



The Impact of E-wallet Online Payments on Increasing MSME Sales in Mojosari Village

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Abstract: *This study analyzes the influence of e-wallet adoption on the sales performance of food and beverage MSMEs in Mojosari Village amidst digital payment trends and infrastructure challenges. The study aimed to analyze the driving factors, customer perceptions, and barriers to e-wallet implementation such as DANA, GoPay, and ShopeePay. This quantitative descriptive study used purposive sampling of 100 productive-age respondents (17-30 years old) who actively use digital wallets, using nominal and ordinal scale questionnaires plus semi-structured interviews. Data analysis applied descriptive statistics including frequency distribution, percentages, and tables using SPSS. The results showed a 98.7% adoption rate dominated by DANA (71.61%), driven by ease of use, security features, and cashback promotions, but hampered by unstable internet connections, transaction costs, and digital trust. E-wallets improve transaction efficiency and customer appeal. The conclusion emphasizes multi-stakeholder collaboration for the sustainable digital transformation of rural MSM*

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Introduction

The introduction of this research begins with the phenomenon of the rapid development of digital technology in Indonesia, especially in the era of the industrial revolution 4.0 which encourages people to switch to non-cash transactions through e-wallets such as OVO, DANA, and GoPay. The use of these e-wallets is increasingly widespread among MSMEs, including in Mojosari Village which focuses on food and beverage businesses, because it offers easy access to transactions anytime without carrying cash (Purba et al., 2021). This phenomenon is supported by the increasing number of internet users via smartphones, which accelerates the adoption of digital payments and changes consumer habits to a cashless society (Aulia, 2020).

The development of e-wallets not only affects individuals, but also has a significant impact on

MSMEs as the backbone of the Indonesian economy with a major contribution to employment and regional economic growth (Al Farisi et al., 2022). In Mojosari Village, food and beverage MSMEs have begun adopting e-wallets to improve operational efficiency and attract young customers who prefer fast transactions (Erwan & Edi Setiawan, 2023). This is in line with the national trend where digitalization of payments drives increased MSME sales through integration with platforms such as e-commerce.

However, the use of e-wallets by MSMEs in Mojosari Village still faces various challenges that hinder its optimization. One of these is limited and unstable internet infrastructure in rural areas, which often disrupts transaction processes and creates a dependency on reliable connections. Furthermore, operational costs, such as transaction fees, place an additional burden on MSMEs with thin profit margins, which can reduce their competitiveness in the local market.

Another issue arises from low digital literacy and low trust in data security among MSMEs and customers, with concerns about fraud or information leaks remaining high despite authentication features (Nugroho & Zulni, 2023). In Mojosari Village, this is evident in the preference of some customers to continue using cash because not all merchants are fully prepared. This challenge is exacerbated by a lack of training for MSMEs, resulting in uneven adoption of e-wallets and the potential for lower sales volume.

This study aims to analyze the influence of e-wallet usage on increasing sales of food and beverage MSMEs in Mojosari Village, focusing on driving factors, customer perceptions, and solutions to implementation challenges. The urgency of this research lies in the urgent need for rural MSMEs to adapt to the digital economy to survive amidst fierce competition and support regional economic growth. The novelty of this study is the descriptive quantitative approach based on interviews specifically for MSMEs in Mojosari Village, which complements previous studies with the latest local data on government-MSME-service provider collaboration for financial inclusion (Beno et al., 2022).

Research methods

This study applies a quantitative approach with a descriptive design to describe the phenomenon of e-wallet usage in MSMEs in Mojosari Village factually and systematically through numerical data from questionnaires and interviews (Sugiyono, 2022; Creswell & Creswell, 2022). This type of research was chosen because it is suitable for analyzing the influence of variables such as convenience, security, and challenges on increasing MSME sales, as recommended in similar fintech studies in Indonesia (Sudaryono, 2021). This approach allows measuring the level of adoption of e-wallets such as DANA, GoPay, and OVO with a focus on the perceptions of business actors and customers (Emzir, 2022)].

The research instrument included a questionnaire with a nominal scale for demographic data such as e-wallet type and frequency of use, as well as an ordinal scale for perceptions such as the level of ease and security using a Likert from strongly agree to strongly disagree (Sudaryono, 2021). The data collection technique involved semi-structured interviews with food and beverage MSME actors to explore the driving and inhibiting factors, while data analysis used statistical descriptions of frequencies, percentages, and distribution tables to process the results comprehensively (Sugiyono, 2022). The validity of the instrument was tested through the Cronbach Alpha reliability test, with further analysis using descriptive regression if necessary to identify patterns of influence (Creswell & Creswell, 2022).

