*Fisheries Journal,* 16 (2), 606-619 (2026)
http://doi.org/10.29303/jp.v16i2.2137

# THE INFLUENCE OF FINANCIAL LITERACY AND ACCESSIBILITY ON THE DECISION TO USE DIGITAL TRANSACTIONS AMONG FISH PROCESSING MSMEs IN BENGKULU CITY

Pengaruh Literasi Keuangan dan Aksesibilitas Terhadap Keputusan Penggunaan Transaksi Digital oleh Umkm Pengolahan Ikan di Kota Bengkulu

**Rince Novita Yulianda[1*], Gita Mulyasari[1], Nola Windirah[1], Emlan Fauzi[2]**

[1]Agribusiness Study Program, Faculty of Agriculture, University of Bengkulu
[2]National Research and Innovation Agency

*WR. Supratman Street, Kandang Limun, Bengkulu, 38371, Indonesia*

*Corresponding Author: rincenovitayulianda@gmail.com

(Received March 3rd 2026; Accepted March 6th 2026)

**ABSTRACT**

Fish-processing MSMEs in Bengkulu City face increasing pressure to adapt to digital transactions within business payment systems characterized by high transaction intensity and rapid product turnover. This study aims to analyze the level of financial literacy and accessibility and to examine their effects on the decision to use digital transactions. A quantitative approach was employed through a survey of 100 fish-processing MSME actors in Bengkulu City. Data were collected using structured questionnaires and analyzed using descriptive statistics and Structural Equation Modeling based on Partial Least Squares. The results show that financial literacy is in the moderately high category with an average TCR score of 60.25 percent, while accessibility is also in the moderately high category with an average score of 66.26 percent. The financial management skills indicator recorded the lowest score among all indicators, indicating a gap between financial understanding and the practical implementation of financial administration. Structural analysis reveals that financial literacy has a positive and significant effect on the decision to use digital transactions, with a path coefficient of 0.526 and a t-value of 9.030, while accessibility also has a positive and significant effect with a path coefficient of 0.433 and a t-value of 6.990. Financial literacy is proven to have a more dominant influence than accessibility, indicating that readiness in financial understanding and financial management capability is the primary driver of digital transaction adoption among fish-processing MSMEs in Bengkulu City. The study implies the importance of strengthening practice-based financial literacy and providing simple digital payment systems that align with the characteristics of MSME businesses.

**Keywords**: Financial Literacy, Accessibility, Digital Transactions, MSMEs

**ABSTRAK**

UMKM pengolahan ikan di Kota Bengkulu menghadapi tuntutan adaptasi transaksi digital dalam sistem pembayaran usaha yang memiliki intensitas transaksi tinggi dan perputaran produk cepat. Penelitian ini bertujuan menganalisis tingkat literasi keuangan dan aksesibilitas serta menguji pengaruh keduanya terhadap keputusan penggunaan transaksi digital. Pendekatan kuantitatif digunakan melalui survei terhadap 100 pelaku UMKM pengolahan ikan di Kota Bengkulu. Data dikumpulkan menggunakan kuesioner terstruktur dan dianalisis menggunakan statistik deskriptif serta *Structural Equation Modeling* berbasis *Partial Least Square*. Hasil penelitian menunjukkan bahwa literasi keuangan berada pada kategori cukup tinggi dengan nilai rata-rata TCR 60,25 persen, sedangkan aksesibilitas berada pada kategori cukup tinggi dengan nilai rata-rata 66,26 persen. Indikator keterampilan pengelolaan keuangan tercatat paling rendah dibandingkan indikator lainnya, menunjukkan adanya kesenjangan antara pemahaman dan praktik administrasi keuangan. Analisis struktural menunjukkan bahwa literasi keuangan berpengaruh positif dan signifikan terhadap keputusan penggunaan transaksi digital dengan koefisien jalur 0,526 dan t-hitung 9,030, sedangkan aksesibilitas berpengaruh positif dan signifikan dengan koefisien jalur 0,433 dan t-hitung 6,990. Literasi keuangan terbukti memiliki pengaruh lebih dominan dibandingkan aksesibilitas, yang menunjukkan bahwa kesiapan pemahaman dan kemampuan pengelolaan keuangan menjadi faktor utama dalam mendorong adopsi transaksi digital pada UMKM pengolahan ikan di Kota Bengkulu. Implikasi penelitian menekankan pentingnya penguatan literasi keuangan berbasis praktik serta penyediaan sistem pembayaran digital yang sederhana dan sesuai karakteristik usaha.

**Kata Kunci**: Literasi Keuangan, Aksesibilitas, Transaksi Digital, UMKM

## INTRODUCTION

The national economy demonstrates that Micro, Small, and Medium Enterprises (MSMEs) play a strategic role as the primary drivers of economic activity. The contribution of MSMEs is evident not only in job creation but also in maintaining regional economic stability. In Bengkulu Province, this role is reflected in the existence of 53,807 business units in 2023, demonstrating the dominance of MSMEs in the regional economic structure. Bengkulu City, as a coastal area, has abundant potential for marine raw materials, with capture fisheries production reaching 36,020 tons. This situation encourages the development of fish processing MSMEs, characterized by fast product turnover, high daily transactions, and the need for accurate financial record keeping.

The perishable nature of fish processing businesses requires business actors to conduct transactions quickly, accurately, and well-documented. The increasing demand for processed fish products also encourages MSMEs to use payment acceptance systems that provide convenience, speed, and comfort for consumers. Digital payment systems are considered relevant because they can accelerate transaction processes, facilitate automated financial recording, and support transparency of business cash flows (Ningsih et al., 2024). (Annisa et al., 2024). The utilization of digital transactions by MSMEs is not always optimal. One important influencing factor is the financial literacy of business actors. Adequate financial understanding enables MSMEs to develop financial plans, prioritize technology use, and make rational economic decisions (Ferrina et al., 2024).

