

THE ROLE OF E-WALLETS IN IMPROVING PAYMENT ACCESSIBILITY IN BUSINESSES

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ABSTRACT

The development of financial technology (fintech) has brought significant transformation in the digital business ecosystem, especially through the adoption of electronic wallets (E-Wallets). This research aims to explore the role of E-Wallets in improving payment accessibility in digital businesses, focusing on how this technology expands financial inclusion, facilitates transactions, and supports the growth of the digital economy. Using a qualitative approach based on literature as well as secondary data from various sources, the study found that E-Wallets play an important role in overcoming traditional payment barriers, such as limited banking access and complex transaction processes. In addition, E-Wallets allow digital businesses to reach a wider range of consumers, especially in areas with minimal financial infrastructure. The study also identified challenges, including low digital literacy and security concerns, that are influencing the widespread adoption of E-Wallets. The results of this study provide strategic insights for digital business players and policymakers in utilizing E-Wallets to drive greater financial inclusion.

Keywords: E-Wallet, Payment Accessibility, Digital Business, Fintech, Financial Inclusion

1. INTRODUCTION

The rapid evolution of digital payment systems in Indonesia, particularly through e-wallets and QRIS (Quick Response Indonesian Standard), has significantly changed the landscape of e-commerce and financial transactions. This transformation is driven by several important factors, including technological advancements, consumer behavior, and the increasing need for efficient payment solutions (Rolando, 2025c, 2025f, 2025b; Setiawan & Rolando, 2025; Winata & Rolando, 2025).

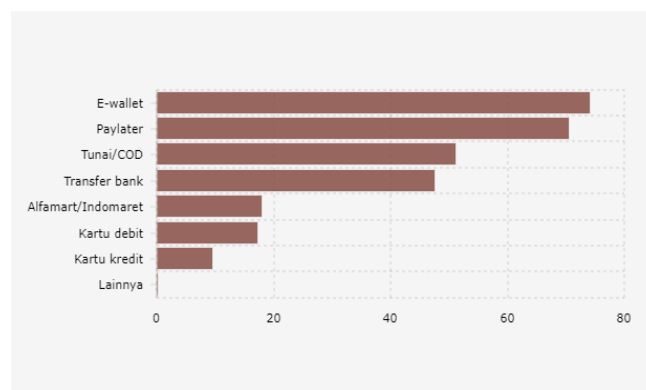
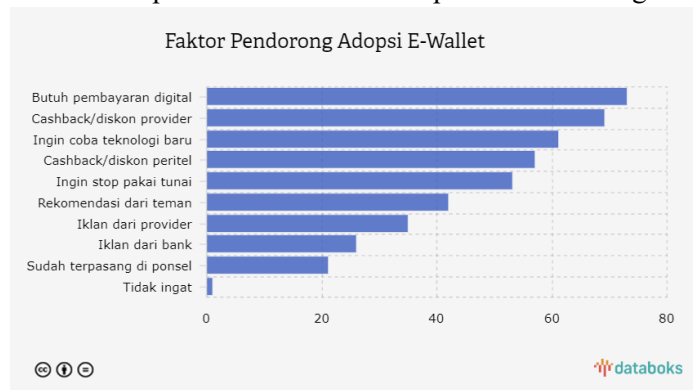


Figure 1. E-wallet, the main payment method for online shopping consumers.

E-commerce in Indonesia has seen a substantial increase in adoption, facilitating faster sales and marketing of goods and services. The integration of technology into business processes has enabled collaboration between various stakeholders, including consumers and service providers, thereby improving the overall efficiency of transactions. The advent of digital payment systems, especially electronic wallets such as Go-Pay and OVO, has played a crucial role in this shift. These platforms emerged in response to the growing demand for convenient payment methods, especially among the unbanked in Indonesia ("The Development of Digital Payment Systems in Indonesia: A Review of Go-Pay and Ovo Electronic Wallets", 2020). The COVID-19 pandemic has further accelerated this trend, as businesses try to adapt to new health guidelines by digitizing payment services and processes. (Nurchayyo & Putra, 2021) (Shaikh et al., 2022)

The implementation of QRIS is very important because it standardizes electronic payments across multiple platforms, making transactions easier, faster, and safer. Studies show that government support plays an important role in the long-term adoption of QRIS among Micro, Small, and Medium Enterprises (MSMEs), as it improves the perception of usability and ease of use, which are important factors influencing user acceptance. In addition, the positive impact of digital payment systems on MSMEs' sales performance and competitive advantage has been documented,



highlighting the importance of integrating these technologies into business strategies. (Puspitasari & Salehudin, 2022) (Sholihah & Nurhapsari, 2023) (Wahyudin et al., 2022)

Figure 2. The need for digital payments is the main factor for Indonesian people to use e-wallets.

In addition to technological and economic factors, consumer perceptions significantly influence the adoption of digital payment systems. Research shows that factors such as convenience, service availability, and promotional incentives are crucial in shaping consumer preferences towards e-wallets. The effectiveness of these payment systems in facilitating financial transactions has been attributed to improved consumer behavior, as these payment systems give users greater control over their financial activities. In addition, the role of financial literacy and security perception has been emphasized as important components in driving the use of e-wallets among consumers. (Iriandy & Aditya, 2020; Moehadi et al., 2023; Yennisa & Putri, 2023)

Against this background, this study will examine:

1. How does consumer perception of e-wallets affect their use and decision-making in financial transactions?
2. What is the impact of digital payment systems on MSME sales performance?
3. What are the key factors influencing the adoption of QRIS among MSMEs in Indonesia?
4. What are the challenges faced by MSMEs in implementing digital payment systems, and how to overcome these challenges?

This research aims to:

1. Analyze consumer perceptions of e-wallets and their influence on purchasing behavior.
2. Evaluate the impact of digital payment systems on MSME sales performance.
3. Identify the factors influencing the adoption of QRIS among MSMEs.

4. Investigate the challenges faced by MSMEs in implementing digital payment systems and offer solutions to overcome these challenges.

Significance of the research:

This research is expected to make a theoretical and practical contribution in understanding the role of e-wallets and QRIS in improving payment accessibility in digital businesses in Indonesia. Theoretically, this study will enrich the literature on the adoption of digital payment technologies and the factors influencing them, especially in emerging markets. The findings of the study can also serve as a reference for business people, governments, and other stakeholders in designing effective strategies to increase the adoption of digital payment systems among MSMEs and consumers (Rolando, 2024b, 2025d, 2025a; Wigayha & Rolando, 2024, 2025).

Practically, the results of this research will provide valuable insights for business actors, especially MSMEs, in integrating digital payment technology into their business models. In addition, the findings of the study can also assist governments and regulators in formulating appropriate policies and incentives to encourage the widespread adoption of QRIS across the digital business ecosystem in Indonesia (Mulyono & Rolando, 2025; Rolando, 2024a, 2025e; Rolando & Chondro, 2025; Zahran & Rolando, 2025).

2. RESEARCH METHOD

The methodology of this study uses a qualitative approach to explore the role of e-wallets in increasing payment accessibility in the digital business sector. The research process began with a search for articles in the Scopus database using the keywords "E-Wallets", "Digital", and "Business". The initial search yielded 41 relevant documents, which were then filtered by year of publication (2014 to 2024), reducing the number to 40 documents. The next screening was carried out based on relevant subject areas, namely "Social Science", "Economics, Econometrics and Finance", and "Business, Management Accounting", resulting in 17 documents. Of these, the study only considered documents in the form of scientific articles, so the final relevant number of Scopus was 12 articles.

