

The Role of Digital Payments in MSME Transactions: The Perspective of Sellers and Buyers

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ABSTRACT

Keywords:

Digital Payments;
MSME Transactions;
Seller; Buyer

This study aims to understand the role of digital payments in MSME transactions based on the perspective of sellers and buyers in Karanganyar Village, Paiton. This study departs from the phenomenon of increasing the use of digital payments in people's economic activities which is characterized by the use of QRIS, digital wallets, and mobile banking in various types of micro and small businesses. These changes show a transformation in transaction patterns from cash systems to digital systems that are increasingly accepted by the public. The research uses a qualitative approach with a descriptive type of research. Data was obtained through in-depth interviews, documentation, and recording of field conditions which were then analyzed through the stages of data reduction, data presentation, and conclusion drawn. The results show that digital payments play a role in increasing the ease and efficiency of transactions, especially through accelerating the payment process, making it easier to record transactions, and reducing dependence on cash. In addition, digital payments also contribute to increasing security and trust between sellers and buyers through the availability of transaction proofs and documented payment history automatically. The implications of this study show that digital payments can be an important instrument in supporting the transformation and sustainability of MSMEs in the digital economy era.

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INTRODUCTION

The development of digital technology has brought significant changes in the economic transaction patterns of the community, including in the Micro, Small, and Medium Enterprises (MSMEs) sector (Alqudah et al., 2023). This transformation can be seen from the increasing use of digital payments that allow transactions to be carried out without using cash. This phenomenon is increasingly evident after people get used to using mobile phones in various daily activities, including buying and selling activities. In Karanganyar Village, Paiton District, Probolinggo Regency, especially along Jalan KH. Zaini Mu'im, who is one of the centers of community economic activity, the use of digital

payments has begun to be implemented by various MSME actors. The presence of QRIS, digital wallets, and mobile banking services has changed the way sellers accept payments and the way buyers make transactions (Tatian et al., 2024). These changes not only show technological developments in the local economic sector, but also reflect the social adaptation of the community to a more modern transaction system. This phenomenon is interesting to study because it shows how digital technology affects the economic behavior of rural communities who were previously more dominant in using cash transactions in daily trading activities.

Digital payments are transaction systems that utilize electronic technology to facilitate the payment process without using cash directly (Mohamed, 2023). This system includes various instruments such as Quick Response Code Indonesian Standard (QRIS), digital wallets, mobile banking, and electronic transfers that allow transactions to take place quickly and documented (Purwatiningsih et al., 2025). In the context of MSMEs, digital payments not only function as a means of payment, but also as a means of supporting business operational efficiency. The use of digital payments provides convenience in recording transactions, speeds up the process of service to customers, and reduces dependence on cash (Islam et al., 2024). In addition, the digital payment system allows business actors to gain wider access to various financial services that support business development (Petrikova & Kocisova, 2024). From a consumer perspective, digital payments offer flexibility, convenience, and security in making transactions. Therefore, digital payments are seen as a form of innovation that is able to encourage the transformation of economic activities towards a more effective, transparent, and in accordance with modern technological developments.

Previous research (Panda & Sahoo, 2022) shows that digital payments have a considerable contribution to the development of MSMEs. The results of previous research generally explain that the use of digital payments can improve transaction efficiency, speed up service to customers, and help business actors in managing financial records in a more structured manner (Cota et al., 2023). Some research (Nanang Wahyudin et al., 2022) It also found that the implementation of digital payment systems can expand market reach as consumers gain more choice of payment methods that suit their needs. In addition, other research reveals that digital payments are able to improve consumer convenience and reduce various obstacles that often arise in cash transactions (Hänninen & Paavola, 2021). However, most previous studies have focused more on the economic benefits and technology adoption rates in MSMEs. Studies that specifically explore the experience of using digital payments from the perspective of sellers and buyers simultaneously are still relatively limited. This condition shows that there is still room for research that can provide a deeper

understanding of the experiences of both parties in utilizing digital payments in daily transaction activities.

