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Identification of MSMEs' Decision in Using Digital Payment as Part of the Smart City Concept Implementation in Lhokseumawe City

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Digital payment, Structural Equation Modeling Partial Least Square (SEM-PLS), Smart City, Theory Acceptence Model (TAM)

Abstract

In today's digital era, many people are using various digital payment products. Digital payments make transactions faster, safer, and more efficient, especially for Micro, Small, and Medium Enterprises (MSMEs). This is particularly relevant in the effort to develop the smart city concept, which emphasizes the use of technology to improve the quality of life in urban areas. This research was conducted to determine the most preferred type of digital payment and the factors that influence the decision of MSMEs in Lhokseumawe to use digital payments as a non-cash transaction medium. The research used a questionnaire for data collection. The sample consists of MSMEs in Lhokseumawe that use digital payments, with 100 samples analyzed using Structural Equation Modeling Partial Least Square (SEM-PLS). The results show that of the 100 MSME respondents using digital payment in Lhokseumawe, the most preferred digital payment types are BSI Mobile (44%), QRIS (38%), DANA (14%), and ShopeePay (4%). The factors influencing the decision of MSMEs in Lhokseumawe to use digital payments include social influence perception, ease of use perception, and risk perception

1. INTRODUCTION

In today's digital era, where technology is developing without limits, many industries must adapt and use technology in every aspect of their business. One of the growing technological implementations is the use of digital payments in daily transactions. Digital payments make it easier for people, especially Micro, Small, and Medium Enterprises (MSMEs), to conduct transactions more quickly, securely, and efficiently(Merdeka.com, 2017).

Based on the results of the Visa Consumer Payment Attitudes Study, the use of digital wallets continues to increase, with the highest payment reaching 92% among Indonesians, the same figure as the previous year. On the other hand, the use of cash has decreased to 80% from 84% in 2022. With digital payments, many people who previously used cash payments have now switched to non-cash payments for various transactions (Saputra, 2024). This becomes very relevant in efforts to develop the concept of a smart city that prioritizes the use of technology to improve the quality of life for urban communities (Anisa et al., 2022).

Lhokseumawe, as one of the developing cities in Aceh, is trying to adopt the smart city concept in order to increase the effectiveness and efficiency of various public services and strengthen local economic competitiveness. One important aspect of smart city development is the use of digital technology, including in economic transactions through digital payments. However, the adoption of digital payment technology by MSMEs in Lhokseumawe still faces various challenges and obstacles (Kurniawati et al., 2017). The varying levels of adoption indicate that there are several factors influencing MSMEs' decisions to use this technology.

Based on preliminary data, digital payment platforms such as BSI Mobile, QRIS, DANA, and ShopeePay have begun to be used by several MSMEs in Lhokseumawe, although with different levels of adoption. This shows the need for more in-depth research on the factors that influence MSMEs' decisions in using digital payments as part of efforts to realize a smart city in Lhokseumawe.

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One theory that can be used to understand these factors is the Theory of Acceptance Model (TAM). TAM is a tool to analyze factors that influence the acceptance of a system or information (Rizky Wicaksono, 2022). According to TAM, a person's use of technology is influenced by two main things: perceived usefulness (how useful the technology is) and perceived ease of use (how easy the technology is to use) (Faizani1 & Indriyanti, 2021). In addition to these two factors, trust, risk, and social influence can also affect a person's interest in using the technology (Farrasari & Amaliah, 2023)

This research was conducted to determine the types of digital payments that are most in demand and what factors influence the decisions of MSMEs in Lhokseumawe city in using digital payments as a non-cash transaction medium. The research results are expected to identify the main factors that influence MSMEs' decisions in adopting digital payments (Pangaribuan et al., 2019). The findings of this study are also expected to provide input for local governments and related parties in designing more effective strategies to increase the adoption of digital payment technology, which will ultimately support the success of the smart city concept in Lhokseumawe City. Therefore, the researchers conducted a study entitled "Identification of MSME Decisions in Using Digital Payments in Lhokseumawe City".

