

How Satisfaction with Digital Payments Drives SME Performance

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ABSTRACT

Digital transformation has encouraged SMEs to adopt digital payments to improve operational efficiency and business competitiveness. However, the success of digital payments depends not only on technology adoption but also on user satisfaction with the services used. This study aims to analyze the influence of Perceived Ease of Use of Digital Payment (PEOD) and Perceived Usefulness of Digital Payment (PUD) on SME Satisfaction (SMS), as well as the influence of SME Satisfaction on SME Performance. Unlike previous digital payment adoption models that mainly emphasize adoption intention, acceptance, or usage behavior, this study offers a distinctive contribution by positioning SME satisfaction as a post-adoption mechanism linking perceived ease of use and perceived usefulness to SME financial performance. Thus, this study extends the technology acceptance perspective from merely explaining adoption to explaining business outcomes after digital payment use. This study employs a quantitative approach by surveying 150 SME respondents in West Java who use digital payment services, selected through purposive sampling. Data were collected using a structured questionnaire and analyzed using Structural Equation Modeling with Partial Least Squares (SEM-PLS). The results indicate that PEOD and PUD have significant positive effects on SME satisfaction, and SME satisfaction significantly influences SME financial performance. These findings contribute to the literature on digital payments, technology acceptance, user satisfaction, and SME performance. Practically, the study provides implications for SME operators, fintech providers, and policymakers in improving digital payment services, strengthening user satisfaction, and supporting the development of a more effective digital financial ecosystem for SMEs.

Keywords: Perceived Ease of Use, Perceived Usefulness, Digital Payment, SME Satisfaction, SME Performance.

1. INTRODUCTION

The development of digital technology has transformed the operational landscape of businesses, particularly in the micro, small, and medium-sized enterprise (MSME) sector. Digital payments have emerged as one of the most significant innovations, offering efficiency, speed, and security in transactions. Globally, the adoption of financial technology (FinTech) and digital tools has been shown to enhance operational effectiveness and business growth potential (Alkaabi et al., 2026; Keshavammaiah et al., 2026). The use of this technology not only facilitates transactions but also has a strategic impact on managerial decisions and financial performance. However, the influence of technology adoption on the financial performance of MSMEs still requires more in-depth empirical study, particularly in regional contexts such as West Java, where the characteristics of MSMEs and levels of digital literacy may differ from those in the international context that has been extensively studied.

Digital transformation has significantly influenced business operations, particularly through the increasing adoption of digital payment services among small and medium enterprises (Alkaabi et al., 2026; Singh et al., 2026). Digital payments provide opportunities for SMEs to improve transaction efficiency, enhance customer convenience, and strengthen

business competitiveness. However, the implementation of digital payment technology does not automatically lead to improved business outcomes. The success of digital payment adoption depends on how users perceive the ease of use, usefulness, and satisfaction derived from the services provided.

The Technology Acceptance Model (TAM) provides an important theoretical foundation for understanding technology adoption behavior. According to TAM, perceived ease of use and perceived usefulness are two fundamental factors influencing users' acceptance of technology (Marei et al., 2026). In the context of digital payments, perceived ease of use reflects the extent to which SMEs consider digital payment systems simple and effortless to operate, while perceived usefulness represents the extent to which these services provide benefits for business activities (Keshavammaiah et al., 2026; Talwar et al., 2025). These perceptions may influence SMEs' satisfaction with digital payment services, which subsequently affects their business performance.

Specific solutions proposed in the literature suggest that technology adoption should be operationalized through measurable indicators: adoption status (yes/no), usage intensity, feature richness, and post-adoption usage retention (Talwar et al., 2025; Uddin et al., 2026). FinTech studies in Indian homestays emphasize the role of digital financial literacy as a prerequisite for technology use, while studies on AI and electric vehicles show that ease of use and utility are consistently positively associated with adoption, although the moderating effects of risk and user conditions are also relevant (Alkaabi et al., 2026; Singh et al., 2026). This synthesis supports the proposition that increased perceptions of ease of use and utility can reduce functional barriers and increase usage intensity, which indirectly impacts economic outcomes.