The research gap found in various previous studies lies in the dominance of discussions on the level of use, economic benefits, and factors that affect the adoption of digital payments in MSMEs. Most of the research focuses more on the perspective of business actors as the main users of digital payment systems, while the experience of consumers as parties directly involved in transactions has not been explored in depth. In addition, research on digital payments in rural areas is also still relatively limited compared to research conducted in urban areas. Departing from these conditions, the novelty of this research lies in efforts to explore the role of digital payments through a dual perspective, namely the perspective of sellers and buyers in the context of rural MSMEs. This research also focuses on the social realities that develop in Karanganyar Village, Paiton District, Probolinggo Regency, especially in the economic area around Jalan KH. Zaini Mu'im. Thus, this research is expected to be able to provide a more comprehensive picture of the meaning, benefits, and implications of using digital payments in MSME transaction activities at the local level.

This research aims to deeply understand the role of digital payments in MSME transactions based on the perspective of sellers and buyers. The focus of the research is directed at the experiences, perceptions, and meanings that emerge from the use of digital payments in daily transaction activities. In particular, this study seeks to identify how digital payments affect the ease and efficiency of transactions and how the system builds security and trust between sellers and buyers. The focus was chosen because digital payments are not only related to the use of technology, but also related to changes in people's economic behavior. Through a qualitative approach, this study seeks to describe the real experiences felt by transaction actors so that a deeper understanding of the role of digital payments in people's economic lives is obtained. By understanding the experiences of the two parties involved in the transaction, this study is expected to be able to present a complete picture of the dynamics of the use of digital payments in the MSME sector at the village level.

Research on the role of digital payments in MSME transactions is important because the MSME sector is one of the main pillars of the community's economy which continues to undergo changes due to the development of digital technology. The success of digital transformation in the MSME sector is not only determined by the availability of technology, but also by how the technology is received and utilized by the community. Digital payments are a form of innovation that is directly in contact with daily economic activities so that it has a wide impact on people's transaction patterns. Understanding the experience of

sellers and buyers in using digital payments is important to know the extent to which the technology is able to answer user needs in a real context. In addition, the results of this study can provide an overview of the opportunities and challenges of digital payment implementation in rural MSME environments that have different characteristics from urban areas. Therefore, this research not only has academic relevance, but also provides practical contributions for business actors, society, and interested parties in the development of an inclusive and sustainable digital economy ecosystem.

METHOD

This study uses a qualitative approach with a descriptive type of research. The qualitative approach was chosen because the research focuses on an in-depth understanding of the role of digital payments in MSME transactions based on the experiences, views, and perceptions of the actors directly involved. The research does not aim to measure the relationship between variables statistically, but rather to explore the meaning, process, and dynamics of digital payment use from the perspective of sellers and buyers. This type of descriptive research is used to provide a systematic overview of the phenomena that occur in the field related to the use of digital payments in MSME transaction activities (Allouzi & Alomari, 2023). The research was carried out in Karanganyar Village, Paiton District, Probolinggo Regency, especially in business areas around Jalan KH. Zaini Mu'im. Through this approach, the researcher seeks to understand the social realities that develop in the MSME environment and identify various experiences that arise as a consequence of the use of digital payment systems in daily economic activities (Wiradinata et al., 2022).

The material object in this study is the practice of using digital payments in MSME transactions which includes the use of QRIS, digital wallets, mobile banking, and various other forms of non-cash payments used in buying and selling activities. Meanwhile, the formal object of the research is focused on the role of digital payments in creating convenience, efficiency, security, and trust in transactions. The research subjects consist of MSME actors as sellers and consumers as buyers who actively use digital payments in daily transaction activities. The selection of informants was carried out purposively taking into account their direct involvement in the use of digital payments. The main informants of the study include owners or managers of MSMEs who have implemented digital payments as well as consumers who have made transactions using this method. The selection of the subject aims to obtain rich, in-depth, and relevant data regarding the experience of using digital payments from two

different perspectives, namely the perspective of the seller and the perspective of the buyer.