Digital transactions are network- and software-based payment systems that use virtual accounts as a substitute for cash (Musthofa et al., 2020). This shift in transaction patterns aligns with government policies to encourage MSME digitalization and expand the non-cash payment ecosystem. Implementation in the field still faces various challenges. Data from the 2022 OJK National Financial Literacy and Inclusion Survey shows that the financial literacy index in Bengkulu Province is 30.39 percent, still below the national average. This condition indicates that some MSMEs potentially face obstacles in understanding and optimally utilizing digital financial services, which can ultimately influence their decisions to use digital transactions in their business activities.

In the field, some fish processing MSMEs in Bengkulu City have actually used digital transactions in their business activities. The level of understanding of features, digital financial record management, and optimal utilization of payment systems still varies among business actors. Differences in financial literacy levels and perceived system ease of use are suspected to still influence the quality of use and business actors' decisions to utilize digital transactions sustainably. This condition indicates that technology adoption does not always align with user readiness. The accessibility factor of digital payment systems also plays a significant role in encouraging technology adoption by MSMEs. Accessibility relates to the ease of use of the application, clarity of menus, smooth verification processes, and the system's ability to facilitate payment receipts from customers. This condition aligns with the concept of Perceived Ease of Use in the Technology Acceptance Model, which states that technology tends to be more easily accepted if it is perceived as simple and not burdensome to users (Davis, 1989). Research by Attaqi et al., (2022) also shows that simple systems are easier to understand and operate, thereby increasing adoption rates and user satisfaction.

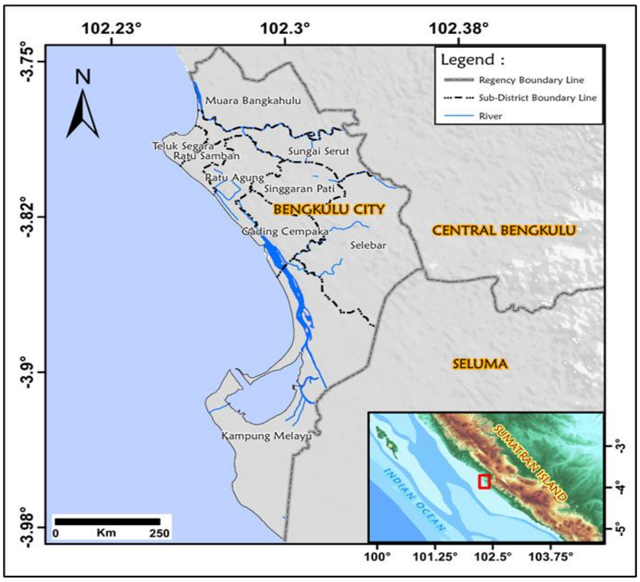
Previous research has shown discrepancies regarding the role of financial literacy in digital transaction usage and MSME performance. Ramadhan et al. (2023) stated that ease of use, perceived benefits, and digital financial literacy influence the decision to use digital transactions. Rani & Desiyanti (2024) found that financial literacy had no positive effect on MSME performance. Meanwhile, Nia et al. (2023) showed that the digital transaction system in Bengkulu City was considered easy to use, fast, and efficient in supporting consumer transactions. These discrepancies in findings indicate persistent inconsistencies in research findings.

Most previous research has focused on MSMEs in general and has not specifically examined fish processing MSMEs, which are characterized by fast transactions and high product turnover. This study aims to identify the level of financial literacy and accessibility of digital transaction systems in fish processing MSMEs in Bengkulu City and analyze the influence of financial literacy and accessibility on the decision to use digital transactions by fish processing MSMEs.

## RESEARCH METHODS

### Method of Determining Location, Time and Respondent Collection

The research was conducted on fish processing MSMEs in Bengkulu City from December 2025 to January 2026.




The research location was determined using a purposive sampling method, considering that Bengkulu City has the largest number of fish processing MSMEs in Bengkulu Province and is supported by capture fisheries production of 41,919 tons in 2024 (BPS, 2024). According to data from the Fisheries Service in 2023, there are 360 fish processing businesses still actively operating. The sample size was calculated using the Virtucio formula as follows:

$$n = \frac{Z^2\{p(1-p)\}}{(MOE)^2} = \frac{(1{,}96)^2\{0{,}5(1-0{,}5)\}}{(0{,}1)^2} = 96{,}04 \sim 100 \text{ people}$$

Description:
n = Sample size
z = Normal distribution table values at the confidence level
(95%) + 1,96p = Opportunity (0,5)
MOE = *Margin of Error* (10%)

Based on these calculations, 100 respondents were selected for this study. Respondents were selected using an accidental sampling technique, targeting fish processing MSMEs that have adopted digital transactions and are still actively operating their businesses. The data used in this study included primary and secondary data.

**Data Analysis**

**1. Financial Literacy Level and Accessibility of Fish Processing MSMEs in Bengkulu City**

Data analysis used a quantitative descriptive approach to describe the level of financial literacy and accessibility of digital transactions. Variable measurements were conducted using a Likert-based questionnaire according to research indicators according to Sugiyono (2019). The level of financial literacy and accessibility were determined using the Respondent Achievement Level using the TCR formula:

$$\text{TCR} = \frac{\text{Score}}{\text{Number of samples} \times \text{Likert scale}} \times 100\%$$

Then, the results of the calculation are measured using a benchmark that calculates the level of financial literacy and accessibility according to (Chen & Volpe, 1998). The criteria for the level of financial literacy and accessibility are divided into three categories: high (>80%), moderately high (60%-79%), and low (<60%).

