



ANALYSIS OF THE INFLUENCE OF DIGITAL PAYMENT SYSTEMS ON THE SALES LEVEL OF MSMEs AT THE MEDAN CITY MARKET CENTER

Mahlia Putri Hasibuan¹, Muhammad Syukri Albani Nasution², Muhammad Irwan Padli Nasution³

^{1,2,3}Fakultas Ekonomi dan Bisnis Islam, Universitas Islam Negeri Sumatera Utara

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ABSTRACT

This study investigates the effect of digital payment systems on the sales level of MSMEs in the Medan City Market Center using a qualitative phenomenological approach. The research focused on fashion-sector MSMEs that had been operating for more than three years and had experience using digital payments such as bank transfers, DANA, and OVO in their business activities. Data was obtained through observation and in-depth interviews with purposively selected informants. The results showed that the implementation of digital payment systems contributed to increased transaction convenience, expanded consumer access, and operational effectiveness, which generally had a positive impact on sales growth. However, obstacles were also identified, including limited digital literacy, consumer preference for cash payments, and MSME concerns about transaction security. This research emphasizes the importance of digitalization for MSMEs to adapt to the current of modern economic transformation, while also considering social, cultural, and technological readiness aspects in traditional market environments.

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Corresponding Author:

Mahlia Putri Hasibuan
Fakultas Ekonomi dan Bisnis Islam
Universitas Islam Negeri Sumatera Utara
lia.hasibuan90@gmail.com

1. INTRODUCTION

The development of information technology has brought fundamental changes to various aspects of life, including the economic and trade sectors. Digital transformation not only impacts large industries that are already connected to global technology systems but also touches micro, small, and medium-sized enterprises (MSMEs), which are the backbone of the Indonesian economy. In the modern economic ecosystem, MSMEs are encouraged to adapt to the use of digital technology, one of which is thru the use of digital payment systems as a more efficient and effective transaction method compared to cash payments. The presence of digital payment systems marks a new chapter in the business transaction process, where speed and convenience are the main factors driving changes in consumer and business owner behavior.

The digitalization of payment systems has become a fundamental need in the modern era, especially after the COVID-19 pandemic, which massively accelerated the adoption of technology. Society is becoming increasingly accustomed to non-cash payment patterns, whether thru mobile banking, digital wallets, or the QR Code Indonesian Standard (QRIS). Digital payment instruments not only help reduce physical contact between individuals but also improve transaction efficiency and reduce the operational costs that businesses typically face in conventional payment systems. However, the successful implementation of digital payment systems is not

solely determined by technological sophistication, but also by the readiness of human resources, supporting infrastructure, and the level of financial and digital literacy in society.

In the context of the Indonesian economy, MSMEs play a strategic role because they are able to absorb a large number of workers and make a significant contribution to the Gross Domestic Product (GDP). The Indonesian government is actively promoting the digitalization of MSMEs thru various programs, training, and financial inclusion policies, including campaigns for the use of QRIS and the digitalization of payment systems. Nevertheless, the penetration rate of digital payments in the MSME sector is not uniform, especially among MSMEs with limited access to technology and low digital literacy, as is often found in traditional markets. This condition creates a digital divide that needs to be taken seriously, considering that technological mastery is one of the keys to business competitiveness.

Traditional markets are an important part of the economic structure of Indonesian society and serve as centers of community-based economic activity. Despite the increasing development of digital technology, most transactions in traditional markets are still conducted using cash due to factors such as habit, limited infrastructure, and low trust among business owners in digital systems. However, this situation is beginning to change, especially with the increasing number of consumers from the millennial and Gen Z generations who tend to prefer non-cash payment methods because they are considered more practical, safe, and efficient. Changes in consumer behavior are an important driving factor that requires traditional market businesses to make adjustments to avoid falling behind competitively.