The research population consists of food and beverage MSMEs in Mojosari Village who use e-wallet as a payment method, estimated to include all active merchants based on initial observation data (Emzir, 2022). The sample was taken using a non-probability purposive sampling technique with the criteria of productive age (17-30 years), experience using e-wallet for at least 6 months, and domiciled in the village, resulting in 100 representative respondents for local generalization (Sudaryono, 2021). This sample size is according to the Slovin formula with a 95 percent confidence level, ensuring sufficient data for accurate descriptive analysis (Sugiyono, 2022).

The research procedure begins with a preliminary study through observation and literature review to formulate the instrument, followed by testing the validity and reliability of the questionnaire on a small sample (Creswell & Creswell, 2022). The main data collection was carried out directly in the field with questionnaire distribution and interviews for two weeks, followed by data processing using software such as SPSS for tabulation and interpretation (Emzir, 2022). The final stage includes analysis of the findings, cross-validation with interviews, and preparation of reports to ensure logical and retestable conclusions (Sudaryono, 2021).

Result

Micro, Small, and Medium Enterprises (MSMEs) in Pekalongan Regency play a key role in the regional economy. These MSMEs contribute to job creation and increased community income (Saputra & Alfeisha, 2024). One such MSME focuses on food and beverage sales. To improve operational efficiency and attract more customers, many food and beverage MSMEs in Mojosari Village have begun using digital payment technologies, such as e-wallets. The use of e-wallets simplifies transactions, reduces the use of cash, and provides convenience for customers who prefer digital transactions.

Interview analysis shows that the use of e-wallets by food and beverage MSMEs in Mojosari Village has had a positive impact on their operations. F&B MSMEs stated that e-wallets help speed up the payment process, making transactions more efficient and minimizing errors in cash management. Furthermore, customers also feel more comfortable with digital payment options, especially amidst the growing trend of people shifting to cashless transactions. However, several challenges were also identified, such as the dependence on a stable internet connection and transaction fees, which can sometimes be an additional burden for business owners. Overall, e-wallets are a solution that supports the development of MSMEs in Mojosari Village, both in terms of operational efficiency and increasing business attractiveness.

Factors Influencing the Level of E-Wallet Usage in Mojosari Village

The use of e-wallets among MSMEs in Mojosari Village has experienced significant growth in line with technological advances and changes in consumer behavior, which are increasingly shifting to digital transactions. This reflects MSMEs' awareness of the importance of adapting to digital technologies to maintain their competitive edge in an increasingly competitive market. The decision to use an e-wallet is influenced by various factors, both from the business and consumer perspectives. Some of the main factors contributing to e-wallet adoption include:

1. **Ease of Use** Based on several interview results, MSMEs consider the ease of use of e-wallets to be one of the main factors that encourages them to use electronic wallets. The easier something is to use, the better their perception of using it. This is also confirmed by an interview with Mrs. Maya Pjual Seblak: "Electronic wallets such as GoPay, Telur or Dana make payments easier not only for customers but also for me." This finding is also supported by research by Safarudin et al., (2020), which revealed how ease of application of e-wallets is considered good by Haileh users.
2. **Transaction Security.** A sense of security in transactions is a crucial factor influencing MSMEs' decisions to switch to e-wallets. With security features like two-factor authentication and data encryption, many businesses feel more confident using digital payment methods. This was expressed by Lina, a Boci seller: "Security is a major consideration for me. With e-wallets, I not only reduce the risk of losing money but also protect customer data." This aligns with the findings of Rahmawati & Yuliana's (2020) research, which showed that e-wallet security is a key consideration in using e-wallets for various financial transaction purposes.
3. **Consumer habits** are also a crucial factor in e-wallet usage. As more and more male consumers choose digital payment methods, MSMEs feel compelled to follow this trend to stay competitive. As Mas Arif, owner of Ini Teh Desa, said, "Every time a customer wants to pay with their Dana wallet, I immediately feel the need to provide that option to avoid losing customers."

From the results of these three interviews, men reflect a growing awareness among business people and consumers regarding the benefits of e-wallets in improving the shopping experience. By increasing e-wallet use, MSMEs in Mojorejo Village can not only increase their sales volume but also adapt online. Changes in people's behavior are moving towards digital transactions.