Data collection in this study was carried out through in-depth interviews, documentation, and recording of field conditions. In-depth interviews are used as the main technique to obtain information directly from informants about their experiences, perceptions, benefits, and challenges in using digital payments. The interview process is carried out in a semi-structured manner so that it allows the researcher to explore information more broadly according to the context found during the research. In addition to interviews, documentation is used to obtain supporting data in the form of photos of digital payment facilities, QRIS code displays, proof of digital transactions, and other documents related to non-cash payment activities in MSMEs. The researcher also recorded field conditions to document real situations related to the use of digital payments in transactions. The combination of the three techniques is carried out to produce comprehensive data so that it can provide a complete picture of the phenomenon being studied.

Data analysis is carried out interactively through the stages of data reduction, data presentation, and conclusion drawn. Data reduction is carried out by selecting, focusing, and grouping information obtained from the results of interviews, documentation, and recording of field conditions in accordance with the focus of the research. Furthermore, the data that has been reduced is presented in the form of a thematic narrative description so that it makes it easier for researchers to identify patterns, relationships, and meanings that emerge from the information obtained. The final stage is carried out by drawing conclusions based on the overall data that has been analyzed in depth. To ensure the validity of the data, this study uses source triangulation techniques and triangulation techniques. Source triangulation is done by comparing information obtained from sellers and buyers, while technical triangulation is done by comparing interview results, documentation, and field data. Through this process, the data obtained can be tested for consistency and credibility so that the research results have a higher level of trust.

RESULT

Ease and Efficiency of Transactions Through Digital Payments

The ease and efficiency of transactions is one of the main aspects that illustrates how digital payments affect economic activities in the MSME sector. In the context of this research, convenience refers to the ability of digital payment systems to speed up the payment process, reduce the use of cash, and provide

flexibility to sellers and buyers in making transactions. Meanwhile, efficiency is related to saving time, reducing errors in payment calculations, and making it easier to record transactions obtained through the use of digital technology. For MSMEs in Karanganyar Village, Paiton District, Probolinggo Regency, digital payments have become an alternative that is increasingly used because it is considered to be able to support buying and selling activities more practically than conventional methods. This theme is important to study because it provides an overview of the changes in transaction patterns that are directly felt by MSME actors and consumers in their daily economic activities.

Based on the results of the interviews conducted, the use of digital payments provides an easier transaction experience for MSME actors. The informant said that the payment process was faster because it did not require change and could be done directly via mobile phone. This condition is felt by both sellers and buyers in daily transaction activities. One of the sellers, Mr. Slamet, said: "Since using QRIS, transactions have become faster. I don't need to prepare a lot of change and buyers can also pay directly through their cellphones." The same thing was also conveyed by one of Alfin's buyers: "If you shop using digital payments, it is more practical. I don't need to carry cash and the process is only a few seconds." The statement shows that digital payments provide convenience that both parties feel in transactions. This also shows a change in payment patterns towards a more practical and efficient system in the MSME environment.

Through the results of the interview conducted with the informant above, it can be seen that convenience is the main reason for the use of digital payments in MSME transactions. Sellers feel the benefits in the form of reduced need to provide change, so that the service process to customers can take place faster. Meanwhile, buyers get convenience because transactions can be carried out without having to carry a certain amount of cash. This condition shows that there is a corresponding perception between sellers and buyers regarding the practical benefits of digital payments. In addition to speeding up the transaction process, the use of digital payments also helps reduce the potential for errors in payment calculations that often occur in cash transactions. In terms of MSME operations, this convenience has an impact on improving the smooth service to customers. Thus, the results of the interview indicate that digital payments not only function as a means of payment, but also as a means of supporting the efficiency of transaction activities for MSMEs in Karanganyar Village.

Table 1. Forms of Digital Payment Utilization and Its Impact on MSMEs

Form of Utilization	Impact on Sellers	Impact on Buyers
The use of QRIS as a means of payment	Speed up the transaction service process	Payments are more convenient without cash
Utilization of digital wallets	Reduce the need to provide change	Transactions can be made quickly
Use of mobile banking	Makes it easy to accept payments	Provides flexibility in

	from various banks	payments
Automated transaction recording through the app	Simplify transaction management and checking	Digitally stored proof of payment
Non-cash transactions in daily activities	Improve business operational efficiency	Increase convenience when shopping

Convenience and efficiency are the main benefits felt from the use of digital payments in MSME transactions in Karanganyar Village, Paiton District, Probolinggo Regency. Both sellers and buyers have relatively similar views on the advantages of using digital payment systems, especially in speeding up the transaction process and reducing reliance on cash. The results of the interviews show that digital payments help MSME actors provide more effective services to customers, while buyers gain convenience because transactions can be carried out practically through digital devices. Findings in the field also strengthen these conditions through the existence of QRIS facilities and the use of payment applications that have been integrated into daily business activities. This pattern of findings shows that digital payments are not only an alternative payment method, but have developed into instruments that support the operational efficiency of MSMEs and improve the convenience of transactions for consumers in a sustainable manner.

