready if consumers make payments using digital payment tools. Even some SMEs direct consumers to choose digital payment tools because they are easier to access and more practical. This fact shows that MSMEs are satisfied with the features and benefits of digital payment tools, which has an impact on the continuous adoption of digital payment tools. Another reason why MSMEs use digital payment tools continuously is that it can reduce costs and time in making transactions. MSMEs have more free time because consumers or vendors make transactions online. When SMEs use digital payments as a means of payment, consumers can see that SMEs are trustworthy companies." (Musyaffi, et.al 2024).

LITERATURE REVIEW

Digital Payments

Bank Indonesia (2021) payment methods have undergone quite significant changes along with technological developments and changes in consumer behavior. According to Novi et al. (2019) explains the theory of "The evolution of payment methods is influenced by technology and economic needs, shifting from barter to cash, now to a digital system. Digital payments support the stability of the financial system in Indonesia which continues to develop".

Digital payments play a vital role as a driving element for MSME performance. Due to the ease of use, they are able to satisfy consumers, which will further increase loyalty and purchase intention ." (Fachrunnisa et.al, 2024). It is stated that digital payments have a crucial role in improving the performance of MSMEs through ease of use, which in turn increases consumer satisfaction, loyalty, and purchase intention. Electronic payment systems utilize digital technology to store, manage, and send money, making buying and selling transactions faster, more efficient, and more economical." (Nurhanifah and Sungkono, 2024).

QRIS

Non-cash payments are usually made not by using money as a means of payment but by transferring or *scanning barcodes* which are now starting to be used frequently, namely QRIS." (Handayani & Soeparan, 2022) " *Quick Response Code Indonesian Standard* (QRIS) is a QR Code standardization to support digital payments in Indonesia pioneered by Bank Indonesia (BI) and the Indonesian Payment System Association ." (ASPI) (Nurdin and Amalia, 2021).

Quick Response Code Indonesia Standard (QRIS) has several important parts to facilitate digital payment transactions using QR codes. In general, the QRIS format is characterized by black and white with a checkered pattern. This encrypted data information will be converted into a dot pattern on the QR Code." (Sari & Raya, 2022). " QRIS makes transactions easier with one QR Code that can be read by various payment applications. This is important to expand digital payments in Indonesia, support the growth of the digital economy, and is in line with Bank Indonesia's vision for financial inclusion . " (Sriekaningsih, 2020).

The presence of QRIS aims to facilitate and support digital payments in Indonesia in an efficient, safe, and standardized manner ." (Gufran et al., 2023) " QRIS has a universal payment system for every transaction, all merchants only need one barcode for all payments through the e-money application . " (Hanina, 2021) " The presence of QRIS aims to make digital transactions easier for people to transact and be supervised by regulators centrally because they have met the standards ." (Sekarsari, 2021).

In implementing QRIS, MSMEs need to understand the benefits and ease of use. Payment with QR Code is done by scanning using a smartphone, leading to a payment application. The advantages are that it is practical, fast, and safe, while the disadvantages include the need for a smartphone, applications, a good internet connection, and the need to maintain security ." (Sari, 2024).

MSME Performance

Micro, Small and Medium Enterprises (MSMEs) are one of the very strong drivers of the people's economy. Micro, Small and Medium Enterprises (MSMEs) have an important role in the economic and industrial growth of a country, a business entity, especially MSMEs, is required to make changes in order to increase its competitiveness, this is because many small and medium entrepreneurs are leaving the family/home industry so that its management is not managed properly. " (Renaldo et.al, 2021).

Sales Turnover

According to Johnston & Marshall (2013), who explained that "technological developments can expand market reach, increase operational efficiency, and enable better changes in sales strategies. Therefore, the use of appropriate technology can provide a significant competitive advantage for companies". According to Fandy Tjiptono (2019) " Sales are the peak of all company activities in an effort to achieve the desired goals. Sales are a source of income needed to cover costs in the hope of making a profit".

METHODOLOGY

The method applied in this study is associative, namely research that aims to identify the influence or relationship between two or more variables (Sugiyono, 2018:8). Associative research is divided into three categories, namely symmetrical, causal (cause and effect), and interactive (reciprocal). This study applies a causal type (cause and effect) where one independent variable affects the dependent variable, which can also be interpreted as an asymmetrical relationship between the independent variable and the dependent variable. This study was conducted by collecting data through reports, especially financial reports from related companies, as well as studying other books and journals related to this research, and documenting written objects.

Data in the form of numbers that can be measured, predicting the relationship between variables, processed using statistical analysis, so that it can be displayed in statistical form. The data used in this study is data from the UNU Mart financial summary report regarding customers who choose the QRIS payment method and total daily sales for 3 consecutive months. Meanwhile, if

viewed from its origin, the data used in this study is primary data, namely data taken directly from the source without any processing.