In the context of Medan City, as one of the largest economic centers in Sumatra, the phenomenon of adopting digital payment systems in traditional markets is becoming increasingly interesting to study. Medan City Market is one of the largest and busiest trading locations, with thousands of transactions occurring daily. At this location, MSME actors demonstrate varying levels of preparedness and acceptance of digital payment technology. Some merchants have adopted QRIS and digital wallets as alternative payment methods, while others still rely on cash transactions due to factors such as trust, habit, and limited technological knowledge. This dynamic reflects a non-homogeneous and challenging transition process in the implementation of transaction digitalization within traditional market environments.

Adopting digital payment systems can offer various benefits to MSME actors, such as simplifying transaction processes, expanding market access, increasing time efficiency, and providing transparency in financial record-keeping. Digital payment systems also give MSME actors the opportunity to build a transaction history that can be used as a reference when applying for credit from formal financial institutions. Thus, the digitalization of transactions not only serves as a payment tool but also becomes a strategic instrument for capacity building and business sustainability in the long run.

However, the implementation of digital payment systems also faces significant obstacles, particularly in traditional market environments. One of the main challenges is the low digital literacy of MSME actors, which results in an inability to operate digital payment applications optimally. Additionally, transaction security is a separate concern, given that many business owners still feel anxious about the potential for digital fraud, data breaches, and system errors that could harm them. These challenges are further complicated by limited access to technology infrastructure in some market areas that do not yet have stable internet connections.

The influence of digital payment systems on the sales levels of MSMEs is one of the important issues that needs to be researched in depth. Although some studies suggest that digitizing transactions can increase sales volume and expand market share, these findings are not universally relevant. In some cases, using digital payment systems doesn't significantly impact the increase in revenue for business owners, especially if the majority of consumers still prefer cash payments. Thus, the influence of digital payment systems on MSME sales can be affected by the social, cultural, demographic context, and the level of technology penetration in a region.

The phenomenon of digital payment system usage among MSME actors in Medan's traditional markets is not only related to technological aspects, but also reflects the cultural, social, and community values and beliefs. Market vendors generally prioritize personal interaction and trust in transactions, which is part of the social identity of traditional trade. Therefore, understanding the dynamics of digital payment system implementation in traditional markets needs to be done thru a comprehensive and contextual approach, not only thru quantitative data but also by directly understanding the experiences of business actors.

One effective strategy for understanding this phenomenon is thru a qualitative approach that can explore the perspectives, perceptions, and real-world experiences of business owners regarding the use of digital payment systems. This approach provides space for MSME actors to express their constraints, perceptions, and motivations in accepting or rejecting digital payment systems. The insights gained thru this approach are expected to provide a comprehensive overview of the driving and inhibiting factors for the digitalization of transactions in traditional market environments.

Beside economic and technological aspects, research on digital payment systems in MSMEs is also relevant in the context of Islamic economics. The principles of Islamic economics emphasize justice, transparency, and ease in transactions, making a secure and transparent digital payment system a means to strengthen Sharia-compliant economic practices. However, it is important to ensure that the digital payment systems used are free from elements of usury, uncertainty, and other unethical practices. The integration between transaction digitalization and Islamic values needs to be considered so that Muslim MSME actors feel safe and comfortable when utilizing digital financial technology.

Given the urgency and complexity of this phenomenon, research on the impact of digital payment systems on the sales levels of MSMEs at the Medan City Central Market is crucial. This research not only aims to assess the financial impact of payment digitalization on sales but also to understand the social, psychological, and technical dynamics that influence MSME actors' acceptance of technology. Thus, the research results are expected to contribute academically and practically to efforts to strengthen the digital-based MSME ecosystem.

Additionally, this research has the potential to provide recommendations to local governments, financial institutions, and digital service providers for designing more targeted mentoring and education strategies. An educational approach tailored to the characteristics of MSME actors in traditional markets can increase the effectiveness of digital payment system adoption and accelerate financial inclusion. This is important considering that MSMEs play a significant role in local and national economic development, making support for the digitalization of this sector a strategic investment to improve the economic well-being of the community.

