

The Impact Of Electronic Payment: MSME's Utilization Perception And Intentions Toward The Adoption Of Electronic Payment In Digital Transaction

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ABSTRACT

This study looked into the elements that determine how MSMEs in the 1st District of Surigao del Sur use digital transactions. The use of e-commerce services has skyrocketed in reaction to the pandemic. Analyzing the level of perceived utility and convenience of use, as well as the level of intention to use electronic payment. A descriptive and correlational analysis was conducted utilizing data from 384 MSMEs in 8-of-14 municipalities in the 1st district of Surigao del Sur that participated in this study, with stratified proportional random sampling. Moving forward with company recovery, various sorts of literature have emphasized the importance of transitioning to digital technology for firms to prosper in the new normal. The findings revealed that one push factor, transaction inconvenience, has a significant influence on respondents' intention to use digital transactions, as do pull factors such as economic benefit, performance expectancy, effort expectancy, and critical mass, as well as mooring factors such as security and privacy, trust, perceived, and switching costs. To achieve and sustain recovery, assistance and support for relatively young and small businesses may be prioritized in terms of utilizing e-commerce services, as well as establishing strong policies for providing aid, particularly to MSMEs, in developing digital infrastructures. Complementing these strategies is strengthening data privacy and security for these e-commerce services. Data analysis reveals that the convenience of money transfer technology, as well as its accessibility, security characteristics support, and cost, are associated with MSMEs' behavioral desire to use and actual use of mobile payment services to improve their success and growth impose significance in business.

Keywords: Mobile payment, MSME's, Technology Acceptance, Digital Payment, E-Commerce

INTRODUCTION

Surigao del Sur's business practices have changed dramatically, the most significant of which is the ease with which e-commerce transactions may be conducted. Mobile phones have played an important role in this innovation, which has influenced corporate procedures at the tips of fingers. You can transact and place orders with any business and make payments digitally. This is seen in a variety of sectors, including commercials, marketing, the introduction of new items, and new payment methods. Payment methods through e-commerce have been the province's most recent development since the pandemic. Most entrepreneurs participate in innovation in order to remain competitive in their businesses. The relevance of this mode of payment and making purchases online. According to Based on Hsieh, P. J. (2021) the importance of this mode of payment and making purchases online stems from the fact that it is a more convenient form of cash delivery to their business partners, as well as a system that is reasonably inexpensive, personal, and accessible from anywhere and at any time. As mentioned in the research of Zoleta, A. (2021) The adoption of electronic payment methods has had a significant impact on the business and commerce scene. Regardless of geographical location, these ways enable individuals and businesses to send and receive funds quickly. Electronic payment solutions improve transaction

efficiency while lowering the hazards involved with handling real currency. According to Tan, M., & Teo, T. S. (1998) these systems have increased payment processing security by incorporating features such as transaction tracking, fraud protection, and encryption.

It is a more convenient way to handle cash transactions and avoid bringing large amounts of cash and making payments to their business partners. From the point of view of Montenegro, D. L. (2023) it is a system that is reasonably priced, personal, and can be utilized anywhere and at any time. The adoption of electronic payment methods has had a significant impact on the business and commerce scene. Regardless of geographical location, these ways enable individuals and businesses to send and receive funds quickly. Electronic payment solutions improve transaction efficiency while lowering the hazards involved with handling real currency. As stated by Chuttur, M. Y. (2009) these systems have increased payment processing security by incorporating features such as transaction tracking, fraud protection, and encryption. The Department of Trade and Industry, which coordinates, promotes, facilitates, and regulates the country's trade, industry, and investment activities, regulates and registers the majority of MSMEs. The majority of responders are microenterprises, which are sole proprietorships or family firms that employ less than three people and may be run by family members. Affording to Coffie, C. P. K., & Zhao, H. (2021) microbusinesses engage in modest, semi-organized, and occasionally uncontrolled activities that are primarily located in cities and some rural areas.

It was discovered that the perceived ease of use of technology, along with other significant factors, influenced microbusinesses' intents to accept electronic payments. Concurrently, additional research on this subject indicated that perceptions of simplicity of use, utility, and compatibility played critical roles in determining MSMEs' willingness to employ electronic payment systems. Rendering to Azeez, N. P., & Akhtar, S. M. (2021) they identified a favorable relationship between MSMEs' use of electronic payments and their perceived benefits, such as increased efficiency and security. Surprisingly, a large proportion of MSMEs in the Philippines still conduct transactions in cash, which can stifle growth and limit access to finance and security. Electronic payments have the ability to give microbusinesses with enhanced client access and more competent payment mechanisms. Affording to Collier, J. E. (2020) despite being recognized as established predictors of technology adoption, the relationship between perceived utility and perceived ease of use, as well as their impact on microbusiness owners' intentions to use electronic payments, is still a source of ongoing research and interest.

