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Integration of Digital Payment Literacy and Accounting in Promoting the Growth of MSMEs

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General Background: The advancement of Micro, Small, and Medium Enterprises (MSMEs) is increasingly shaped by digital transformation and financial literacy, particularly through the integration of e-commerce payment systems and accounting practices. **Specific Background:** MSMEs assisted by the Parepare City Labour Office encounter notable challenges in adopting digital transactions and managing financial records, limiting their growth potential. **Knowledge Gap:** Prior research has insufficiently explored the combined effect of e-commerce payment methods and accounting literacy on MSME growth, especially in government-supported local business settings. **Objective:** This study investigates how e-commerce payment adoption and accounting literacy influence the growth of MSMEs guided by the Parepare City Manpower Office. **Methods:** Employing a quantitative approach, 60 MSMEs were sampled from a population of 150 using the Slovin formula (10% margin of error). Data were collected via questionnaires and analysed using SPSS v30 through validity, reliability, multiple linear regression, t-tests, F-tests, and determination coefficient analysis. **Results:** Both e-commerce payment methods ($p = 0.000$) and accounting literacy ($p = 0.019$) significantly affect MSME growth, with joint influence confirmed by the F-test ($p = 0.000$). **Novelty:** The study offers a nuanced understanding of how digital and financial competencies synergistically promote MSME growth. **Implications:** Strengthening MSME capacity in digital payments and accounting literacy is vital for fostering resilience and competitiveness in the digital economy.

Keywords: MSMEs, E-Commerce, Accounting Literacy, Business Growth

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INTRODUCTION

MSMEs play a crucial role in a country's economy, especially in the context of an increasingly connected and rapidly evolving global economy. To increase productivity and global competitiveness, all stakeholders need to support the development of MSMEs in Indonesia (Khairunnisa *et al*., 2022). The government continues to strive to improve the performance and support for MSMEs to ensure their business sustainability. MSMEs play a vital role in the economy, not only by contributing to national economic growth but also by providing employment for the majority of Indonesia's workforce. MSMEs contribute 60.5% to the Gross Domestic Product (GDP) and play a role in creating job opportunities, which in turn helps reduce poverty and unemployment.

According to Law Number 20 of 2008 on MSMEs, a company can be categorised as an MSME if it is a small business owned and managed by an individual or a small group with limited capital and income. MSMEs are also considered the foundation for the growth of large companies, as almost all large companies started out as MSMEs. According to data from the Ministry of Cooperatives and Small and Medium Enterprises (Kemenkop UKM) in 2021, the number of MSMEs in Indonesia reached 64.2 million, representing approximately 99.9 percent of the total businesses in the country (KPPN Editorial, 2024). Among these, there are 798,679 small businesses, contributing approximately 1.22% of the total MSMEs in Indonesia, while medium-sized businesses number 65,465 units, contributing only around 0.1%. This data highlights Indonesia's strong national economic potential, driven by the large number of MSMEs and their high labour absorption capacity.

Since the Covid-19 pandemic hit various parts of the world in 2020, consumer spending patterns have undergone significant changes. Along with the rapid development of information technology, the use of e-commerce has also influenced business activities, especially for Micro, Small and Medium Enterprises (MSMEs). E-commerce is a form of electronic commerce that allows businesses to sell goods or services via the internet. It is hoped that increased e-commerce activity can support the growth of MSME businesses. In fact, e-commerce platforms now enable users to access markets beyond Indonesia (Handayanti *et al*., 2022).

E-commerce payment methods play a vital role in facilitating secure purchasing processes and offering various payment options such as digital wallets or bank transfers. This convenience often leads individuals to choose e-commerce payments, primarily due to trust, with security being the top priority. These technological advancements have significantly impacted people's lives and habits, encouraging them to adapt to these developments (Tamimi & Munawaroh, 2024).

To optimise the use of e-commerce payment systems, MSMEs need to understand Accounting Information Systems and financial literacy. E-commerce payments are not just about buying and selling online but also require good financial management. Business owners with accounting knowledge are better able to utilise accounting information effectively. Without this knowledge, businesses risk making management errors, which can hinder decision-making and policy formulation (Jedeot *et al*., 2025) . Mastering accounting equips MSMEs with a deep understanding of operational financial elements, such as transaction recording, financial statement preparation, financial performance analysis, and financial planning. With a comprehensive understanding of accounting principles, MSMEs can enhance their ability to make accurate and strategic financial decisions, contributing to the long-term growth and sustainabili ty of their businesses (Indriani *et al*., 2024).

Financial literacy is a basic need that includes knowledge and skills in managing personal finances and maintaining financial stability. With strong financial literacy, individuals can make informed and strategic financial decisions for their businesses, thereby avoiding financial problems (Joseph, 2024).

Parepare City, as a developing urban area, has shown a significant increase in the number of MSMEs. However, many MSME actors still face difficulties in managing their business finances. Accounting literacy, which includes the ability to record, summarise, and analyse financial transactions, is often overlooked. The Technology Acceptance Model (TAM) by (Davis, 1989) explains that perceived benefits and ease of use are the main factors in the adoption of accounting literacy.

To support and improve the performance of MSMEs, the Parepare City Government has collaborated with various stakeholders and organised training sessions for small business owners. These training sessions aim to develop participants' knowledge and simplify their business operations. The Parepare City Labour Agency implements an MSME development programme to help business owners increase their production output so they can compete in the service and trade sectors. This development initiative includes various capacity-building training programmes, such as Digital Marketing Training (Product Photography, Product Branding, and Promotional Content). This training utilises social media platforms (Facebook, Instagram, and TikTok) to increase sales. In the product photography session, SME operators learn how to take attractive product photos to catch consumers' attention. They also receive training in creating promotional content, including marketing strategies and engaging formats (video, text, or audio) to attract consumers. Thanks to this training, SME operators can now utilise social media to expand their market reach and promote their products more effectively through online platforms while improving communication with customers. After completing the training, participants also take a competency certification exam from the National Professional Certification Body (BNSP) (Ladung & Rahmawati, 2024).

According to research by (Prakoso, 2020), financial literacy has a significant impact on the performance of MSMEs. The higher the financial literacy of MSMEs, the better their performance. Therefore, it is crucial for aspiring entrepreneurs to understand financial literacy and how to apply it in building and managing their businesses.

According to (Arifuddin *et al*., 2023), financial literacy has a positive and significant impact on the financial performance of MSMEs. Meanwhile found that, simultaneously, e-commerce and accounting information systems influence the effectiveness of financial performance. Partially, e-commerce

has a positive impact on the effectiveness of financial performance, as does the accounting information system, which also has a positive impact on company financial performance. Therefore, the success or failure of MSMEs is greatly influenced by financial management skills and capabilities, making it important for every SME to pay attention to all aspects related to financial management (Arifuddin *et al*., 2023).