A review of the relevant literature highlights research gaps that this study aims to address. No study has explicitly tested the mediating role of MSME satisfaction in the relationship between adoption determinants (ease and usefulness) and economic outcomes (Nguyen et al., 2026; Razzaqi et al., 2026). The role of satisfaction as a mediator remains conceptual and needs to be empirically tested, particularly in the context of digital payment MSMEs in West Java. This study also considers user heterogeneity factors, such as literacy, experience, and risk perception, which may moderate the relationship between perceived ease/usefulness and adoption, as found in cross-context studies (Saleem et al., 2026; Singh et al., 2026).

The objective of this study is to examine the influence of perceived ease of use (PEOU/PEOD) and perceived usefulness (PU/PUD) on MSME satisfaction, as well as their implications for the financial performance of MSMEs in West Java. This study offers novelty by positioning satisfaction as a mediator in the conceptual model, adapting the pattern of relationships between adoption determinants, usage, and economic outcomes from the literature on FinTech, AI, electric vehicles, and wearables (Alkaabi et al., 2026; Keshavammaiah et al., 2026; Talwar et al., 2025). The scope of the research includes measuring perceptions of ease and usefulness, digital financial literacy, retention of digital payment usage, and SME financial performance indicators (profitability, liquidity, productivity). Thus, this study is expected to fill an empirical gap and provide theoretical and practical contributions to the literature on technology adoption and SME management in Indonesia.

Based on the research background and theoretical framework, this study aims to analyze the influence of Perceived Ease of Use of Digital Payment (PEOD) and Perceived Usefulness of Digital Payment (PUD) on SME Satisfaction (SMS), as well as the influence of SME Satisfaction on SME Performance. Accordingly, the following hypotheses are proposed:

H1: The Perception of Ease of Use of Digital Payments (PEOD) has a significant impact on the SME satisfaction.

H2: Perceived Usefulness of Digital Payment (PUD) has a significant impact on the SME Satisfaction.

H3: SME Satisfaction has a significant impact on the SME Performance.

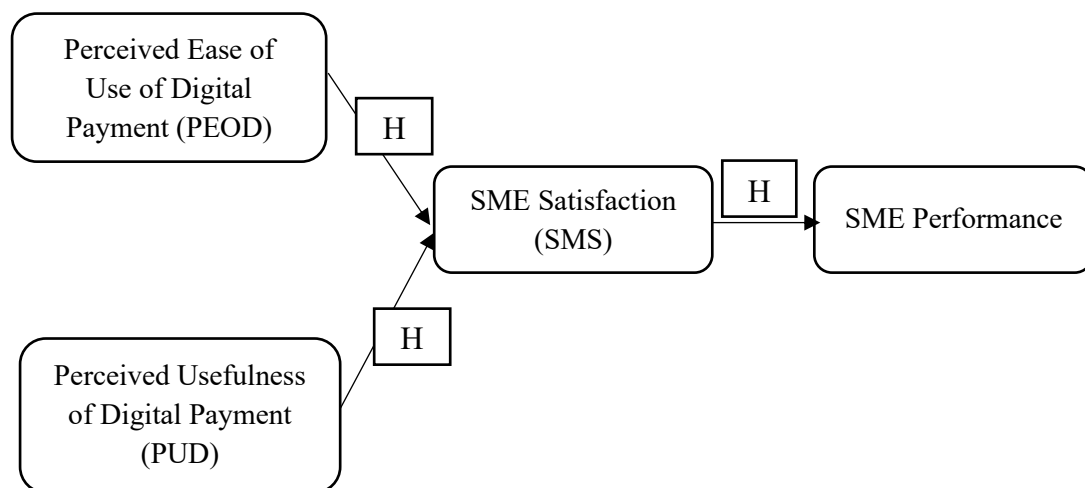


Figure 1. Conceptual Design

2. METHODS

2.1. Research Method

This study employs a quantitative approach to analyze the influence of Perceived Ease of Use of Digital Payment (PEOD) on SME satisfaction, Perceived Usefulness of Digital Payment (PUD) on SME satisfaction, and SME satisfaction with SME financial performance, within the context of digital payment/FinTech usage. A quantitative approach was chosen because it allows for the objective measurement of relationships between variables and produces data that can be statistically analyzed (Memon et al., 2021). *The research design is explanatory*, emphasizing the testing of predictive hypotheses between variables.