**2. The Influence of Financial Literacy and Accessibility of Fish Processing MSMEs in Bengkulu City**

Testing the relationships between variables in this study was conducted using Partial Least Squares-based Structural Equation Modeling (PLS-SEM). The PLS-SEM approach was chosen to analyze the influence of financial literacy and accessibility on the decision to use digital transactions among fish processing MSMEs in Bengkulu City. The PLS-SEM analysis consists of two main stages: measurement model evaluation (outer model) and structural model evaluation (inner model).

The outer model evaluation was conducted to test the quality of the indicators and variable constructs. Convergent validity was tested using the criteria of a minimum outer loading of 0.60 and a minimum Average Variance Extracted (AVE) of 0.50. Construct reliability was tested using Composite Reliability with a minimum threshold of 0.70. Next, a discriminant test was conducted by analyzing cross-loadings to ensure that each construct differed significantly, as explained by Savitri et al. (2021). This stage ensures that the research instrument is able to measure the variables accurately and consistently.

The inner model evaluation aims to identify the relationship between the exogenous and endogenous variables in the study. This analysis uses the Goodness of Fit (GoF) measure calculated using the formula (Haryono, 2016). This test uses the following formula:

$$GoF = \sqrt{\overline{AVE} \times \overline{R^2}}$$

Description:
AVE: Average Variance Extracted
R 2 : coefficient of determination

The GoF criteria are classified into three categories: a GoF of 0.10 indicates a low level of model fit, a GoF of 0.25 indicates a moderate level of fit, and a GoF of 0.36 indicates a high level of model fit (Haryono, 2016).

Hypothesis testing was conducted using the t-value at a 95% confidence level. The hypothesis in this study states that financial literacy and accessibility significantly influence the decision to use digital transactions in fish processing MSMEs in Bengkulu City. A conceptual model was developed to explain the causal relationship between variables, with financial literacy and accessibility as exogenous variables and the decision to use digital transactions as an endogenous variable.

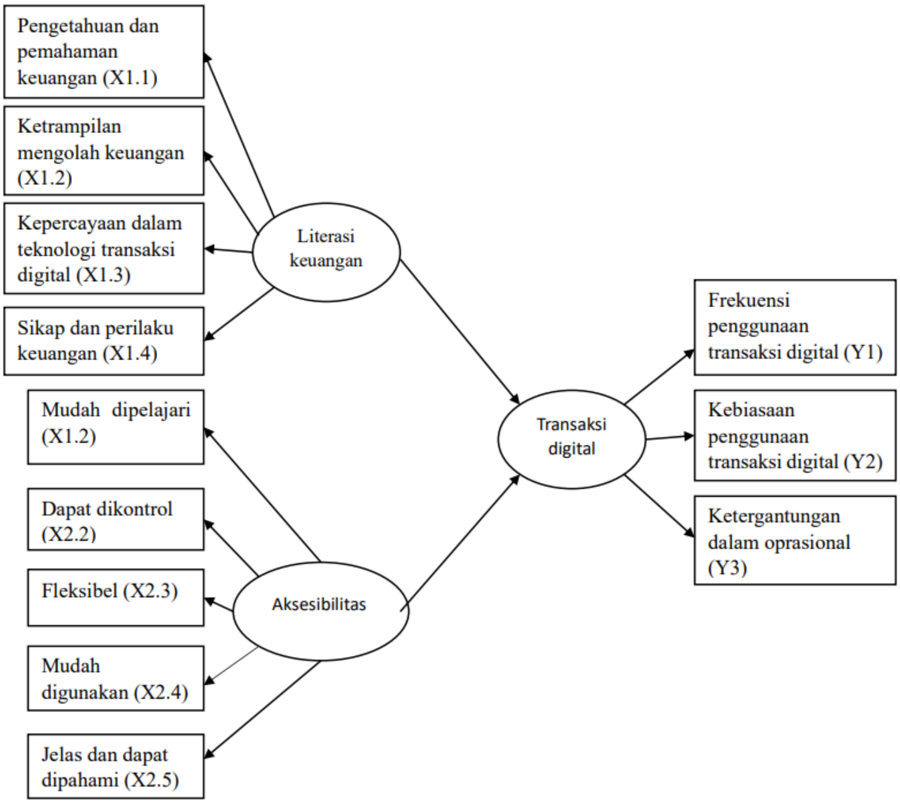



Figure 2 Hypothetical Modeling

## RESULT

### Respondent Characteristics

The respondents in this study were fish processing MSMEs in Bengkulu City who have utilized digital transactions as a means of receiving payments from consumers. Based on the collected questionnaires, data was obtained on the characteristics of 100 fish processing MSMEs. Details of the respondents' characteristics are presented in Figure 3.