In addition to searching Scopus, the study also used Google Scholar, which initially yielded 614 articles. After going through a further screening process, the number of articles that met the criteria was reduced to 35. By combining the results from the two sources, a total of 47 articles were obtained which were used as the main reference in this study. This selection process aims to ensure that only articles with significant contributions to the understanding of e-wallets in the context of digital business are included. In addition, only English-language articles are considered to maintain consistency and comprehension in the analysis.

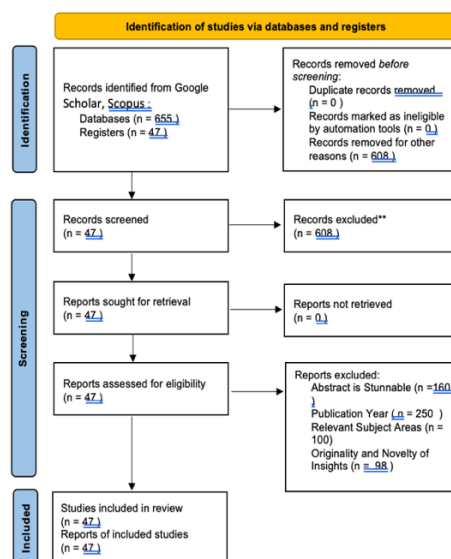


Figure 3. Prisma Flow Diagram

Various research methods used in selected journals show various approaches in exploring the role of e-wallets and digital payment systems in the context of digital business and MSMEs., in his journal "Analysis of the Impact of Digital Payments on the Business Bookkeeping System on King Leuser MSMEs", using a qualitative method with in-depth interviews with MSME owners and managers. This research also includes documentation analysis to understand changes in bookkeeping practices before and after the implementation of digital payments, providing insight into the impact of digital payments on MSME bookkeeping systems.(Nathaniel et al., 2023)

On the other hand, in his journal "(Moehadi et al., 2023)Consumptive Behavior with the Use of Fintech E-Wallet" he applies a descriptive quantitative method to explore the influence of the perception of trust, usefulness, and convenience on consumptive behavior. This study collected data through a questionnaire to analyze the relationship between these variables, focusing on how user perception affects consumptive behavior in e-wallet use.(Yennisa & Putri, 2023)

Adopt a quantitative approach with purposive sampling techniques to collect data from e-wallet consumers in the traditional market. The data was then analyzed to test the influence of financial literacy, perception of usefulness, convenience, and security on e-wallet usage decisions, highlighting key factors in consumer decision-making.

(M. A. Rahman & Astria, 2023) using a qualitative approach in his research that explores the impact of fintech on banking developments. This research highlights how financial services innovations generated by fintech can improve banking operational efficiency and accessibility for the public, while noting the challenges faced related to data security and regulation in the adoption of this technology.

A qualitative descriptive approach was also used by, which combined observation, documentation, and interviews to explore mobile payment acceptance among MSMEs in Denpasar. This study aims to identify the factors influencing the adoption of mobile payment technology among small business actors.(Kusuma, 2020)

Finally, in his research on the use of e-commerce and QRIS as digital payment tools, he emphasized the importance of qualitative analysis to understand how these two tools can improve sales performance and provide a competitive advantage for MSMEs.(Wahyudin et al., 2022)

3. RESULTS AND DISCUSSION

Digital payments, including e-wallets, have become a solution for many digital businesses in Indonesia in improving accessibility and payment efficiency. With its ability to facilitate transactions securely, quickly and easily, e-wallets have become an increasingly popular tool among consumers and business actors. Digital business players, especially MSMEs, can leverage e-wallets to overcome various challenges in providing convenient payment options for their customers.

3.1 The Role of E-Wallets in Digital Payments

E-wallets, or digital wallets, are electronic payment platforms that allow users to carry out various financial transactions practically and securely through digital devices. In this context, various studies have explored the role and impact of e-wallets in improving payment accessibility, especially among MSMEs and digital businesses in Indonesia. One of the research highlights the importance of public education and understanding about the benefits and ease of using digital transactions. This research shows that there are still concerns regarding data security and privacy, as well as a preference for cash transactions. Therefore, efforts are needed to increase technology literacy among the public so that they better understand the benefits of e-wallets. Another study by discussing the challenges and prospects of using e-wallets in business process development in Malaysia. The study emphasizes that despite the challenges, the popularity of e-wallets continues to increase along with the growth of e-commerce and consumer demand for a fast and efficient payment system. This shows that e-wallets have great potential to facilitate safer and more efficient transactions. also conducted research on the effectiveness of e-wallet use among students in determining purchasing decisions. The results of this study show that e-wallets can influence the consumptive behavior of students, which is increasingly a target market for e-wallet service providers. This shows that e-wallets not only facilitate transactions, but also play a role in shaping consumer behavior. In a broader context, research by underscores the impact of fintech on the development of banking and financial services. This research shows that innovations in financial services, including e-wallets, have increased accessibility and efficiency for people. This is in line with research by (Hardian Nor & Agus, 2024)(Alam et al., 2021)(Nadhilah et al., 2021)(M. A. Rahman & Astria, 2023)(Muslimawati, 2024a), which identified obstacles in the use of QRIS among MSMEs, such as uneven technological infrastructure and concerns about transaction security.

In the context of digital business, e-wallets play an important role in increasing payment accessibility for consumers. E-wallets, or digital wallets, allow users to conduct financial transactions in a more practical and secure way. Various studies show that the use of e-wallets not only makes transactions easier, but also improves efficiency and security in the payment process. One study by noted that the prospect of e-wallets remains strong as e-commerce grows in popularity. This research shows that technological advances and consumer needs for fast and efficient payment systems are driving the adoption of e-wallets. By switching from paper-based payment systems to electronic payment systems, consumers can reduce the effort required to complete transactions, thereby increasing accessibility and convenience. Research by highlights that the development of mobile technology has provided a great opportunity for the development of payment systems. With the increasing number of mobile phone users, e-wallets are expected to become a commonly used tool for various financial transactions. This research shows that e-wallets not only facilitate more secure transactions, but also contribute to business growth in the digital age. Furthermore, the study emphasizes that factors such as financial literacy and ease of use of e-wallets have a significant influence on consumers' decision to use e-wallets in payment transactions. This suggests that to increase the adoption of e-wallets, it is important for service providers to increase consumers' understanding and trust in this technology.(Alam et al., 2021)(Kusuma, 2020)(Yennisa & Putri, 2023)

E-wallets facilitate faster, safer, and more efficient transactions, as well as expand the sales reach for businesses. In this context, various studies have shown how e-wallets can improve operational efficiency and accessibility for business actors, especially in the Micro, Small and

Medium Enterprises (MSMEs) sector. One study by showed that the use of QRIS (Quick Response Code Indonesian Standard) provides significant benefits for MSMEs, including increased operational efficiency and wider market access. With QRIS, MSMEs can accept various types of digital payments through a single QR code, which simplifies the transaction process for consumers and entrepreneurs. The study emphasizes that despite the challenges in its implementation, the benefits obtained are far greater, including increased financial transparency. Another study by highlighting the effectiveness of e-wallet use among college students in determining purchasing decisions. The results of this study show that e-wallets not only facilitate transactions, but also affect the consumptive behavior of students, which is increasingly becoming a target market for e-wallet service providers. This shows that e-wallets can expand the sales reach for businesses by attracting a wider consumer segment. In its research, it also noted that the adoption of digital payments, including e-wallets, can increase the efficiency and accuracy of business bookkeeping systems for MSMEs. With a more integrated payment system, businesses can better manage their transactions, which in turn improves accessibility for consumers. added that the implementation of QRIS for MSMEs in Banyuwangi aims to increase transaction accessibility and operational efficiency through payment digitization. This research shows that training and a good understanding of the use of QRIS can help business actors in utilizing this technology to increase their sales. Furthermore, research by shows that the use of e-commerce and QRIS at the same time can improve the sales performance of MSMEs. The results of this study indicate that the combination of e-commerce platforms and digital payment systems such as QRIS can provide a significant competitive advantage for business actors.(Muslimawati, 2024a)(Nadhilah et al., 2021)(Nathaniel et al., 2023)(Agung et al., 2024)(W. Rahman et al., 2024)