2.2. Population and Sample

The population of this study consists of Micro, Small, and Medium Enterprises (MSMEs) in West Java, Indonesia, that utilize digital payment services in their business transactions. West Java was selected as the research setting due to its significant MSME sector and the increasing adoption of digital financial services among business actors. The respondents targeted in this study were MSME owners or managers who had direct experience using digital

payment platforms and were capable of evaluating the perceived usefulness, ease of use, satisfaction, and performance implications of these services.

This study employed a purposive sampling technique because the research required respondents with specific experience related to digital payment utilization. The selection criteria included: (1) MSME owners or managers who actively operate their businesses, (2) users of digital payment or FinTech services for at least six months, (3) respondents with adequate knowledge of their business operational and financial conditions, and (4) willingness to participate voluntarily. These criteria ensured that the collected data represented actual user experiences rather than general perceptions from non-users.

A total of 150 MSME respondents participated in this study. The sample size was determined based on the requirements of Partial Least Squares Structural Equation Modeling (PLS-SEM), which is suitable for predictive models involving multiple latent constructs. The sample size was considered adequate to provide sufficient statistical power and reliable estimation of relationships among the proposed variables.

Data were collected through a structured questionnaire during [insert data collection period]. Measurement items were adapted from the Technology Acceptance Model (TAM), covering Perceived Ease of Use of Digital Payment (PEOD), Perceived Usefulness of Digital Payment (PUD), SME Satisfaction (SMS), and SME Performance. All items were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). To improve data quality, respondents received brief explanations of technical terms before completing the questionnaire, while additional interviews were conducted to ensure understanding and minimize response bias.

2.3. Research Instrument

The research instrument consists of a closed-ended questionnaire developed based on prior literature and the constructs of the Technology Acceptance Model (TAM). MSME satisfaction is measured through perceptions of ease of use, economic benefits, and quality of experience with digital payments, while financial performance is measured using indicators of revenue, profitability, and operational efficiency. Construct validity was tested through content validity by experts, and reliability was tested using Cronbach's Alpha to ensure the internal consistency of the data.

2.4. Data Analysis Techniques

Data analysis using SEM-PLS was conducted in two main stages: the Outer Model and the Inner Model (Hair et al., 2019). In the Outer Model, convergent validity was evaluated using factor loadings (>0.70) and AVE (>0.50), internal reliability using Cronbach's Alpha, ρ_A , and Composite Reliability (≥ 0.70), and discriminant validity using HTMT (<0.85 or <0.90), to ensure that the indicators truly measure their constructs. Furthermore, the Inner Model assesses the relationships among latent variables via path coefficients and bootstrapping significance ($t\text{-value} > 1.96$), the model's predictive ability using R^2 and Q^2 (>0), and the model fit with SRMR (<0.08) and NFI (≥ 0.90), so that the model can be considered valid, reliable, and possessing good predictive relevance.

3. RESULTS AND DISCUSSIONS

3.1. Outer Model

Table 1. Results for Validity, Reliability, rho.A, and CR

	Cronbach's Alpha	rho_A	CR	AVE
Perceived Ease of Use of Digital Payment	0.882	0.883	0.914	0.681
Perceived Usefulness of Digital Payment	0.917	0.919	0.938	0.750
SME Performance	0.887	0.888	0.922	0.747
SME Satisfaction	0.893	0.895	0.921	0.700

Based on the results of the reliability and internal consistency analysis, all constructs showed excellent values compared to the standard thresholds. Perceived Ease of Use of Digital Payment has a Cronbach's Alpha of 0.882 (≥ 0.70), rho_A of 0.883 (≥ 0.70), CR of 0.914 (≥ 0.70), and AVE of 0.681 (≥ 0.50). Perceived Usefulness of Digital Payment showed a Cronbach's Alpha of 0.917, rho_A of 0.919, CR of 0.938, and AVE of 0.750, all exceeding the thresholds. SME Performance has a Cronbach's Alpha of 0.887, rho_A of 0.888, CR of 0.922, and AVE of 0.747, while SME Satisfaction shows a Cronbach's Alpha of 0.893, rho_A of 0.895, CR of 0.921, and AVE of 0.700. These values indicate that the instruments used are consistent, reliable, and have good convergent validity for each construct.

