

Dynamics of MSME Finance in the Digital Era: An Analysis of the Impact of E-commerce, Fin-tech Payments, and Accounting Knowledge on Financial Performance (A 2025 Study)

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Background: This study aims to examine the influence of e-commerce, fintech Payments, and accounting knowledge on the financial performance of Micro, Small, and Medium Enterprises (MSMEs). MSMEs play a crucial role in the national economy, with their growing presence in Indonesia serving as a key driver of economic activity. The increasing number of MSMEs in Indonesia highlights the importance of factors such as digital technology adoption and financial literacy for their success.

Purpose: The purpose of this study is to determine the influence of the use of e-commerce, fintech Payments, and accounting knowledge on the financial performance of MSMEs in East Jakarta.

Methodology: Utilizing a quantitative approach, data were collected through questionnaires distributed to MSMEs in East Jakarta. The study employed purposive sampling, with sample size determined by the Slovin formula. Data analysis involved validity testing, descriptive statistics, classical assumption tests, and multiple linear regression analysis using SPSS 2025.

Finding: Results indicate that e-commerce usage, fintech Payments, and accounting knowledge all significantly positively affect the financial performance of MSMEs. These findings underscore the importance of digital and financial capabilities in enhancing MSMEs' economic outcomes.

Limitation: The study is geographically limited to East Jakarta, which may affect the generalizability of the findings to other regions. The use of purposive sampling might introduce selection bias, limiting the representativeness of the sample. Data collection via questionnaires relies on self-reported information, which may be subject to respondent bias. The study focuses on financial performance without exploring other performance dimensions like customer satisfaction or operational efficiency.

Originality: This research uniquely integrates three critical modern factors—e-commerce, fintech payments, and accounting knowledge—to examine their combined impact on MSMEs' financial performance during the digital era. It specifically focuses on MSMEs in East Jakarta, providing localized insights potentially distinct from broader national or global studies. The use of up-to-date analytics tools, such as SPSS 2025, adds methodological rigor to the study.

Keywords: E-commerce, Fintech Payments, Accounting Knowledge, Financial Performance, MSMEs