RESEARCH RESULT

Descriptive Statistics

Descriptive statistics is a method for obtaining a general view of data. The description to explain data can be seen from the average (mean), standard deviation, highest value, and lowest value. The table below presents the descriptive statistics in this study.

Table 1. Descriptive Statistics

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
LN_QRIS	70	8.70	14.42	11,7834	,97081
LN_SALES	70	12.18	14.77	13,3715	,61291
Valid N (listwise)	70				

Based on the table above, it shows that in variable X, namely *Digital Payment* (Qris), the minimum value shows 8.70 and the maximum is 14.42 and the average is 11.7834. In variable Y, namely UMKM Performance (Sales), the minimum value shows 12.18 and the maximum value is 14.77 with an average of 13.3715.

Normality Test

In this study, the normality test is intended to test whether the dependent and independent variables in the regression model have a normal distribution or not. This test applies the Kolmogorov-Smirnov test as a basis for decision making in the KS test. The following is a summary of the results of normality testing using the Kolmogorov-Smirnov test.

Table 2. Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		70
Normal Parameters [a,b]	Mean	,0000000
	Std. Deviation	,44176636
Most Extreme Differences	Absolute	,064
	Positive	,064
	Negative	-,053
Test Statistics		,064
Asymp. Sig. (2-tailed)		,200 [c,d]

a. Test distribution is Normal.
b. Calculated from data.
c . Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Based on the table above, it shows that previously there was a transformation because the test had been carried out but the normality value had not reached the minimum limit so that a transformation was carried out using LN and then it could produce a value of 0.200 which shows that the results of this study were normal.

Test Multicollinearity

The multicollinearity test aims to determine whether there is a relationship between independent variables in the regression model. A good regression model should have no relationship between independent variables. If the independent variables have a correlation with each other , then the variables are not orthogonal. The results of the multicollinearity test can be seen in the table below:

Table 3. Test Multicollinearity

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	8,215	,652		12,591	,000		
	LN_QRIS	,438	,055	,693	7,931	,000	1,000	1,000

a. Dependent Variable: LN_SELLING

Based on the results of the multicollinearity test, the VIF value for the variable independent, namely LN_QRIS , above the value of 0.01 and the tolerance value shows results below 10. With thusit can be concluded that there is no multicollinearity between the variables independent in the regression model.

Test Heteroscedasticity

The heteroscedasticity test is carried out to determine whether there is a deviation from one of the classical assumptions, namely a non-constant residual variance. A good regression model is one that is homoscedastic or does not experience heteroscedasticity. In this study, heteroscedasticity testing was carried out using the Glejser method. In the Glejser test, if the t value is not significant at 5% or sig. >5%, then it can be concluded that the regression model does not show heteroscedasticity.

Table 4.Test Heteroscedasticity

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,859	,387		2,222	,030
	LN_QRIS	-,043	,033	-,158	-1,320	,191

a. Dependent Variable: ABS_RES

The table above shows that the significance value is more than 0.05 , which means it can be concluded that there is no heteroscedasticity in this regression model.

Test Autocorrelation

Autocorrelation arises due to the relationship between one disturbance variable and another disturbance variable. This study applies the Durbin Watson test to identify the presence of autocorrelation problems in the model.

Table 5. Test Autocorrelation

Model Summary [b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,693 [a]	,480	,473	,44500	1,538

a. Predictors: (Constant), LN_QRIS

b. Dependent Variable: LN_SELLING

Based on the table above, the Durbin Watson (DW) value of 1.538 indicates that there is no autocorrelation, because the DW value is between -2 and +2, so the regression equation meets the criteria for being free from autocorrelation.

Results Testing Correlation and Regression

a. Correlation Multiple
   Based on table 4.5, the value of the multiple coefficient on R is 0.693 or worth 69.3%, Which It means can concluded that in a way Overall variable independent moderate influence on variable dependent.
b. Regression Linear Multiple
   Analysis regression linear multiple used For know influence variable independent *Digital Payment* (QRIS) against dependent variable MSME Performance (Sales).

Table 6. Regression Test Linear Multiple

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	8,215	,652		12,591	,000		
	LN_QRIS	,438	,055	,693	7,931	,000	1,000	1,000

a. Dependent Variable: LN_SELLING

Equality regression multiple Which obtained from results analysis on is as follows:

Y = 8,215+0,438QRIS

From equality regression on obtained that there is positive relationship between *Digital Payment* (QRIS) and MSME Performance (Sales).

So that from equality on can interpreted as following:

1. The constant of 8.215 states that the constant value of 8.215 will show Sales value of 3,465 with constant Digital Payment (QRIS).
2. Digital Payment (QRIS) regression coefficient has a value of 0.438, indicating that every addition 1(one) mark Digital Payment (QRIS) will cause increasing MSME Performance (Sales) by 0.438.