Increased Security and Trust in MSME Transactions

Security and trust are important aspects in the use of digital payments in MSME transaction activities. Security in this context refers to the ability of digital payment systems to protect the transaction process from payment errors, loss of cash, and the risk of misuse of funds. Meanwhile, trust is related to the belief of sellers and buyers that transactions can take place transparently, be well recorded, and can be proven through payment history available on digital applications. In practice, digital payments not only serve as a means of transaction, but also as a means of building a sense of security for both parties. In MSMEs in Karanganyar Village, Paiton District, Probolinggo Regency, security and trust aspects are one of the factors that encourage the use of digital payments in buying and selling activities. This theme illustrates how the digital payment system is able to create more secure transactions and increase the confidence of sellers and buyers in conducting daily economic transactions.

Based on the results of the interviews conducted, transaction security is one of the reasons sellers and buyers take advantage of digital payments. The informant assessed that digital transactions provide clear proof of payment, thus minimizing misunderstandings between the two parties. In addition, the existence of transaction history stored in the application makes the payment process easier to trace again if there is a problem. This was conveyed by the seller informant Mr. Abdurrahman as follows: "I feel safer because every payment is

recorded immediately. If a buyer asks or something goes wrong, I can immediately check the transaction history in the app." The same thing was also expressed by Danuara's buyer informant: "If I pay digitally, I trust it more because there is proof of the transfer. So don't worry if the money is lost or the payment is not recorded." The statements of the two informants show that digital payments are able to increase the sense of security in transactions. This condition also shows that trust between sellers and buyers is formed through a clear and easily accessible transaction recording system.

Through the results of the interview conducted with the informant above, it can be seen that the security and trust aspects are benefits that are directly felt by digital payment users. Sellers view digital payment systems as a means that helps ensure that all transactions are recorded properly so that they can be used as evidence in the event of a difference in information between sellers and buyers. On the other hand, buyers feel more at ease because each transaction generates a proof of payment that can be saved and double-checked at any time. The similarity of views shows that digital payments not only simplify the transaction process, but also create a sense of security that supports the relationship between sellers and buyers. The existence of transaction history that is automatically stored is an important factor in building trust between both parties. Thus, digital payments play a role in reducing potential transaction conflicts while increasing user confidence in the payment system used in MSME activities.

**THE ROLE OF DIGITAL PAYMENTS IN MSME TRANSACTIONS:
ENHANCING SECURITY AND TRUST**

 Forms of Digital Payment Utilization	 Impact for Sellers	 Impact for Buyers
 Automatic transaction history	 Facilitates payment verification	 Provides saved proof of transaction
 Digital payment receipt	 Reduces recording errors	 Increases confidence that payment is successful
 Payment confirmation via application	 Ensures funds have been received	 Avoids misunderstandings during transactions
 Digital fund storage	 Reduces the risk of losing cash	 Increases a sense of safety in payments
 Well-documented transaction system	 Facilitates transaction verification	 Builds trust in the seller

Digital payments play an important role in increasing security and trust in MSME transactions in Karanganyar Village, Paiton District, Probolinggo Regency. Sellers benefit from ease of verifying payments and managing transaction proofs, while buyers feel guaranteed that payments made can be proven through transaction history stored in the application. The results of interviews and findings in the field show a consistent pattern, namely the

existence of a digital recording system is the main factor that builds a sense of security for both parties. In addition to reducing the risk of transaction errors, digital payments also help create a more trustworthy relationship between sellers and buyers. Thus, digital payments not only function as a modern means of payment, but also become an instrument that supports the creation of safer, more transparent, and more reliable transactions in MSME activities in a sustainable manner.

