



## FACTORS THAT INFLUENCE MSMEs USING DIGITAL PAYMENTS

<sup>1</sup>Iva Faizah, <sup>2</sup>Susi Enggana Siregar

<sup>1</sup>[ivafaizah@metrouniv.ac.id](mailto:ivafaizah@metrouniv.ac.id), <sup>2</sup>[susiengganasiregar24@gmail.com](mailto:susiengganasiregar24@gmail.com)

<sup>1</sup>IAIN Metro Lampung

<sup>2</sup>UIN Syekh Ali Hasan Ahmad Addary Padangsidempuan

### ABSTRACT

study This aim for know factors that influence MSMEs use digital payments ie covers factor barriers and factors supporting Micro, Small and Medium Enterprises in use digital payments. Study This is study qualitative. Data sources used in study This is using primary data and secondary data. Data collection techniques used in study This that is observation, interviews and documentation. Analysis of the data used in study This that is data reduction, data presentation and withdrawal conclusion.

Based on results research conducted so can concluded that factors that become MSME supporters use digital payment is a fast and easy digital payment process, the payment process direct recorded in a way comprehensive complete matter This Of course will makes it easier in count activity sales and money direct enter to account trader with safe and also generational young now that's close with gadgets and following exists developments over time with increasingly technology advanced so with easy they understand and use system digital payments now this, and factors barriers that affect MSMEs' use digital payments are lack of knowledge about digital payments so Still choose still use payment cash, often happens disturbance network moment transactions and there are also problems with capital.

**Keywords: Digital Payments, Micro, Small and Medium Enterprises**

### INTRODUCTION

Development knowledge current digital technology this is very great fast, a lot new innovations popping up in the field technology. The presence of financial technology (Fintech) brings change as well as innovation new to the industry finances at the moment This. Financial Technology (Fintech) is collaboration from technology with service financial end develop to business model direction from offline to online, which is the beginning do transaction payment must face to face with bring some cash, now can do transaction distance Far with access online use various tool new ones yet There is a number of year Then that is intelligence artificial spur competition in the fields such as : online banking, online payments and transfer services, peer-to-peer lending, advice and services investment personal (Astri Dwi Andriani, 2022).

Banks are institutions trusted by the public from various type circles in put help in a way trustworthy. On the other hand, banks play a role distribute funds to the public and banks also provide loan funds to people who need it and society can too in a way direct get loan from the bank (Proverbs, et al., 2020)



Financial technology that has role as tool payment For simplify the transaction process with safe and fast Already felt by all circles public especially in cities big in Indonesia. Several people are taking advantage of the use of fintech business such as medium MSMEs widespread moment This.

According to results survey conducted by the Association Indonesian Internet Services Provider (APJII) internet users in Indonesia reached 215.63 million people in the 2022-2023 period. Amount the increased 2.67% compared to the period previously it was 210.03 million user. Amount the internet user equivalent with 78.19% of Indonesia's total population of 275.77 million soul (Yuli Nurhasanah, 2023) .

Service on time This has experience evolution from time to time, though service finance since formerly Already use touch technology, like Automated Teller Machines (ATM), cards credit and so on. However problem fundamentals of what happened in application this digital technology is must depends on the internet network to be able to do so connected, caused that Still low use non- cash payments by consumers or society and lack thereof knowledge about use digital payments are good for MSMEs and entrepreneurs consumer. Development fast technology in sector economy should accompanied simultaneously with equality technology and internet networks in remote areas area.

are many MSMEs developing in Indonesia reached 8.71 million units and based on data from one Peru sahaan technology provider transportation and business in network or *market place* number of MSMEs in Indonesia entering to digital ecosystem already exceeded 17 million perpetrator business. Most found in urban areas, one of them is in town Padangsidimpuan, which is where many number of MSMEs in the city Padangsidimpuan moment This reaching 11,712 MSME players. This matter become the perpetrators' goals business For start and develop his efforts and become objective for consumers For enjoy it.