2. LITERATURE REVIEW

2.1 Digital Payments and MSMEs

Digital payments have become one of the main pillars in supporting business efficiency, especially in the Micro, Small and Medium Enterprises (MSME) sector. According to research from Thakur and Srivastava (2014), digital payments can improve the operational efficiency of MSMEs by enabling faster and safer transactions. Research conducted by (Nurhayani et al., 2024) shows that the adoption of digital payments among MSMEs helps improve market access, as many customers prefer practical cashless payment methods. However, some MSMEs are still reluctant to switch due to limited understanding of the technology and security concerns (Yanurida & Istania, 2023)

In Indonesia, the use of digital payments in MSMEs is still mixed, especially in less developed areas such as Lhokseumawe. Research from found that in some areas, MSMEs still rely heavily on cash payments due to limited access and understanding of digital technology. On the other hand, research by (Setyaningtyas, 2024)shows that in more developed urban areas, digital payments are starting to be more widely adopted by MSMEs, especially after the COVID-19 pandemic which accelerated the use of this technology.

2.2 Factors Influencing Digital Payment Adoption

Based on the Theory Acceptance Model (TAM), the use of technology by individuals or organizations is influenced by two main factors: perceived usefulness and perceived ease of use (Davis, 2018). Perceived usefulness refers to the extent to which a person believes that technology will improve their performance, while perceived ease of use refers to how easy the technology is to learn and apply. In the context of MSMEs, research by (Tirtana et al., 2022) shows that perceived ease of use and benefits strongly influence the decision to adopt digital payment technology.

Previous research has also identified various factors that influence MSME decisions to adopt digital payments. According to (Rithmaya et al., 2024), factors such as trust in technology, perceived risks (related to security and privacy), as well as government support and social environment are the main factors that influence adoption decisions. Other factors that influence MSME decisions to use digital payments are perceived risk, trust in technology, and social influence (Purwantini & Anisa, 2021). (Melianthi & Darma, 2024) found that many MSMEs are reluctant to use digital payments due to concerns about data security and the risk of invalid transactions. On the other hand, social influence, such as recommendations from peers or the business community, also plays an important role in accelerating technology adoption (Gunawan et al., 2023).

2.3 Smart City

The smart city concept has become an important agenda in the development of cities in Indonesia. Smart cities integrate information and communication technology (ICT) to improve the quality of public services, operational efficiency, and quality of life. According to (Hutama & Djunaedi, 2019), Indonesia has started smart city initiatives in several major cities such as Jakarta, Surabaya, and Bandung. In these cities, digital technology is used to monitor traffic, health systems, and public services more efficiently. One crucial aspect in smart city development is the digital payment system that enables economic transactions to run faster, more efficiently, and safely.

The Indonesian government, through several programs such as the National Non-Cash Movement (GNNT) and the adoption of QRIS, continues to encourage the implementation of digital payment technology as part of smart city initiatives in various cities in Indonesia, including Lhokseumawe. However, some challenges in implementing smart cities, especially in small cities like Lhokseumawe, still need attention. According to research by (Agustian, 2023), inadequate infrastructure, limited internet access, and low digital literacy are the main obstacles in developing smart cities in Indonesia. Therefore, a focused strategy is needed to increase understanding and access to technology for communities and small businesses so that smart city goals can be achieved.

3. METHODS

The method in this research is quantitative, using primary data collected through questionnaires and distributed directly with random sampling techniques.

3.1 Population and Sample

This research was conducted in the city of Lhokseumawe, Aceh Province. The study began in April 2024 and will continue until its completion. The objects of this research are MSMEs that use digital payment systems. The primary data obtained in this study include the types of digital payments used, as well as information on MSMEs' preferences, experiences, and perceptions of digital payments. The secondary data needed in this research include the number of MSMEs in Lhokseumawe, literature studies from academic books, journals, and other sources of information.