Test t (Partial)

The results of the t-statistic analysis in table 4.6 show that there are independent variables that statistically significantly affect the dependent variable, namely MSME Performance (Sales), because they have a Sig probability value of below 0.05, namely the Digital Payment (QRIS) variable. The following are the details of the partial testing for each variable

H1 : *Digital Payment* (QRIS) has a positive and significant effect on MSME Performance (Sales).

Based on table 4.6 it can be seen that the calculated t value of 7.931 when compared with the t table value for df = 68 at the level significance of 0.05 is 1.99547, then the calculated t value is greater than t table which means it is located in the rejection area of Ho and Ha accepted. A significance probability value of 0.000 indicates a value that smaller than the value at a predetermined level of significance that is of 0.05.

Based on the results of the hypothesis test, it can be concluded that that *Digital Payment* (QRIS) has an impact positive And significant on MSME Performance (Sales) Which means hypothesis First accepted.

Figure 1. Hypothesis 1

Test F (Simultaneous)

The simultaneous test (f-test) which is also known as the joint test aims to test whether all independent variables statistically affect the dependent variable of MSME Performance (Sales).

Table 7. Test F (Simultaneous)

ANOVA [a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	12,455	1	12,455	62,895	,000 [b]
	Residual	13,466	68	,198		
	Total	25,921	69			

a. Dependent Variable: LN_SELLING
b. Predictors: (Constant), LN_QRIS

Based on the results of the simultaneous test in table 4.7 above, the simultaneous significance value is 0.000. The level of significance is below α = 5%, and the calculated F value of 62.895 is greater than the F table value of 3.98, so it can be concluded that Digital Payment (QRIS) simultaneously affects MSME Performance (Sales).

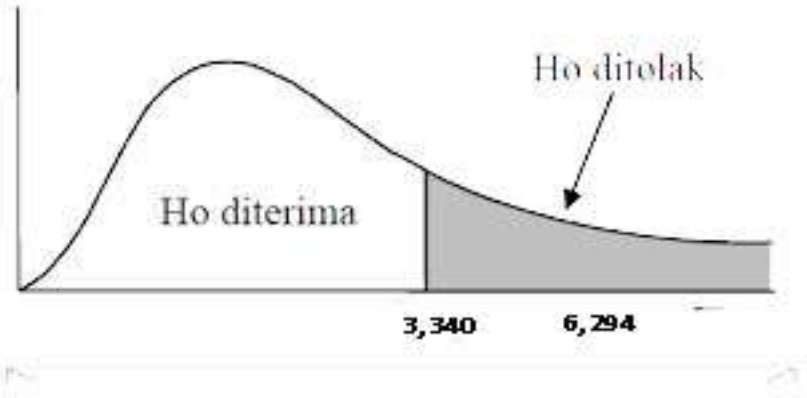

Figure 2. Test F (Simultaneous)

Test Coefficient of Determination (R 2)

The coefficient of determination functions to determine how much variation in all independent variables can explain the dependent variable. The greater the Adjusted R Square value, the better the model used to increase accuracy and precision in actual situations (data).

Table 8. Test Coefficient of Determination

Model Summary [b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,693 [a]	,480	,473	,44500	1,538

a. Predictors: (Constant), LN_QRIS
b. Dependent Variable: LN_SELLING

Mark *Adjusted R Square* on table 4.8 is 0.480 means *Digital Payment* (QRIS) variables can explain UMKM Variable Performance (Sales) only as big as 48% justwhereas the rest (100%-48%=52%) explained by variable- other variables not included in model.

DISCUSSION

Based on results Test t (Partial) show that variable Digital Payment (QRIS) has a positive and significant effect on MSME performance (sales), results test is in accordance with journals researched by Nurhanafiah and Sungkono (2024) also Sari (2024). Matter That shows that digital payments make it easier for consumers from various backgrounds (including those who do not carry cash) to transact. This increases sales volume and expand the market for MSMEs, MSMEs that accept digital payments are often considered more modern and professional, increasing customer trust, especially from the younger generation and upper middle class.

CONCLUSIONS AND RECOMMENDATIONS

Based on the data analysis related to the Influence of Profit Fluctuations and Funding Policies on Investment Decisions in the Manufacturing Sector, especially Food and Beverages on the IDX, it can be concluded that:

1. Digital Payments (QRIS) have a positive and significant impact on MSME Performance (Sales), this is proven by the t-value of 7.931 which is higher than the t-table of 1.99547, with a significance level of 0.000. The QRIS significance value which is lower than the expected significance α = 5% indicates that the first hypothesis can be accepted.
2. The results of the determination coefficient test in this study reached an Adjusted R Square value of 0.480
3. You can use methods other than QRIS such as *mobile banking* or *e-wallet* for *digital payments*.
4. For MSME performance, it is not only sales but also operational services if linked to *digital payments*.

ADVANCED RESEARCH

For further research, variables related to financial literacy and satisfaction with the use of technology can be added, and also explored in non-urban areas.

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