Based on results observation The initial research was carried out by researchers in Sangkumpul Bonang city Padangsidimpuan on MSME actors, still seldom found who uses service digital payments. Even No found in business micro that delivers service use digital payments. Researcher only found on some business small and medium namely at the shop seller fabrics, bags and watch accessories. Based on phenomenon that has been explained above so researcher interested For do study more carry on For know more in about How attitude / response public related progress technology that creates convenience in transaction digital payments. Because of that, researcher feel important For do study with title **“Factors that Influence MSMEs Using Digital Payments ”**.

## **LITERATURE REVIEW**

### **Digital Payments**

Development of the banking world the more fast and dominating development economics and business a good country from facet product, quality service good and the technology they have ( Marahombang Rambe, et al., 2020) . System payment according to Bank Indonesia is related systems with transaction between two sides party Where there is transfer amount of money to each party.



Payment in a way general can interpreted as transfer some money from si payer to recipient (Edi Susilo, 2017) . Digital payments are based payments technology.

Sharia Bank is a deep bank his activities give service in Then cross payment. Bank implements three function main, accept saving money, lending money, and giving service remittances (Abdul Nasser Hasibuan, et al., 2022) . Sharia banking is all something that concerns sharia banks and sharia units includes institutional activity business, as well internal methods and processes carry out activity his business (Eva Indah Sari, et al., 2021) . In digital payments money is stored, processed and received in form digital information and the process of transferring it initialized through tool payment electronic. Payment in a way traditional done via cash, check, or card credit whereas digital payments are made using certain software, cards payments, and electronic money (Muhammad, 2016) .

### **Supporting factors in Use Digital Payments**

1. Facilitate the payment process where payments are made Can Done By Instant
2. Guarantee Security Better
3. *Processing Cost* and Transparency

### **Obstacle factor in Use Digital Payments**

Banks are institution intermediation for customers saving funds and financing, besides other functions in service service finance (Siti Ratna Sari, et al., 2020) Digital payments are a program from the bank for apply transaction non-cash, as for that factor inhibitor digital payments include :

1. System payment non-cash own dependency on the system network reliable communication.
2. Understanding about digital payments that are still less Traders ' understanding about digital payment is important factor in walking for using digital payments.
3. Condition culture and background behind public. Although development such technology fast, no A little Indonesian society still choose do payment with use cash.

### **Micro, Small and Medium Enterprises**

MSMEs are something form business productivity owned by individuals or normal business entity move in room scope activity trade that has characteristic or characteristics different (Kurnia Cahaya Lestari, et al., 2020) . MSMEs are one of them group a business whose role is very significant and influential in economy in a country or in a country areas that have donation Enough big in create field work in a country or in a country area ( Ap Alansori, 2020) . In accordance with Law no. 20 of 2008, MSMEs are structured on three classification that is ( Novegya, 2023) : Micro Business, Small Business ANDMedium Enterprises

### **RESEARCH METHODS**

Study This carried out in Padangsidempuan City, especially in the regions Sangkumpul Bonang, Wek II, Padangsidempuan north, North Sumatra. Approach research used in research This is study study qualitative. Approach qualitative nature descriptive namely the data obtained in study This form transcript



interviews, documents, notes field and other purposes For describe and explain the data in question with situation that occurred (Adhi Kusumastuti, et al., 2019) . Subject study is the person who gives information about actual circumstances and problems (Albi Anggito, et al., 2018) . As for who became subject study This is public MSME players in the market Sangkumpul Bonang, city Padangsidimpuan.

The type of data used in study This are primary data and secondary data. Primary data is data obtained direct from subject study in matter This study obtain data or information direct with use instruments that have been set ( Sugiyono, 2016) . This data obtained from respondents through interview with use guidelines interview containing question related to factors that influence MSMEs to use digital payments at Sangkumpul Bonang, Padangsidimpuan. Secondary data is data obtained from source second and this data Ready used (Jonathan Sarwono, 2018) . Secondary data obtained from source reading like books, journals, works scientific internet and materials research that has relevance and problems that will arise studied in study This.