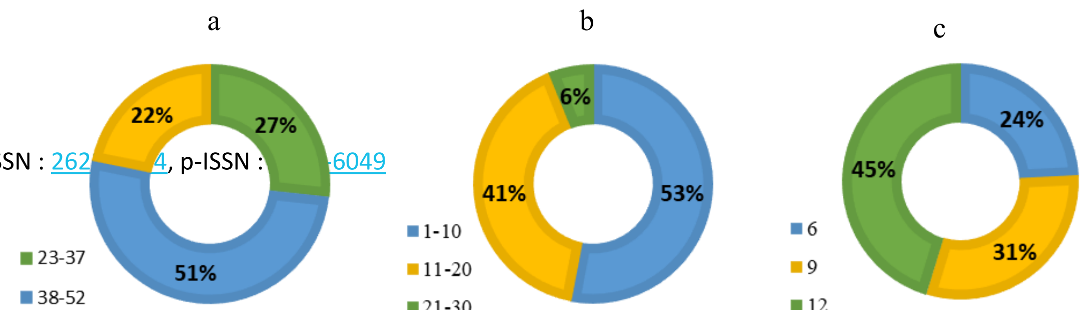


Figure 3. Percentage of respondents based on business characteristics (source: field survey, 2026): (a) age (years), (b) education (years), (c) experience (years), (d) Capital (RP), (e) fisheries income (RP/month), and (g) number of digital transactions/month.

**Financial Literacy Level and Accessibility of Fish Processing MSMEs in Bengkulu City**

Financial literacy is a measure of knowledge, confidence, and skills in understanding and using financial products and services, while accessibility reflects MSMEs' perceptions of the ease of using a system or technology without requiring significant effort (Sibuea et al., 2023).

Table 1. Financial Literacy and Accessibility

| Variables | Indicator | Average TCR (%) | Information |
|---|---|---|---|
| | Financial knowledge and understanding | 61,87 | **High enough** |
| Financial Literacy | Financial management skills | 59,33 | **Low** |
| | Trust in digital transaction technology | 59,67 | **Low** |
| | Financial attitudes and behavior | 60,13 | **High enough** |
| Average | | 60,25 | **High enough** |
| | Easy to learn | 66,27 | **It's quite easy** |
| | Easy to control | 65,47 | **It's quite easy** |
| Accessibility | Flexible | 66,20 | **It's quite easy** |
| | Easy to use | 66,20 | **It's quite easy** |
| | Clear and understandable | 67,14 | **It's quite easy** |
| Average | | 66,26 | **It's quite easy** |

Source: Processed primary data, 2026

**Simultaneous Significance Test of Digital Transaction Usage Decisions**

The outer model analysis showed that the outer loadings of the initial model, which had several indicators, did not meet the convergent validity criteria of ≥ 0.60. Therefore, the model was modified by gradually eliminating indicators with low outer loadings. The modified results showed the lowest outer loading value of 0.657. Thus, the measurement model is suitable for further analysis. Cross loadings can be seen in Table 2.

Table 2. Convergent Validity and Reliability Test

| No | Variables | Indicator | Outher loading | AVE | Composite Reliability | Description |
|---|---|---|---|---|---|---|
| **1** | Financial literacy (X1) | X1.2 | 0,846 | 0,738 | 0,934 | **Reliabel & Valid** |
| | | X1.2 | 0,868 | | | |
| | | X1.3 | 0,826 | | | |
| | | X1.4 | 0,850 | | | |
| **2** | Accessibility (X2) | X2.1 | 0,836 | 0,719 | 0,911 | **Reliabel & Valid** |
| | | X2.2 | 0,863 | | | |
| | | X2.3 | 0,858 | | | |
| | | X2.4 | 0,873 | | | |
| | | X2.5 | 0,867 | | | |
| **3** | Decision use digital transactions (Y) | Y1 | 0,860 | 0,768 | 0,909 | **Reliabel & Valid** |
| | | Y2 | 0,880 | | | |
| | | Y3 | 0,889 | | | |

Source: Processed primary data, 2026

This test was conducted using the t-statistic and p-value. The criterion used to accept the hypothesis was a t-statistic of 1.96 at a 95% confidence level. The results of the hypothesis test can be seen in Table 3, indicating that the hypothesis in this study was accepted because it met the significance criteria.

Table 3. Hypothesis Test Output Results

| Variables | Original Sampel (O) | Sample Mean (M) | t-hitung | Description |
|---|---|---|---|---|
| Financial Literacy -> Digital Transactions | 0,526 | 0,528 | 9,030 | **Accepted** |
| Accessibility -> Digital Transactions | 0,433 | 0,432 | 6,990 | **Accepted** |

Source: Processed primary data, 2026

After conducting the test, it was found that all variables had a significant t-count value at $\alpha = 0.05$.

## DISCUSSION

### Financial Literacy Level of Fish Processing MSMEs in Bengkulu City

The level of financial literacy in this study was measured using the Total Correct Response (TCR) method developed by Chen and Volpe (1998), which categorizes financial literacy into high (>80%), moderately high (60–79%), and low (<60%). This method is intended to provide an overview of the level of mastery of various dimensions of financial literacy among MSMEs. The measurement results indicate that the financial literacy of fish processing MSMEs is in the moderately high category, with an average TCR of 60.25. This achievement indicates that MSMEs have a basic understanding of finance, but the quality of mastery across all aspects remains uneven.

Regarding the financial knowledge and understanding indicator, MSMEs generally have a sufficient understanding of basic concepts such as capital, turnover, profit, and recording income and expenses. Field conditions indicate that several years of business experience have accustomed business actors to interacting with financial activities, resulting in a relatively well-developed conceptual understanding. However, this understanding has not yet been fully accompanied by strong technical management skills. This finding is consistent with Riyadi & Hadyarti (2024), who asserted that financial knowledge alone is insufficient without strengthening technical competencies. This finding is supported by Marcela (2024), who found that knowledge is typically the fastest-growing literacy component among MSMEs.