Research by (Shanshabilla, 2023) shows that a combination of financial literacy and digital payments can increase SME income. (Harini, 2024) also states that training in financial literacy and payment technology helps MSMEs in cash control and profit margins. Meanwhile, (Azis *et al*., 2025) found that accounting literacy improves the credibility of SME financial reports, thereby facilitating access to financing.

In the last five years, the use of digital payment methods such as QRIS, digital wallets, and bank transfers has continued to increase among MSME players. However, based on data from the Parepare City Manpower Office, many MSMEs under their guidance have not optimally utilised e-commerce facilities. Additionally, observations indicate that financial record-keeping among MSMEs is still done manually without a structured system, making it difficult to make objective business decisions. The uniqueness of this study lies in the use of the TAM Model in a local context, combined with two key variables that support MSME development.

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) was developed by Davis (1989) with the initial aim of understanding and predicting user behaviour in adopting new technologies in the workplace. This model simplifies the technology adoption process through two main constructs: perceived usefulness and perceived ease of use. Perceived usefulness refers to the extent to which an individual believes that using the technology will improve their performance, while perceived ease of use describes the belief that the technology can be used without requiring much effort (Migueli *et al*., 2024).

In the context of MSMEs in Parepare City, the implementation of digital payment systems such as QRIS and simple financial recording applications such as BukuWarung are concrete examples of technology application that can support transaction efficiency and financial management. However, there is still an adoption gap because some MSME actors have not fully understood the benefits and ease of use of these technologies. TAM was used in this study to analyse technology acceptance behaviour among MSMEs, particularly regarding the integration of e-commerce payment methods and digital accounting literacy. If MSMEs in Parepare perceive these technologies as beneficial and easy to operate, they are more likely to adopt them, which in turn contributes to their business growth.

The Influence of E-Commerce Payment Methods on the Growth of MSMEs at the Parepare City Labour Office

The application of technology in marketing, particularly through e-commerce, is expected to have a positive impact on MSME growth. Information technology is a tool used to create, store, modify, and utilise information in various forms. By utilising information technology, MSMEs can reach global markets. E-commerce allows small businesses to be more flexible in production, speed up delivery to customers, reduce costs, and support faster and paperless transactions. The use of the inter*net al*lows MSMEs to access global markets, thereby opening opportunities to attract more consumers. This has the potential to improve the performance of MSMEs in line with the increasing number of consumers (Mokodompit, Syarifuddin, & Mutia, 2019). Based on the above description, the following hypothesis is formulated:

H1: E-Commerce Payment Methods Have a Significant Influence on the Growth of MSMEs at the Labour Office in Parepare City

The Influence of Accounting Literacy on the Growth of MSMEs at the Labour Office in Parepare City

Good accounting literacy plays an important role in increasing the income and performance of MSMEs because it reflects the ability of business owners to manage finances effectively. According to (Afasya & Ardila, 2025), good financial management, supported by a strong understanding of finance, can influence lifestyle, income, and business sustainability. Accounting literacy itself encompasses the knowledge, skills, and attitudes required to manage and make financial decisions that impact the well-being of business owners. As accounting understanding improves, MSMEs become more capable of recording, analysing, and planning their finances, thereby enhancing their business performance and growth. (Clarita Gare Bude & Sri Utami, 2024) state that financial literacy and financial inclusion are important factors influencing SME performance, while (Faridawati *et al*., 2024) emphasise the importance of utilising accounting information systems to support data-driven business management. Therefore, based on the above explanation, the second hypothesis of the is formulated:

H2: Accounting Literacy Has a Significant Influence on the Growth of MSMEs at the Labour Office in Parepare City

The Influence of E-Commerce Payment Methods and Accounting Literacy on the Growth of MSMEs at the Labour Office in Parepare City

MSMEs growth in the digital era does not only depend on product quality but also on the ability of business actors to utilise technology and manage finances effectively. E-commerce payment methods such as QRIS, digital wallets, and bank transfers have proven to accelerate transactions, expand market reach, and improve operational efficiency of SMEs (Shavira Putrie & Ariani, 2024). On the other hand, accounting literacy enables SMEs to prepare financial statements, analyse cash flow, and make data-driven decisions that support business sustainability (Warisi *et al*., 2024). Research by (Nuraeni *et al*., 2024) even shows that the integration of digital payments and accounting literacy has a significant simultaneous effect on SME growth.

Previous research by (Shanshabilla, 2023) shows that the integration of financial literacy and digital payments can increase MSME income and transaction efficiency. (Harini, 2024) found that training in accounting literacy and payment technology promotes better cash control. Furthermore, (Azis *et*

al., 2025) emphasise that good accounting improves the credibility of MSME financial reporting, thereby facilitating access to financing. However, there has been limited research simultaneously examining the combined effects of these two factors in a local context such as Parepare, characterised by micro-entrepreneurs with varying levels of financial and digital literacy. Therefore, based on the above explanation, the third hypothesis is formulated:

H3: E-Commerce Payment Methods and Accounting Literacy Influence the Growth of MSMEs at the Parepare City Labour Office

The logic behind this hypothesis is that the synergy between digital transaction ease and adequate financial understanding will strengthen MSMEs' ability to manage their businesses efficiently and sustainably.

METHODS

This study is a quantitative study that uses a statistical approach to test hypotheses and analyse relationships between variables in numerical form. According to (Sugiyono, 2021), quantitative data is data that can be measured or calculated directly and presented in numerical form. This study aims to determine the influence of e-commerce payment methods (X_1) and accounting literacy (X_2) on the growth of MSMEs (Y). A quantitative approach was chosen because it provides objective, measurable, and generalisable results.

This study was conducted at the Parepare City Labour Office, located at Jalan Jenderal Sudirman No. 61, Bumi Harapan, Bacukiki Barat, Parepare City, South Sulawesi, Postal Code 91122. The study population consisted of 150 MSMEs under the guidance of the Labour Office and holding a business licence (SIUP). The sample was selected using purposive sampling with the Slovin formula, resulting in 60 respondents. The sample selection criteria included: 1) Business operators who have been actively running their businesses for the past 1–5 years. 2) Have used or are familiar with digital payment methods (QRIS, bank transfers, digital wallets). 3) Have experience or understanding of business financial record-keeping, either manually or using an application. 4) Officially registered as an MSME under the guidance of the Labour Department (listed in the institution's database).

Respondents were from various sectors such as food and beverage, fashion, services, handicrafts, technology, pharmacies, and school supplies, spread across several districts in the city of Parepare.

The data used in this study consists of primary data (obtained through questionnaires and interviews) and secondary data (obtained from documents or previous literature). The questionnaire used is a closed-ended questionnaire with a five-point Likert scale, while unstructured interviews were conducted to explore additional relevant information. Supporting documents, such as photos and other supporting data, were also collected to strengthen the validity of the research findings.

Data analysis techniques used include descriptive analysis and multiple linear regression with the assistance of SPSS. Before conducting the regression test, classical assumption tests were performed, including normality, multicollinearity, and heteroscedasticity tests. The regression model in this study is $Y = \mathbf{a} + \mathbf{b_1X_1} + \mathbf{b_2X_2}$, where the R^2 value is used to assess the contribution of independent variables to the dependent variable. This approach provides a clear, accurate, and systematic picture of the relationship between E-Commerce and accounting literacy with MSME growth in Parepare City.