As for the types data collection, namely : Observation is something method data collection with do observation direct to object study. Interview is a process for obtain information with method ask answer, while stare advance between si asker with si answerer. Documentation is instrument indicated data collection For obtain direct data from Place study covers relevant books, regulations, reports, photographs, relevant data documents with study. Stages data analysis carried out researcher consists on ( Afrizal, 2017) :

1. Data Collection

Data collection was carried out through interviews and documentation (Burhan Bugis, 2011) .

2. Data Reduction

Data reduction is simplification of research data Through a selection process, data is grouped in accordance with objective research, and original data abstracted become meaningful information ( Asfi Manzilati, 2017) .

3. Data Presentation

In research qualitative, data presentation can be form description brief, diagram, relationship between categories, and *flowcharts*.

4. Drawing conclusions

Conclusion is a retrieval process essence from whole exposure or presentation of disclosed data in sentence short and concise in respond objective study ( Emzir, 2014) .

For set validity of internal data study this is necessary technique inspection. Implementation technique inspection based on a number criteria certain. As for technique inspection datan is :

1. Extension Opt-in

Extension participation researcher will possible enhancement the degree of trustworthiness of the data collected (Abdul Manan, 2021) .

2. Triangulation

Triangulation is technique inspection the validity of the data used something else beyond the data for needs checking or as comparison to that data (Eko Sugiarto, 2015) .



## RESULTS AND DISCUSSION

### Research result

#### 1. Factors that Influence MSMEs to Use Digital Payments

Based on results interview research conducted with 20 MSME actors who are researchers found, there are 9 MSMEs that have use service payment digital that is Mustika Bag's shop, Anneth Gallery shop, Gold Shop, B & B Collection shop, shop Basefa and Bonny shop. With exists MSME players will use this digital payment feel helped makes it easier in transaction payment with easy and fast. However often happen constraint in its implementation among them that is :

Based on results interviews conducted with Aini Maridya's mother as MSME owners Mustika Bag's shop at Sangkumpul Bonang market, revealed that :  
“Mrs Aini Maridya say Already use service this digital payment in his business Already since not enough more than 3 years, where is the procedure its use Enough simple Enough with give number his account to consumers who want pay with non- cash method Because he only use method payment via transfer is fine That through DANA Mobile Banking application, OVO, and applications where else ? security use service payment digital This Enough safe Because all results the sales will direct stored to in account me and also us No need hold cash too Lots So can also be avoided from occasional theft often happens at the moment accept Lots customer. Although Already apply service digital payments in operate his business, mostly consumer more choose use payment cash so that transaction cash more often used rather than non- cash. It's easy transaction with Digital payments are also frequent happened constraint consequence connection network that causes the transaction process will slow so that transaction Can failed to do (Aini Maridyah, 2023) .”

Based on results interviews conducted with Esty Anner's mother as MSME owners Anneth Gallery shop at Sangkumpul Bonang market, revealed that :  
“Ms. Esty has use service digital payments in operate effort, way its use Enough easy Enough use application via cellphone, and he Already provide service payment For shop at the store This not enough more than 2 years. For security use this digital payment Enough safe because right only we know password or pin from account application our digital payments besides That We No need hold too lots of cash everywhere in the market like This vulnerable happen lost like consequence pickpocketing. As for the application his payment use namely transfers via Mobile banking, Dana, OVO and I also had time provide Qris will but very rare used so from That I Already disabling it, moreover most frequent payments people use when shop here That they more like or more often pay in a way cash rather than non- cash, this digital payment make it easier We For know How many sale We in daily That How many We No need guessing hell for count How many our products sell Because Already There is news income How many amount sale we're on account We. However in use this digital payment often happen constraint if our internet network bad, then before transaction We must ensure is Support For do transaction pay non - cash or No (Esty Anner, 2023) .”

