

Analysis of the Use of Cashless Payment Methods by Evi Tenggara MSMEs Consumers in Bengkulu City

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ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) are the backbone of the Indonesian economy and the culinary MSME sector in Bengkulu City is growing rapidly, supported by abundant marine resources and increasing consumer demand. In this context, the fish-based culinary business Evi Tenggara has begun adopting cashless payment systems such as e-wallets, mobile banking, QRIS, and debit/credit cards, yet cash transactions still dominate daily operations. This study aims to analyze the level of cashless payment usage and to identify the factors that influence consumers in using cashless payments at Evi Tenggara MSMEs in Bengkulu City. An accidental sampling technique was applied to consumers who conducted cashless transactions within the last month. Descriptive analysis was used to describe respondent characteristics and the intensity of cashless payment usage, while binary logistic regression was employed to examine the determinants of usage. The results indicate that most consumers are in the “frequently use” category, although cashless payments have not fully replaced cash in routine transactions. Furthermore, ease of use and service quality have a significant positive effect on the likelihood of using cashless payments, whereas security and compatibility do not show a significant influence. These findings suggest that consumer decisions are primarily driven by practical benefits directly perceived during transactions rather than by security concerns or lifestyle considerations. The study concludes that strengthening cashless payment adoption in MSMEs requires improving ease of use and service quality while maintaining adequate security standards.

INTRODUCTION

MSMEs (Micro, Small, and Medium Enterprises) play a strategic role in the national economy because they contribute significantly to Gross Domestic Product (GDP) and employment, and are therefore often referred to as the backbone of the Indonesian economy (Arifa *et al.*, 2025). One sub-sector showing growth is the culinary MSMEs sector, which is supported by direct interaction with consumers and increasing market demand for processed food products. The development of MSMEs in Bengkulu Province itself shows a continuously rising trend. According to data from the Bengkulu Provincial Cooperative and SME Agency (2024) the number of MSMEs in Bengkulu has reached over 180,000 business units spread across various sectors, with the culinary, trade, and fisheries processing sectors being the most dominant. As a coastal city directly bordering the Indian Ocean, Bengkulu City possesses abundant marine and fisheries resources. This presents a significant opportunity for the growth of MSMEs engaged in marine product processing. In Bengkulu City, the growth of culinary MSMEs is accelerating rapidly, supported by natural resource potential, increasing tourism activity, and community mobility. These MSMEs not only play a role in boosting community income but also serve as the primary drivers of the local economy. One of the thriving businesses in this sector is Evi Tenggeri MSMEs, which processes mackerel into various products such as pempek, ground fish, and other processed fish dishes that have become part of Bengkulu local culinary identity. The existence of this business demonstrates how marine resources can be transformed into economically valuable products while supporting the growth of culinary-based businesses rooted in local traditions.

With the rapid development of digital technology, Evi Tenggeri's MSMEs has begun adopting cashless payment systems via e-wallets, QRIS, and mobile banking to improve transaction efficiency and reduce reliance on cash. However, the use of cashless payments remains uneven due to various obstacles, such as limited digital literacy, concerns about transaction security, administrative costs, and the public's preference for using cash (Fajrul & Saptiana, 2025). Digital literacy is one of the key factors influencing the level of adoption of non-cash payment technologies among MSMEs operators. Digital literacy can be understood as an individual's ability to understand, use, and leverage digital technology effectively and securely in daily activities, including in the management of digital financial transactions (Iriani *et al.*, 2024).

The low level of digital literacy among some MSME business owners limits their understanding of how to use digital payment apps, transaction procedures, and the management of technology-based payment systems. This situation has caused some business owners to remain hesitant to fully switch to digital payment systems due to concerns about transaction errors, fraud, or difficulties in operating the apps. Therefore, this study aims to (1) analyze the level of cashless payment usage by consumers of Evi Tenggeri MSMEs and (2) analyze the factors influencing cashless payment usage using the logistic regression method. The results of this study are expected to provide an overview of consumer behavior regarding digital payments at culinary MSMEs, while also serving as the basis for digitalization strategy recommendations for similar businesses in Bengkulu.

METHODS

Research Location and Time



Figure 1. Evi Tenggara MSMEs

The research location was deliberately selected based on the fact that Evi Tenggara MSMEs in Bengkulu City are currently in the process of transitioning from cash to cashless payments. Additionally, the growth in the use of e-wallets, mobile banking, QRIS, and debit/credit cards among Evi Tenggara MSMEs has been quite rapid, making it a relevant site for this study. This research was conducted from January 2026 to February 2026.