RESULTS AND DISCUSSION

The respondents in this study consisted of 60 MSME actors, most of whom were in the productive age range of 21–35 years and had a minimum educational background of high school/vocational school to bachelor's degree. This age group is part of a generation that is relatively familiar with digital technology, including the use of smartphones and financial applications. This is an important factor because openness to technology greatly influences behaviour in adopting digital payment methods and using accounting applications.

Most respondents come from the culinary, fashion, and handicraft sectors businesses that are highly dependent on daily transactions and direct interaction with consumers. Therefore, the use of e-commerce payment methods such as QRIS and e-wallets is a strategic choice to improve transaction efficiency. Additionally, approximately 63.3% of respondents fall into the high business growth category, indicating a strong correlation between demographic characteristics and the tendency to leverage digital technology in daily business practices.

Validity Test

[Table 1 about here.]

Based on Table 1, it can be seen that all statement items for the E-Commerce Payment Method variable (X1) show a significance value (Sig. 2-tailed) less than 0.05 and a positive correlation with other items (Ghozali, 2021). This means that all statement items (P01 to P05) have a significant correlation with the total score and with each other, both at the 0.05 and 0.01 significance levels.

The highest correlation coefficient was found between P04 and P05 (r = 0.854), while the lowest—but still significant—was between P01 and P02 (r = 0.299). Therefore, it can be concluded that all items in the E-Commerce Payment Method variable are valid and suitable for further analysis (Sugiyono, 2021).

[Table 2 about here.]

Based on Table 2, the validity test for the Accounting Literacy variable (X2) was conducted to determine the extent to which each statement item in the questionnaire was able to measure the intended construct. The significance values of the five statements are less than 0.05, indicating that they are statistically valid and appropriate for further analysis (Ghozali, 2021; Sugiyono, 2021).

[Table 3 about here.]

Based on Table 3, the results of the Pearson Product Moment correlation test indicate that both items have a high and significant correlation with the total variable score (Ghozali, 2021). Since the significance value of both items is less than

0.05 and the correlation coefficient indicates a strong relationship, it can be concluded that all statement items in the MSME Growth (Y) variable are valid. This means that both statements can be used in further analysis, as they meet the criteria for good statistical validity.

Reliability Test

[Table 4 about here.]

Based on Table 4, the Cronbach's Alpha value obtained is 0.869 for 14 statement items covering all variables in the study, namely E-Commerce Payment Methods (X1), Accounting Literacy (X2), and MSME Growth (Y). This value indicates that the research instrument has a very high level of reliability. According to (Ghozali, 2021), an instrument is considered reliable if the Cronbach's Alpha value is greater than 0.70. Therefore, with a Cronbach's Alpha value of 0.869, it can be concluded that the research instrument meets the reliability criteria and is suitable for further testing and data analysis.

Classical Assumption Test

Normality Test

[Table 5 about here.]

Based on Table 5, the results of the normality test using the Kolmogorov-Smirnov method show that the Asymp. Sig. (2-tailed) value is 0.200. This value is greater than the significance level of 0.05, indicating that the residual data in this study is normally distributed. This test was conducted on the unstandardised residuals from the regression model.

According to (Ghozali, 2021), data is considered normally distributed if the significance value (Asymp. Sig.) of the Kolmogorov-Smirnov test is greater than 0.05. Therefore, the results of this test indicate that the regression model meets one of the classical assumptions—data normality—which further strengthens the suitability of the data for analysis using multiple linear regression.

Heteroskedasticity Test

[Figure 1 about here.]

Based on Figure 1, which shows the results of the heteroscedasticity test using the scatter diagram method, it can be seen that the points (residuals) are scattered randomly around the horizontal axis (zero line) and do not form a clear or specific pattern. The distribution of points, both above and below the zero line, shows an irregular distribution. This pattern indicates that the regression model does not show signs of heteroscedasticity. This is in line with the opinion (Ghozali, 2021), which states that if the points on the scatter diagram are scattered randomly and do not form a specific pattern (such as a fan shape or straight line), it can be concluded that there is no heteroscedasticity in the regression model used.

Thus, it can be concluded that the regression model in this study has met the classical assumption of homoscedasticity, indicating that the estimation results are valid and unbiased.

Multicollinearity Test

[Table 6 about here.]

Based on Table 6, the results of the multicollinearity test show that the Tolerance value for the E-Commerce Payment Method and Accounting Literacy variables is 0.549, while the Variance Inflation Factor (VIF) value for both is 1.822. The Tolerance value is > 0.10 and the VIF is < 10, indicating that there is no multicollinearity between the independent variables in this regression model.

According to (Ghozali, 2021), multicollinearity can be indicated by a Tolerance value less than 0.10 or a VIF value greater than 10. Since both independent variables in this study have a Tolerance value above 0.10 and a VIF value far below 10, it can be concluded that the regression model does not experience multicollinearity, so that the relationship between the independent variables does not excessively influence each other in a linear relationship (Sugiyono, 2021).

Descriptive Statistical Test

[Table 7 about here.]

Based on Table 7, descriptive analysis was conducted to determine the general characteristics of the data for each variable in this study, namely E-Commerce Payment Methods, Accounting Literacy, and MSME Growth, analysed based on minimum, maximum, mean, and standard deviation values.

The E-Commerce Payment Method variable has a minimum value of 7, a maximum value of 20, a mean value of 14.90, and a standard deviation of 3.408. This indicates that most respondents gave a fairly high rating to the indicator of e-commerce payment method usage, although there was some variation among respondents. For the Accounting Literacy variable, the minimum value is 13, maximum 29, mean 24.03, and standard deviation 3.459. The high mean value indicates that respondents generally have a good understanding of the basic aspects of accounting literacy, with a relatively moderate level of data variation. Meanwhile, the MSME Growth variable has a minimum value of 3, a maximum of 10, an average of 7.75, and a standard deviation of 1.714. This indicates that most respondents assess that their businesses are experiencing fairly good growth. Data variation is not too large, indicating that respondents' perceptions of MSME growth are relatively consistent (Ghozali, 2021; Sugiyono, 2021).

Multiple Linear Regression Test

[Table 8 about here.]

Based on Table 8, the results of the multiple linear regression test indicate that both independent variables, namely E-Commerce Payment Method (X_1) and Accounting Literacy (X_2), have a significant effect on the dependent variable of MSMEs.

Growth (Y). This analysis aims to determine the magnitude of the influence of each independent variable on the dependent variable partially. From the SPSS output, the multiple linear

regression equation model is obtained as follows:

$$Y = a + b_1X_1 + b_2X_2$$

After inserting the regression coefficient values, the equation is obtained:

$$Y = 0{,}608+0{,}237X1+0{,}150X2$$

Coefficient of Determination Test

[Table 9 about here.]