It is critical to investigate the success factors associated with the use of electronic payment by MSMEs as business operators because this would provide significant insight into the entrepreneurial impact of the digitalization of payment technology, which would strongly recommend investment to MSMEs. This study will also provide the necessary technical know-how, support, and advice. to its clientele while also developing innovations. The government will provide the necessary regulations and measures to ensure smooth operations for all. Concerned parties. The researchers may choose to use their findings and conduct additional research by analyzing their judgments of the usefulness and convenience of use connected with these technologies.

THEORETICAL BACKGROUND

The study was anchored on the Theory of Technology Acceptance Model (TAM). TAM is a theoretical paradigm that describes how users learn to embrace and employ technology (Davis, 1989). TAM has been widely utilized to forecast user adoption and usage based on perceived utility and simplicity of use. As a result, TAM was selected as the appropriate model and expanded to include additional factors such as perceived ease of access to mobile payment services, perceived low cost of mobile payment services, perceived convenience, perceived security, perceived support from the service provider, and the government, perceived satisfaction, and actual usage. The model depicts the research framework used in this study and incorporates the theoretical viewpoints. The model proposes that when consumers are presented with new technology, a variety of factors influence their decision on how and when to use it. These factors are perceived usefulness, which is the degree to which a person believes that utilizing a specific system will improve his or her job performance, and perceived ease of use, which is the degree to which a person believes that using a specific system will need no effort. These criteria are thought to be the key determinants of adopting and using new technology, and they are influenced by other variables such as security concerns, cost, convenience, and satisfaction. Perceived ease of use has a direct impact on perceived usefulness and influences the user's attitude toward usage and, finally, actual use of the system.

METHODS

The quantitative technique was chosen for this study because it enabled the researcher to determine the level of influence of electronic payment on utilization, as well as MSMEs' attitudes and intentions to utilize electronic payment in digital transactions. payment. The research respondents in this study were MSMEs operating in the first district of Surigao del Sur, Philippines, which has a total population of 337,825. MSMEs. The survey had a total of 384 respondents. The total number of respondents was determined using stratified proportional random sampling. This method was ideal for this study because respondents were divided into barangays. This meant that each barangay had a sample respondent and was one of the groups of interest.

The researchers' survey questionnaire was utilized to gather information from the sample respondents. To ensure relevance and accuracy, the items were content-validated and subjected to reliability testing by field specialists. The researchers collected data from respondents using a survey questionnaire, which was validated and tested for reliability by experts. The questionnaire was divided into two parts: the first collected demographic information, and the second used Likert-type scale questions to assess attitudes and intentions for electronic payment adoption.

The questionnaire used a five-point scale to assess these perceptions and intents. Ensure that respondents do not lose interest. Respondents will find it easier to analyze the many answer alternatives, reducing the temptation to select middle answers or leave items blank.

Table 1 *Distribution of Respondents*

Municipality	Micro	Small	Medium	Total
	Enterprises			
Carrascal	24	19	9	52
Cantilan	32	23	4	59
Madrid	27	11	2	40
Tandag	63	34	11	108
San Miguel	14	12	2	28
Tago	16	11	2	29
Cagwait	24	10	3	37
Liangá	21	8	2	31
TOTAL	221	128	35	384

Table 1 shows the breakdown of MSMEs in the 1st District of the Province of Surigao del Sur. The enterprise's three groups all engaged in this. According to the data supplied, Micro has 221 responses, 128 from small firms, and 35 from medium enterprises. It was clearly demonstrated that microentrepreneurs account for the vast majority of businesses.

Surigao del Sur's total land area is 523,050 hectares, with agriculture accounting for 214,032. The first district's principal crops, including as coconut, banana, and cassava, are grown mostly on upland farms that are intercropped with long-term crops such as coconut. It is also known Shangri-La by the Pacific is named for its long coastlines that face the Pacific Ocean, where spectacular sunrises appear against the backdrop of green mountains, rock and coral islands, white sand beaches, and breathtaking waterfalls and rivers.