3.2 Analysis Method

Analysis was conducted on 100 respondents to identify MSME decisions to use digital payments in Lhoksumawe city. In this study, to analyze the data using PLS-SEM by considering a relatively small sample and not normally distributed. So that structural equation modeling, or SEM, combines factor analysis and path analysis into a more comprehensive statistical method (Haryono, 2016).. The stages used in PLS - SEM analysis include:

1. Model Specification
2. Model Estimation
3. Outer Model Evaluation
    a. Convergent Validity Test
    b. Discriminant Validity Test
    c. Composite Reliability (CR)
4. Inner Model Evaluation
    a. Model Fit Test
    b. Collinearity Test
    c. R-Square Test
    d. Effect Size
    e. Path Coefficients

4. RESULT AND DISCUSSION

4.1 Population and Sample

This research begins with the data collection process, which involves gathering facts and figures related to the issue being studied.

The population (N) in this study includes 5,739 Micro, Small, and Medium Enterprises (MSMEs) located in the city of Lhokseumawe. To determine the number of participants in the study with a margin of error (α) of 10%, the Slovin formula is used, with the following calculation :

$$n = \frac{N}{1+N\,\alpha^2}$$

$$n = \frac{5.739}{1+5.739\,(0,1)^2}$$

$n = 98,29 \approx$ rounded up to 100

Thus, the sample size taken is 100 people. Therefore, in this study, data must be collected from at least 100 respondents.

4.2 MSMEs That Use Digital Payments

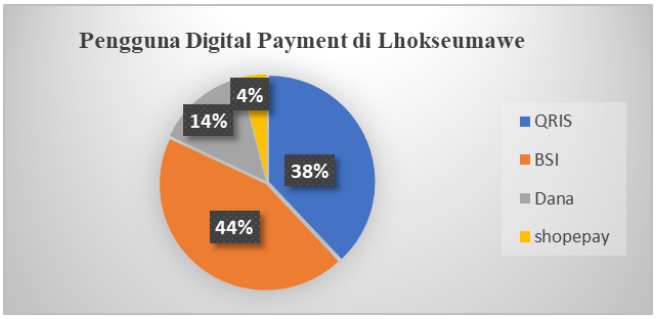


Figure 1. MSMEs Using Digital Payments in the City of Lhokseumawe.

From Figure 1 above, it is known that the total number of respondents is 100 people, with 44% using BSI Mobile, 38% using QRIS, 14% using DANA, and 4% using ShopeePay. From these results, it can be concluded that BSI Mobile is the most preferred type of digital payment among the respondents.

The next stage is data processing, which is carried out through the following steps:

4.3 Structural Equation Modeling (SEM) Analysis

In PLS-SEM analysis, there are several stages, including model specification, parameter estimation, structural model testing, and measurement model testing.

1. Model Specification

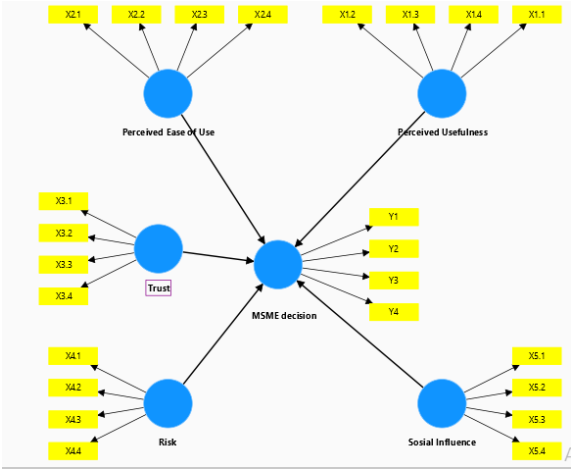


Figure 2. Model Specification

At this stage, a model is developed to illustrate the relationships between one latent variable and another latent variable. The model specification can be seen in Figure 2 as follows.