Sampling Methodology and Sample Collection

Sampling was conducted using the accidental sampling method, which involves selecting respondents at random based on criteria established by the researcher (Keristina & Widanta, 2025). The respondents selected for this study were consumers of Evi Tenggara MSMEs in Bengkulu City who met the criteria, namely: consumers of Evi Tenggara MSMEs in Bengkulu City who made transactions using cashless payment (e-wallet, mobile banking, QRIS, and debit/credit cards) within a 1-month period.

The number of respondents was determined using the Virtucio formula (Unteawati *et al.*, 2022), which is:

$$n = \frac{z^2\{p(1-p)\}}{(\text{MOE})^2} = \frac{(1,96)^2\{0,5(1-0,5)\}}{(0,1)^2} = 96,04 \text{ people}$$

Where:

n = Sample size

z = The value from the normal distribution table at a confidence level of 95% is 1.96

p = Probability (0.5)

MOE = Margin of error is the error tolerance limit (10%)

The sample size calculation yielded 96.04 respondents. To simplify data processing and improve representativeness, the sample size for this study was rounded up to 100 respondents.

Analysis Methods

Use of Cashless Payments

This study employs descriptive analysis to provide a general and systematic overview of the characteristics of respondents and the patterns of cashless payment usage among consumers of Evi Tenggara MSMEs in Bengkulu City. The cashless payment methods used include e-wallets, mobile banking, QRIS, and debit/credit cards. The level of cashless payment usage is divided into two categories based on average usage intensity: rarely (1) and frequently (2–3). This classification aligns with the general categories used in consumer behavior studies by Naisheilla *et al.* (2024). Subsequently, these categories were transformed into binary variables with coding: rarely = 0 and frequently = 1, to meet the requirements of binary logistic regression analysis. With these two categories of cashless payment usage levels

(Rahmadani *et al.*, 2023) this classification provides a nuanced understanding of the usage levels of cashless payments among consumers of the Evi Tenggara MSMEs in Bengkulu City. Factors Influencing Consumers' Use of Cashless Payments

This study uses a binary logistic regression model to analyze the factors influencing the use of cashless payments by consumers of Evi Tenggara's SME in Bengkulu City. A Likert scale with the following response categories: strongly disagree (1), disagree (2), somewhat agree (3), agree (4), and strongly agree (5), was used to measure respondents' assessments of the following factors:

Table 1. Variables

Variables	Sub-Variables
Security (X1)	Protecting the personal data of cashless payment users from hacking and phishing. Protecting the financial information of cashless payment users from hacking and phishing.
Convenience (X2)	Users of cashless payment systems can easily learn how to use the system without special training. The ease with which users of cashless payment systems can access the system from various devices.
Quality of service (X3)	Speed and efficiency in processing transactions without wasting time. User satisfaction with cashless payment services. User loyalty to cashless payment services. System availability for cashless payment services.
Compatibility (X4)	The suitability of the value proposition in meeting the needs of cashless payment users. The lifestyle of cashless payment users aligns with modern lifestyles and mobile activities.

Source: Alvira *et al.* (2025)

This study uses an ordinal logistic regression model to analyze the factors influencing the use of cashless payments by consumers of Evi Tenggara's MSMEs. This method was chosen because the dependent variable is ordinal categorical (rarely, frequently) (Abhirama & Prastowo, 2026).

$$\ln = \left(\frac{P(Y = j)}{j - P(Y = j)} \right) = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_4 X_4 + \varepsilon$$

Where:

- Y = Use of cashless payments
- 0 = Rarely
- 1 = Frequently
- J = Respondent category (0,1)
- β = Regression coefficient
- X1 = Security factor (score)
- X2 = Convenience factor (score)
- X3 = Service quality (score)
- X4 = Suitability (score)

Hypotheses:

H₀ : There is no significant overall effect of all independent variables on the rate of cashless payment usage.

H₁ : There is a significant overall effect of all independent variables on the rate of cashless payment usage.

RESULTS

Respondent Characteristics

Demographic characteristics include gender, age, education level, occupation, and monthly income. Understanding these characteristics provides insight into the respondents' backgrounds, which may influence their behavior and preferences regarding the use of digital payment systems (cashless payment). The respondents' characteristics are shown in the following table:

Table 2. Respondent Characteristics

Characteristics	Frequency	Percentage (%)
Gender		
Female	100	100
Male	0	0
Age (Years)		
25-35	37	37.0
36-45	34	34.0
46-55	29	29.0
Education Level		
High School/Equivalent	61	61.0
Diploma/Bachelor's Degree	25	25.0
Graduate Degree	14	14.0
Income (IDR/Month)		
1,500,000-2,499,999	61	61.0
2,500,000-3,499,999	24	24.0
3,500,000-4,500,000	15	15.0

Source: 2026 Data Analysis Results

Analysis of Cashless Payment Usage Rates

The intensity of cashless payment usage can be measured by assigning scores to the frequency of transactions conducted by respondents across various usage indicators (e.g., e-wallets, mobile banking, QRIS, and debit/credit cards). Table 2 shows the level of cashless payment usage.