Table 2. *Classification of MSMEs based on the definition set by the Department of Trade and Industry*

ENTERPRISE	CATEGORY	
	By Asset Size	By Number of Employees
Micro	Up to P3,000,000.00	1-9 Employees
Small	P3,000,001.00 - P15,000,000.00	10-99 Employees
Medium	P15,000,001.00 - P100,000,000.00	100-199 Employees

The Department of Trade and Industry defines micro, small, and medium-sized firms. According to the DTI, MSMEs in the Philippines are defined as any business movement or endeavor occupied with industry, agri-business, and administrations that have: (1) a resource size (less place where there is) of up to PhP100 million; and (2) a work size of less than 200 employees. It is classed as micro, small, or medium (Table 1), regardless of the kind of firm ownership.

The widely accepted definition of each firm size characterization is based on the number of employees and annual income, although even those classification categories might vary. The table displays the absolute market worth of an asset's safeguards, organized by size. It can also be referred to as a resource under administration. According to Comrey, A. L., & Lee, H. B. (2013) assets constantly report absolute resources, which are affected by supply, demand, and market return. Total assets equal liabilities plus owner's equity. It is crucial to remember that classification standards differ from country to country and may be subject to periodic modifications by appropriate government bodies. Affording to Chin, A. G., et.al (2022). Some classifications may additionally take into account other characteristics, such as annual sales revenue or industry sector. For accurate and up-to-date information on MSME classification in a certain country, contact the relevant government agency responsible for SME development.

RESULTS AND DISCUSSION

Table 3 *Demographic Profile of the Respondents*

AGE				
Age Bracket	Micro	Small	Medium	TOTAL
20 years below	23	1	0	24
21-30 years	17	14	2	33
31-40 years	62	33	7	102
41-50 years	73	51	17	141
51-60 years	46	29	9	84
TOAL	221	128	35	384
SEX				
Sex Group	Micro	Small	Medium	TOTAL
Male	83	43	21	147
Female	138	85	14	237
TOAL	221	128	35	384
YEARS IN BUSINESS				
Years	Micro	Small	Medium	TOTAL

1-3 Years	57	44	9	110
4-7 years	107	37	6	150
8-11 years	36	30	9	75
12 years and up	21	17	11	49
TOAL	221	128	35	384
TYPES OF ENTERPRISE				
	Micro	Small	Medium	TOTAL
Sole Proprietorship	214	109	0	323
Partnership	6	17	3	26
Corporation	0	0	29	29
Cooperative	1	2	3	6
Limited Liability Company	0	0	0	0
TOTAL	221	128	35	384

Table 3 displays the profile of MSMEs. The implication is that the respondents' profiling in the evaluation is referred to as a crucial component in drawing attention to the reaction. It is arguably the most important characteristic in understanding their thoughts on specific topics. Conferring to Alswaigh, N. & Aloud, M. (2021). They perform distinct roles in that not only are their responses essential to the review, but their individual voices are also critical to the study's development and discoveries. Respondents are drawn from the example created for a qualitative study. The profile of the MSME. This word refers to the individuals who have been invited to participate in the review. A review profile of the MSMs' owners and top management in lieu of the proprietor will address the venture as a target population for speculation purposes.

The data show that 41–50-year-olds are the most common respondents. And mostly are females with the business established for a quite good year of 4–7 years in business practice, and the most common type of enterprise is a sole proprietorship. In essence, the statistics demonstrated that there is no precise "ideal" age to become a businesswoman or entrepreneur. As soon as you decide to establish your own firm, you will be a businessman. Most entrepreneurs today have found success in business at various periods of their lives; some begin young, while others pursue entrepreneurial pursuits later in life after earning experience in other industries or retiring from their jobs. According to Montenegro, D (2023). However, several elements may influence the experience and timing of an individual's entrepreneurial journey, as well as provide them with ideas for how to succeed on their own. For example, launching a business frequently necessitates financial stability, access to resources, industry experience, and a supportive network. Yes, this is correct, yet these elements may align differently for individuals at different stages of life during the gradual process.

While data suggest that the number of female MSMEs and entrepreneurs is growing, more work has to be done to address the obstacles and barriers that women encounter in entrepreneurship, such as access to funding, gender bias, and work-life balance concerns. Overall, the rise in female entrepreneurship is a positive trend that shows more opportunity and empowerment for women in business. However, they can now perform the same things as males in the commercial sector.