Based on Table 9, the R Square (R^2) value obtained from the regression model is 0.505 or 50.5%, with an adjusted R Square value of 0.488 or 48.8%. Thus, it can be interpreted that 50.5% of the variation in the MSME Growth (Y) variable can be explained by the E-Commerce Payment Method (X_1) and Accounting Literacy (X_2) variables. The remaining 49.5% is influenced by other factors outside the model that are not explained in this study, such as business management, access to capital, product innovation, market conditions, and so on.

According to (Ghozali, 2021), the higher the R^2 value, the better the regression model's ability to explain the relationship between variables. However, for social and economic research, an R^2 value above 0.50 is considered sufficient because social phenomena are typically influenced by many complex factors.

Partial Test

[Table 10 about here.]

Based on Table 10, the partial test results (t-test) indicate that both independent variables, namely E-Commerce Payment Method and Accounting Literacy, have a significant effect on the dependent variable, MSME Growth. The E-Commerce Payment Method variable has a t-value of 3.751 with a significance level of 0.000. Since the significance value is less than 0.05, it can be concluded that this variable has a positive and significant effect on MSME Growth (Ghozali, 2021). This means that the higher the use of digital payment methods implemented by MSME s, the higher the potential for their business growth.

Additionally, the Accounting Literacy variable obtained a t-value of 2.404 with a significance level of 0.019, which is also below the threshold of 0.05. This indicates that Accounting Literacy has a positive and significant partial effect on MSME Growth (Ghozali, 2021). In other words, the better the understanding of MSME actors regarding the basic principles of accounting, the higher their ability to manage business finances.

Simultaneous Test (F-Test)

[Table 11 about here.]

Based on Table 11, the results of the simultaneous test (F-test) indicate that the calculated F-value is 29.119 with a significance level (Sig.) = 0.000. Since the significance level is far below 0.05, it can be concluded that the variables of E-Commerce Payment Methods and Accounting Literacy simultaneously have a significant influence on MSME growth.

According to (Ghozali, 2021), if the significance value of the F test is less than 0.05, the regression model can be considered suitable for predicting the dependent variable. Therefore, it can be stated that E-Commerce Payment Methods and Accounting Literacy jointly have a significant influence on the growth of MSMEs in Parepare City.

H1: E-Commerce Payment Methods have a significant influence on the growth of MSMEs at the Parepare City Labour Office

The use of e-commerce-based payment methods has proven to have a significant positive impact on the performance of Micro, Small, and Medium Enterprises (MSMEs). This study shows that the use of digital payment methods, such as QRIS, digital wallets, and other e-commerce platforms, not only facilitates transactions but also improves market access, operational efficiency, and ultimately, business growth (Ecojoin, 2024).

A study by (Gosal & Nainggolan, 2023) in Penanggungan Village, Malang, found similar results, where the adoption of e-commerce significantly improved the performance of MSMEs in terms of market access and product distribution speed. This indicates that e-commerce provides an effective solution to the challenges faced by MSMEs, including in terms of accessibility and service speed.

Additionally, (Kurnia *et al*., 2015) noted that the combination of e-commerce and digital payment services in Karawang Regency positively improved the supply chain performance of MSMEs. By reducing transaction costs and enhancing efficiency, digital payment systems have become a key foundation for increasing revenue and business growth. This study shows that MSMEs adopting digital payment methods are better equipped to compete in an increasingly competitive market.

The Technology Acceptance Model (TAM) proposed by (Davis, 1989) has strong relevance in the context of MSMEs' adoption of e-commerce payment methods. TAM explains that two main factors, namely perceived benefits and ease of use, influence users' intention to adopt new technology. In the context of MSMEs in Parepare, positive perceptions of the ease and benefits of digital payment methods are the main drivers for them to switch from traditional methods to digital methods.

The integration of perceived benefits and perceived ease of use in this study creates a strong foundation for understanding the influence of e-commerce payment methods on MSME growth. When MSMEs experience the real benefits of using e-commerce and find it easy to use, they will be more motivated to adopt the technology widely. The regression results of this study show significant positive coefficients for e-commerce payment methods, reinforcing this relationship. This means that the higher the perceived benefits and ease of use, the greater the positive impact on MSME performance and growth.

From the perspective of Technology Acceptance Theory (TAM), this study provides several important implications for policymakers and industry players. To encourage the adoption of digital payment methods, efforts are needed to increase awareness of the benefits that can be obtained and simplify the process of using this technology. Training and socialisation on how to use e-commerce and e-payment can help overcome the obstacles that may be faced by MSMEs.

Overall, the application of Technology Acceptance Theory (TAM) in this study provides a deeper understanding of how e-commerce payment methods influence MSME growth in Parepare. By understanding that perceived benefits and perceived ease of use are two key factors driving technology adoption, we can formulate more effective strategies to support MSME development in this digital era.

A study conducted by (Hamizar *et al*., 2023) shows that customer perceptions of the ease of cashless transactions are the main factor driving the adoption of digital services. In Parepare, the use of QRIS as a cashless payment method has increased significantly, with 92% of MSME merchants adopting this method by the end of 2023. This indicates that MSMEs see QRIS not only as a means of payment but also as a means to improve their operational efficiency and competitiveness.

One of the main advantages of adopting e-commerce payment methods is increased market access. With digital platforms, MSMEs can reach a wider consumer segment, including market segments that were previously difficult to reach. Research by (Titasari, 2024) in the Special Region of Yogyakarta shows that the simultaneous implementation of e-commerce and digital payments significantly increases MSMEs revenue. This aligns with the findings of this study, which indicate that digital payment methods not only simplify transactions but also strengthen marketing aspects and market expansion.

In Parepare, MSME actors who adopted digital payment methods reported an increase in the number of customers, turnover, and product penetration into new market segments (Fatimah *et al*., 2022). This shows that the adoption of payment technology is not only related to operational efficiency but also to better marketing strategies. By enhancing visibility and consumer trust, MSMEs can expand their customer base.

The digitalisation of payment methods also has a positive impact on cost optimisation and inventory management. According to (Prahendratno *et al*., 2023), the digitalisation of e-payments and e-commerce results in significant logistical efficiency, including operational cost savings and increased profit margins. In Parepare, MSMEs that adopt these payment methods tend to be better at managing inventory, smoothing cash flow, and reducing the risk of bad debts and accounting errors. This demonstrates that digital payment methods not only simplify transactions but also provide a competitive advantage in terms of resource management.

Both theoretically and practically, the implementation of efficient e-commerce payment methods contributes to financial inclusion and strengthens business performance. Data from Fintech & E-commerce Goals in Indonesia 2023 shows that the use of fintech and e-commerce has a significant positive impact on the financial performance of MSMEs. The implementation of similar models in Parepare, such as the use of QRIS, digital wallets, and other online channels, shows a positive trend in the increase of digital cash flow and informal financial recording discipline.