E-wallets offer various benefits such as convenience, speed, and security in conducting financial transactions, which makes them a payment instrument that is increasingly in demand by consumers. Research shows that e-wallets not only facilitate faster transactions, but also improve efficiency and security in the payment process. One of the studies shows that the use of QRIS (Quick Response Code Indonesian Standard) provides significant benefits for MSMEs, including in terms of increasing operational efficiency and expanding market access. QRIS allows MSMEs to accept different types of digital payments through a single QR code, which simplifies the transaction process for consumers and entrepreneurs. This research confirms that the convenience and speed offered by digital payment systems are essential in improving the user experience. In addition, it noted that the adoption of digital payments, including e-wallets, can improve the efficiency and accuracy of business bookkeeping systems for MSMEs. With a more integrated payment system, businesses can better manage their transactions, which in turn improves accessibility for consumers. This research shows that e-wallets contribute to the reduction of time and costs associated with cash transactions, thereby speeding up business processes. It also highlighted that e-wallets play an important role in making it easier for people to utilize financial resources. This study shows that the perception of ease and security in using e-wallets has a positive effect on people's consumptive behavior. This shows that consumers are increasingly trusting digital payment systems, which in turn is driving wider adoption. added that financial literacy and the perception of the usefulness of e-wallets also contribute to consumers' decisions to use e-wallets in payment transactions. This research shows that the higher the consumer's understanding of the benefits of e-wallets, the more likely they are to adopt it. Furthermore, research by shows that the use of e-commerce and QRIS at the same time can improve the sales performance of MSMEs. The results of this study indicate that the combination of e-commerce platforms and digital payment systems such as QRIS can provide a significant competitive advantage for business actors.(Muslimawati, 2024a)(Nathaniel et al., 2023)(Moehadi et al., 2023)(Yennisa & Putri, 2023)(Wahyudin et al., 2022)

Several studies have shown that the use of e-wallets can improve operational efficiency and expand sales reach for business actors, especially in the Micro, Small, and Medium Enterprises

(MSMEs) sector. E-wallets, as a digital means of payment, offer a variety of significant advantages for business actors in running their businesses. First, research shows that the use of QRIS (Quick Response Code Indonesian Standard) provides significant benefits for MSMEs, including in terms of increasing operational efficiency and expanding market access. QRIS allows MSMEs to accept different types of digital payments through a single QR code, which simplifies the transaction process for consumers and entrepreneurs. This research confirms that the convenience and speed offered by digital payment systems are essential in improving the user experience and expanding sales reach. Furthermore, in his research on the impact of digital payments on business bookkeeping systems on MSMEs, it was found that the adoption of digital payment systems can increase efficiency and accuracy in transaction management. With a more integrated payment system, businesses can better manage their transactions, which in turn increases accessibility for consumers and expands sales reach. Research by also highlights that the use of (Muslimawati, 2024a)(Nathaniel et al., 2023)(Wahyudin et al., 2022)e-commerce and QRIS at the same time can improve the sales performance of MSMEs. The results of this study show that the combination of e-commerce platforms and digital payment systems such as QRIS can provide a significant competitive advantage for business actors. By utilizing information technology and digital payment systems, MSMEs can compete better in an increasingly competitive market.

3.2 Improving Payment Accessibility with E-Wallets

Research conducted shows that the role of e-wallets in increasing payment accessibility in digital businesses is increasingly important. E-wallets, as digital payment platforms, offer a variety of significant benefits for businesses and consumers, especially in the context of Micro, Small, and Medium Enterprises (MSMEs). One of the studies by highlighted that the use of QRIS (Quick Response Code Indonesian Standard) provides significant benefits for MSMEs, including in terms of increasing operational efficiency and expanding market access. QRIS allows businesses to accept different types of digital payments through a single QR code, which simplifies the transaction process for consumers and entrepreneurs. This research shows that the adoption of digital payment systems such as QRIS can improve accessibility and convenience for consumers, as well as speed up the transaction process. In addition, research by revealed that e-wallets contribute to the improvement of business bookkeeping systems in MSMEs. With a more integrated payment system, businesses can better manage their transactions, which in turn improves accessibility for consumers. This shows that e-wallets not only facilitate faster transactions, but also support more efficient financial management. It also emphasizes that fintech, including e-wallets, facilitates accessibility to various financial services and products. This research shows that e-wallets allow consumers to make transactions quickly and easily, which in turn increases user satisfaction and encourages wider adoption among the public. Furthermore, research by shows that ease of access, app features, and promotional strategies significantly influence e-wallet usage decisions. This research emphasizes the importance of consumer understanding of the benefits of e-wallets in increasing payment accessibility in digital businesses.(Nathaniel et al., 2023)(M. A. Rahman & Astria, 2023)(Moehadi et al., 2023)(Sholihah & Nurhapsari, 2023)

E-wallets offer various benefits such as convenience, speed, and security in conducting financial transactions, which makes them a payment instrument that is increasingly in demand by consumers. Research shows that e-wallets not only facilitate faster transactions, but also improve efficiency and security in the payment process. One study by noted that the prospect of e-wallets remains strong as e-commerce grows in popularity. This research shows that technological advances and consumer needs for fast and efficient payment systems are driving the adoption of e-wallets. By switching from paper-based payment systems to electronic payment systems, consumers can reduce the effort required to complete transactions, thereby increasing accessibility and convenience. It also emphasized that e-wallets play an important role in making it easier for people to utilize financial resources. This study shows that the perception of ease and security in using e-wallets has a positive

effect on people's consumptive behavior. This shows that consumers are increasingly trusting digital payment systems, which in turn is driving wider adoption. Furthermore, research by shows that the use of e-wallets among college students can influence their purchasing decisions. This research highlights that the development of internet technology has changed transaction habits from cash to non-cash, and e-wallets are one of the attractive solutions for the younger generation. noted that the adoption of digital payments can improve the efficiency and accuracy of business bookkeeping systems for MSMEs. With a more integrated payment system, businesses can better manage their transactions, which in turn improves accessibility for consumers.(Alam et al., 2021)(Moehadi et al., 2023)(Nadhilah et al., 2021)(Nathaniel et al., 2023)