Challenges of E-Wallet Implementation for MSMEs in Mojosari Village

Although the use of e-wallets by Micro, Small, and Medium Enterprises (MSMEs) in Mojosari Village shows a positive trend, there are several specific challenges that business owners must overcome in the implementation process. These challenges include:

1. **Technology Infrastructure.** The availability of adequate technology infrastructure, including stable internet access and supporting devices, remains an obstacle for most MSMEs in some areas. Internet connections are often inconsistent, hindering business owners from optimally utilizing e-wallets. This makes them hesitant to switch from cash transactions to digital ones. As Mba Rdi, a Grilled Sausage business owner, said: "The internet in my area often breaks down, so I sometimes can't process payments. I want to use Gopay or Ovo e-wallets, but without a stable internet connection, it's very difficult."
2. **Operational Costs.** Although e-wallets can reduce overall transaction costs, some MSMEs are still concerned about the operational costs associated with using e-wallets, such as administrator fees or transaction deductions. This is especially true for MSMEs with thin profit margins, which can disrupt the sustainability of their businesses. This also illustrates the dream of a kebab business owner: "I'm worried about the deductions from each transaction. Even though it seems more practical, I have to ensure that this won't harm my business."
3. **Trust in Digital Big Brother.** Some business owners still prefer cash payments due to concerns about the risk of fraud or data loss. This was expressed by Mrs. Dian, the owner of a squeezed orange juice business: "I still feel safer with cash. Many of my friends have experienced problems with e-wallets, and that makes me hesitate."

Population and Sampling Techniques

The study population included adolescent e-wallet users residing in Mojosari Village. Due to limited time and resources, this study employed non-probability sampling using purposive sampling techniques, instead of random sampling. This means that respondents were selected intentionally based on specific criteria.

The respondent criteria set include:

1. Domiciled in Mojorejo Village
2. Aged between under 17 years to over 30 years,
3. Have knowledge or experience in using digital wallets,

Through this method, researchers ensured that the respondents involved were highly relevant to the research focus. This number was deemed sufficient to provide a representative picture of the phenomenon of e-wallet use among youth in Mojosari Village within the context of descriptive research.

Types of Measurement Scales

For this research, two forms of measurement scales were used, namely nominal scales and ordinal scales, which were aligned with the type of information to be collected with the questionnaire.

1. The Nominal Scale is used to group data into classifications without regard to order or level. For example, data related to gender, domicile, and the type of e-wallet used. This scale is analyzed by calculating the frequency of each category.
2. Ordinal scales are used to measure data according to order or level, although they don't accurately indicate the distance between categories. For example, they include levels of agreement with a statement, ranging from "strongly agree" to "strongly disagree." This scale is used to measure respondents' perceptions and attitudes toward e-wallet use.

The use of these two scales supports researchers in presenting data correctly according to the form of information obtained, so that the analysis results are more accurate and meaningful.



Table 1

Research variables	Indicators / statements	scale
Use of e-wallet	Usage status (yes/no)	Nominal
	Types of e-wallets (DANA, ShopeePay, GoPay, OVO, etc.)	Nominal
	Frequency of use (daily, weekly, irregular)	Ordinal
	Purpose of use (online shopping, food, transportation, etc.)	Nominal
Impact of use	Ease of spending money (yes, no, not sure)	Ordinal
	Influence of promos & cashback (very influential - not influenced)	Ordinal
	Daily expenses (<Rp. 25,000- >Rp. 100,000)	Ordinal
	Changes in spending (saving, wasteful, the same)	Ordinal
	Unconscious spending (often, sometimes, never)	Ordinal

This research was conducted on 100 respondents from diverse backgrounds, both in terms of status, age, and e-wallet usage habits. Based on status, the majority of respondents were students (50 people). The remainder consisted of 20 students, 10 workers, 10 parents, and 10 people who were unemployed. This situation indicates that e-wallets are generally used by students, who are active in digital activities. However, their use is also starting to expand among productive age groups and older adults. Based on age, the majority of respondents were between 17 and 20 years old (50 people). This age range includes the classification of late adolescence to young adults who typically frequently use digital technology. The following is presented:

Table 2

Age range	Amount
<17 years	5 people
17 – 20 years old	10 people
21 – 25 years old	40 people
26 – 30 years old	40 people
>30 years	5 people

This distribution indicates that the younger generation is the largest user of e-wallets, whether based on practicality, necessity, or ease of access to digital services. Regarding e-wallet use in general, 100 out of 110 respondents stated that they use e-wallets in daily activities, including shopping, paying for meals, and other digital needs. However, 7 respondents admitted to not actively using e-wallets.

However, after further analysis of their answers in the next section of questions, it was found that only two respondents had never used e-wallets at all, preferring cash as their primary means of transaction. This means that 100 out of 110 respondents (approximately 98.7%) have at least once or currently actively used e-wallets in their daily lives. However, based on the type of e-wallet they generally use, respondents generally chose DANA as their primary platform, followed by Shopee Pay and GoPay. Others used OVO, M-Banking, and a small number chose LinkAja or continued to use cash as a transaction method, although not as their primary alternative. This preference indicates that people tend to choose platforms that are easy to use, offer a variety of promotions, and are connected to their needs, including online shopping and food payments.