The Technology Acceptance Model (TAM) provides a robust framework for understanding how perceived benefits and ease of use influence technology adoption by MSMEs. By adopting digital payment methods, MSMEs not only improve operational efficiency but also strengthen their position in an increasingly competitive market. Therefore, it is important for policymakers and industry stakeholders to continue supporting and facilitating the adoption of this technology to ensure that MSMEs growth in Parepare can continue and develop more rapidly.

Based on a study of 60 MSMEs assisted by the Parepare City Labour Office, it was found that the use of e-commerce payment methods significantly contributed to business growth, with varying levels of influence based on the characteristics of each respondent. In general, respondents were divided into three categories based on their business growth rate: high, medium, and low.

A total of 22 MSMEs (36.7%) fell into the high business growth category. This group was dominated by businesses aged 21–30 years, who are generally more open to digital innovation and have actively integrated e-commerce payment methods, such as QRIS, e-wallets, and marketplace-based payments. Most of them operate in the culinary (9 people), fashion (6 people), and technology (4 people) sectors. They have been running their businesses for an average of 1-3 years and are relatively adaptable to technology, including marketing through social media and digital transaction recording. In terms of education, most are high school/vocational school graduates and university graduates (Bachelor's degree) who have undergone digital or basic accounting training from the Labour Office. This group has been able to increase transaction volumes, accelerate cash flow, and expand market reach, resulting in significant business growth over time.

Meanwhile, 26 MSMEs (43.3%) fall into the medium growth category. This group consists of businesses aged between 31-40 years, with moderate or limited digital adoption. Their business types are quite diverse, including handicrafts (7 people), services (6 people), and retail (2 people). The duration of businesses in this group varies, but most are in the 3 years category, with operational systems that tend to be conventional. They have adopted digital payment methods, but only partially, for example, only for certain customers, or have not fully integrated record-keeping into digital systems. The dominant level of education in this group is high school/vocational school, and some have never participated in digital literacy training. Although their business growth is not as fast as the first group, they show potential for faster growth if provided with additional technology assistance and training.

There are 12 MSMEs (20%) classified as MSMEs with low or stagnant growth. Business owners in this group are mostly over 40 years old, with lower educational backgrounds (junior high

school or no high school diploma), and operate businesses in the pharmaceutical sector (1 person), school supplies (1 person), and traditional services (such as laundry or haircuts, 3 people). Most have been operating for more than 6 years but still exclusively use cash payment methods. E-commerce adoption rates are very low, as some entrepreneurs do not have digital wallet accounts, do not have adequate smartphones, or do not understand how digital payment systems work. Technological readiness and lack of training are the main barriers to improving their business performance.

This distribution indicates that the younger the business owner, the higher their educational level, and the shorter their business tenure (1–3 years), the more open they are to using digital payment methods, and the higher their growth. Conversely, businesses that have been operating for a long time but are reluctant to adapt to technology tend to stagnate.

These findings prove that e-commerce payment methods are not merely transaction tools but have become an integral part of business management strategies with direct impacts on growth (Juliantari *et al*., 2024). Therefore, Hypothesis H1 is accepted and proven to be significant. The digitalisation of payment systems, particularly among young and adaptive MSMEs, has proven to accelerate business turnover and expand market reach, thereby strengthening SMEs' position as a responsive driver of the local economy in the face of technological advancements.

H2: Accounting literacy has a significant influence on the growth of MSMEs at the Parepare City Labour Office.

This study shows that basic accounting literacy plays an important role in driving MSME growth in Parepare. These findings are in line with research by (Warisi *et al*., 2024), which revealed that after participating in accounting literacy training, MSME actors were able to prepare financial statements and record transactions systematically. This increased awareness of financial management led to better performance evaluation.

Accounting literacy is an important asset for MSME operators. With a good understanding of accounting, they can minimise errors in record-keeping and monitor cash flow more effectively. This is supported by a study (Handayani *et al*., 2024), which shows that accounting literacy is positively correlated with the accuracy of financial records. With well-managed cash flow, businesses in Parepare can more quickly identify profit trends and the impact of costs, enabling informed decision-making for business growth strategies.

In the context of TAM, accounting literacy can be seen as a factor that increases perceived usefulness and perceived ease of use in the use of accounting systems and technology. When MSMEs understand accounting principles, they will be more confident in using accounting software or digital recording systems. This creates the perception that the technology is useful and easy to use, which in turn encourages wider adoption.

In the context of this study, Technology Acceptance Theory (TAM) provides a robust framework for understanding how accounting literacy influences MSME growth. TAM emphasises two key components: perceived usefulness and perceived ease of use. Both are highly relevant in assessing the impact of accounting literacy on MSMEs' ability to manage their finances and, ultimately, their business growth.

Accounting literacy directly contributes to perceived usefulness among MSME actors. When businesses understand basic accounting principles, they can prepare financial statements and record transactions more effectively. Research by (Warisi *et al*., 2024) shows that after accounting literacy training, MSME actors in Parepare experienced improvements in financial management. The ability to prepare accurate financial statements enables them to make better decisions regarding investments and business strategies.

Perceived ease of use also plays an important role in the context of accounting literacy. When MSME actors feel that accounting systems or financial software are not complicated, they are more likely to adopt and implement them. The training attended by MSME actors in Parepare not only improved their understanding of accounting but also gave them confidence in using financial tools and technology.

The integration of perceived usefulness and perceived ease of use in the context of accounting literacy shows that increased accounting knowledge not only supports better financial management but also increases MSME actors' confidence in using relevant technology. This creates a positive cycle in which increased accounting literacy contributes to MSME growth.

Based on TAM theory, the higher the perceived usefulness and ease of use, the more likely MSMEs are to adopt good accounting practices. Therefore, accounting literacy can be seen as a key factor supporting business growth, where MSMEs skilled in accounting are better able to manage their resources effectively.

Based on these findings, it is important for policymakers and training institutions to continue supporting accounting literacy programmes for MSMEs. Raising awareness about the benefits of accounting and simplifying the training process will help businesses feel more comfortable using financial tools and technology. This will not only improve individual performance but also contribute to the overall growth of the MSME sector.

From a microeconomic perspective, accounting literacy is an intangible asset that strengthens the competitiveness of MSMEs. Research by (Mohammad Chaidir, Grace Yulianti, & Ruslaini Ruslaini, 2025) shows that financial literacy, including practical accounting, has a significant impact on access to capital and the performance of microenterprises. MSME actors who understand cost structures and income statements have better credibility when interacting with financial institutions. In Parepare, MSMEs with high accounting literacy successfully obtained business capital from government programmes, supporting the argument that accounting literacy drives business growth through access to funds.

The application of accounting literacy also improves operational efficiency and innovation. Findings from (Hasan & Islam, 2020) emphasise that simple accounting training

helps businesses in budget planning, inventory management, and profit margin analysis. With a good understanding of variable and fixed costs, MSMEs in Parepare can choose the most profitable product or service strategies. This is evident from the reduction in waste and increased business scale, reflected in the average business growth rate (average = 7.75).