The use of e-wallets in the context of micro, small, and medium enterprises (MSMEs) has been proven to increase operational efficiency and expand sales reach. E-wallets, as a form of digital payment, offer various significant advantages for business actors, especially in terms of ease of transactions and financial management. Research shows that e-wallets provide significant convenience and efficiency in various aspects, including expense tracking and personal financial management, which is very important for MSMEs in optimizing their operations. One of the factors that contribute to increased operational efficiency is the ease of access and e-wallet application features designed to make it easier for users to make transactions. A study shows that ease of access, application features, and promotional strategies have a significant influence on e-wallet usage decisions, with a high determination coefficient This shows that businesses that adopt e-wallets can leverage these features to improve operational efficiency and expand their market reach. In addition, the use of e-wallets also contributes to the digitalization of MSMEs, which is an important step in facing challenges in the digital era. Research shows that the perception of usefulness and ease of use of e-wallets has a positive impact on users' intention to adopt digital payment systems such as QRIS ((Alam et al., 2021; Moehadi et al., 2023)(Wahyu Intan Isnaini & Budi Istiyanto, 2023)Quick Response Indonesian Standard). By adopting a digital payment system, MSMEs can improve the accuracy of their bookkeeping systems and reduce operational costs associated with cash transactions This shows that e-wallets not only improve operational efficiency but also open up new opportunities for MSMEs to thrive in an increasingly competitive market.(Muhammad Ariful Amar et al., 2023; Sholihah & Nurhapsari, 2023)(Nathaniel et al., 2023)

Third, the adoption of e-wallets also has the potential to improve better financial management for business actors, with a more integrated payment system. E-wallets allow businesses to manage their financial transactions more efficiently, which in turn can improve accuracy and transparency in financial statements. Research by shows that the use of the QRIS application as a non-cash payment tool can facilitate transactions for MSME business actors. With an integrated payment system, businesses can more easily track and manage their transactions, which contributes to better financial management. This study uses a qualitative approach to explore the experience of business actors in adopting QRIS, and the results show that the ease of using digital payment applications is very helpful in daily financial management. This shows that the easier and more useful the payment system used, the more likely it is for businesses to integrate it in their financial management.(Muslimawati, 2024)

E-wallets have become a very important platform in improving consumer accessibility to various financial services and products. With technological advancements, e-wallets allow users to make financial transactions more easily and quickly, as well as provide access to various services such as payments, investments, and loans digitally. Research shows that e-wallets not only make transactions easier, but also increase efficiency in personal finance management. This allows consumers to better manage their finances, which in turn drives wider adoption among the public. One of the key aspects of an e-wallet is its ability to integrate various financial services in a single platform. By using e-wallets, consumers can make payments for various products and services without having to switch applications. This is particularly relevant in the context of MSMEs, where

accessibility to efficient financial services can increase their competitiveness. Research shows that the implementation of digital payment systems such as QRIS (Quick Response Indonesian Standard) can improve transaction accessibility for MSMEs, thereby driving their local economic growth. In addition, e-wallets also play a role in increasing financial inclusion in society. By providing easier access to financial services, e-wallets help reduce the gap between individuals who have access to banking services and those who don't. Research shows that fintech, including e-wallets, has contributed to increased accessibility of financial services, which is crucial to driving financial inclusion in Indonesia. People who previously did not have access to banking services can now leverage e-wallets to conduct everyday transactions, ultimately increasing their participation in the digital economy. (Moehadi et al., 2023; M. A. Rahman & Astria, 2023) (Agung et al., 2024; Wahyudin et al., 2022) (Agung et al., 2024; Wahyudin et al., 2022) (M. A. Rahman & Astria, 2023; Zulfa Qur'anisa et al., 2024)

E-wallets are playing an increasingly important role in improving the accessibility of payments in digital businesses. With its ability to integrate various financial services in a single platform, e-wallets not only simplify transactions but also expand the range of services accessible to consumers. Research shows that e-wallets allow users to make payments quickly and efficiently, which is especially important in the context of fast-moving businesses. This creates a better user experience, which in turn drives wider adoption among the public. One of the main advantages of e-wallets is the ease of access they offer. By using an e-wallet application, consumers can make transactions anytime and anywhere without having to visit a physical bank or use cash. Research shows that this ease of access contributes to consumers' decision to use e-wallets in their daily payment transactions. In addition, e-wallets also provide additional features such as expense tracking and financial management, which further increases the added value for users. E-wallets also play a role in driving financial inclusion, especially among micro, small, and medium enterprises (MSMEs). By utilizing e-wallets, MSMEs can access various financial services that were previously difficult to reach, such as loans and investments. This shows that e-wallets are not only beneficial for individual consumers, but also for businesses in expanding their market reach. With the increasing use of e-wallets, it is important for service providers to continuously improve user security and trust. Research shows that a high perception of security towards e-wallets can increase consumer confidence in using payment instruments. Thus, the role of e-wallets in increasing payment accessibility in digital businesses is becoming increasingly important, as it not only facilitates transactions but also contributes to the development of a more inclusive and sustainable financial ecosystem. (Moehadi et al., 2023; M. A. Rahman & Astria, 2023) (Yennisa & Putri, 2023) (Moehadi et al., 2023) (Hartanto et al., 2023)

3.3 E-Wallets: Bridging the Gap in Digital Payments

The use of e-wallets has been proven to provide significant benefits for business actors, especially in the micro, small, and medium enterprises (MSMEs) sector. E-wallets not only facilitate financial transactions but also improve operational efficiency and accessibility of financial services for business actors. Research shows that the implementation of e-wallets can increase customer satisfaction and speed up the transaction process, which is especially important for MSMEs that often operate in a competitive and dynamic environment. One of the main benefits of using e-wallets is the ease of access it offers. E-wallets allow businesses to make transactions anytime and anywhere, without having to rely on the traditional banking system. Research shows that this ease of access contributes to the decision of business actors to adopt e-wallets in their business transactions. In addition, e-wallets also provide additional features such as expense tracking and financial management, which further increases the added value for business actors. Furthermore, e-wallets contribute to the digitalization of MSMEs, which is an important step in increasing their competitiveness in the market. Research shows that the use of digital payments, including e-wallets, can improve the bookkeeping and financial management systems of MSMEs, thereby helping them

in optimizing business operations. By utilizing digital payment technology, MSMEs can adapt quickly to market changes and meet the increasing needs of consumers. E-wallets also play a role in increasing financial inclusion among business actors. By providing easier access to financial services, e-wallets help reduce the gap between businesses who have access to banking services and those who don't. Research shows that fintech, including e-wallets, has contributed to the increased accessibility of financial services, which is crucial to driving financial inclusion in Indonesia (Wahyu Intan Isnaini & Budi Istiyanto, 2023; Yennisa & Putri, 2023) (Moehadi et al., 2023; Yennisa & Putri, 2023) (Moehadi et al., 2023) (Nathaniel et al., 2023) (M. A. Rahman & Astria, 2023) (Nadia Nur Lailatul Rifqiah & Wahyu Eko Pujianto, 2023; M. A. Rahman & Astria, 2023)

Research by shows that the use of QRIS (Quick Response Code Indonesian Standard) provides significant benefits for business actors, especially in the micro, small, and medium enterprises (MSMEs) sector. The results of the study indicate that QRIS not only improves operational efficiency, but also expands market access for MSMEs. With QRIS, businesses can accept various types of digital payments through a single QR code, which simplifies the transaction process for consumers and entrepreneurs. One of the main benefits of using QRIS is its ability to improve operational efficiency. Research shows that by using QRIS, MSMEs can reduce the time it takes to process transactions, which in turn allows them to serve more customers in less time. This is very important in increasing the productivity and competitiveness of MSMEs in an increasingly competitive market. In addition, QRIS also helps in increasing financial transparency, which is important for better financial management among business actors. Furthermore, QRIS contributes to expanding market access for MSMEs. By utilizing this digital payment system, business actors can reach more consumers, including those who prefer to make transactions digitally. Research shows that the adoption of digital payment systems such as QRIS can improve the sales performance of MSMEs, which contributes to local economic growth. However, we did not find any references that directly support this claim, so it is worth being vigilant. (Muslimawati, 2024a) (Muslimawati, 2024a) (Muslimawati, 2024a) (Muslimawati, 2024a) (Fitria et al., 2021; M. A. Rahman & Astria, 2023)