In contrast to knowledge, indicators of financial management skills still show weaknesses in the field. Some MSMEs do not consistently record their finances, still mix personal and business finances, and have not developed structured budget plans. This condition indicates that their knowledge has not been fully implemented in daily financial management practices. These skill limitations have the potential to impact the quality of financial decision-making and long-term business planning. This finding aligns with Aulia & Mulyadi (2024) and Mulyati et al., (2024) who stated that low financial management skills among MSMEs need to be addressed through more applicable training and mentoring.

Meanwhile, indicators of trust in digital transaction technology and financial attitudes and behaviors show a fairly positive trend among MSMEs. In the field, business actors have relatively high confidence in the security of digital payment systems and are beginning to demonstrate more focused financial behavior to support business activities. This is also influenced by the predominance of respondents of productive age who are more adaptable to technology. Overall, the relatively high financial literacy achievement indicates that fish processing MSMEs in Bengkulu City have an adequate literacy foundation, but there is still a gap between understanding and practical skills. This finding aligns with Utami & Abdullah, (2024) and Sidiq, (2024) who emphasized that MSME financial literacy still needs to be strengthened to encourage more effective and sustainable business management.

**Accessibility Level of Fish Processing MSMEs in Bengkulu City**

The results show an average accessibility score of 66.26, which falls into the "fairly easy" category. This indicates that, in general, fish processing MSMEs are able to utilize digital transactions with a fairly good level of ease in their business activities. Digital payment systems are considered to support daily business operations, although in the field, obstacles such as dependence on internet networks and differences in digital literacy skills among business owners remain.

Regarding the "ease of learning" and "ease of control" indicators, MSME owners generally did not experience significant difficulties in understanding and controlling the use of digital transaction applications. In the field, most respondents stated that key features such as accepting payments, checking balances, and monitoring transactions could be performed independently after several uses. This ease of use helps business owners maintain cash flow control without having to add additional staff. However, some older business owners still need time to adapt and continue to maintain manual record-keeping as a precaution. These findings align with those of Kamilah et al. (2024), Indriyani et al. (2024), and Nurrohmah & Nuryani, (2025) who emphasized that ease of use and control encourage the use of digital payments by MSMEs.

Furthermore, regarding the flexibility and ease of use indicators, digital transactions are considered quite helpful in smooth business operations. MSMEs find the payment process more practical and efficient, especially during peak sales periods because transactions can be processed quickly. Digital systems also allow contactless payments, speeding up customer service. However, in some business locations, usage is still highly dependent on a stable internet network, so cash payments are still preferred as an alternative. This is in line with Handayani & Soeparan, (2022) and Yudianto & Latte, (2026) who emphasize the importance of flexibility in supporting the use of digital payments.

Meanwhile, regarding the system clarity and understandability indicator, the application's display is considered quite informative and easy to understand by MSMEs. Information such as balances, payment notifications, and transaction history helps businesses ensure successful transactions without requiring assistance from third parties. The clarity of this system increases trust and comfort in using digital payments. These findings are consistent with the Technology Acceptance Model (TAM) framework, which emphasizes that perceived ease of use plays a significant role in driving the acceptance of digital technology.

**The Influence of Financial Literacy on Decisions to Use Digital Transactions**

Financial literacy has a positive influence on the decision to use digital transactions among fish processing MSMEs in Bengkulu City. This influence demonstrates that the ability to understand and manage business finances is the basis for determining attitudes toward cashless payment systems. Decisions to use them arise not only from practical needs in the field, but also through a process of considering the financial benefits. Business owners with better financial literacy demonstrate rational and measured decision-making patterns. Cognitive readiness is the primary foundation before technology is adopted in daily business activities.

Financial knowledge and understanding are the initial aspects evident in practice. Business owners who understand the concept of cash flow view digital transactions as an automatic recording tool that facilitates the evaluation of daily income. Yuniarti (business owner, 50 years old) stated that previously, profits were only estimated from the amount of cash in the cash drawer, but after using digital transactions, total revenue can be accurately determined. This information helps her make more accurate raw material purchasing decisions. This finding aligns with Marcela's (2024) research, which states that financial literacy has a positive and significant influence on MSME financial management, particularly in budgeting, cash recording, separating personal and business funds, and strategic decision-making.

Financial management skills are reflected in the record-keeping habits practiced by some business owners. Mulyadi (a business owner with 10 years of business experience) explained that the transaction report feature helps compare daily income without having to recount cash every night, making business evaluation more efficient and measurable. Syawal (a fish processing business owner) revealed that record-keeping is still difficult because the income earned is immediately reinvested as capital, resulting in a lack of clear separation between cash inflow and expenditure. These differences indicate that administrative discipline and record-keeping habits determine the quality of financial management and readiness to adopt digital systems, as emphasized by Sibuea et al., 2023.

Financial attitudes and behaviors also strengthen the decision to use digital transactions. Business owners accustomed to controlling expenses and evaluating income tend to be more open to cashless payment systems. Syawal explained that digital transactions help limit the use of cash for non-business needs, thereby improving financial discipline. This finding aligns with research by Mulyati et al. (2024), which confirms that financial literacy and attitudes influence MSME financial management.

Trust in digital payment systems further emphasizes the dominant influence of financial literacy in the research model. Business owners who understand security mechanisms and the disbursement process demonstrate a higher level of confidence in accepting digital payments. Syawal explained that after understanding the complaint procedure and estimated time for funds to reach their accounts, concerns about transaction risks are significantly reduced. Trust is built through a strong understanding of the digital financial system. This aligns with Chen & Volpe's (1998) perspective, which asserts that financial literacy reflects the ability to understand financial products and risks, enabling individuals to make more rational decisions. This finding is also supported by Rani & Desiyanti (2024), who demonstrated that financial literacy plays a role in encouraging the use of digital payments among MSMEs. The integration of understanding, skills, and trust explains the strong influence of financial literacy on business owners' decisions to use digital transactions.