Discriminant Validity Results (HTMT)

Table 2. Heterotrait-Monotrait Ratio (HTMT)

	PEOD	PUD	SMEs Performance	SME Satisfaction
Perceived Ease of Use of Digital Payments				
Perceived Usefulness of Digital Payment	0.895			
SME Performance	0.845	0.779		
SME Satisfaction	0.756	0.708	0.834	

Based on the HTMT ratio analysis across constructs, all values fell below the recommended threshold, indicating good discriminant validity. Perceived Usefulness of Digital- -Payment correlated at 0.895 with Perceived Ease of Use (below 0.90). SMEs Performance has a correlation of 0.845 with Perceived Ease of Use and 0.779 with Perceived Usefulness, while SMEs Satisfaction correlates 0.756 with Perceived Ease of Use, 0.708 with Perceived Usefulness, and 0.834 with SMEs Performance. All values fall below the strict criteria of 0.85–0.90, so the constructs can be considered empirically valid.

Model fit Results

Table 3. Standardized Root Mean Square Residual

Saturated Model	Estimated Model
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SRMR	0.057	0.097
d_ ULS	0.621	1.771
d_ G	0.443	0.515
Chi-Square	371.682	410.796
NFI	0.841	0.824

The PLS-SEM model fit assessment indicates that the proposed model demonstrates an acceptable level of goodness-of-fit, although some aspects require further consideration. The SRMR value of the estimated model (0.097) slightly exceeds the commonly recommended threshold of < 0.08 (Hair et al., 2019), suggesting that the model still contains some discrepancies between the empirical data and the hypothesized model structure. However, the NFI value of 0.824 indicates an adequate improvement over the null model, reflecting a reasonable level of model explanatory capability. The higher values of d_ ULS and d_ G in the estimated model compared with the saturated model suggest differences between the estimated model and observed data, which is expected in predictive-oriented PLS-SEM analysis. Overall, the model can be considered acceptable and theoretically relevant, although further refinement of constructs and measurement indicators may improve model fit and predictive accuracy.

Inner Model Result

R-Square Results

R-Square is a statistical measure that indicates the proportion of the dependent variable's variability that can be explained by the independent variables in the model. The R-Square value reflects the strength of the relationship and the model's theoretical fit; the higher the value, the greater the model's ability to explain data variability.

Table 4. Adjusted R-Square Results

	Adjusted R-Square
SME Performance	0.557
SME Satisfaction	0.476

Based on the results of the statistical analysis, the adjusted R-squared value for SME performance was 0.557 and for SME satisfaction was 0.476. This indicates that the research model is able to explain 55.7% of the variability in performance and 47.6% of the variability in SME satisfaction, thus providing an indication of fairly good predictive power regarding the factors that influence these two variables.

Q² predictive relevance Results

Table 5. Q² predictive relevance

	SSO	SSE	Q ² (=1-SSE/SSO)
SME Performance	600,000	355,649	0.407
SME Satisfaction	750,000	504,335	0.328

The Q^2 predictive relevance assessment demonstrates that the structural model has meaningful predictive capability. Based on the PLS-SEM criteria proposed by Hair et al. (2019), a Q^2 value greater than zero indicates that the model has predictive relevance, while values of 0.25 and 0.50 represent small and moderate predictive accuracy, respectively. The results show that SME Performance has a Q^2 value of 0.407, indicating moderate predictive relevance, while SME Satisfaction has a Q^2 value of 0.328, also reflecting an acceptable predictive capability. These findings suggest that the proposed model can adequately predict endogenous constructs, supporting the theoretical assumption that digital payment perceptions contribute to explaining SME satisfaction and performance outcomes. Nevertheless, the predictive capability remains moderate, indicating that additional explanatory factors beyond the current model may influence SME performance.

Path Coefficient Results

In PLS-SEM analysis, path coefficients describe the strength and direction of the direct effect of independent variables on the dependent variable. These values are used to test hypotheses, assess the significance of relationships, and determine the contribution of each path in the structural model, thereby empirically validating the model's predictions.

Table 6. Path Coefficient Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistics (O/STDEV)	P-Values
PEOD => SME Satisfaction	0.433	0.435	0.099	4.356	0.000
PUD => SME Satisfaction	0.297	0.299	0.106	2.809	0.005
SME Satisfaction => SME Performance	0.748	0.752	0.043	17.311	0.000

Based on Table 4, the path coefficient results indicate that all hypothesized relationships are significant. The effect of PEOD on SME satisfaction has a path coefficient of 0.433 with a T-statistic of $4.356 > 1.96$ ($p = 0.000 < 0.05$), while PUD's effect on SME satisfaction is 0.297 with a T-statistic of $2.809 > 1.96$ ($p = 0.005 < 0.05$). Furthermore, SME satisfaction has a strong effect on SME performance with a coefficient of 0.748 and a T-statistic of $17.311 > 1.96$ ($p = 0.000 < 0.05$). These statistical results confirm that the independent variables significantly influence SME satisfaction and performance according to the PLS-SEM model.