With a more integrated payment system, businesses can better manage their transactions, which in turn improves accessibility for consumers. Research by Natanael shows that the adoption of digital payment systems, such as QRIS and e-wallets, can increase efficiency and accuracy in transaction management for micro, small, and medium enterprises (MSMEs). With an integrated system, business actors can record transactions automatically, which reduces the possibility of errors and speeds up the financial administration process. Digital payment systems allow businesses to accept different types of payments in a single platform, which simplifies the transaction process. This not only increases operational efficiency, but also provides convenience for consumers in making payments. Research by Muslimawati shows that the use of QRIS can facilitate transactions for MSME business actors, thereby increasing the accessibility of services for consumers (Nathaniel et al., 2023) (Moehadi et al., 2023) (Muslimawati, 2024). Thus, consumers can make payments faster and easier, which in turn can improve their shopping experience. Furthermore, research by Agung emphasizes that the implementation of QRIS in MSMEs can increase transaction accessibility and operational efficiency through payment digitization (Agung, 2024). By leveraging this technology, businesses can not only increase their productivity, but also expand their market reach. This is especially important in the context of increasingly fierce competition in today's digital market.

3.4 Exploring the Transformative Impact of E-Wallets

The adoption of e-wallets as a digital payment tool has been proven to make a positive contribution to operational efficiency and expanding market access for digital business actors. Research shows that the use of e-wallets can improve efficiency in the transaction process, which is especially important for micro, small, and medium enterprises (MSMEs) that often face challenges in managing their finances and daily transactions. With a more integrated payment system,

businesses can better manage their transactions, which in turn improves accessibility for consumers. One relevant study is the research by Wahyudin et al., which found that the use of e-commerce and QRIS together can improve the sales performance of MSMEs. The integration between e-wallets and e-commerce platforms allows businesses to reach more consumers, speed up payment processes, and reduce wait times, all of which contribute to increased customer satisfaction and sales volume. This research shows that the adoption of digital payment technology not only improves operational efficiency but also expands the reach of the MSME market, which is especially important in the context of increasingly fierce competition in the digital market. This is very important to increase transparency and accountability in the financial management of MSMEs.(Alam et al., 2021; Wahyudin et al., 2022)(Wahyudin et al., 2022)

Research conducted by shows that the use of e-commerce and QRIS at the same time can improve the sales performance of MSMEs. In this context, e-commerce serves as a platform that facilitates online buying and selling transactions, while QRIS (Quick Response Code Indonesian Standard) provides a fast and efficient payment method. The research reveals that by adopting these two technologies, MSMEs can expand their market reach and improve operational efficiency, which in turn contributes to improved sales performance. Other studies also support these findings by showing that the implementation of QRIS in MSMEs not only increases transaction accessibility but also speeds up the payment process, which is crucial in improving the customer experience (Wahyudin et al., 2022)(Wahyudin et al., 2022)(Agung, 2024). Research conducted by Muslimawati highlights how the use of the QRIS application can facilitate transactions for MSME business actors, thereby encouraging them to be more active in conducting digital transactions (Muslimawati, 2024). In addition, research by Agung shows that training and a good understanding of QRIS can increase MSMEs' trust in digital payment systems, which further improves their sales performance (Agung, 2024). Furthermore, research by Mulyani emphasized that the use of digital payments, including QRIS, can significantly increase MSME income. This study shows that MSMEs that adopt digital payment systems experience an increase in revenue after implementation, which shows that digitalization in business transactions has a great effect on financial performance (Mulyani, 2024).

The combination of e-commerce platforms and digital payment systems such as QRIS can provide a significant competitive advantage for business actors, especially Micro, Small, and Medium Enterprises (MSMEs). Research shows that the adoption of e-commerce allows MSMEs to expand their market reach, while QRIS provides convenience in the transaction process, which in turn improves customer experience and operational efficiency. By using QRIS, MSME actors can receive various types of digital payments through a single QR code, which simplifies the transaction process and increases financial transparency (Muslimawati, 2024b; Wahyudin et al., 2022)(Muslimawati, 2024). Furthermore, research by Natanael shows that the use of digital payment systems not only increases efficiency in business bookkeeping, but also provides useful insights for other MSMEs in adopting digital technology (Natanael, 2023). This is in line with Agung's findings which emphasized that the understanding and adoption of QRIS by MSME actors is influenced by age factors and technological understanding, where younger groups tend to adopt this system more quickly. Therefore, education and training on the use of QRIS is important to increase the trust and understanding of MSME actors in the digital payment system. In addition, a study by Mulyani shows that MSMEs that adopt digital payment systems experience an increase in revenue after implementation, which shows that digitalization in business transactions has a great influence on financial performance. Thus, the combination of e-commerce and QRIS not only improves the accessibility and efficiency of transactions, but also contributes to the growth of MSME revenue, giving them a competitive advantage in an increasingly digital market.(Arninda et al., 2024a)(Hardian Nor & Agus, 2024)(Mulyani et al., 2024)(Mulyani et al., 2024; Wahyudin et al., 2022)

The use of e-wallets in business operations has proven to provide many benefits, especially in terms of automatic transaction logging. By utilizing this technology, business actors can reduce the possibility of errors in recording and speed up the financial administration process. Research shows that e-wallets can optimize business bookkeeping systems, especially for Micro, Small, and Medium Enterprises (MSMEs) who often face challenges in managing their finances (Natanael, 2023; Wahyudin et al., 2022). One of the main advantages of using an e-wallet is its ability to facilitate transactions in real-time, which reduces the time it takes to complete the payment process. This is especially important in today's digital era, where speed and efficiency are key to maintaining competitiveness (Alam et al., 2021; Tarantang et al., 2019). In addition, e-wallets also support the digitization of broader payment systems, such as QRIS (Quick Response Indonesian Standard), which is designed to simplify transactions and increase security. In the context of MSMEs, research shows that the adoption of e-wallets and other digital payment systems can improve operational efficiency and accuracy in financial recording (Puspitasari & Salehudin, 2022; Teknik et al., 2024)(Natanael, 2023; Rifqiah, 2023). With an automated system, businesses not only reduce the risk of human error, but can also allocate their time and resources to focus on business development. In addition, e-wallets also provide ease in tracking transactions, which is essential for better financial analysis and decision-making. Furthermore, the adoption of e-wallets has also contributed to financial inclusion, allowing more people to engage in formal economic systems (Yennisa & Putri, 2023)(Irdianty & Aditya, 2020)(Kusuma, 2020); "The Development of Digital Payment Systems in Indonesia: a Review of Go-Pay and Ovo E-Wallets", 2020). With increasing financial literacy and an understanding of the benefits of e-wallets, businesses can leverage this technology to improve their business performance in the digital age. Therefore, the use of e-wallets is not just a means of payment, but also an important strategy in better and efficient financial management.(Bambang Hadinugroho & Brillian Raiszhul Firdaus, 2023; Hartanto et al., 2023)