2. Model Estimation

Analysis at this stage involves the PLS algorithm, which includes iterative procedures to produce latent variable scores. The model estimation can be seen in Figure 3.

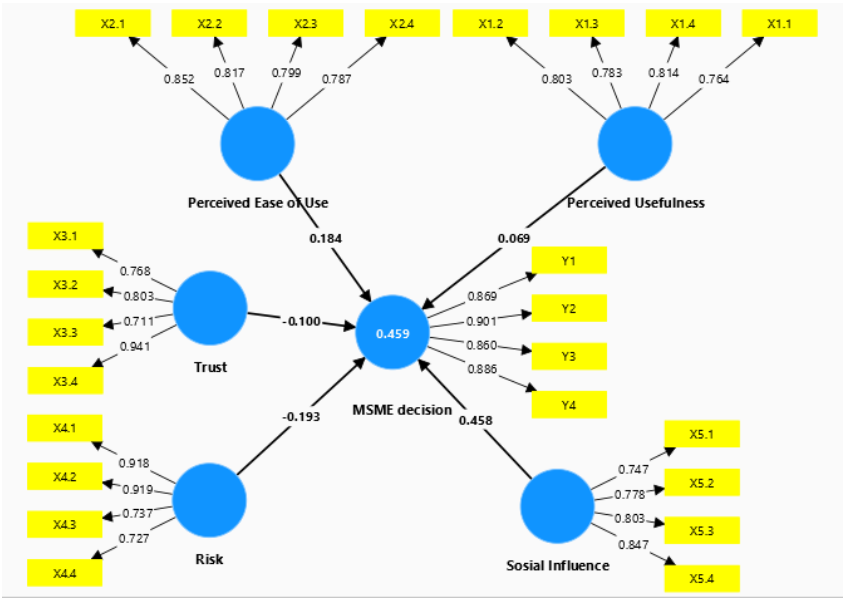


Figure 3. Model Estimation

3. Measurement Model Evaluation (Outer Model)

The evaluation of the measurement model is conducted to verify indicators and latent variables that can be further tested. In the measurement model, the evaluation is carried out using convergent validity, discriminant validity, and composite reliability.

a. Convergent Validity Test

The Convergent Validity Test is used to determine the validity of each relationship between indicators and their constructs or latent variables. The results of the Outer Loading can be seen in Table 1 below.

Table 1. Nilai *Outer Convergent Validity*

Variable	Indicator	*Outer Loading*	Description
Perceived Usefulness	X1.1	0.764	Valid
	X1.2	0.803	Valid
	X1.3	0.783	Valid
	X1.4	0.814	Valid
Perceived Ease of Use	X2.1	0.852	Valid
	X2.2	0.817	Valid
	X2.3	0.799	Valid
	X2.4	0.787	Valid
Trust	X3.1	0.768	Valid
	X3.2	0.803	Valid
	X3.3	0.711	Valid
	X3.4	0.941	Valid
Risk	X4.1	0.918	Valid
	X4.2	0.919	Valid
	X4.3	0.737	Valid
	X4.4	0.727	Valid
Social Influence	X5.1	0.747	Valid
	X5.2	0.778	Valid
	X5.3	0.803	Valid
	X5.4	0.847	Valid

Based on Table 1, the results of the validity test show that the outer loading or factor loading values for each research variable exceed > 0.7. This indicates that the variables used, namely: perceived usefulness, perceived ease of use, trust, risk, and social influence, are valid and can be used as benchmarks in measuring the decision of MSMEs to use digital payments in the city of Lhokseumawe.

b. Discriminant Validity Test

Discriminant validity shows whether a test designed to measure a specific construct does not correlate with tests that measure different constructs. The results of the validity test can be seen in Figure 2 below.