Bootstrapping Results

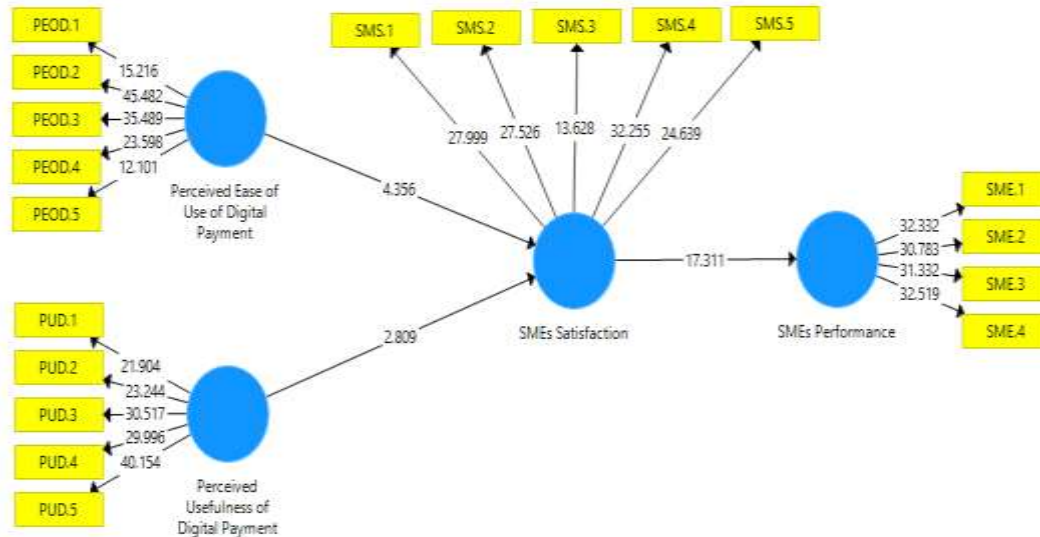


Figure 2. Bootstrapping Results

Based on the bootstrapping results shown in the figure, the path from PEOD to SME Satisfaction has a T-statistic of 4.356 with a p-value of 0.000, indicating a significant effect. The path from PUD to SME Satisfaction has a T-statistic of 2.809 and a p-value of 0.005, which is also significant. Furthermore, the path from SME Satisfaction to SME Performance shows a T-statistic of 17.311 with a p-value of 0.000, confirming a very strong effect. All hypothesis paths are accepted, indicating that the independent variables significantly influence SME satisfaction and performance.

Discussion

The Effect of Perceived Ease of Use of Digital Payment on SME Satisfaction

The perception of ease in digital payments has a significant impact on MSME satisfaction; although direct empirical evidence in the context of MSMEs in West Java is not yet available, cross-contextual literature indicates that PEOD reduces operational barriers and facilitates technology adoption, which are prerequisites for the positive experience indicated by satisfaction. The Technology Acceptance Model (TAM) framework positions PEOD as a key cognitive belief that shapes user responses, while perceived usefulness reinforces the realization of benefits and performance.

Research indicates that moderating factors such as risk and functional barriers can reduce the intention to continue using the product and positive experiences, meaning that satisfaction does not always develop automatically (Singh et al., 2026; Vásquez-Vásquez et al., 2026). Digital financial literacy and supporting conditions also modulate the relationship between PEOD and usage (Keshavammaiah et al., 2026). From a post-adoption perspective, a smooth usage experience reduces functional barriers and enhances continued usage, which can increase MSME satisfaction (Kornarius et al., 2025). This synthesis forms an interpretive model: PEOD, adoption/smoothness of use, satisfaction, with the caveat that the role of satisfaction as a mediator or moderator needs to be empirically tested specifically in the context of SMEs' digital payments. SMEs should prioritize the adoption of digital payment systems that are

simple, user-friendly, and supported by adequate training to reduce operational barriers. Improving digital financial literacy and selecting reliable payment platforms can enhance user experience, increase satisfaction, and encourage continuous utilization of digital payment services for business activities.