This research is also expected to contribute to raising awareness that using digital payment systems is not just following modern trends, but is an adaptive step capable of enhancing the competitiveness of MSMEs in the digital economy era. Market vendors who can adapt to technological changes will have a competitive advantage over business owners who are still entirely reliant on traditional systems. Thus, this research encourages a paradigm shift from conventional business models toward sustainable technology and digital service-based business models.

Furthermore, this research confirms that the digitalization of transactions is not just about using applications, but also involves the cultural transformation of society's economic life. These changes include thinking patterns, transactional behavior, and more modern and measurable financial management. This cultural transformation requires time and the right strategies, especially in traditional market communities that have strong social structures and a certain resistance to technological change.

As one of the economic growth centers in the Sumatra region, Medan City is an important representation in the study of MSME digitalization in Indonesia. Therefore, the findings of this research have the potential to provide relevant empirical insights for other large urban areas with similar economic characteristics. Broadly speaking, this research can serve as a learning model for understanding the digitalization of people's trade in urban areas that are entering a phase of digital economic transformation.

All of the above explanations serve as an important basis for researchers to deeply examine how digital payment systems affect the sales levels of MSMEs at Medan City Market Center. This research is expected to provide an objective overview of the contribution of digital payment systems to business development and offer strategic recommendations for optimizing the digitalization of MSMEs in traditional market environments. Thus, this research is not only an academic study, but also a contribution to strengthening the MSME sector as a pillar of the national economy.

2. RESEARCH METHODS

This research method uses a qualitative approach with a phenomenological design, aiming to deeply understand the experiences, perceptions, and interpretations of MSME actors regarding the use of digital payment systems in their business activities. This approach was chosen because the phenomenon of digitalization among MSME actors in traditional markets is not only related to numbers and statistical results, but also to social dynamics, adaptation processes, cultural values, levels of trust, and subjective barriers experienced by business actors in accepting and implementing digital payment technology. Therefore, the phenomenological approach provides space for researchers to capture the reality of business actors' experiences naturally, explore the meaning behind their interactions with digital payment systems, and understand how digital transformation affects buying and selling practices and sales levels in traditional market environments such as the Medan City Market Center.

This research was conducted at the Medan City Market, one of the largest and busiest trading centers in Medan City, where thousands of business owners and consumers transact daily. This location was chosen purposefully because it has characteristics relevant to the research objectives, namely the presence of MSME actors who are undergoing a transition from a cash payment system to a digital payment system, but with an uneven adoption rate. The diversity of vendors in terms of age, educational background, type of business, social interaction patterns, and technology preferences makes this location ideal for exploring the phenomenon of digital payment adoption within the context of a traditional economy rich in cultural values and personal transaction habits.

The research subjects in this study are MSME actors in the fashion sector operating at the Medan City Market Center, with the criteria of having run their business for at least three years, having used or having access to digital payment methods such as mobile banking, QRIS, and digital wallets (DANA, OVO, GoPay), and being willing to provide information regarding their experience using digital payment systems. The selection of informants was done using purposive sampling techniques and enriched with a snowball sampling approach to reach additional relevant informants. This approach is used because the research does not aim to generalize to the population, but rather to gain an in-depth understanding from business actors considered most capable of providing substantive information related to the phenomenon being studied.

The data types used in this study consist of primary and secondary data. Primary data was obtained through direct field observation and in-depth interviews with MSME actors who met the criteria for informant selection. Observations were conducted to observe the interaction patterns between vendors and consumers, the available digital payment facilities, and the transaction habits at the research location. Meanwhile, the interviews were conducted using a semi-structured interview guide, allowing flexibility for the researcher to delve deeper into information based on the respondents' answers. Secondary data was obtained from scientific literature, government reports, official Bank Indonesia data, publications related to MSME digitalization, and other supporting documents relevant to the research topic.