**The Influence of Accessibility on Decisions to Use Digital Transactions**

Accessibility positively influences the decision to use digital transactions, with an original sample value of 0.433 and a t-statistic of 6.990. These values indicate that accessibility has a significant influence in the structural model of fish processing MSMEs in Bengkulu City. The positive path coefficient indicates that an increase in perceived system ease of use is followed by an increased tendency to use digital transactions in business activities. The t-statistic exceeding the critical threshold of 1.96 at the 95% confidence level confirms this statistically strong effect. These findings indicate that technical factors, such as ease of access, continue to play a significant role in shaping usage decisions, although their contribution is lower than that of financial literacy.

Ease of learning is a crucial initial step in determining business owners' willingness to try digital transactions. Syawal (a fish processing business owner) explained that the account registration process requires only basic identification and an active account number, followed by activation via his mobile phone, which he uses for daily communication. He does not need to visit a specific service office or fill out complicated forms. The application's menu is simply structured, consisting of payment acceptance, transaction history, and withdrawal features. The uncomplicated display structure allows customers to easily understand the function of each feature without confusion. The clarity of symbols, legible font size, and easy-to-understand language help accelerate the adaptation process. This creates a sense of comfort during the initial stages of use, thereby reducing psychological barriers to new technology (Putri et al., 2023).

Ease of use in everyday transactions also strengthens the decision to use. Mulyadi (a business owner, 10 years in business) explained that when customers make a payment, he only needs to ensure the stated amount matches the product price and then check the incoming payment notification. This process is considered simpler than receiving cash, which requires counting bills, preparing change, and ensuring there are no miscalculations. In busy market conditions, digital transactions help speed up customer turnover because there is no time wasted counting change individually. This speed has a direct impact on increasing service capacity. The risk of incorrect returns or receiving counterfeit money is minimized, making business owners feel more secure in conducting transactions. These findings align with research by Sibuea et al. (2023), which found that ease of use significantly influences the decision to use digital currency, particularly when the system is deemed capable of simplifying the transaction process and reducing the potential for operational errors. These time efficiency and risk reduction are tangible benefits that strengthen the sustainability of digital transactions in daily business activities.

Ease of transaction control and monitoring is another aspect that strengthens the perception of accessibility. Yuniarti (a 50-year-old business owner) explained that all transactions are automatically recorded in the system, allowing her to view total daily receipts without having to manually add them up. The transaction history feature allows for rechecking any discrepancies or customer inquiries. Notifications that appear immediately after payment provide assurance that funds have been received. The clarity of the disbursement flow to the account allows for more structured capital planning. The ability to monitor cash flow in real time enhances a sense of control over business finances and reduces reliance on manual record-keeping. These conditions reflect the perception of usefulness and ease of use, as explained by Davis (1989), where systems that simplify work and improve performance are more readily accepted by users. This finding aligns with research by Yudianto & Latte (2026), which shows that adopting a digital payment system improves the efficiency of microbusiness financial management through automatic recording and cash flow transparency.

Flexibility of use further clarifies the influence of accessibility on usage decisions. Digital transaction systems can be utilized as long as there is an internet connection, without restrictions on specific operating hours. Businesses can accept payments from various applications used by consumers, thus not limiting market segments. Transactions can be conducted at the business location or when participating in bazaars or sales outside of fixed locations. The availability of a system that can be accessed anytime and anywhere demonstrates operational ease that supports sustainable use. These results are consistent with research by Indriyani et al. (2024), which confirms that ease of access and system flexibility contribute to the acceptance of digital payment technology. Similar support was provided by Handayani & Soeparan (2022), who explained that digital payment systems can increase the operational effectiveness of MSMEs through ease of access and efficiency of transaction processes. The combination of ease of learning, ease of use, ease of control, and system flexibility indicates that accessibility plays a direct role in the convenience, efficiency, and sustainability of digital transaction use among fish processing MSMEs in Bengkulu City.

**Significance Test on Decision to Use Digital Transactions**

The results of the measurement model evaluation indicate that all indicators used in this study meet the eligibility criteria for representing the constructs of financial literacy, accessibility, and digital transaction usage decisions. Each question item consistently describes the variable dimensions, thus assessing the research instrument as stable and reliable. Strong internal consistency reflects the accuracy of MSMEs' perceptions of financial knowledge and the ease of using digital payment systems. The feasibility of the structural model also demonstrates that the relationships between the variables established in this study have substantial explanatory power for variations in digital transaction usage decisions.

The results of the intervariable relationship testing indicate that financial literacy and accessibility both positively influence digital transaction usage decisions among fish processing MSMEs in Bengkulu City. Financial literacy emerged as the most dominant variable. This dominance indicates that cognitive factors are the primary foundation of the decision-making process. Business owners with a good understanding of cash flow management, transaction recording, and the risks and benefits of non-cash payment systems tend to be more rational and confident in adopting digital financial technology. Financial literacy, in this context, is not only defined as the ability to understand basic financial terms or concepts, but also encompasses the ability to assess system security, understand problem-solving procedures, and manage transaction risks. Business owners who understand how funds are processed, when they arrive in their accounts, and what steps to take if problems arise will exhibit lower levels of anxiety. This reduced level of anxiety contributes to building trust in digital payment systems. This trust then strengthens the decision to use them continuously. This finding aligns with research by Ramadhan et al. (2023), which confirms that financial understanding and perceived ease of use are important factors in the adoption of digital transactions among MSMEs.

