PERAN DIGITALISASI PEMBAYARAN DAN INOVASI SISTEM PEMBAYARAN TERHADAP PENGELOLAAN KEUANGAN UKM DAPUR GIZI KERIPIK LUMBA-LUMBA KOTA MALANG

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ABSTRAK

Perkembangan teknologi digital mendorong trasformasi sistem pembayaran menuju metode yang lebih efisien, menuntut UKM sebagai tulang punggung perekonomian nasional untuk beradaptasi guna mempertahankan daya saing dan efisiensi pengelolaan keuangan. Penelitian ini mengkaji peran digitalisasi dan inovasi sistem pembayaran terhadap pengelolaan keuangan UKM Dapur Gizi keripik Lumba-Lumba Kota Malang, yang sebelumnya bergantung pada pencatatan manual dan transaksi tunai. Berlandaskan teori difusi inovasi Rogers (2003), penelitian ini bertujuan untuk mendeskripsikan penerapan digitalisasi, mengidentifikasi bentuk inovasi pembayaran, serta menganalisis perannya terhadap efektivitas pengelolaan keuangan UKM. Pendekatan kualitatif deskriptif dengan paradigma konstruktivis digunakan, melalui wawancara mendalam, observasi, serta dokumentasi pada periode Januari-Februari 2026, melibatkan empat informan yang dipilih secara purposive dan snowball sampling. Analisis data mengacu pada model Miles dan Huberman disertai triangulasi sumber dan metode. Hasil penelitian menunjukkan UKM ini telah mengadopsi QRIS dan mobile banking sejak Juli 2025, dengan proporsi transaksi digital mencapai 60-60% dari total transaksi harian. Inovasi ini berdampak positif pada akurasi pencatatan, pemantauan arus kas secara real-time, dan pengurangan risiko kehilangan kas. Namun, pengelolaan keuangan masih semi-manual dan terkendala ketidakstabilan internet serta belum adanya pemisahan rekening usaha dan pribadi. Penelitian menyimpulkan bahwa digitalisasi pembayaran berperan positif dalam meningkatkan kualitas pengelolaan keuangan UKM, meski penguatan infrastruktur teknologi dan literasi digital masih diperlukan untuk mengoptimalkan manfaatnya.

Kata Kunci: Digitalisasi Pembayaran, Inovasi Sistem Pembayaran, Pengelolaan Keuangan UKM, QRIS, Mobile banking.

THE ROLE OF PAYMENT DIGITALIZATION AND PAYMENT SYSTEM INNOVATION ON FINANCIAL MANAGEMENT OF DAPUR GIZI KERIPIK LUMBA-LUMBA UKM IN MALANG CITY

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ABSTRACT

The development of digital technology is driving the transformation of payment systems toward more efficient methods, requiring small and medium enterprises (SMEs) as the backbone of the national economy to adapt in order to maintain competitiveness and financial management efficiency. This study examines the role of payment digitalization and payment system innovation in the financial management of SME Dapur Gizi Keripik Lumba-Lumba in Malang City, which previously relied on manual bookkeeping and cash transactions. Based on Rogers' (2003) diffusion of innovation theory, this study aims to describe the implementation of payment digitalization, identify the forms of payment system innovation applied, and analyze their role in the effectiveness of SME internal financial management. A descriptive qualitative approach with a constructivist paradigm was employed, through in-depth interviews, observation, and documentation during the period of January–February 2026, involving four informants selected through purposive and snowball sampling techniques. Data analysis followed the Miles and Huberman model, accompanied by source and method triangulation. The findings reveal that this SME has adopted QRIS and mobile banking since July 2025, with the proportion of digital transactions reaching 60–65% of total daily transactions. These innovations have had a positive impact on transaction recording accuracy, real-time cash flow monitoring, and the reduction of cash loss risks. However, financial management remains semi-manual and is constrained by internet network instability as well as the absence of a separation between business and personal bank accounts. The study concludes that payment digitalization plays a positive role in improving the quality of SME financial management, although strengthening technological infrastructure and digital literacy is still needed to fully optimize its benefits.

Keyword: Digitalization Of Payments, Payment System Innovation, SME Financial Management, QRIS, Mobile banking