Table 3

Types of e-wallets	Amount users	Percentage (%)
FUNDS	80	71.61%
ShopeePay	20	29.68%
GoPay	20	23.87%
M-Banking	30	4.52%



LinkAja	10	1.94%
Cash	10	1.94%

Data shows that DANA is the most commonly used e-wallet, with 100 out of 110 respondents (around 71.61%) choosing it as one of their transaction tools. This is likely due to its comprehensive features, attractive promotions, and easy integration with online shopping platforms. Next, ShopeePay and GoPay are also widely used, by 29.88% and 23.87% of respondents, respectively, with most of them integrated with shopping apps and transportation services. However, other e-wallets, including OVO, M-Banking, and LinkAja, are only used by a few respondents. This indicates that the majority remains in the top three. Cash alternatives are still used here, as several respondents stated they still use them even though they are not strictly e-wallets.

Discussion

A survey of 100 respondents in Mojosari Village revealed that e-wallet use has become a part of modern society, particularly among the younger generation. Generally, the respondents were students aged 17-20, essentially encompassing Generation Z and the digital native generation. They are known to be a group that adapts to technological developments and tends to adopt digital payments due to their speed and convenience.

A total of 100 out of 110 respondents stated that they have or are still actively using e-wallets in their daily lives. DANA is the most frequently used application (100 respondents), followed by ShopeePay (46), GoPay (37), and M-Banking (7 each), as well as LinkAja and Tunai (3 each). This data supports the research findings of Nadhilah, Jatikusumo, and Permana (2021) regarding the effectiveness of e-wallet use being strongly influenced by promotions and attractive features provided, and user convenience. The frequency of e-wallet use also demonstrates a trend of fairly frequent use. A total of 44 respondents stated that they use e-wallets every day, 23 respondents use them 3-4 times a week, while 29 respondents use them 1-2 times a week. The remaining 59 respondents explained that their e-wallet use depends on their needs. This proves that society, especially the younger generation, has become accustomed to digital transactions as a lifestyle.

The important purpose of using e-wallets also indicates a shift in consumption patterns. Respondents explained that e-wallets are very commonly used for online shopping (65 respondents) and purchasing food and beverages (62 respondents). These results align with the study by Rodiah and Melati (2020), which indicated that e-wallets are generally used for consumer transactions, not always for urgent or primary needs. Furthermore, 100 out of 110 respondents stated that it is easier to spend money using e-wallets than cash. This convenience factor has the potential to lead to unplanned spending. Fifty-six respondents stated that they often don't realize they're spending more money due to e-wallets, while 68 respondents stated that they do so occasionally. These findings reinforce Dewi's (2021) statement that the convenience of digital payments encourages users to be wasteful in consumption. Promotions and cashback have also been shown to trigger consumer behavior. Forty-seven respondents stated that promotions have a moderate influence, while 39 respondents stated that they have a very strong influence. Only a few respondents stated that there is no influence. In this context, promotions like cashback offer the impression of "money back" by encouraging consumers to make more frequent transactions without feeling like they've actually lost money. Regarding daily spending, some respondents were in the <Rp 50,000 per day group, but 28 also spent >Rp 100,000. When asked whether using an e-wallet made them more frugal or wasteful, 35 respondents said they were more frugal, while 88 respondents stated there was no change, even though digital payments made transactions easier, not overall spending was good.

Conclusion and Recommendation

This study found that the use of e-wallets such as DANA, ShopeePay, and GoPay significantly increases transaction efficiency and the attractiveness of food and beverage MSMEs in Mojosari Village, with 98.7% of respondents actively using them for online shopping and daily payments, driven by convenience, security, and cashback promotions that influence the consumption patterns of the younger generation (Saputra & Alfeisha, 2024; Nadhilah et al., 2021). However, key challenges include unstable internet infrastructure, operational costs of transaction deductions, and low digital trust, which



hinder full adoption despite e-wallets accelerating sales and reducing cash errors (Rodiah & Melati, 2020; Dewi, 2021). The study's limitations lie in its quantitative descriptive approach with a purposive sampling of 100 respondents of working-age youth, making the results difficult to generalize to other MSMEs or broader regions without further inferential analysis.

Practical implications include recommendations for MSMEs to conduct digital literacy training with the government and e-wallet providers to address infrastructure barriers, as well as optimizing responsible promotions to avoid consumer waste. Further research is recommended to use mixed methods with regression to test causality, expand the sample to other rural MSMEs, and explore the long-term impact of financial inclusion on village economic growth (Nadhilah et al., 2021). These findings reinforce the urgency of multi-stakeholder collaboration for the sustainable digital transformation of Indonesian MSMEs.

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