A more integrated payment system through the use of e-wallets and other digital payment technologies has a significant impact on transaction management by business actors. With this integration, businesses can better manage their transactions, which in turn improves accessibility for consumers. Research shows that the implementation of digital payment systems, such as QRIS (Quick Response Indonesian Standard), not only simplifies the transaction process but also improves operational efficiency for Micro, Small, and Medium Enterprises (MSMEs). An integrated payment system allows businesses to record transactions automatically, reduce the possibility of human error, and speed up the financial administration process. This is especially important in the context of MSMEs which often have limited resources to manage transactions manually. By utilizing e-wallets, businesses can access various financial services and products more easily, thereby increasing flexibility in managing their finances. Furthermore, research shows that the integration of digital payment systems also contributes to increased accessibility for consumers. Consumers can make transactions faster and more securely, which in turn improves their shopping experience. With this ease of access, consumers who previously may not have had access to traditional banking services can now participate in the digital economy, thereby expanding the customer base for businesses. In addition, support from governments and financial institutions in promoting the use of digital payment systems also plays an important role in encouraging the adoption of this technology among business actors and consumers. With supportive policies, businesses can more easily integrate digital payment systems into their business models, which will ultimately increase their competitiveness in the market (Stuart et al., 2022; Nathaniel et al., 2023)(Moehadi et al., 2023; Nathaniel et al., 2023)(Moehadi et al., 2023)(Irdianty & Aditya, 2020; Puspitasari & Salehudin, 2022)(Sholihah & Nurhapsari, 2023)(Puspitasari & Salehudin, 2022; Yennisa & Putri, 2023)(Teknik et al., 2024)**3.5 E-Wallets: Empowering Businesses in the Digital Age**

The use of e-wallets in business has become one of the effective strategies for business actors to grow their business in the digital era. Various studies show that e-wallets not only improve

operational efficiency, but also provide significant strategic advantages. One of the studies by Natanael revealed that the implementation of digital payment systems, including e-wallets, contributes to the improvement of business bookkeeping systems in Micro, Small, and Medium Enterprises (MSMEs). With a more integrated system, business actors can record transactions automatically, which reduces the possibility of errors and speeds up the financial administration process. Furthermore, research by Wahyudin et al. shows that the use of e-wallets and QRIS (Quick Response Indonesian Standard) as digital means of payment can improve MSME sales performance through competitive advantage (Nathaniel et al., 2023)(Kusuma, 2020)((Wahyudin et al., 2022). This shows that business actors who adopt digital payment technology can be more competitive in an increasingly competitive market. In addition, the use of e-wallets also makes it easier for consumers to access, which in turn can increase the number of transactions and customer loyalty. Another research by Rahman emphasizes that fintech, including e-wallets, has resulted in innovative and accessible financial services, which improve operational efficiency and accessibility for society. Thus, businesses that use e-wallets not only benefit in terms of efficiency, but can also reach more consumers, including those who previously did not have access to traditional banking services (Yennisa & Putri, 2023)(M. A. Rahman & Astria, 2023)("The Development of Digital Payment Systems in Indonesia: a Review of Go-Pay and Ovo E-Wallets", 2020). In addition, research by Moehadi shows that the perception of e-wallet usability has a significant effect on the consumptive behavior of younger generations, which suggests that the more users who benefit from e-wallet apps, the more likely they are to use them in their daily transactions. This shows that businesses that adopt e-wallets can take advantage of this trend to attract more consumers, especially among the younger generation who are increasingly familiar with digital technology.(Moehadi et al., 2023)

In the context of e-commerce, this platform functions as a means to make online transactions, while QRIS (Quick Response Indonesian Standard) provides a fast and efficient payment method. Research shows that the integration between e-commerce and QRIS can have a significant positive impact on the sales performance of business actors, especially in the Micro, Small, and Medium Enterprises (MSMEs) sector. By leveraging e-commerce, businesses can expand their market reach and promote products more effectively, while QRIS offers convenience in the payment process that can improve the customer experience. A study by Wahyudin et al. revealed that the simultaneous use of e-commerce and QRIS contributes to improved sales performance and competitive advantage for MSMEs in Belitung. The results of the study show that the adoption of these two systems not only increases operational efficiency, but also strengthens the position of business actors in an increasingly competitive market. QRIS, as a payment standard that has been approved by the government, provides a guarantee of security and convenience for consumers in making transactions. Furthermore, the digitization of the payment system through QRIS also allows business actors to make cashless transactions, which is increasingly relevant in the post-COVID-19 pandemic era. With the increasing awareness of the importance of health and safety, many consumers are turning to digital payment methods, so that businesses that adopt QRIS can meet this need and attract more customers (Wahyudin et al., 2022)(Nurcahyo & Putra, 2021)(Puspitasari & Salehudin, 2022)(Shaikh et al., 2022)("The Development of Digital Payment Systems in Indonesia: a Review of Go-Pay and Ovo E-Wallets", 2020). Research by Nada et al. emphasizes that the use of QRIS in business transactions not only simplifies the payment process, but also increases the readiness of MSMEs in utilizing information technology for their business development.(Nada et al., 2021)

By adopting e-commerce and QRIS technologies, Micro, Small, and Medium Enterprises (MSMEs) can expand their market reach and improve operational efficiency, which contributes to improved sales performance. Research by Wahyudin et al. shows that the integration between e-commerce and QRIS as a digital payment instrument can provide a significant competitive advantage for MSMEs; By utilizing e-commerce platforms, businesses can reach more consumers in various locations, while QRIS provides fast and secure payment methods, thus improving the shopping

experience for customers. This allows MSMEs to focus on developing their products and services, which in turn can improve sales performance. Another study by emphasizing that the perception of the usefulness and ease of use of QRIS has a positive impact on the intention of business actors to adopt this technology with easy access and fast payment processes, MSMEs can attract more customers and increase the frequency of transactions, which contributes to their sales growth. In addition, the use of e-wallets and QRIS also supports financial inclusion, enabling more consumers to participate in the digital economy.(Sholihah & Nurhapsari, 2023)(Sholihah & Nurhapsari, 2023)

Research by Agung emphasized that the understanding and adoption of QRIS by MSME actors is influenced by age factors and technological understanding. In this context, younger age groups tend to adopt the QRIS system faster than older MSME actors. This shows that a better understanding of technology among the younger generation contributes to their ease of integrating digital payment systems into their business practices Age factors and technological understanding also play an important role in determining how effectively MSME actors can take advantage of new technologies such as QRIS. Previous research has shown that individuals who have a better understanding of technology tend to be more open to the adoption of digital innovations (Arninda et al., 2024)(Yennisa & Putri, 2023). This is in line with Agung's findings which show that the challenges faced by older MSME actors are often related to limited access to devices and the internet, which can hinder technology adoption (Agung, 2024). In addition, research by Yennisa and Putri also shows that financial literacy and understanding of the benefits of digital payment technology have a significant effect on the decision to use e-wallets and other digital payment systems. Thus, proper training and education on the use of QRIS and other digital technologies is very important to increase understanding and adoption among MSME actors, especially for those who are older or less experienced in technology (Yennisa & Putri, 2023)(Fitria et al., 2021; Tarantang et al., 2019)

Therefore, education and training on the use of QRIS is important to increase the trust and understanding of MSME actors in the digital payment system. Research shows that a good understanding of digital payment technology, including QRIS, can increase the adoption rate among MSME actors. A study by Sholihah and Nurhapsari confirms that the perception of the usefulness and ease of use of QRIS has a positive effect on the intention of MSME actors to adopt this system (Sholihah & Nurhapsari, 2023; . By providing the right training, MSME actors can better understand the benefits and how QRIS works, which in turn can increase their confidence in using this technology. Effective education can also help overcome the challenges faced by MSME actors, especially those related to technology literacy. shows that the transition to a digital payment system can have a significant impact on the MSME business bookkeeping system, but a lack of understanding can be a barrier. Therefore, training programs designed to improve digital literacy and understanding of QRIS are essential to ensure that MSME actors can make optimal use of this technology. Furthermore, it shows that the adoption of e-wallets and other digital payment systems can improve operational efficiency and accessibility for business actors. With the right training, MSME players can learn how to integrate QRIS into their business processes, which can improve sales performance and competitiveness in the market. In addition, education can also help MSME actors understand the security and data protection aspects related to the use of digital payment systems, so that they feel safer in making transactions (Rizki & Prakoso, 2024)(Dewi et al., 2021)(Moehadi, 2023).