DISCUSSION

The results of the study show that digital payments play a role in increasing the ease and efficiency of transactions for MSMEs in Karanganyar Village, Paiton District, Probolinggo Regency. This result can be seen from the experience of sellers who no longer depend on the availability of change and buyers who can make payments quickly through digital devices. This condition is in line with the results of various previous studies that explain that digital payments are able to speed up the transaction process, reduce operational barriers, and increase consumer convenience in buying and selling activities (Świecka et al., 2021). In the context of this study, the perceived convenience is not only related to the speed of payment, but also concerns the flexibility of transactions that can be made at any time through various digital payment platforms. In addition, the existence of an automatic recording feature helps MSME actors in managing transactions more regularly (Nguyen et al., 2022). These results show that digital payments have become part of daily business practices that support the smooth running of MSME economic activities. Thus, digital payments not only provide technical benefits, but also encourage changes in transaction behavior towards a system that is more practical, efficient, and adaptive to technological developments.

The results of the study also show that digital payments contribute to increasing security and trust between sellers and buyers. The existence of digital proof of payment, transaction history that is automatically stored, and ease of transaction verification are factors that build a sense of security for both parties. These results are in line with various previous studies that explain that transaction transparency is one of the important factors that encourage the acceptance of digital payment technology in the MSME sector (Mediaty et al., 2025). In this study, sellers felt more confident in the validity of the payment because all transactions were well documented, while buyers were assured that the payment made could be proven through the digital records available on the app. These circumstances show that digital payments not only serve as a modern

medium of exchange, but also as a mechanism that strengthens the relationship of trust in economic transactions. The higher the level of transparency and ease of verification provided by the digital payment system, the greater the level of confidence of users in making transactions in a sustainable manner (Dodda, 2023).

Overall, the results of the study show that digital payments have a significant role in supporting MSME transaction activities through increasing efficiency, convenience, security, and trust. The pattern that emerged from all the research results shows that both sellers and buyers have a positive perception of the use of digital payments in daily economic activities. The generalization of the results of this study shows that digital payments have the potential to be an important instrument in encouraging the transformation of MSME transactions at the village level. However, this study has limitations because it is only conducted on MSMEs in Karanganyar Village with a limited number of informants so that the results cannot describe all the conditions of MSMEs in the wider area. Therefore, further research is recommended to involve more informants, different types of MSMEs, and more diverse research locations in order to obtain a more comprehensive picture of the development of digital payments and its impact on the sustainability of micro, small, and medium enterprises in Indonesia.

CONCLUSION

The results of the study show that digital payments have a significant role in supporting MSME transaction activities in Karanganyar Village, Paiton District, Probolinggo Regency, especially in the Jalan KH area. Zaini Mu'im. The generalization of the results of the study shows that the use of digital payments not only serves as an alternative means of payment, but has developed into an important part of people's economic practices. From the perspective of sellers, digital payments make it easier to accept payments, speed up services, reduce the need to provide change, and help record transactions more regularly. Meanwhile, from the perspective of buyers, digital payments provide convenience, flexibility, and ease in making transactions without having to carry cash. In addition to the efficiency aspect, this study also found that digital payments are able to increase a sense of security and trust through the availability of proof of payment and transaction history that can be accessed again. The pattern of results shows that digital payments have become an instrument that supports the transformation of MSME transactions towards a more modern, practical, transparent, and in accordance with the current development of digital

technology.

However, this study has several limitations that need to be considered. The research was only conducted on MSMEs in Karanganyar Village with a limited number of informants so that they were not able to represent all the conditions of MSMEs in other regions that have different social, economic, and technological adoption characteristics. In addition, this research focuses on the perspective of sellers and buyers without involving other parties such as digital payment service providers, village governments, and financial institutions that play a role in the development of the digital transaction ecosystem. Therefore, further research is recommended to expand the scope of the research area, increase the number of informants, and involve various stakeholders related to the implementation of digital payments. Future research can also examine the impact of digital payments on increasing turnover, customer loyalty, digital financial literacy, and the sustainability of MSME businesses. Thus, an understanding of the role of digital payments can be obtained more comprehensively and contribute more broadly to the development of a community-based digital economy.

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