Based on results interviews conducted with Mr Fahmi Pohan as MSME owners shop Gold at the Sangkumpul Bonang market, revealed that :



"I've already use service digital payments in operate effort, way its use Enough easy Enough use application via my cellphone Already provide service payment For shop at the store This not enough more than 4 years. About security For this digital payment Enough safe Because the money Later will direct stored to account We No wait 1 or two days Again But direct stored when si buyer Already do transfer through his account to account We. An application that can used For digital payments already provided here That Can via Mobile banking, Dana OVO, LinkAja, Qris and also you can with ATM card. payment (Fahmi Pohan, 2023) ."

Based on results interviews conducted with Mrs. Hijah as MSME players at the B & B Collection shop in the Sangkumpul Bonang market, revealed that :  
"Mrs. Hijah Already apply system digital payments in operate business in the shop Here, where are the procedures? For use this digital payment Enough easy that is only with transfer a certain amount of money the item you want to buy For transaction pay it so from That We No you do n't need to bother thinking about changing money like pay in a way cash sometimes We No have enough denominations For return si buyers, that's why method non -cash payment This more med compared to with payment in a way cash. As well as security For use it That Enough safe compared right with pay cash, where We must bring cash cash in amount certain For Can shopping Where vulnerable very happen pickpocketing, hypnosis and so on especially when the market is moderate lots of people. However There is various obstacle in use system this digital payment like one of them that is constraint disturbance which network will influential For success transaction payment besides that's also possible knowledge public about this digital payment Still not enough that is Can seen where buyers shop to shop This more often or more many pay in a way cash rather than non -cash ( Hijah, 2023) ."

Based on results interviews conducted with Mrs. Nur Azijah as MSME shop actors Basefa at the Sangkumpul Bonang market, revealed that :  
*"Mrs Nur Aijah said at the shop This Already provide service system digital payments ie since exists pandemic Where This will help simplify and speed up the transaction process payment with use existing transaction digital payments in a day Can recorded straight away, p This Of course makes it easier in count activity sales and money Can direct enter to account We So We No too Lots holding cash again So reduce risk from rampant theft happen when market conditions are moderate lots of people (Nur Azijah, 2023) ."*

Based on results interviews conducted with Mrs. Yuli as MSME operator of the Bonny shop at the Sangkumpul Bonang market, revealed that :

*"Mrs Yuli has provide service digital payments in its stores that is and opinion that with exists system This digital payment help in do more non - cash transactions fast, easy, cheap, safe and reliable. Mrs. Yuli also feels happy and safe No need bring enough cash use application For do payment. However, Mrs Yuli was very sorry because in some place We No will find payment through Digital Applications and not all Consement use Application digital payments as tool For payment they more choose use payment in a way cash, sometimes when network*



*experience disturbance will cause transaction lasts a long time or even fail (Yuli, 2023) .”*

Based on results interviews conducted with Mrs. Rahma as MSME shop actors Najeges Craft at the Sangkumpul Bonang market, revealed that :

*"He say that do payment use application that digital payment easy and helpful, moreover buyers do booking sometimes some via chat then will more easy and clear If the payment doneg direct via via transfer, will but If network No in good condition so will experience disruption that will cause transaction lasts a long time or even fail (Rahma, 2024) .”*

Based on results interviews conducted with Mrs. Helmi as MSME players at the Helmi Cosmetik shop in the Sangkumpul Bonang market, revealed that :

*"He say Already use digital payments and implement digital payments in its stores Because this digital payment Enough make it easier in do payment especially start from the Covid 19 payment period digital as the right choice in do transaction as effort for reduce exists transaction in a way directly, besides it's also meristok goods to supplier more easy without need Again go home come back go out city For the order Enough with order via chat to supplier and transfer the payment money so ordered goods will be delivered (Helmi, 2024) .”*