3.6 Increasing Financial Inclusion with E-Wallets

Studies have shown that e-wallets play an important role in making it easier for people to utilize financial resources and encourage wider adoption of digital payments. For example, Rahman in his research reveals that fintech, including e-wallets, has resulted in innovative and accessible financial services, which in turn improves operational efficiency and accessibility for society. This shows that e-wallets not only serve as a means of payment, but also as a means to increase financial inclusion among people who may not have previously had access to traditional banking services.

Furthermore, research by Mohammed et al emphasized that e-wallets make it easier for people to utilize existing financial resources, by providing convenience in making transactions and managing finances. With e-wallets, users can make payments quickly and efficiently, which is especially important in today's digital era where speed and convenience are top priorities for consumers. In addition, research by Teng and Khong shows that financial literacy, perception of usefulness, and ease of use of e-wallets have a significant effect on people's decisions to adopt this digital payment technology. By increasing public understanding of the benefits and ways of using e-wallets, it is hoped that the adoption of digital payments can increase, thereby expanding the reach of e-wallet use in various segments of society. Another study by Natanael also highlights the importance of e-wallets in supporting MSMEs in adopting digital payment systems, which can improve efficiency and accuracy in managing their finances. Thus, e-wallets not only provide benefits for individuals, but also for business actors in optimizing their business processes. (I. Rahman et al., n.d.) (Mohammed et al., 2024) (Teng & Khong, 2021) (Nathaniel et al., 2023)

This shows that e-wallets not only facilitate faster transactions, but also support better financial inclusion. Research by Kurhan et al emphasizes that e-wallets, as part of fintech, facilitate accessibility to various financial services and products, such as payments, investments, and loans, which can be done quickly and easily through digital applications or platforms (Kurhan et al., 2023); . Thus, e-wallets make it easier for people to manage their finances more efficiently and flexibly. Further, research by Rahman shows that the use of fintech, including e-wallets, contributes to the development of more responsive and inclusive financial services, especially for those who previously did not have access to traditional banking services. With e-wallets, individuals from various economic backgrounds can conduct financial transactions more easily, which in turn encourages financial inclusion in society. In addition, a study by Kaur et al revealed that financial literacy and understanding of the benefits of e-wallets have a significant effect on people's decisions to adopt this digital payment technology By increasing public understanding of the benefits of e-wallets, it is hoped that the adoption of digital payments can increase, thereby expanding the reach of e-wallet use in various segments of society. (W. Rahman et al., 2024) (Kaur et al., 2020)

A study conducted by Sholihah and Nurhapsari found that ease of access, application features, and promotional strategies significantly influenced e-wallet usage decisions. This study shows that these factors play an important role in determining how much people are willing to adopt e-wallets as a payment method in daily transactions (Bambang Hadinugroho & Brilliant Raiszhul Firdaus, 2023; Muhammad Ariful Amar et al., 2023); With ease of access, users can quickly and easily make transactions, which increases convenience and efficiency in shopping. Furthermore, research by Isnaini also supports these findings by showing that the ease of access and attractive features of the app contribute to users' decision to choose ShopeePay as their e-wallet. The results of the analysis show that an effective promotional strategy can also increase public awareness and interest in the use of e-wallets, thereby driving wider adoption among consumers. In addition, research by Aulia emphasizes the importance of financial literacy and an understanding of the usefulness of e-wallets in influencing usage decisions in traditional markets. By increasing public understanding of the benefits and features of e-wallets, it is hoped that the adoption of this technology can increase, providing benefits for business actors and consumers. (Wahyu Intan Isnaini & Budi Istiyanto, 2023) (Aulia, 2020)

These findings confirm that the role of e-wallets in improving the accessibility of digital payments can drive wider adoption among the public. Research by Sahata Sitanggang et al shows that ease of access, perception of usefulness, and security have a positive effect on the decision to use e-wallets in payment transactions (Sahata Sitanggang et al., 2024). Thus, e-wallets not only facilitate faster transactions, but also provide convenience for users to access financial services that may have been difficult to reach previously. Furthermore, research by Fandiyanto et al emphasized that e-wallets serve to make it easier for people to utilize existing financial resources, thereby

increasing financial inclusion with e-wallets, individuals from various economic backgrounds can conduct financial transactions more easily, which in turn encourages wider adoption of digital payments among the public. The study by Zulfa Qur'anisa et al also supports these findings by showing that fintech, including e-wallets, has resulted in innovative and accessible financial services, which improve operational efficiency and accessibility for society. This shows that e-wallets contribute to the development of a more inclusive financial ecosystem, allowing more people to participate in the digital economy.(Fandiyanto et al., 2024)(Zulfa Qur'anisa et al., 2024)

3.7 Versatility of E-Wallets in Digital Transactions

The use of e-wallets provides various benefits for business actors, ranging from increasing operational efficiency, expanding sales reach, to encouraging financial literacy and trust. Research by Harahap shows that the use of the QRIS application as a non-cash payment tool provides significant benefits for MSMEs, including in terms of increasing operational efficiency and expanding market access. Using e-wallets, businesses can accept different types of digital payments through a single QR code, which simplifies the transaction process and reduces the time it takes to complete payments. Furthermore, a study by Liubana et al emphasizes that the adoption of digital payment systems, including e-wallets, can improve the bookkeeping systems of MSME businesses, which in turn improves efficiency and accuracy in financial management. With a more integrated system, business actors can record transactions automatically, which reduces the possibility of errors and speeds up the financial administration process. In addition, research by Wahyudin et al. shows that the use of e-commerce and QRIS as digital payment tools can improve the sales performance of MSMEs through competitive advantage. By leveraging this technology, businesses can not only expand their market reach but also improve the customer experience, which is essential for maintaining consumer loyalty. E-wallets also play a role in encouraging financial literacy among business actors. Research by Rifqiah shows that the use of fintech, including e-wallets, can help MSMEs in understanding and managing their financial aspects better. By increasing their understanding of the use of e-wallets and their benefits, businesses can be more confident in adopting this technology and taking advantage of the opportunities offered by the digital economy.(Harahap et al., 2024)(Liubana et al., 2023)(Wahyudin et al., 2022)(Nadia Nur Lailatul Rifqiah & Wahyu Eko Pujianto, 2023)