A study by (Nuraeni *et al*., 2024) confirms that basic accounting skills significantly contribute to good financial behaviour and long-term business stability. Businesses in Parepare with adequate accounting literacy are proven to be more consistent in recording debts, receivables, and business investments. As a result, they are less vulnerable to poor financial practices that can hinder business growth.

Overall, the regression results indicating that accounting literacy has a significant positive effect on MSME growth confirm the importance of basic accounting competencies in this context. Accounting literacy not only supports good financial management but also enhances business confidence in using accounting technology. Thus, accounting literacy acts as a key driver in line with the Technology Acceptance Model (TAM), which suggests that perceived benefits and ease of use are key factors in the adoption of technology that supports business growth.

Based on an analysis of 60 MSMEs assisted by the Parepare City Labour Office, it was found that there were significant variations in business growth based on the level of accounting literacy possessed by each respondent. Accounting literacy in this context includes basic skills such as recording transactions, managing cash flow, preparing income statements, and separating personal and business finances. The level of understanding of these aspects was found to have a positive correlation with business growth.

A total of 32 MSMEs (53.3%) fell into the high business growth category and had high levels of accounting literacy. The main characteristics of this group are productive age (21-35 years), with a minimum education level of senior high school/vocational school and most of them holding a bachelor's degree. The majority of this group runs businesses in the culinary sector (12 people), fashion (7 people), and handicrafts (6 people), which require routine management of inventory, production costs, and simple financial reports. Some of them have attended basic accounting training or use digital financial recording applications such as Buku Warung or Cashier App. Their businesses have generally been operating for 1-3 years, allowing them to learn and apply financial management gradually. In this group, profit recording, cash flow management, and capital planning are more structured, which has a positive impact on overall business growth.

A total of 23 MSMEs (38.3%) fall into the category of medium business growth. This group consists of business owners aged 31–45 years old, with a high school/vocational school education background who have not fully understood formal accounting but have begun to independently implement financial recording. Their business types vary, such as services (5 people), retail traders (4 people), and technology (5 people). They recognise the importance of record-keeping, but their practices are inconsistent for example, they still use manual notebooks without standard formats, or they have not separated business and personal expenses. This group also demonstrates a high willingness to learn but is constrained by time, access to training, or the availability of tools.

Meanwhile, 5 MSMEs (8.3%) fall into the low or stagnant business growth category and have very low accounting literacy levels. Business owners in this group are mostly over 45 years old, with junior high school education or no high school diploma. They run traditional businesses, such as school supplies (1 person), informal services (2 people), and small home-based culinary businesses (2 people). Their main characteristics are that they have no financial record-keeping system at all, all transactions are mixed with personal expenses, and they are unable to prepare simple reports such as profit and loss statements or cash flow statements. As a result, they find it difficult to analyse business performance, do not know the break-even point, and lack the data foundation to make business decisions. This leads to stagnant business growth and difficulty in expanding.

This distribution reinforces that accounting literacy has a real influence on the direction and speed of MSME growth. Those who are able to record, manage, and evaluate finances regularly tend to have better business control, are able to identify opportunities and risks more clearly, and have a strong foundation in planning business strategies. Conversely, limited accounting literacy leads to cash leaks, mixing of personal and business finances, and weak performance evaluation, which are major obstacles to MSME growth.

H3: E-commerce payment methods and accounting literacy have a significant influence on MSME growth at the Parepare City Labour Office.

The Technology Acceptance Model (TAM) explains that perceptions of ease of use and perceived benefits of technology influence individuals' decisions to adopt that technology. In this context, the combination of e-commerce payment methods and accounting literacy creates a favourable ecosystem for MSMEs. A study by (Shanshabilla, 2023) shows that financial literacy and the ease of digital payments can simultaneously increase MSMEs' income and transaction volume. This suggests that when MSMEs perceive these two variables as beneficial, they are more likely to adopt practices that support growth.

The perceived usefulness in this context refers to the extent to which MSMEs believe that the combination of e-commerce payment methods and accounting literacy can improve their business performance. Research indicates that integrating these two variables creates significant benefits. For example, digital payment methods like QRIS facilitate faster and more efficient transactions, while accounting literacy provides better understanding of financial management. Findings from Parepare show that MSMEs adopting both variables can increase their income and transaction volume, as demonstrated in the study by (Shanshabilla, 2023).

Perceived ease of use refers to how easy it is for MSMEs to implement and use digital payment methods and accounting practices. When MSMEs find that e-commerce systems and accounting records are easy to understand, they are more likely

to adopt both practices. A study by (Harini, 2024) shows that financial literacy training and the use of payment technology together support MSMEs in cash control and profit margin improvement. This indicates that ease of use increases MSME actors' confidence in utilising available technology.

The combination of perceived usefulness and perceived ease of use creates a strong synergy, which in turn drives MSME growth. By understanding the benefits offered by both variables and feeling comfortable in their application, MSME actors can optimise their business growth potential. The use of efficient digital payment methods, combined with a strong understanding of accounting, enables business owners to be more disciplined in recording and evaluating performance.

From a TAM perspective, it is important for the Parepare City Labour Office to continue developing training programmes that educate MSME actors about the benefits and ease of use of digital payment and accounting technologies. This increase in knowledge and skills will help MSMEs experience the real benefits of adopting these practices, thereby supporting more stable and sustainable business growth.

The implementation of digital payment methods, such as QRIS and digital wallets, facilitates fast and smooth cash transactions. Meanwhile, accounting literacy provides essential understanding of financial management. A study by Harini (2024) in Malang shows that this combination improves MSME performance in cash control and profit margins. In Parepare, MSMEs that adopted both variables not only increased the number and value of transactions but also were able to systematically record and analyse business data. This supports the TAM theory, which states that perceived ease of use and perceived benefits drive more effective technology adoption.

The combination of accounting literacy and e-commerce also expands access to capital and business networks. Research by (Azis *et al*., 2025) shows that accounting literacy improves the credibility of MSME financial reports, thereby facilitating access to funding from financial institutions. When MSMEs manage digital payments and prepare financial reports effectively, they can secure capital more easily, supporting business sustainability and expansion.

The combined use of e-commerce payment methods and accounting literacy supports the stability and growth of micro-enterprises. The findings of this study indicate that 50.5% of the variation in MSME growth can be explained by these two variables, highlighting the importance of integrating financial literacy with the use of digital technology. MSME actors who recognise the benefits of both aspects are more likely to optimise their business growth potential.

Based on the findings and analysis of the above research, the practical implications are that the Parepare City Labour Office needs to continue developing digital training and facilitation programmes for MSMEs. Combining basic accounting education with the adoption of modern payment technologies will be an effective strategy to strengthen the foundation of micro businesses. Increasing awareness and understanding of the benefits of these two variables will help MSME actors improve their performance and achieve sustainable growth.

Overall, the research results support the hypothesis that E-Commerce Payment Methods and Accounting Literacy simultaneously have a significant influence on MSME growth. Based on the Technology Acceptance Model (TAM), it can be concluded that the integration of these two factors plays a crucial role in driving business growth, creating synergies that are beneficial not only for individuals but also for the MSME sector as a whole.