Data collection techniques were carried out through three main methods: interviews, observation, and documentation. In-depth interviews were conducted face-to-face, with the duration adjusted based on the field situation. The purpose was to gain an understanding of the informants' experiences using digital payments, their perceptions of the benefits and obstacles, and the impact on sales. Observations were conducted to determine the real conditions and transaction patterns in the field, both in cash and digitally. Documentation in the form of field photos, digital transaction records that MSME actors were willing to show, and data related to trading activities at the Medan City Market Center were used to supplement and strengthen the information obtained from interviews and observations.

The data analysis technique in this study refers to the Miles and Huberman interactive analysis model, which includes data collection, data reduction, data presentation, and conclusion drawing/verification stages. During the data reduction phase, the researcher groups relevant information and discards data that does not support the research focus. Next, the reduced data is presented in the form of analytical narratives, tables, and interview quotes to facilitate the interpretation of the findings. The final stage is drawing conclusions, which is done continuously from the beginning of the research process until all data is considered consistent and credible. This analysis stage allows researchers to identify patterns, themes, and relationships between MSME actors' experiences and the implementation of digital payment systems in increasing sales.

To ensure data validity, this study employs source triangulation and method triangulation techniques. Source triangulation is conducted by comparing information from various informants and supporting documents, while method triangulation is achieved through a comparison of interview, observation, and documentation results. Additionally, the member checking process was conducted by asking informants to re-verify the preliminary findings to ensure that the researcher's interpretation aligned with their experiences. This aims to maintain the credibility and validity of field findings so that the data obtained can be trusted and reflect the reality experienced by MSME actors.

This research also considers the ethical aspects of the study, including maintaining the confidentiality of informant identities and not forcing participation. Each informant was first given an explanation of the research objectives and asked for their consent before the interview process was conducted. Researchers ensured that the entire data collection process was conducted honestly, objectively, and without putting pressure on the informants. The principles of justice, honesty, and respect for informant privacy served as guidelines for conducting this research, aligning with academic ethical values and Islamic economic principles related to honesty (shiddiq), trustworthiness, and transparency in obtaining and conveying information.

Overall, this research method is designed to explore the empirical and subjective realities of digital payment system usage by MSME actors in traditional markets. The qualitative phenomenological approach provides an opportunity to understand the social and cultural context influencing the process of technology adoption, as well as offering a comprehensive overview of the impact of digital payment systems on business practices and sales levels of MSMEs. The results of this research are expected to contribute to the development of academic literature on MSME digitalization and provide practical recommendations for stakeholders in improving digital literacy, technology access, and the effectiveness of MSME sector digitalization programs in Indonesia.

3. RESULT AND ANALYSIS

The development of digital technology in payment systems has become a global phenomenon that has also changed people's transaction patterns, including in Indonesia, a developing country currently in the phase of accelerating economic digitalization. The shift from cash transactions to digital payments is driven not only by advancements in technology devices and financial applications but also by changing consumer behavior that prioritizes speed, efficiency, and security in the transaction process. This is becoming increasingly relevant, especially after the COVID-19 pandemic, which forced people to reduce physical contact, making digital transactions the primary choice. MSME actors who previously relied entirely on cash payments are now beginning to recognize that digital payment systems are no longer just a trend, but an essential need to keep up with the changes in the modern, more dynamic and competitive trading ecosystem.

Although digital payments are increasingly developing, adoption in traditional markets is not uniform due to differing social, cultural, economic, and technological literacy factors among business owners. Merchants with a conservative outlook tend to be slower to adopt technology because they are accustomed to a cash system that is considered simple, direct, and does not require digital skills. Conversely, younger merchants or those with experience transacting digitally outside of physical buying and selling activities are more likely to quickly adopt digital payment methods. This difference shows that digital transformation not only depends on the available technology, but also on the mental readiness, culture, knowledge capacity, and adaptability of business actors.