Table 2. Discriminant Validity Test Results

Variable	*Average Variance Extracted* (AVE)
Perceived Ease of Use	0.663
Trust	0.657
MSME decision	0.773
Risk	0.626
Social Influence	0.631
Perceived Usefulness	0.690

From Table 2 above, it shows that each variable has an Average Variance Extracted (AVE) value > 0.5, so it can be concluded that the indicators used have good discriminant validity.

c. Composite Reliability

Composite Reliability is used to measure how well the underlying variables of a construct are represented in structural equation modeling. The values of Cronbach's Alpha and Composite Reliability can be seen in Table 3 below.

Table 3. Cronbach's Alpha and Composite Reliability Values

Variable	*Cronbach's alpha*	*Composite reliability*
Perceived Ease of Use	0.832	0.851
Trust	0.843	0.986
MSME decision	0.902	0.904
Risk	0.807	0.828
Social Influence	0.805	0.812
Perceived Usefulness	0.855	0.957

Based on Table 3 above, it shows that the composite reliability value is > 0.7 and the Cronbach's alpha value is > 0.7, indicating good reliability. It can be concluded that all variables are reliable.

4. Structural Model (Inner Model)

After evaluating the measurement model for constructs/variables, the next step is to evaluate the structural model or Inner Model. The evaluation of the inner model can be carried out through the model fit test, collinearity assumption test, R-Square test, effect size, and path coefficients.

a. Model Fit Test

The Model Fit Test is used to assess the fit between the observed correlations. If the Standardized Root Mean Square (SRMR) value is less than 0.10 or 0.08, the model is considered to be a good fit. Additionally, the model is said to fit if the Normal Fit Index (NFI) value is between 0 and 1, with values closer to 1 indicating a better fit. The results of the Model Fit Test can be seen in Table 4 below.

Table 4. Model Fit Test Results

Parameter	*Saturated model*	*Estimated model*
SRMR	0.080	0.080
d_ULS	1.933	1.933
d_G	0.671	0.671
Chi-square	378.008	378.008
NFI	0.723	0.723

Based on Table 4 above, the NFI value is close to 1, and the SRMR value is < 0.08, so it can be concluded that the model is considered good and well-fitted.

b. Collinearity Test

Collinearity occurs when there is a correlation between indicators in a latent variable within a model, making its predictive power unreliable and unstable. Collinearity can be indicated by the VIF (Variance Inflation Factor) value, where if it is < 5, collinearity does not occur. The VIF (Variance Inflation Factor) values can be seen in Table 5 below.

Table 5. Collinearity Test Result

Indicator	VIF
X1.1	1.886
X1.2	1.452
X1.3	1.687
X1.4	1.726
X2.1	1.822
X2.2	1.977
X2.3	1.680
X2.4	1.807
X3.1	1.875

X3.2	1.738
X3.3	1.897
X3.4	2.650
X4.1	2.774
X4.2	2.849
X4.3	1.662
X4.4	1.676
X5.1	1.528
X5.2	1.732
X5.3	1.641
X5.4	2.006
Y1	2.606
Y2	2.982
Y3	2.286
Y4	2.645

Based on Table 5 above, if the VIF (Variance Inflation Factor) value is < 5, the level of multicollinearity is low. This result strengthens the estimation results in SEM PLS, indicating that they are robust (not biased)

c. R-Square

R-Square (R^2) is a statistical measure used to determine the proportion of variance in the dependent variable that can be predicted or explained by the independent variables. An R-Square value close to 0.67 is considered strong, 0.33 as moderate, and 0.19 as weak. The R-Square values can be seen in Table 6 below.

Table 6. R-Square Values

	R-square	**R-square adjusted**
MSME decision	0.459	0.430

Based on Table 6, the R-Square value for the MSME decision variable is 0.459, which indicates that the variables of perceived usefulness, perceived ease of use, trust, risk, and social influence collectively explain 45.9% of the variation in the MSME decision to use digital payments in the city of Lhokseumawe. Thus, the R^2 value (0.459) indicates a moderate relationship between the latent variables and the dependent variable.

d. Effect Size

Effect Size is used to measure the magnitude of the influence of an independent variable on a dependent variable in the model. Recommended effect sizes (f^2) are 0.02, 0.15, and 0.35, where exogenous latent variables have small, moderate, and large effects at the structural level. The effect size values can be seen in Table 7 below.