Based on results interviews conducted with Mrs. Dina as MSME players at the Dina shop in the Sangkumpul Bonang market, revealed that :

*"He not enough know about system digital payments, and feel more Good For apply payment cash especially Dina's mother is lacking control For use technology Where Now Already Lots features that can help We in interact, transact and more Lots Again so from That he Not yet apply system digital payments in stores and more choose For apply transaction cash Because shoppers shopping to the shop only paying consumers cash or not Once someone asked For pay use system non-cash payment (Dina, 2023) .”*

Based on results interviews conducted with Mrs. Sriwahyuni as MSME players in the Sangkumpul Bonang market, revealed that :

*"He agree with Mother Dee Where he feel his business no suitable For use service system digital payments where If apply system digital payments in its business so he will requires additional capital Where He must rent wifi and open QRIS for payment at the shop That will need cost addition from ordinary capital He take it out especially during operate shopping business in his shop only in minimal nominal amount ( Sriwahyuni, 2024) .”*

Based on results interviews conducted with Mrs. Linda as MSME players in the Sangkumpul Bonang market, revealed that :

*"He Already know about exists system digital payments will but Not yet apply system digital payments at the store Because Not yet too understand For its use so from That Still use transaction payment through cash just (Linda, 2024) .”*

Based on results interviews conducted with Mrs. Elpida as MSME actors in shops Nahotma at the Sangkumpul Bonang market, said that :



*“Elpida's mother hasn't yet apply service system digital payments in operate his efforts, however Already know about digital payments and already Once use system digital payments on time shop needs For the shop to supplier, he feel pay use application digital payments are sufficient easy will but If condition network bad so transaction payment We Can just failed, belau planned For apply system digital payments at the store will but so far This consumers who shop only use payment in a way cash just and still rarely ask For use For transaction past application digital payments (Elpida, 2023).”*

Based on results interviews conducted with Mr Irwan as MSME players at the Jam shop in the Sangkumpul Bonang market, revealed that :

*“He Not yet apply service system payment dugital at the shop Because feel not enough understand about system digital payments and feel more easy apply payment cash Because Already basic from beginning of course only accept payment in a way cash so from That he Not yet planned For apply service through system digital payments ( Irwan, 2023) .”*

Based on results interviews conducted with Mrs. Annisa as MSME players in the Sangkumpul Bonang market, revealed that :

*“He state that transaction use this digital payment must use strong network For success transaction payment If happen disturbance network so will cause constraint during the transaction process even experience failure transaction (Annisa, 2024) .”*

Based on results interviews conducted with Mrs. Nuriani as MSME players in the Sangkumpul Bonang market, revealed that :

*“He state that Not yet understand about digital payments, and said Not yet Once do payment through digital payments such as QRIS, OVO, LinkAja and others other (Nuriani, 2024) .”*

Based on results interviews conducted with Mrs. Nurlena as MSME players in the Sangkumpul Bonang market, revealed that :

*“He agree with Mr Irwan that is he Not yet apply service system payment dugital at the shop Because feel not enough understand about system digital payments and feel more easy apply payment cash Because Already basic from beginning of course only accept payment in a way cash so from That he Not yet planned For apply service through system digital payments ( Nurlena, 2024) .”*

Based on results interviews conducted with Ibu Sari as MSME players in the Sangkumpul Bonang market, revealed that :

*“He state that Already know about digital payments, however Not yet apply digital payment system in the shop Because Not yet understand For use it so more choose use payment in a way cash just (Sari, 2024) .”*

Based on results interviews conducted with Mrs. Tina as MSME players in the Sangkumpul Bonang market, revealed that :

*“He state that No understand use digital payments and usually do digital transactions via intermediary agent BRILink Because more simple, then from That he Still use payment in a way cash at the shop (Tina, 2024) .”*