Accessibility plays a technical role that complements this cognitive readiness. Ease of application access, clear menu displays, automatic transaction recording, and flexibility in various sales situations create a practical and efficient user experience. In the fish processing sector, which experiences high transaction intensity, an easy-to-use system helps businesses expedite service delivery without the burden of manual administrative processes. This convenience not only improves time efficiency but also reduces the potential for recording and calculation errors. Research by Utami & Abdullah (2024) states that the combination of good financial literacy and easy access to payment systems can increase confidence and consistency in the use of digital transactions in MSMEs.

The ability of these two variables to explain usage decisions demonstrates that digital transaction adoption is not simply a response to technological trends. This decision is the result of a deliberative process involving understanding, experience, perceived benefits, and operational ease. Financial literacy fosters mental readiness and rationality in evaluating systems, while accessibility provides technical support that makes the system easy to implement in daily business practices. The interaction between the two creates a mutually reinforcing environment. Business owners with adequate knowledge but faced with complex systems tend to be reluctant to use them, while a simple system without financial understanding does not guarantee continued use.

This finding is further supported by research by Ervandy et al. (2022) and Banutama et al. (2025), which confirms that digital transaction adoption among MSMEs is strongly influenced by business owners' readiness to understand financial mechanisms and their ability to operate the system independently. Technology availability alone is not sufficient to drive adoption. Internal factors, such as knowledge and attitudes toward digital finance, are the primary drivers, while external factors, such as system convenience, accelerate the adoption process. Overall, the results of this study demonstrate that improving financial literacy and providing an easily accessible digital payment system are complementary strategies in encouraging the expansion of digital transaction usage among fish processing MSMEs in Bengkulu City. The decision to use digital transactions is not merely a technical measure, but rather a reflection of the knowledge readiness, level of trust, and perceived operational convenience experienced by business actors in conducting their business activities.

## CONCLUSION

Financial literacy and accessibility of digital payment systems among fish processing MSMEs in Bengkulu City are considered quite high and have a positive and significant influence on the decision to use digital transactions. Financial literacy demonstrates a more dominant influence than accessibility, confirming that financial understanding and management skills are key factors in driving digital transaction adoption. This finding implies the importance of strengthening practice-based financial literacy and providing simple, business-specific digital payment systems to support the sustainability of MSME digitalization.

## ACKNOWLEDGEMENT

The author would like to express his gratitude to all parties involved in carrying out this research, so that the implementation of the research and completion of this article can run smoothly as expected.

## REFERENCES

Annisa, H. K., Nurbaiti, A., Sundari, W., & Sari, S. P. (2024). The Effect of Digital Payments on Micro, Small and Medium Enterprises (MSMEs): Literature Review. *Jurnal Disrupsi Bisnis*, *7*(2), 380–383. https://doi.org/10.32493/drb.v7i2.36022.

Attaqi, M. F., Suryono, I. A., Kussujaniatun, S., & Sudaryatie, S. (2022). Pengaruh Kepercayaan, Persepsi Kemudahan Penggunaan, dan Kualitas Pelayanan Elektronik Terhadap Niat Beli Ulang. *Jurnal Impresi Indonesia*, *1*(6), 621–673. https://doi.org/10.36418/jii.v1i6.90.

Aulia, F., & Mulyadi, D. (2024). Pengaruh Literasi Keuangan Terhadap Pengelolaan Keuangan UMKM Karawang. *PENG: Jurnal Ekonomi dan Manajemen*, *1*(2), 84–91.

Banutama, B., Hatta, A. J., Biyanto, F., & Kristiana, D. R. (2025). Keputusan Penggunaan E-Wallet Sebagai Alat Transaksi Digital: Sebuah Kajian Literatur 2012-2023. *Jurnal Ilmiah Akuntansi dan Keuangan (JIAKU)*, *3*(4), 301–318. https://doi.org/10.24034/JIAKU.V3I4.7025.

Chen, H., & Volpe, R. P. (1998). An Analysis of Personal Financial Literacy Among College Students. *Financial Services Review*, *7*(2), 107–128. https://doi.org/10.1016/S1057-0810(99)80006-7.

Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, *13*(3), 319–340.

Ervandy, K., Syafira, S., Catur, H. W., & Purnama, R. S. (2022). Analisis Minat Penggunaan Digital Payment di Kota Medan. *Jurnal Manajemen Riset Inovasi*, *1*(1), 234–247. https://doi.org/10.55606/mri.v1i1.653.

Ferrina Ermalina Rumbik, F. E. R., Kurniawan, R., & Ginting, R. (2024). Menguak Perilaku Konsumtif Generasi Z dalam Penggunaan Digital Payment dan Literasi Keuangan Berdasarkan Mental Accounting : Sebuah Studi Fenomenologi. *Jurnal Akuntansi AKUNESA*, *12*(2), 163–171. https://doi.org/10.26740/akunesa.v12n2.p163-171.

Handayani, N. L. P., & Soeparan, P. F. (2022). Peran Sistem Pembayaran Digital dalam Revitalisasi UMKM. *Jurnal Mahasiswa: Jurnal Ilmiah Penalaran dan Penelitian Mahasiswa*, *4*(3), 238–250. https://doi.org/10.51903/JURNALMAHASISWA.V4I3.567.

Indriyani, R., Widyastuti, U., & Yusuf, M. (2024). Analisis Penggunaan Digital Payment: Modifikasi Teori Technology Acceptance Model. *Jurnal Masharif Al-Syariah: Jurnal Ekonomi dan Perbankan Syariah*, *9*(3). https://doi.org/10.30651/JMS.V9I3.22988.