Tabel 7. effect size Values

Criteria	***f-square***
Perceived Usefulness	0.009
Perceived Ease of Use	0.051
Trust	0.018
Risk	0.063
Social Influence	0.299

Based on Table 7 above, the effect sizes on the MSME decision to use digital payments in the city of Lhokseumawe are as follows:

a). Perceived Usefulness has a weak effect on the MSME decision to use digital payments in Lhokseumawe (0.009).

b). Perceived Ease of Use has a weak effect on the MSME decision to use digital payments in Lhokseumawe (0.051).

c). Trust has a weak effect on the MSME decision to use digital payments in Lhokseumawe (0.018).
d). Risk has a weak effect on the MSME decision to use digital payments in Lhokseumawe (0.063).
e). Social Influence has a strong effect on the MSME decision to use digital payments in Lhokseumawe (0.299).

e. Path Coefficients

Hypothesis testing involves making specific statements or hypotheses about population parameters, and sample statistics are used to assess the likelihood that the hypothesis is true. The criteria for evaluating the structural model (inner model) is significance. The significance values used are (two-tailed): t-value 1.65 (significance level = 10%), 1.96 (significance level = 5%), and 2.58 (significance level = 1%). The Path Coefficient values can be seen in Table 8 below.

Table 8. *Coeficient Patch*

Variable	Original sample (O)	*Sample mean* (M)	*Standard deviation* (STDEV)	*T statistics* (|O/STDEV|)	*P-values*
Perceived Usefulness	0.069	0.075	0.107	0.643	0.260
Perceived Ease of Use	0.184	0.188	0.087	2.120	0.017
Trust	-0.100	-0.105	0.087	1.160	0.123
Risk	-0.193	-0.199	0.100	1.935	0.027
Social Influence	0.458	0.453	0.106	4.320	0.000

Based on Table 8 above, the results of the hypothesis testing are as follows:

a). The Perceived Usefulness variable has a T-statistic value of 0.643 < 1.96 and a p-value of 0.260 > 0.05. This result indicates that perceived usefulness does not influence the decision of MSMEs to use digital payments in Lhokseumawe.
b). The Perceived Ease of Use variable has a T-statistic value of 2.120 > 1.96 and a p-value of 0.017 < 0.05. This result indicates that perceived ease of use influences the decision of MSMEs to use digital payments in Lhokseumawe.
c). The Trust variable has a T-statistic value of 1.160 < 1.96 and a p-value of 0.123 > 0.05. This result indicates that trust does not influence the decision of MSMEs to use digital payments in Lhokseumawe.
d). The Risk variable has a T-statistic value of 1.935 < 1.96 and a p-value of 0.027 < 0.05, but it has an original sample value (O) of -193. This result indicates that risk negatively influences the decision of MSMEs to use digital payments in Lhokseumawe.
e). The Social Influence variable has a T-statistic value of 4.320 > 1.96 and a p-value of 0.000 < 0.05. This result indicates that social influence significantly affects the decision of MSMEs to use digital payments in Lhokseumawe.

4.4 Discussion

The analysis results show the influence of five independent variables: perceived usefulness, perceived ease of use, trust, risk, and social influence on MSME (Micro, Small, and Medium Enterprises) decisions to adopt digital payments in Lhokseumawe City. The discussion of each variable is as follows:

a. The influence of perceived usefulness shows a T-statistic value of 0.643, which is smaller than the critical value of 1.96, and a p-value of 0.260, which is greater than 0.05. This indicates that perceived usefulness does not have a significant influence on the decision of MSMEs to use digital payments in Lhokseumawe City. This is due to the low digital literacy in the area, where business owners focus more on factors related to ease of use, cost implications, and user security of the payment system. This study is not in line with the research conducted by (Farid & Laksmi, 2023), which stated that perceived usefulness has a positive and significant effect on the interest in using electronic wallets, where when the electronic wallet is perceived to be useful, more people tend to use it. In terms of electronic wallet usage, the intended benefits are to increase the effectiveness and efficiency of its use.