The results of field research show that most MSME actors in traditional markets initially felt worried and confused about using digital payment systems, mainly due to concerns about incorrect transfers, fraud, and an inability to understand financial applications. However, as socialization, digital guidance, and direct experience in receiving digital payments from customers increased, acceptance and trust levels began to rise. The learning process that occurs naturally through the habit of use and the assistance of fellow traders is an important factor in building the mental readiness of business actors toward financial technology.

One of the main reasons MSME owners finally accepted digital payment systems is the ease of the transaction process. With the presence of QRIS and digital wallets, merchants no longer need to prepare change or manually calculate the total number of transactions received. The payment process only requires scanning a QR code and confirmation, making transactions faster, especially during peak hours. This advantage makes digital payments not just an additional option, but also a work tool that improves the operational efficiency of merchants.

Beside transaction convenience, automatic financial recording is another significant benefit felt by MSME actors. The digital system allows merchants to directly monitor daily, weekly, and monthly income without manual recording. This is crucial for MSMEs in traditional markets who often face difficulties in financial management. With more regular digital record-keeping, business owners can make more rational business decisions based on data, rather than relying solely on intuition or memory.

On the other hand, some MSME actors still show resistance to using digital payments because they feel more confident with cash that they can see and hold directly. They consider cash to provide a certain sense of security because it can be used immediately without waiting for a transfer process. Additionally, some vendors complained about difficulty accessing the internet in certain areas of the market, making digital payments not always smooth. This response indicates that technical infrastructure constraints remain a significant challenge in the digitalization of the traditional MSME sector.

The use of digital payments also impacts the relationship between merchants and customers. Today's consumers, especially the younger generation, tend to choose merchants who offer digital payment options because they are more practical and hygienic. Many merchants admit that they started providing QRIS not out of personal desire, but because of the insistence of customers who are accustomed to digital transactions. This indicates market demand pressure, driving MSME actors to transform in order to retain customers and stay ahead of the competition.

In an economic context, digital payment systems have a positive impact on increasing turnover. MSME actors stated that they are more willing to accept large purchases because consumers are no longer constrained by carrying large amounts of cash. In addition, digital transactions encourage consumers to spend more due to the ease of the payment process. This condition shows that digitalization is capable of creating potential for increased revenue and expanding the customer base for MSMEs.

The digitalization of payments also helps MSME actors access formal financial services, such as business capital loans from banks or Islamic financial institutions. The transaction history recorded in the digital application can serve as proof of business cash flow, making it easier to apply for credit. This is very important for improving access to financing for MSMEs, which has often been hindered by the lack of formal financial statements or credit guaranties. With digitalization, MSMEs have a greater opportunity to grow and increase their business capacity.

Other findings indicate that the adoption of digital payments is also closely related to transaction security factors. MSME actors feel the benefits of reduced risk of losing cash and physical theft, especially for merchants

who transact in large amounts. Non-cash transactions minimize physical contact with money, which is prone to miscounting and manipulation. Despite concerns about digital security, business owners believe that the physical risks of carrying cash are far higher than the digital risks, which can be minimized thru education and application security systems.

Government programs like the acceleration of QRIS by Bank Indonesia play a significant role in expanding the use of digital payments. Training, socialization, and mentoring are important factors that help MSME actors understand and use financial technology. With clearer regulations and certifications for digital payment systems, businesses are becoming more confident that this technology is safe and officially regulated. Government support is the main driver of the successful digitalization of transactions in the wider community.

Despite significant progress, the digitalization of MSMEs still faces obstacles, including low digital literacy among some business owners, especially older generations who are less accustomed to using electronic devices. They often find technology confusing and are afraid of making mistakes that could lead to losses. Therefore, easily accessible ongoing support is crucial to ensure the digitalization process doesn't stop at the introduction stage, but truly becomes a sustainable new habit.