Based on data analysis from 60 MSMEs supported by the Parepare City Labour Office, it was found that there is a significant simultaneous influence between E-Commerce Payment Methods and Accounting Literacy on business growth rates. This influence was analysed from the joint implementation of both variables, namely the integration of digital payment technology with proper financial management. The distribution results show that the majority of businesses that have combined both practices have achieved significant business growth.

A total of 38 MSMEs, or 63.3%, fell into the high business growth category. Respondents in this group were primarily business owners aged 21–35 years, with educational backgrounds of high school/vocational school and bachelor's degree (S1). They come from sectors highly dependent on daily transactions, such as food and beverage (14 respondents), fashion (8 respondents), and handicrafts (6 respondents). The main characteristics of this group are the use of QRIS, digital wallets, or other digital payment systems based on applications, as well as regular recording of sales, expenses, and profit calculations using manual notebooks or simple accounting applications. Their businesses have generally been operating for 1–3 years, making them more adaptable to new technologies. As a result, they have experienced business growth in the form of increased revenue, regular cash flow, and expanded market reach through digital platforms.

Furthermore, 16 MSMEs (26.7%) were categorised as having moderate growth. These businesses have adopted e-commerce payment methods, but their application of accounting literacy is still limited. This group consists of business owners aged 31–45 years, mostly with a high school education and insufficient understanding of basic accounting. They operate in sectors such as services (5 respondents), technology (4 respondents), and retail (3 respondents). Some have begun to record transactions at a basic level, but this is not done consistently or systematically. They also lack a comprehensive understanding of profit and loss or cash flow concepts. Despite having operated for an average of more than three years, their growth has stagnated due to the suboptimal use of financial data as a basis for decision-making.

Meanwhile, 6 MSMEs (10%) fall into the low growth or stagnant category. Most respondents in this group are over 45 years old, with relatively low education levels (junior high school or no high school diploma). They manage small-scale businesses such as school supplies (1 person), informal services (2 people), and home-based culinary businesses (3 people). Their limitations include a lack of understanding of digital payment technology and the absence of adequate financial record-keeping. Most still rely on cash systems and mix personal and business finances, making it difficult to objectively assess business performance. The lack of training

and resistance to digitalisation are the main barriers to their business growth.

These results indicate that a combination of the ability to manage digital payment systems and the application of basic accounting practices are key factors in MSME growth. When both skills are possessed and applied simultaneously, MSMEs can not only improve transaction efficiency but also gain better control over internal finances, which ultimately contributes to overall business growth. These findings are also consistent with the results of the simultaneous test (F-test) in this study, which shows that the variables E-Commerce Payment Methods and Accounting Literacy together have a significant influence on MSME growth (F = 29.119; Sig. = 0.000).

[Table 12 about here.]

As shown in Table 12, The problem formulation in this study stems from the phenomenon of weak financial management and low adoption of digital payment technology among MSMEs in Parepare. The findings of this study directly answer this question by showing that MSMEs that use e-commerce payment methods and have good accounting literacy tend to experience more significant business growth.

In other words, technology and financial literacy are not merely supporting factors but decisive determinants in addressing competitive challenges and market expansion in the digital era.

CONCLUSION

Based on the analysis and discussion, it can be concluded that e-commerce payment methods have a positive and significant impact on the growth of MSMEs assisted by the Parepare City Labour Office. The use of digital payment systems such as QRIS, e-wallets, and electronic transfers has proven to improve transaction efficiency, accelerate cash flow, and expand market reach. Additionally, accounting literacy also significantly influences MSME growth. Business actors with a basic understanding of accounting are better able to manage finances in an organised manner, record transactions systematically, prepare simple financial statements, and evaluate business performance regularly. Together, these two variables—e-commerce payment methods and accounting literacy—create a synergistic effect that fosters healthier, more competitive, and adaptive business conditions in the face of digital transformation.

Theoretically, the findings of this study reinforce the Technology Acceptance Model (TAM) in the context of local MSMEs in Parepare. This research indicates that perceptions of ease of use and perceived usefulness not only drive technology adoption but also have a tangible impact on business growth. Therefore, TAM can be expanded to explain technology adoption behaviour in the informal sector and micro-enterprises, which have been underrepresented in previous studies. The main contribution of this study lies in the integration of technology literacy and financial literacy as critical factors in supporting the sustainability and growth of MSMEs in the digital era.

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***Table 1** / Validity Test Variables E-Commerce Payment Method*

Correlation						
		P01	**P02**	**P03**	**P04**	**P05**
P01	***Pearson correlation***	**1**	**,299***	**0.468***	**0.679***	**0.785***
	Sig. (two tails)		**0.019**	**,000**	**,000**	**,000**
	N	**60**	**60**	**60**	**60**	**60**
P02	***Pearson correlation***	**,299***	**1**	**.322***	**0.495***	**0.699***
	Sig. (two tails)	**0.019**		**0.011**	**,000**	**,000**
	N	**6**	**60**	**60**	**60**	**60**
P03	***Pearson correlation***	**0.468***	**.322***	**1**	**0.520***	**0.753***
	Sig. (two tails)	**,000**	**,011**		**,000**	**,000**
	N	**60**	**60**	**60**	**60**	**60**
P04	***Pearson correlation***	**.679****	**0.495***	**0.520***	**1**	**0.854**
	Sig. (two tails)	**,000**	**,000**	**,000**		**,000**
	N	**60**	**60**	**60**	**60**	**60**
P05	***Pearson correlation***	**0.785***	**0.699***	**0.753***	**0.854**	**1**
	Sig. (two tails)	**,000**	**,000**	**,000**	**,000**	
	N	**60**	**60**	**60**	**60**	**60**

**. Significant correlation at the 0.05 level (two tails).*

*****. Significant correlation at the 0.01 level (two-tailed).***

Source: Processed Primary Data, SPSS Version 30, 2025

***Table 2** / Validity Test of Accounting Literacy*

		Correlation						
		P01	P02	P03	P04	P05	P06	TOTAL
P01	*Pearson Correlation*	1	.476**	0.405**	0.238	0.379**	-.132	.658**
	Sig. (two tails)		.000	.001	.065	.003	.309	.000
	N	60	60	60	60	60	60	60
P02	*Pearson correlation*	.476**	1	.455**	0.204	0.329 **	-325*	,568**
	Sig. (two tails)	.000		.000	114	.010	.011	,000
	N	60	60	60	60	60	60	60
P03	*Pearson correlation*	.405**	.455**	1	0.318*	0.539 **	-.153	,760**
	Sig. (two tails)	0.001	,000		,012	,000	,238	,000
	N	60	60	60	60	60	60	60
P04	*Pearson correlation*	.238	.204	0.318*	1	.404**	-.039	,657**
	Sig. (two tails)	.065	.114	.012		.001	.763	,000
	N	60	60	60	60	60	60	60
P05	*Pearson correlation*	.379**	.329**	0.539**	0.404 **	1	-.163	,708**
	Sig. (two-tailed)	0.003	.010	.000	.001		.208	,000
	N	60	60	60	60	60	60	60
P06	*Pearson correlation*	-.132	-.325*	-.153	-.039	-.163	1	0.080
	Sig. (two tails)	0.309	.011	.238	.763	.208		,540
	N	60	60	60	60	60	60	60
Total	*Pearson Correlation*	0.658**	0.568**	0.760**	0.657 **	0.708 **	.080	1
	Sig. (two individuals)	.000	.000	.000	.000	.000	.540	
	N	60	60	60	60	60	60	60