## Discussion of Research Results

1. Supporting Factors for MSMEs to Use Digital Payments
  - a. Makes the Payment Process Easy
  - b. Guarantee Better Security
  - c. *Processing Cost* and Transparency
2. Factors Inhibiting MSMEs from Using Digital Payments
  - a. Knowledge / Understanding about digital payments are still available not enough
  - b. Disturbance Network
  - c. Capital
3. Limitations study

However in the process, for get perfect result very difficult because in implementation study This there is a number of limitations. Among them limitations study thesis This that is :

1. In research This only use location in the city's Sangkumpal Bonang market Padangsidempuan.
2. In the interview process carried out information provided by the subject through a number of question from study sometimes No show opinions by actual objects. This matter happen Because difference different thoughts, assumptions and understandings each object. There are also from a number of information provided like actual information or not real happens inside subject the.
3. Respondents study This only using only 20 people, even though user digital payments in sangkumpal bonang more of 20 people.

## CONCLUSION

Based on results research conducted by researchers with title Factors that Influence MSMEs Using Digital Payments then can concluded that :

1. Factors that become MSME supporters use digital payments ie makes it easier trader do transaction payment Good That with consumer nor supplier, guarantee more security OK, the payment process direct recorded and the money direct enter to account trader with safe and also generational young Currently that is close with gadgets and following exists developments over time with increasingly technology advanced so with easy they understand and use system digital payments now This.
2. Factors that become barriers for MSMEs to use digital payments because Still lack of knowledge about digital payments, merchants the of course choose use payment cash compared to with use digital payments, often occur constraint consequence exists disturbance network, and existence constrained Because lack of capital so more choose still transaction with payment in a way cash.

## REFERENCES

- Abdul Manan. (2021). *Research methods Ethnography*. Acehpo Publishing.
- Abdul Nasser Hasibuan, Ali Hardana and Erlina. (2022). Effect Of Operating Costs Operating Income (BOPO) And Non-Performing Financing (NPF) On Return



- On Assets (ROA) In PT. Bank Rakyat Indonesia Syariah, TBK For The Period 2009-20017. *Journal Of Sharia Banking*, 1 (2).
- Adhi Kusumastuti and Ahmad Mustamil Khiron. (2019). *Research methods qualitative*. Sukarno Pressindo Educational Institute.
- Afrizal. (2017). *Research methods Qualitative*. PT Raja Grafindo Homeland.
- Aini Maridyah. (2023). *MSME actors at the Sangkumpul Bonang market, interview, (Sangkumpul Bonang 16 December 2023, at 11.30 WIB)*.
- Albi Anggito and Johan Setiawan. (2018). *Methodology Study Qualitative*. Trace CV.
- Proverbs, Fathuddin, Idris, and Ferri. (2020). Motivation of Non Muslims to Become Customers at PT. Bank Syariah Mandiri KC Sibolga. *Journal Of Sharia Banking, Vol. 1 (2)*.
- Women. (2024). *MSME actors at the Sangkumpul Bonang market, interview, (Sangkumpul Bonang 12 January 2024, 15.00 WIB)*.
- Apip Alansori. (2020). *Contribution of MSMEs to Public welfare*. CV Andi Offset.
- Asfi Manzilati. (2017). *Research methods Qualitative*. UB Press.
- Astri Dwi Andriani. (2022). *Indonesia's Transformation Towards a Cashless Society. (Np : Tohar Media, 27 June 2022)*. Tohar Media.
- Burhan Bugis. (2011). *Research methods Qualitative*. King Grafindo Homeland.
- Dina. (2023). *MSME players at the Sangkumpul Bonang market, interview, (Sangkumpul Bonang 16 December 2023, 11.00 WIB )*.
- Edi Susilo. (2017). " *Analysis Financing and Risk Banking Sharia* ",. PT. Student Library.
- Eko Sugiarto. (2015). *Preparing a Research Proposal Qualitative Theses and Theses*. Media Sanctuary.
- Elpida. (2023). *MSME actors at the Sangkumpul Bonang market, interview, (Sangkumpul Bonang 16 December 2023, 15.00 WIB )*.
- Emzir. (2014). *Methodology Study Qualitative : Data Analysis*. PT Raja Grafindo Homeland.
- Esty Anner. (2023). *MSME actors at the Sangkumpul Bonang market, interview, (Sangkumpul Bonang, 16 December 2023, 10.10 WIB )*.
- Eva Indah Sari, Abdul Naser, Ali Hardana, Rahmat Anam. (2021). Determinants of Customer Loyalty. *Journal Of Sharia Banking*, 2 (1).
- Fahmi Pohan. (2023). *MSME actors at the Sangkumpul Bonang market, interview, (Sangkumpul Bonang 16 December 2023, 09.45 WIB)*.
- Helmi. (2024). *MSME actors in the Sangkumpul Bonang market, interview, (Sangkumpul Bonang 12 January 2024, 14.00 WIB )*.
- Hijah. (2023). *MSME actors at the Sangkumpul Bonang market, interview, (Sangkumpul Bonang 16 December 2023, 16.00 WIB)*.
- Irwan. (2023). *MSME actors at the Sangkumpul Bonang market, interview, (Sangkumpul Bonang 16 December 2023, 14.40 WIB)*.
- Jonathan Sarwono. (2018). *Research methods Quantitative and Qualitative*. House Knowledge.
- Kurnia Cahaya Lestari and Arni Muarifah Amri. (2020). *System Information Accountancy Along with Example Application AIS Application in MSMEs*. CV Budi Utama.