Table 3. Cashless Payment Usage Rates

Category	Percentage (%)	Average Frequency of Cashless Payments (Times/Month)
Rarely (1 Times/Month)	36	2 (Frequently)
Frequently (2-3 Times/Month)	64	
Total	100	

Source: 2026 Data Analysis Results

Analysis of Factors Influencing Consumers' Use of Cashless Payments

The data in this study were tested using diagnostic tests for multicollinearity. The test results show that all independent variables have a Tolerance value greater than 0.10 and a Variance Inflation Factor (VIF) value less than 10. Thus, it can be concluded that there are no multicollinearity issues in the regression model used in this study. This study conducted a binary logistic regression test, as shown in the following table:

Table 4. Factors Influencing the Use of Cashless Payments

Variable	B	S.E.	Wald	df	Sig.	Nagelkerke R Square	Chi- Square $\alpha = 0.10$	Exp(B)
Constant	-3.413	1.389	6.032	1	0.014			0.033
Security(X1)	0.124	0.265	0.218	1	0.641			1.132
Convenience (X2)	0.532	0.238	4.988	1	0.026*			1.702
Kualitas Layanan(X3)	0.755	0.354	4.537	1	0.033*			2.127
Compatibility (X4)	-0.137	0.224	0.378	1	0.539			0.872
F-test				4	0.006*			
R square (R ²)						0.206		
Chi-square (X ² test)							16.322	
F statistic							3.847	
F value							2.00	

Source: 2026 Data Analysis Results

DISCUSSION

Respondent Characteristics

The characteristics of the respondents in this study indicate that the majority are adult women in their productive years, with a secondary education background and an income level in the middle-income category. This profile describes a group that is socio-economically stable enough to access digital devices and modern financial services, yet remains mindful of practicality and prudence in managing their daily finances. A secondary education background provides the foundation for basic financial literacy and the ability to adapt to technology, while a middle-income level makes respondents more likely to be selective and rational in choosing payment methods they consider best suited to their needs and transaction habits.

The study by Fazriansyah *et al.* (2022) also confirms that, among this working-age group, the dominant factors influencing the use of digital payments are not merely demographic characteristics, but primarily perceived utility and positive attitudes toward digital payment technology. This aligns with the profile of respondents in the study, which was dominated by women of working age with a secondary education and middle-income levels, where a relatively stable socioeconomic background supports openness to cashless payments, while perspectives and usage habits are largely shaped by perceptions of benefits, convenience, and suitability for daily transaction needs.

Analysis of Cashless Payment Usage Rates

The study shows that respondents' level of cashless payment usage falls into the "frequently" category—specifically, 2–3 times per month—indicating a high level of familiarity with digital payment methods, even though usage frequency has not yet reached a daily level. This decline in cash usage is influenced by the ease and convenience of cashless transactions,

which aligns with respondents' preference for practicality in daily activities. This finding is supported by Mustofa & Maula (2023) research, which found that ease of use and consumer knowledge have a positive influence on cashless payment decisions in e-commerce.

These findings are consistent with the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT), in which perceived ease of use and effort expectancy are the primary drivers of cashless payment adoption (Sonny *et al.*, 2016). Saputra & Tan (2025) study on SMEs in Batam indicates that higher usage frequency (6–10 times per month) is driven by social influence and the convenience of access via smartphone, which explains the behavioral shift from cash to cashless. The COVID-19 pandemic has also accelerated this trend, with digital payments enhancing efficiency and fostering automatic habits among consumers.

Analysis of Factors Influencing Consumers' Use of Cashless Payments

An analysis of the logistic regression results regarding the factors influencing the use of cashless payments revealed that, collectively, the variables of security, convenience, service quality, and suitability influence the use of cashless payments, as evidenced by a significant F-test despite relatively low Nagelkerke R-squared and chi-square values. This indicates that the model can only explain a small portion of the variation in cashless payment usage behavior, suggesting that many other factors—such as promotions, social norms, financial habits, and past experiences with technology—beyond these four variables also influence respondents' decisions. In other words, the model aligns with Susanti (2025) research and is heading in the right direction, but its explanatory power and ability to distinguish between user and non-user respondents are not yet optimal because the adoption of financial technology is indeed influenced by a broad combination of psychological, social, and situational factors. To further understand the role of each variable, the partial effects of each factor are outlined below.