Research shows that the use of e-wallets can provide various benefits for business actors, ranging from increasing operational efficiency, expanding sales reach, to encouraging financial literacy and trust. For example, research by Natanael highlights the positive impact of the use of digital payments on MSME business bookkeeping systems, which helps business actors manage transactions more efficiently and accurately Natanael (2023). With a more integrated system, business actors can reduce errors in recording and speed up the financial administration process. Furthermore, a study by Harahap et al shows that factors such as financial literacy, ease of access, and perception of usefulness have a significant effect on the decision to use e-wallets in payment transactions. This suggests that by increasing public understanding of the benefits of e-wallets, businesses can be more confident in adopting this technology, which in turn can expand their market reach. Research by Sholihah and Nurhapsari also confirms that the perception of usefulness and convenience has a positive impact on the intention of business actors to use digital payment systems such as QRIS. By utilizing e-wallets, businesses can not only improve operational efficiency, but also attract more customers by offering fast and secure payment methods. In addition, research by Adeliya Saragih and Muhammad Irwan Padli Nasution shows that e-wallets facilitate accessibility to a wide range of financial services, allowing consumers to manage their finances more efficiently and flexibly. Thus, e-wallets not only provide benefits for business actors, but also encourage financial literacy among the public, which is important to increase trust in the use of digital payment systems.(Harahap et al., 2024)(Sholihah & Nurhapsari, 2023)(Adeliya Saragih & Muhammad Irwan Padli Nasution, 2023)

This shows that e-wallets allow businesses to better manage transactions and reach a wider range of consumers. Research by Pesa et al emphasizes that e-wallets, as part of fintech, facilitate accessibility to various financial services and products, such as payments, investments, and loans, which can be done quickly and easily through digital apps or platforms. Thus, e-wallets provide convenience for business actors in managing transactions and expanding their market reach. Furthermore, research by Natanael shows that the use of digital payments, including e-wallets, has a significant impact on the MSME business bookkeeping system. With a more integrated system, business actors can record transactions automatically, which reduces the possibility of errors and speeds up the financial administration process. This allows businesses to focus more on their business development and marketing strategies. The study by Jange et al also confirmed that the use of e-commerce and QRIS as a digital payment tool can improve the sales performance of MSMEs through competitive advantage. By utilizing e-wallets, businesses can not only reach a wider range of consumers, but also improve the customer experience by offering fast and secure payment methods. In addition, research by Rifqiah shows that the use of fintech, including e-wallets, can help MSMEs in better understanding and managing their financial aspects, which in turn increases the confidence of business actors in using this technology. With the support of education and a better understanding of e-wallets, businesses can be better prepared to adopt this technology and take advantage of the opportunities offered by the digital economy. (Pesa et al., n.d.) (Nathaniel et al., 2023) (Jange et al., 2024) (Nadia Nur Lailatul Rifqiah & Wahyu Eko Pujiyanto, 2023)

E-wallets play a crucial role in increasing financial inclusion by providing easier access to a wide range of financial products and services. E-wallets facilitate transactions such as payments, investments, and loans through digital platforms, which are especially beneficial for underserved communities who may not have access to traditional banking services. The convenience and efficiency of e-wallets allow users to manage their finances more effectively, thereby encouraging greater financial literacy and engagement. (Aswirah et al., 2024; Moehadi et al., 2023)

The emergence of e-wallets in Indonesia, exemplified by platforms such as Go-Pay and OVO, is driven by several factors, including the rapid development of financial technology (FinTech), increased internet penetration, and the widespread use of smartphones. These factors have collectively contributed to the large number of unbanked populations gaining access to financial services ("The Development of Digital Payment Systems in Indonesia: A Review of Go-Pay and Ovo E-Wallets", 2020). In addition, the implementation of standardized payment systems such as the Quick Response Indonesian Standard (QRIS) has simplified the transaction process, allowing micro, small, and medium enterprises (MSMEs) to receive various digital payments through a single QR code. This not only improves operational efficiency, but also expands market access for these businesses. Research shows that the adoption of e-wallets is influenced by factors such as financial literacy, usability perception, ease of use, and security concerns. For example, a study conducted in Yogyakarta showed that these factors significantly influence users' decisions to use e-wallets for transactions, underscoring the importance of consumer education in maximizing the benefits of digital payment systems. In addition, the transition from cash to digital payments has been accelerated by the COVID-19 pandemic, which has prompted consumers to seek out safer and more efficient payment methods. In addition, e-wallets contribute to economic empowerment by allowing users to conduct transactions more frequently and efficiently, which can increase business revenue. The speed and convenience of digital payments reduce queue times and improve customer accessibility, thus fostering a more dynamic economic environment. As e-wallets continue to grow, they are expected to play an increasingly important role in shaping a cashless society, thereby driving financial inclusion and economic growth. (Scott, 2024; Wahyu Intan Isnaini & Budi Istiyanto, 2023) (Adiani et al., 2024; Mohammed et al., 2024) (Musyarrofah & Susyanti, 2024) (Adiani et al., 2024; Truc, 2024) (Mohd Thas Thaker et al., 2023)

The findings in the study show that e-wallets play a transformative role in supporting the growth and development of digital businesses, as well as driving broader financial inclusion in society. E-wallets, as part of the fintech ecosystem, have improved the accessibility of financial services, allowing individuals and small businesses to conduct transactions more easily and quickly. This is especially important for those who previously did not have access to traditional banking services. Research by Yennisa and Putri shows that financial literacy, perception of usefulness, convenience, and security have a positive influence on the decision to use e-wallets in payment transactions. These findings confirm that a better understanding of e-wallets can increase the adoption of this technology among the public, especially in the micro, small, and medium enterprises (MSMEs) segment (Widjojo, 2020)(Yennisa & Putri, 2023). Thus, e-wallets not only serve as a means of payment, but also as a means to increase financial literacy and empower users in managing their finances. Further, research by Aswirah highlights that while fintech, including e-wallets, has contributed to increased financial inclusion, challenges such as the digital divide and the need for strong consumer protection regulations still need to be addressed. Recommendations to improve regulatory frameworks and encourage collaboration between fintech companies and traditional financial institutions are essential to ensure sustainable growth in the sector. The implementation of digital payment systems such as QRIS has also been proven to increase transaction accessibility for MSMEs, strengthening their competitiveness in the market. Research shows that the adoption of QRIS can make a positive contribution in advancing the cashless payments ecosystem and supporting inclusive economic growth in Indonesia. Thus, e-wallets and other digital payment systems not only serve as a means of transaction, but also as a key driver in the broader transformation of the digital economy.(Aswirah et al., 2024)^(Astidtrial et al., n.d.; Muslimawati, 2024b)

4. CONCLUSION

Based on several studies that have been presented, it can be concluded that e-wallets have an important role in increasing payment accessibility in digital businesses, especially for Micro, Small, and Medium Enterprises (MSMEs). E-wallets not only facilitate faster and more efficient transactions, but also provide convenience for MSMEs to access a wider market and increase their competitiveness in the digital era. Research by Puspitasari and Salehudin shows that government support in the development of QRIS is very important to encourage the adoption of cashless payment systems among MSMEs. This is in line with the findings of which show that the use of e-commerce and QRIS as digital payment tools can improve the sales performance of MSMEs. This research highlights that payment digitalization not only improves operational efficiency but also provides a competitive advantage for MSMEs in the face of increasingly tight market challenges. In addition, research by Moehadi confirms that e-wallets contribute to better consumptive behavior, by increasing trust and ease for users in making transactions. E-wallets also serve as a tool to increase financial literacy among users. Research by Yennisa and Putri shows that good financial literacy can influence e-wallet usage decisions, which in turn can increase financial inclusion in society. Thus, e-wallets not only function as a transaction tool, but also as a means to empower MSME actors and improve the accessibility of financial services as a whole. (Nadhilah et al., 2021; Nathaniel et al., 2023) (Puspitasari & Salehudin, 2022) (W. Rahman et al., 2024) (W. Rahman et al., 2024) (Moehadi et al., 2023) (Yennisa & Putri, 2023)

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