It's no surprise that sole proprietorship is the most popular form of business ownership; it's also one of the most common business forms, especially among small enterprises. According to Coffie, C. P. K., & Zhao, H. (2021) because of its ease of formation, it is very simple and inexpensive when compared to other business forms, and you can begin operations as a single proprietor simply by conducting business on your own. Likewise, Xena, P., & Rahadi, R. A. (2019). direct control gives you entire control over decision-making and operations. You do not have to confer with partners or shareholders before making business decisions. Another factor is tax simplicity, which makes tax filing easier and prevents double taxation that can occur with corporations. Nonetheless, the ability to quickly change the firm to shifting market conditions without requiring extensive paperwork or formality. Most crucially, there are less regulatory requirements and ongoing compliance demands than with other corporate forms. Despite the numerous benefits listed, they do have restrictions, such as limitless personal accountability

for business debts and responsibilities. As firms expand or become more sophisticated, owners may decide to switch to different business forms that provide liability protection and other advantages, such as partnerships or corporations. However, for many small enterprises and single entrepreneurs, the simplicity and flexibility of a sole proprietorship make it an appealing choice.

Table 4 *Business Industry of MSMEs*

TYPES OF BUSINESS INDUSTRY				
INDUSTRY	Micro	Small	Medium	TOTAL
Agricultural	53	7	0	60
Animal Husbandry and Poultry	9	3	0	12
Fisheries and Mining Industry	17	4	0	21
Construction Industry	10	7	4	21
Wholesale and Retail Trading	24	36	0	60
Transportation and likes (Bus, Van, Dump truck)	9	3	5	17
Hotel and Accommodation	11	4	2	17
Computer, Software, and Information Technology	7	2	0	9
Financial Industry	0	3	2	5
Real Estate Industry Leasing and Business Services	2	6	3	11
Residential Services	3	0	3	6
Repair Services	11	2	5	18
Health and Social Work	4	2	0	6
Others: (Mining ,Balot, Milktea,BBQ, Ukay2x)	61	49	11	121
TOAL	221	128	35	384

An MSME in the Philippines is defined as any business action or endeavor including industry, agribusiness, or other benefits. These business ventures serve as the foundation of the economy. When these initiatives take off, the country's economy as a whole grows and changes. In light of the information presented in Table 4, the industry of wholesale and retail trading, as well as agriculture, has a reaction of 60, ranking first among specific industries. Others with 121 replies had a large number of representations but in a mixed and undefined specific industry. The Fisheries, Mining, and Construction industries are among the leading contributors to answers.

The research revealed that agricultural and wholesale trading are truly important areas of the business world, with each playing critical roles in the global economy. Here's why they're so popular: Agriculture and wholesale commerce provide several business options, ranging from small-scale companies to major global corporations. Their importance in delivering necessary goods and services, supporting livelihoods, and driving economic progress makes them critical components of the global corporate environment. Agriculture is often seen as an important industry since it serves as the cornerstone of food production and supply networks, providing nutrition to people all over the world. There are several opportunities to produce and distribute agricultural inputs across a wide range of industries. Furthermore, due to the rising global population, there is a constant demand for agricultural products. Furthermore, . According to Ajibade, P. (2018) shifting dietary choices and greater knowledge of health and sustainability have created new business opportunities. In this regard, wholesale and retail trading serves as an important link between producers and retailers, allowing for large-scale product distribution. Diverse products and economic efficiency contribute to economies of scale by combining huge quantities of items for distribution. Market Access, which generally includes extensive networks and market knowledge, allows producers to reach a larger client base and distribution channels.

Agriculture is often seen as an important industry since it serves as the cornerstone of food production and supply networks, providing nutrition to people all over the world. According to Purwandari et.al (2022) there are several opportunities to produce and distribute agricultural inputs across a wide range of industries. Furthermore, due to the rising global population, there is a constant demand for agricultural products.

According to data provided by the DTI Department of Trade and Industry, the Philippine Statistics Authority's (PSA) 2020 List of Establishments registered a total of 957,620 business companies in the country. Of these, 952,969 (99.51%) are MSMEs and 4,651 (0.49%) are major businesses. Microenterprises account for 88.77% (850,127) of all MSME businesses, followed by small enterprises at 10.25% (98,126) and medium enterprises at 0.49% (4,716).

In 2020, the top five (5) industry sectors with the most MSMEs were: (1) Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles (445,386); (2) Accommodation and Food Service Activities (134,046); (3) Manufacturing (110,916); (4) Other Service Activities (62,376); and (5) Financial and Insurance Activities (45,558). These industries accounted for roughly 83.77% of the total number of MSME establishments.