- Linda. (2024). MSME actors at the Sangkumpal Bonang market, interview, (Sangkumpal Bonang 13 January 2024, at 13.40 WIB).
- Marahombang Rambe, Abdul Nasser Hasibuan, Muhammad Wandisyah and Idris Saleh. (2020). The Effect Of Third Party Funds On Financing In PT. Victoria Sharia Bank,. *Journal Of Sharia Banking*, Vol. 1 (1).
- Mohammed. (2016). *Management Sharia Bank Financing*,. UPP STIM YKPN.
- Novegya. (2023). *MSME Development Strategy*. Deepublish.
- Nur Azijah. (2023). MSME actors at the Sangkumpal Bonang market, interview, (Sangkumpal Bonang 16 December 2023, 14.00 WIB).
- Nuriani. (2024). MSME actors in the Sangkumpal Bonang market, interview, (Sangkumpal Bonang 12 January 2024, 13.00 WIB ).
- Nurlena. (2024). MSME actors at the Sangkumpal Bonang market, interview, (Sangkumpal Bonang 13 January 2024, 15.30 WIB).
- Rahma. (2024). MSME actors in the Sangkumpal Bonang market, interview, (Sangkumpal Bonang 12 January 2024, 12.00 WIB ).
- Sari. (2024). MSME actors at the Sangkumpal Bonang market, interview, (Sangkumpal Bonang 12 January 2024, 14.30 WIB ).
- Siti Ratna Sari, Darwis Harahap, Azwar Hamid and Rahmat Annam. (2020). Comparative Analysis Of Risk And Return In Pt. Bank Bri Syariah Before And After Spin Off. *Journal Of Sharia Banking*, 2 (1).
- Sri Wahyuni. (2024). MSME actors at the Sangkumpal Bonang market, interview, (Sangkumpal Bonang 13 January 2024, 13.00 WIB ).
- Sugiyono. (2016). *Research methods Quantitative*. Alfabeta.
- Tina. (2024). MSME actors at the Sangkumpal Bonang market, interview, (Sangkumpal Bonang 13 January 2024, at 13.40 WIB).
- Yuli. (2023). UMKM actors at Sangkumpal Bonang market, interview, (Sangkumpal Bonang 16 December 2023, 12.00 WIB ).
- Yuli Nurhasanah. (2023). Internet Usage in Indonesia is Increasing”, <https://indonesiabaik.id/infografis/pengguna-internet-di-indonesia-makin-tinggi/>, accessed March 2023.