Kamilah, L. K., Haryati, D., Arlita, W., Noviansyah, R. R., & Kustina, L. (2024). Pengaruh Kemudahan Penggunaan, Manfaat, dan Risiko Terhadap Penggunaan QRIS untuk Transaksi Pembayaran Pada UMKM. *Global: Jurnal Lentera Bitep*, *2*(01), 16–21. https://doi.org/10.59422/GLOBAL.V2I01.241.

Marcela, M. (2024). Pengaruh Literasi Keuangan Terhadap Pengelolaan Keuangan UMKM Kuliner di Kota Palembang. *Konsumen & Konsumsi: Jurnal Manajemen*, *3*(1), 583–604. https://doi.org/10.32524/KKJM.V3I1.1113.

Mulyati, M., Ramadhan, M. S., & Amelya, D. R. (2024). Pengaruh Literasi Keuangan dan Sikap Keuangan Terhadap Pengelolaan Keuangan UMKM. *Lensa Ilmiah: Jurnal Manajemen dan Sumberdaya*, *3*(2), 62–66. https://doi.org/10.54371/JMS.V3I2.447.

Musthofa, M. A., Kurniati, R. R., & Hardati, R. N. (2020). Pengaruh Perilaku Konsumen Terhadap Sistem Pembayaran Uang Digital (Studi pada Pengguna OVO di Kota Malang). *Ini Belum*, *9*(2), 175–184.

Nia, M. P., Idham, L., & Sintia, S. (2023). Pengaruh Literasi Keuangan, Kemudahan dan Kepercayaan Terhadap Keputusan Bertransaksi Menggunakan Qris pada Umkm di Kota Bengkulu. *E-Bisnis : Jurnal Ilmiah Ekonomi dan Bisnis*, *16*(2), 356–364. https://doi.org/10.51903/e-bisnis.v16i2.1259.

Ningsih, E. S., Rusma, N., & Purnamasari, E. (2024). Pendampingan Akselerasi Adopsi Digital Platform pada UMKM Bidang Pemasaran Perikanan. *Jurnal Abdi Insani*, *11*(4), 2633–2641. https://doi.org/10.29303/ABDIINSANI.V11I4.1555.

Nurrohmah, A., & Nuryani, Y. (2025). Pengaruh Persepsi Kemanfaatan dan Kemudahan Terhadap Keputusan Penggunaan Digital Payment QRIS pada UMKM di Kabupaten Bandung. *Cakrawala: Jurnal Ekonomi, Manajemen dan Bisnis*, *2*(3), 508–517.

Putri, I. D., Hindrayani, A., & Totalia, S. A. (2023). Faktor-Faktor yang Memengaruhi Penerapan Metode Pembayaran Digital pada UMKM di Surakarta dalam Menghadapi Era Revolusi Industri 4.0. *Jurnal Pendidikan Ekonomi (JUPE)*, *11*(2), 202–211.

Ramadhan, D., Asri, H. R., Gisijanto, H. A., Hartanti, N. D., & Setyarini, E. (2023). Pengaruh Persepsi Kemudahan, Persepsi Manfaat, Gaya Hidup dan Literasi Keuangan Digital Terhadap Keputusan Penggunaan QRIS pada Generasi Muda. *Revenue: Lentera Bisnis Manajemen*, *1*(04), 162–170. https://doi.org/10.59422/LBM.V1I04.168.

Rani, G. M., & Desiyanti, R. (2024). Pengaruh Literasi Keuangan, Inklusi Keuangan dan Digital Payment Terhadap Kinerja UMKM Makanan & Minuman di Kota Padang. *EKOMABIS: Jurnal Ekonomi Manajemen Bisnis*, *5*(02), 161–174. https://doi.org/10.37366/EKOMABIS.V5I02.1403.

Riyadi, M. P., & Hadyarti, V. (2024). The Effect of Financial Knowledge, Financial Literacy, and Financial Capability on MSME Performance. *Jurnal Ilmiah Manajemen Kesatuan*, *12*(6), 2637–2648.

Sibuea, C. A., Simorangkir, H. H., Nababan, C., Nadapdap, T. I., & Sipayung, R. (2023). Pengaruh Literasi Keuangan dan Kemudahan Penggunaan Terhadap Keputusan Penggunaan Uang Digital. *Jurnal Maneksi*, *12*(3), 696–701. https://doi.org/10.31959/JM.V12I3.1669.

Sidiq, J. A. (2024). Analisis Tingkat Literasi Keuangan Pada Pelaku Usaha Mikro, Kecil dan Menengah (UMKM). *Innovative: Journal Of Social Science Research*, *4*(5), 554–568. https://doi.org/10.31004/INNOVATIVE.V4I5.14979.

Stastistik. (2024). Statistik Daerah Kota Bengkulu 2024. *Badan Pusat Statistik*, 1–47. 01 Januari 2026.

Utami, A. A., & Abdullah, A. (2024). Pengaruh Literasi Keuangan, Sikap Keuangan, Perilaku Keuangan Terhadap Kinerja UMKM Kota Bengkulu. *Journal of Economic, Bussines and Accounting (COSTING)*, *7*(3), 5365–5377. https://doi.org/10.31539/costing.v7i3.8120.

Yudianto, A., & Latte, J. (2026). Adoption of Digital Payment Systems and its Effect on Financial Efficiency of Micro Enterprises in Rural Areas. *Jurnal Ilmiah Manajemen Kesatuan*, *14*(1), 279–288. https://doi.org/10.37641/jimkes.v14i1.4605.