Table 5 Impact of Electronic Payment on MSMEs Utilization Perceptions and Intentions Toward the adoption of Electronic Payment in Digital transactions in terms of the Usefulness and Ease of Use

Variable	Mean	Adjectival Rating
Usefulness	4.14	Strongly Agree
Ease of Use	3.94	Strongly Agree
Over-all Mean	4.04	Strongly Agree

Table 5 illustrates the MSME's perceptions regarding the adoption of electronic payment in terms of its usefulness and ease of use. In terms of Usefulness, micro-business owners strongly agree that electronic payment methods are helpful in their business operations, as evidenced by a computed mean of 4.14 among its indicators. The respondents similarly acknowledged the Ease of Use aspect, yielding an identical computed mean of 3.94. The overall calculated mean of 4.04 indicates that MSME owners perceive electronic payment methods as highly useful and easy to use.

Electronic payment can have a considerable impact on micro, small, and medium-sized organizations (MSMEs), influencing their usage attitudes and intents to use electronic payment in digital transactions at some point during Increased Efficiency, electronic payment systems simplify transactions, lowering the time and effort necessary for MSMEs to complete payments when compared to traditional cash-based transactions. According to Chellappa, R. (2002) his greater efficiency might result in cost reductions and better cash flow management. Similarly, it brings a larger customer base. Accepting electronic payments can help you reach a larger consumer base, including individuals who prefer cashless transactions or do not have access to actual currency. This could improve sales chances for MSMEs. Similarly, it improved record-keeping. Electronic payment systems automatically generate digital records of transactions, providing MSMEs with More precise and conveniently available financial information. This can lead to improved financial management, budgeting, and reporting for the organization. Most MSMEs confront adoption obstacles, such as early setup costs, technical limitations, and worries about security and dependability, despite the benefits of electronic payment systems. Addressing these obstacles is critical to promoting wider adoption.

The research shows that electronic payment, which is known for its ease of use, emerges as a valuable instrument for optimizing business operations in the microbusiness sector. Rendering to Yu, Y., & Chung, T. (2022) the focus on simplicity of use in the comments suggests that microbusiness owners appreciate not only the functioning of electronic payment systems but also their user-friendliness. This finding is consistent with a trend noticed in modern business operations, where simplicity and efficiency play critical roles in technology adoption. This shows MSMEs' current positive impressions of electronic payment methods, emphasizing their simplicity of use and utility and willingness to incorporate electronic payment solutions into the daily operations of microbusinesses, indicating an optimistic trend for the future of financial transactions in this industry. Similarly, it stated that the platform enables a wide range of operations, including money transfers, bill payments, mobile phone

credit purchases, and movie ticket reservations, all via a single app. As a result, microbusiness owners provided excellent feedback. Conferring to Benbasat, I., & Barki, H. (2007) overall, the impact of electronic payment on MSMEs' utilization perceptions and intentions toward adoption is multifaceted, encompassing benefits such as increased efficiency, an expanded customer base, and enhanced security, as well as challenges related to adoption barriers, training requirements, regulatory considerations, and market dynamics. Addressing these issues is critical to promoting increased acceptance and adoption of electronic payment solutions among MSMEs.

Table 6 *The Impact of Electronic Payment on MSMEs and the Level of Intention for MSMEs toward the adoption of Electronic Payment in Digital transaction*

Variable	Mean	Adjectival Rating
Intention	3.97	Strongly Agree

Table 6 shows a high level of intention among microbusiness owners to use electronic payments, as shown by a computed mean of 3.97. The adjectival rating of "strongly agree" indicates the collective dedication within this corporate sector. This demonstrates a high level of intention among microbusiness owners to use electronic payments. According to Bagozzi, R. P. (2007) overall, operational benefits, cost considerations, market dynamics, technology readiness, regulatory compliance, and perceived risks and rewards all have an impact on MSMEs' intention to use electronic payments. Understanding these characteristics is critical for successfully promoting the adoption of electronic payment systems among MSMEs and reaping the potential benefits of digital transactions for both businesses and economies. According to Longenecker,(2006) the unanimity observed across all parameters underscores the intensity of this purpose, indicating a shared commitment among microbusiness owners to incorporate electronic payments into their operations. The study's positive and unequivocal aim implies a coherent mindset among microbusiness owners, creating an environment conducive to the successful integration of electronic payment systems.