Partial tests indicate that the ease variable has a significant effect on the use of cashless payments, leading to the conclusion that ease is one of the primary determinants in the model. This finding implies that when respondents perceive a simple transaction process, straightforward usage steps, an easy-to-understand menu interface, and minimal technical issues, they are more likely to choose cashless payment methods over cash payments. This picture aligns with the results of (Nurwila & Syaefulloh, 2026) study, which showed that the perception of ease has a positive influence on the decision to use cashless payments among the younger generation, and that ease is the primary factor attracting people to decide to use cashless payments.

For women of working age with moderate levels of education and income, convenience becomes increasingly crucial because this group must divide their attention among work, household responsibilities, and personal needs, making time efficiency and practicality of strategic importance. The findings of Saputro & Sapariyah (2023) indicate that respondents are reluctant to use cashless payments if they find the app difficult to learn or operate, whereas studies by Febriyanti (2024) and Berliana (2023) explain that the ease of using cashless payments makes transactions feel more effective, efficient, and practical, thereby encouraging spontaneous purchasing behavior and increasing the frequency of daily transactions. Thus, the consistency between the findings of this study and various previous studies reinforces that ease of use functions not merely as an additional feature but as the primary driver in establishing the habit of using cashless payments, whether for routine needs such as daily shopping or incidental transactions.

Service quality has been shown to significantly influence the use of cashless payments, as respondents place great importance on transaction processing speed, system reliability,

minimal errors, clear balance information and transaction receipts, as well as the availability of support when issues arise. The better these service aspects are perceived, the higher the level of trust and comfort respondents feel in continuing to use cashless payments, including for transactions involving larger amounts or higher frequency. This indicates that service quality not only influences one-time decisions but also fosters the development of long-term habits and preferences for digital payment methods as the primary choice.

This interpretation aligns with previous research highlighting the central role of service quality in the context of digital payments. A study by Wardani (2023) found that service quality has a positive and significant impact on purchasing decisions among consumers who use digital payments, as fast service and minimal technical issues enhance consumers' confidence in conducting transactions. Another 2022 study on digital payment services and e-service quality also indicates that high service quality positively influences consumer satisfaction and trust, which in turn leads to loyalty and the intention to reuse the service (Naufalia, 2022). Thus, the findings of this study reinforce previous evidence that service quality is a key factor linking daily transaction experiences to loyalty toward cashless payments.

Overall, these results indicate that efforts to increase the adoption and frequency of cashless payments should focus on improving the convenience and quality of service that users actually experience in every transaction. Service providers need to ensure a simple app interface, clear transaction flows, and a stable, responsive system to maintain a positive user experience. At the same time, security and compliance must still be maintained at an adequate level to avoid resistance, even though neither emerged as a primary determining factor in the model. With this strategy, it is hoped that the use of cashless payments among women of working age with moderate education and income will continue to increase and become more deeply ingrained in daily life.

Conceptually, the findings of this study are consistent with various studies on technology adoption that emphasize that acceptance of digital systems is determined by the interaction between perceptions of ease of use, service quality, and the practical benefits experienced in daily activities. In the fisheries sector, for example, a number of publications in the Journal of Fish Health examining biotechnology and modern aquaculture systems indicate that aquaculturists tend to adopt fish health technology innovations if such technologies can simplify maintenance processes, improve disease detection accuracy, and ultimately support improved aquaculture business performance (Aisyah & Andriani, 2025).

Financial services or aquaculture technology, the success of technology adoption is largely determined by the synergy between ease of use, perceptions of service quality, and the tangible benefits users experience in improving their performance.

CONCLUSION

This study shows that the use of cashless payments at Evi Tenggara MSMEs in Bengkulu City has been successful and has become one of the payment methods routinely used by consumers, although it has not yet fully replaced cash transactions in daily life. Consumers choose cashless payments because they experience tangible benefits in the form of convenience, practicality, and time efficiency during the payment process, especially when shopping in busy MSMEs environments. Further analysis confirms that ease of use and service quality are the primary factors driving consumers to adopt and continue using cashless payments, while security and suitability were not found to have a significant impact suggesting

these aspects are already considered adequate and no longer primary considerations in decision-making.

Based on these findings, it is recommended that Evi Tenggara MSMEs continue to optimize the use of cashless payments by providing digital payment facilities that are easily accessible and understandable to consumers for example, by clearly displaying QR codes, providing brief instructions on how to use them, and ensuring that connections and supporting devices are always ready for use. Business owners can also actively encourage consumers to use cashless payments through persuasive communication, such as highlighting the benefits of transaction speed and ease of financial record keeping. On the other hand, digital payment service providers are expected to continue improving system quality and customer service to ensure smooth transactions, while maintaining high security standards so that consumer trust remains intact even though security did not emerge as a dominant factor in the analysis. With these steps, the use of cashless payments in Evi Tenggara MSMEs is expected to increase further and contribute positively to business efficiency and more organized financial management.

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