The Effect of Perceived Usefulness of Digital Payments on SME Satisfaction

The perceived usefulness of digital payments has a significant effect on SME satisfaction. Cross-context research indicates that PUD (Performance Expectancy) drives technology adoption and usage intensity, which logically can enhance user experience evaluations. Alkaabi et al. found that PU is significantly and positively associated with AI adoption, and Singh et al. demonstrated that performance expectancy positively influences the intention to adopt electric vehicles. This synthesis supports the argument that perceived benefits drive positive responses to technology.

The Technology Acceptance Model (TAM) framework identifies PUD as a key belief that shapes user responses, while FinTech studies indicate that technology use is positively correlated with economic outcomes, which can be interpreted as valuable experiences and potential satisfaction (Dang et al., 2026; Keshavammaiah et al., 2026). However, risk factors and functional barriers can weaken the effect of PUD on satisfaction because usage friction reduces adoption intention and intensity (Mustsafa et al., 2026; Talwar et al., 2025). Thus, digital payment PUD plausibly enhances SME satisfaction through the pathways of perceived benefits and sustained usage, although the strength of these relationships may be influenced by the context of digital literacy, enabling conditions, and risk management. SMEs should adopt digital payment systems that provide clear business benefits, such as improving transaction efficiency, customer convenience, and operational performance. Selecting platforms with reliable features, minimizing usage barriers, and strengthening digital literacy can help SMEs maximize the perceived usefulness of digital payments and enhance satisfaction with technology-based business solutions.

The Impact of SME Satisfaction on SME Performance

SME satisfaction has been shown to have a significant impact on SME financial performance. Cross-context research indicates that satisfaction reflects the quality of the technology usage experience; in FinTech research related to the use of digital systems, it is positively associated with economic outcomes and business sustainability. Therefore, satisfaction can be positioned as a post-adoption indicator signaling the effective utilization of technology.

Based on the Technology Acceptance Model (TAM) framework, satisfaction is a post-adoption extension of key beliefs such as perceived usefulness and ease of use, which influence technology adoption and usage intensity (Abandu et al., 2025; Alkaabi et al., 2026). The literature indicates that optimal technology adoption and use, when supported by adequate infrastructure and risk mitigation measures, have the potential to improve economic outcomes, which can be reflected in the financial performance of SMEs (Gomado et al., 2026; Wong & Topimin, 2026). Factors such as functional barriers and risk perceptions can moderate the effectiveness of technology utilization. Thus, the logical conceptual pathway is: satisfaction as an indicator of post-adoption experience quality, effective use, economic outcomes SME

financial performance, which provides a new empirical contribution to the TAM and SME FinTech literature. SMEs should focus on improving satisfaction with digital payment services by ensuring effective usage, reliable infrastructure, and appropriate risk management. A positive digital payment experience can encourage continuous technology utilization, strengthen operational effectiveness, and potentially improve financial performance. Therefore, SMEs should evaluate digital payment solutions based on usability, benefits, and long-term business value.

4. CONCLUSION

This study examined the relationship between perceived ease of use and perceived usefulness of digital payment services, SME satisfaction, and SME performance. The findings indicate that SMEs' perceptions of digital payment services play an important role in shaping satisfaction, which subsequently contributes to improved business performance. These results highlight that the value of digital payment adoption is not solely determined by technology usage but also by users' experiences and satisfaction with the services.

This study contributes to the digital payment and SME literature by extending the Technology Acceptance Model through the inclusion of SME satisfaction as a mediating mechanism between digital payment perceptions and performance outcomes. The findings provide additional understanding of how technological acceptance factors can be translated into business benefits among SMEs.

Despite these contributions, this study has several limitations. The research involved 100 SMEs in West Java, which may limit the generalizability of the findings to other regions or business contexts. Additionally, the cross-sectional research design captures perceptions and performance conditions at a specific point in time and does not examine long-term changes in digital payment usage.

Future research may expand the study by involving larger and more diverse samples, comparing different SME sectors or regions, and incorporating additional factors such as digital literacy, trust, security perception, and financial capability to provide a more comprehensive understanding of digital payment adoption and its impact on SME performance.

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