b. The variable of perceived ease of use shows significant results with a T-statistic value of 2.120, which is greater than 1.96, and a p-value of 0.017, which is less than 0.05. This indicates that perceived ease of use has a significant positive influence on the decision of SMEs to use digital payment in Lhokseumawe City. In other words, the easier SMEs perceive the use of digital payment, the more likely they are to adopt it. This aligns with the research findings of (Rodiah & Melati, 2020) as well as (Muthia Kesuma Hayati & Fauzi, 2022), which also concluded that Perceived Ease of Use influences the use of digital wallets for Financial Management. The results of this study are consistent with the Technology Acceptance Model (TAM) theory, which defines perceived ease of use of a technology as a measure of an individual's belief that using the technology can be easily understood and utilized (Davis, 2018).

c. Trust as a variable has a T-statistic value of 1.160, which is less than 1.96, and a p-value of 0.123, which is greater than 0.05. These results indicate that trust does not have a significant influence on the decision of SMEs to use digital payment. In this case, trust may not be a primary factor considered by SMEs in Lhokseumawe City when adopting digital payment. SMEs feel that security has already become a standard feature provided by digital payment service providers, so the trust factor is no longer a main concern in adoption decisions. The results of this study are also in line with research conducted by (Rismalia & Sugiyanto, 2022) , who examined perceived ease of use, perceived usefulness, and trust in relation to the decision to use Dana at Esa Unggul University. They found that trust, which consists of factors such as the presence of transaction evidence, transaction history, provision of responsibility, compensation, and confidence in security when transacting using Dana, can be interpreted as a positive attitude towards using Dana.

d. Risk: The risk variable shows an interesting result with a T-statistic value of 1.935, which is close to 1.96 but slightly smaller, and a p-value of 0.027, which is smaller than 0.05. Although statistically close to significant, this result is accompanied by an original sample (O) value of -0.193, indicating a negative influence. This means that the higher the perceived risk by MSMEs, the lower the likelihood they will adopt digital payments. The perceived risks include potential fraud or security vulnerabilities. Many MSMEs are uncertain about the security of their data, particularly regarding financial and personal information, making them reluctant to switch to non-cash payment methods.

e. The influence variable shows highly significant results with a T-statistic value of 4.320, far greater than 1.96, and a p-value of 0.000, which is well below 0.05. These results indicate that social influence plays a crucial role in SMEs' decision to use digital payment. This means that SMEs' decisions to adopt digital payment are heavily influenced by the perceptions and actions of people around them, including colleagues, customers, or the business community. Many business owners also stated that they feel compelled to follow digital trends because their business partners have already adopted them. This research finding is also supported by a study conducted by (Sastra, 2024), which showed that Social Influence has a significant effect on the use of QRIS digital payment among SME actors in Bukittinggi city. This demonstrates that the influence of the surrounding environment pressures individuals to take certain actions. The local government of Bukittinggi has announced and socialized that SME actors in Bukittinggi city are required to have a QRIS account. The Bukittinggi city government is collaborating with several parties, such as banking institutions, to accelerate the adoption of QRIS.

5. CONCLUSIONS

Based on the analysis conducted in this study, the following conclusions can be drawn: The most preferred digital payment types in Lhokseumawe City are BSI Mobile (44%), QRIS (38%), DANA (14%), and Shopepay (4%). The factors influencing the decision of MSMEs to use digital payment in Lhokseumawe City include perceived social influence, perceived ease of use, and perceived risk. For future researchers, it is recommended

to expand the number of respondents and include additional variables that may influence MSMEs' decisions to use digital payment. This will provide new perspectives on the use of digital payment

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