The physical condition of traditional markets, which are crowded and sometimes poorly organized, is also a factor affecting the smooth use of digital systems. Supporting infrastructure such as internet networks, electricity, and device battery power poses operational challenges that need to be addressed. Considering the location of traditional markets, which are generally crowded and often situated in disorganized environments like modern shopping malls, providing technology support facilities is key to the sustainability of MSME digitalization.

The adoption of digital payments is also changing the perspective of MSME actors in running their businesses. If previously the focus was solely on daily sales, now business owners are beginning to understand the importance of data-driven financial management and marketing strategies integrated with technology. This change indicates a paradigm shift from traditional business models toward more structured and information-based modern business models.

Beside economic implications, the digitalization of transactions also has socio-cultural dimensions. The interaction between merchants and customers in traditional markets is known for its personal character, bargaining, and family atmosphere. The presence of digital systems has changed some of these dynamics, but it hasn't completely eliminated them. Some merchants believe that digital transactions actually speed up the process, allowing them to serve more customers without diminishing the value of communication in the buying and selling process.

From a legal and Sharia perspective, some MSME actors also consider the compatibility of digital payment systems with Islamic principles, given the dominance of Muslim business owners in traditional markets. They need to be convinced that the digital system is free from elements of usury, gharar, and fraud, so that transactions remain halal and in accordance with Sharia. The presence of Islamic banks, Islamic e-wallets, and digital education based on fiqh muamalah helps provide a sense of security for Muslim business owners in adapting to digital payments.

Digital transformation in traditional markets shows that technology can play a role as an instrument of economic empowerment for the people if applied inclusively. Digitalization opens up opportunities for MSMEs to compete not only in the local market but also within the national and even global trade ecosystem thru integration with online marketing platforms. This proves that traditional markets remain relevant in the modern economy if they can adapt to technological developments.

Although this transformation brings many benefits, attention must be paid to digital risks such as the potential for misuse of personal data and cybercrime. MSME actors need to be given basic knowledge about digital security, such as how to keep their PIN safe, recognize fraud, and account security steps. Digital security education should be an essential part of financial literacy programs to ensure business owners feel safe and confident when using payment technology.

The overall research findings indicate that the success of payment digitalization in MSMEs is influenced by a combination of internal and external factors, namely the mental readiness of merchants, infrastructure support, technology education, market needs, and government policies. When all these factors work in harmony, the digital payment adoption process is rapid and has a direct impact on increasing business efficiency and income.

Considering all the findings and field dynamics, it can be concluded that digital payments have brought significant changes to the transaction patterns, mindsets, and business practices of traditional market MSMEs. Payment technology is not just a transaction tool, but also a medium for creating businesses that are more transparent, documented, secure, and highly competitive. Therefore, efforts to expand the adoption of digital technology must continue thru education programs, infrastructure facilitation, and cross-party collaboration so that MSME digitalization becomes not just a temporary trend, but the main foundation for sustainable strengthening of the people's economy.

4. CONCLUSION

Based on the research and analysis conducted, it can be concluded that the implementation of digital payment systems for MSMEs in traditional markets not only has a positive impact on increasing transaction efficiency, speeding up payment processes, minimizing the risk of losing cash, improving transparency and neatness of financial records, and expanding market access by serving consumers in a more modern way who tend to use non-cash payment methods, but also acts as a catalyst for increasing sales turnover and strengthening customer trust, although the adoption process is gradual and influenced by digital literacy levels, the age of business owners, deeply ingrained cash transaction habits, the readiness of internet network infrastructure, and the ability of merchants to operate mobile devices. Therefore, the success of digitalization in the traditional MSME sector requires government support, continuous socialization, improved and equitable access to technology, ensuring the security of digital transactions, and strategic collaboration between financial institutions, digital service providers, and the business owner community so that digital financial transformation can be inclusive, sustainable, and capable of strengthening the competitiveness of MSMEs in facing the increasingly dynamic business environment in the digital economy era.

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