ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh penggunaan platform *e-commerce*, transaksi *e-wallet*, dan literasi keuangan digital terhadap profitabilitas UMKM di Kabupaten Berastagi. Perkembangan teknologi digital mendorong pelaku UMKM untuk memanfaatkan platform *e-commerce*, transaksi *e-wallet*, serta meningkatkan literasi keuangan digital guna mendukung pengelolaan usaha dan meningkatkan profitabilitas. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survey terhadap 400 pelaku UMKM di Kabupaten Karo. Data dianalisis menggunakan PLS-SEM. Hasil penelitian menunjukan bahwa penggunaan platform *e-commerce* berpengaruh positif dan signifikan terhadap profitabilitas UMKM dengan nilai *t-statistic* sebesar 6,363. Transaksi e-wallet juga berpengaruh positif dan signifikan terhadap profitabilitas UMKM dengan nilai *t-statistic* sebesar 2,397. Selain itu, literasi keuangan digital berpengaruh positif dan signifikan terhadap profitabilitas UMKM dengan *nilai t-statistic* sebesar 8,303. Secara simultan, ketiga variabel independent berpengaruh signifikan terhadap profitabilitas UMKM dengan nilai *Adjusted* R Square sebesar 0,844 (84%), sedangkan sisanya 16% dipengaruhi oleh variabel lain di luar model penelitian.

Kata Kunci: Platform *E-Commerce*, Transaksi *E-wallet*, Literasi Keuangan Digital, Profitabilitas, UMKM.

ABSTRACT

This study aims to examine the influence of the use of e-commerce platforms, e-wallet transactions, and digital financial literacy on the profitability of MSMEs in Berastagi District, Karo Regency. The development of digital technology encourages MSME actors to utilize e-commerce platforms, e-wallet transactions, and increase digital financial literacy to support business management and increase profitability. This study uses a quantitative approach with a survey method of 400 MSME actors in Berastagi District. The data was analyzed using PLS-SEM. The results of the study show that the use of e-commerce platforms has a positive and significant effect on the profitability of MSMEs with a t-statistic value of 6,363. E-wallet transactions also have a positive and significant effect on the profitability of MSMEs with a t-statistic value of 2,397. In addition, digital financial literacy has a positive and significant effect on the profitability of MSMEs with a t-statistic value of 8,303. Simultaneously, the three independent variables had a significant effect on the profitability of MSMEs with an Adjusted R Square value of 0.844 (84%), while the remaining 16% were influenced by other variables outside the research model.

Keywords: E-Commerce Platform, E-wallet Transactions, Digital Financial Literacy, Profitability, MSMEs