***. Significant correlation at the 0.01 level (two tails).*

**. Significant correlation at the 0.05 level (two-tailed).*

Source: Processed Primary Data, SPSS Version 30, 2025

***Table 3** / Validity Test of the Multiple Regression Model for MSME Growth*

		Correlation		
		P01	P02	TOTAL
P01	*Pearson Correlation*	1	.389**	.800**
	Sig. (two individuals)		.002	.000
	N	6	60	60
P02	*Pearson correlation*	.389**	1	0.864**
	Significant (two-tailed)	0.002		0.000
	N	6	60	60
TOTAL	*Pearson Correlation*	0.800**	0.864**	1
	Significant (two-tailed)	0.000	.000	
	N	6	60	60

***. Significant correlation at the 0.01 level (two tails).*

Source: Processed Primary Data, SPSS Version 30, 2025

***Table 4** / Reliability Test*

Reliability Statistics

Cronbach's Alpha	***Number of Items***
0.869	1

Source: Processed Primary Data, SPSS Version 30, 2025

***Table 5** / Normality Test*

Kolmogorov-Smirnov Test for a Single Sample		
		Non-Standard Residuals
N		6
Normal Parameters [a, b]	*Mean*	.00000
	Standard deviation	1.20517686
Most Extreme Difference	*Absolute*	.
	Positive	0.055
	Negative	-0.101
Test Statistics		0.101
Asymptotic Significance (two-tailed)		0.200[c,d]

a. The test distribution is Normal.
b. Calculated from the data.
c. Lilliefors significance correction.
d. This is the lower bound of actual significance.

Source: Processed Primary Data, SPSS Version 30, 2025

***Table 6** / Multicollinearity Test*

Coefficient[a]

Model		Unstandardised Coefficient		Standardised Coefficient	Multicollinearity Statistics	
		B	Standard Error	Beta	Tolerance	VIF
1	*(Constant)*	0.608	1.122			
	E-Commerce	,237	,063	,472	,549	1,822
	Accounting Literacy	,150	,062	,302	,549	1,822

a. Dependent Variable: SME Growth

Source: Processed Primary Data, SPSS Version 30, 2025

***Table 7** / Descriptive Statistics Test*

Descriptive Statistics

	N	Min	Maximum	Mean	Standard deviation
E-Commerce	60	7	20	14.9	3,408
Accounting Literacy	60	13	29	24.03	3,459
SME Growth	60	3	10	7.75	1,714
Valid N (listwise)	6				

Source: Processed Primary Data, SPSS Version 30, 2025

***Table 8** / Multiple Linear Regression Test*

Coefficient[a]

Model		*Unstandardised Coefficient*		*Standardised Coefficient*		
		B	*Standard Error*	*Beta*	*t*	*Sig.*
1	*(Constant)*	.608	1.122		,551	,584
	E-Commerce	,237	,063	,472	3,751	,000
	Accounting Literacy	,150	,062	,302	2,404	,01

a. Dependent Variable: SME Growth

Source: Processed Primary Data, SPSS Version 30, 2025

***Table** 9 / Coefficient of Determination Test*

Model Summary[b]

Model	*R*	*R-Squared*	*Adjusted R-squared*
1	.711[a]	.505	.488

***a. Predictors: (Constant), Accounting* Literacy, *E-Commerce* Payment Methods**
***b. Dependent Variable*: SME Growth**

Source: Processed Primary Data, SPSS Version 30, 2025

***Table 10** / Test of the /Partial Test*

Coefficient [a]

Model		Unstandardised Coefficient		Standardised Coefficient		
		B	*Standard Error*	*Beta*	*t*	*Sig.*
1	*(Constant)*	.608	1.122		.551	.584
	E-Commerce	.237	.063	.472	3.751	.000
	Accounting Literacy	.150	.062	.302	2.404	.01

a. Dependent Variable: SME Growth

Source: Processed Primary Data, SPSS Version 30, 2025

***Table 11** / F-Test*

ANOVA[a]

Model		*Sum of Squares*	*df*	*Mean Square*	*F*	*Significance*
1	*Regression*	87.555	2	43.778	29.119	.000[b]
	Remaining	85.695	57	1.503		
	Total	173.250	59			

a. Dependent Variable: SME Growth

b. Explanatory Variables: (Constant), *Accounting* Literacy, *E-Commerce* Payment Methods

Source: Processed Primary Data, SPSS Version 30, 2025

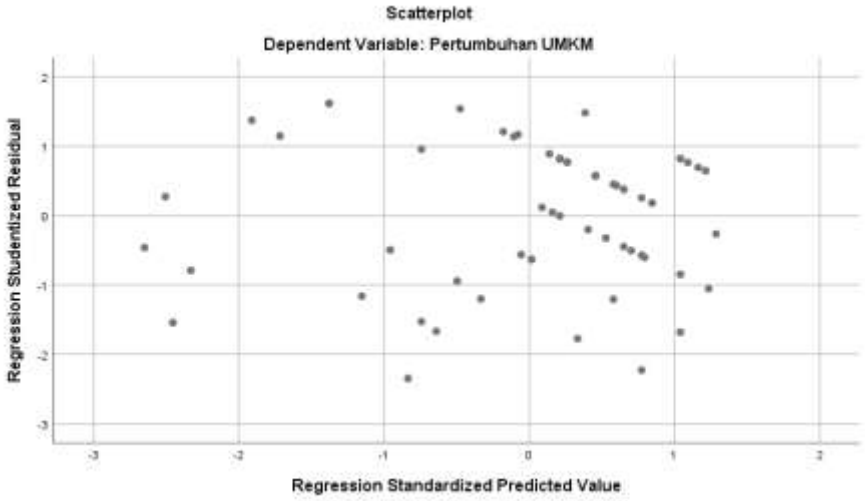
***Table 12** / Table Summary*

Independent Variable	Regression Coefficient	t-Value	Significance	Explanation
E-Commerce Payment Method (X1)	0.681	3,751	0	Significant and positive influence
Accounting Literacy (X2)	0	2.40	0	Significant and positive effect
Adjusted R^2	0.488	-	-	48.8% of variance explained by the model
F value	29.119	-	0	The model is simultaneously significant

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***Figure 1** / Heteroscedasticity Test*



Source: Processed Primary Data, SPSS Version 30, 2025