Table 7 *Relationship between Perceived Usefulness and Ease of Use towards its Intention in the Adoption of Electronic Payment*

Variable Tested		Computed r	P-Value	Decision	Conclusion
Intention	Usefulness	2.118	0	Reject Null Hypothesis	Significant
	Ease of Use	0.1934	0.02	Reject Null Hypothesis	Significant

Table 7 shows a substantial association between perceived usefulness and simplicity of use, which influences microbusiness owners' decision to embrace electronic payment systems. The estimated correlation coefficients (r) of 2.118 and 0.1194 for perceived usefulness and ease of use, respectively, with p-values of 0.00 and 0.02, indicate that there is adequate evidence to support the alternative hypothesis. In other terms, it means that there is a statistically significant difference or relationship between the variables under consideration. suggest that these characteristics are substantially related and relevant to the intention to use electronic payment methods, refuting the null hypothesis.

The considerable correlation coefficient ($r = 2.118$) and extremely low p-value ($p = 0.00$) point to a strong and statistically significant positive link between intention and perceived usefulness. This shows that microbusiness owners' intentions to use electronic payment methods are heavily influenced by their view of the practical benefits provided by these systems. On the other hand, the positive correlation coefficient ($r = 0.1934$) and statistically significant p-value ($p = 0.02$) indicate a link between intention and convenience of use. While the association is not as high as the one with perceived usefulness, it suggests that simplicity of use may play an important impact. Other factors may influence microbusiness owners' intentions to embrace electronic payment options.

The link between perceived usefulness and ease of use is a crucial idea in technology

acceptability and adoption, especially when it comes to user experience and usability. This relationship is frequently characterized using the Technology Acceptance Model (TAM), which holds that perceived usefulness and ease of use are important predictors of users' desire to embrace and employ a technology. According to Arvidsson, N. (2014) that overall, the relationship between perceived utility and ease of use is complex and dynamic, with both elements influencing consumers' decisions about technology uptake and acceptance. Designing and deploying technologies that are seen as beneficial and simple to use is critical to increasing user acceptability and happiness.

CONCLUSION

In today's world, when technology and innovation are a competitive advantage, innovation is critical for organizations to stay competitive, adapt to changing market dynamics, and drive long-term success. MSMEs must maintain and gain a competitive advantage because they enable firms to differentiate themselves from competitors by providing unique products, services, or solutions that satisfy client needs more effectively or efficiently. According to Loh, et.al (2021) businesses that innovate are more likely to attract and keep customers, expand market share, and outperform competitors in the marketplace.

The pandemic had a significant impact on the way MSMEs approached technology adoption. MSMEs that drive innovation frequently become market leaders in their fields. By constantly providing new and improved products or services, innovators can gain a greater market share, develop brand domination, and set industry standards that competitors aspire to match. On the authority to Alswaigh, N. Y., & Aloud, M. E. (2021) due to some government limits on adhering to safety norms, innovation supports revenue development by opening up new markets, increasing product lines, and acquiring new customers. Businesses that innovate can generate new revenue streams, charge higher prices for creative offerings, and capitalize on developing market trends and possibilities. The use of this option in digital payment and e-commerce enables most MSMEs to respond to changes in the business environment and manage risks associated with market disruptions, technical improvements, regulatory changes, and competitive threats. Proactive innovation allows organizations to foresee obstacles, grasp opportunities, and stay ahead of the curve. From the point of view of Handarkho, Y. D., & Harjoseputro, Y. (2020) it also allows businesses to improve the customer experience by delivering products, services, and solutions that answer changing customer demands, preferences, and expectations. Businesses that incorporate consumer feedback and leverage emerging technology can provide more personalized, intuitive, and engaging experiences that build customer loyalty and happiness.

It is also critical that the service provider creates a thorough digital marketing strategy to attract traffic, generate leads, and increase revenue for your online business. Reach your target audience using a variety of online marketing methods, including search engine optimization (SEO), social media marketing, email marketing, content marketing, and paid advertising. As indicated by Anoos et.al (2020) with the increased usage of mobile devices for online shopping, make sure your website or online store is mobile-responsive. Most importantly, employ strong security measures to protect consumer data and financial transactions from unauthorized access, fraud, and cyber threats. Based on Al-Jabri, I. M., & Sohail, M. S. (2012) offer a unified browsing and checkout experience on desktop, mobile, and tablet platforms. To create trust, organizations must shift their attention to providing great customer service loyalty, and positive word-of-mouth referrals.

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