

**PERAN INOVASI ORGANISASI SEBAGAI MEDIASI HUBUNGAN ANTARA
Digital Payment System DENGAN KEBERLANJUTAN BISNIS (STUDI KASUS
UMKM INDUSTRI KREATIF DI KOTA YOGYAKARTA)**

ABSTRAK

ENDAH SUGESTI

241221009

Penelitian ini mengkaji peran mediasi inovasi organisasi dalam hubungan antara *Digital Payment System* dan keberlanjutan bisnis pada Usaha Mikro, Kecil, dan Menengah (UMKM) yang bergerak di sektor industri kreatif di Kota Yogyakarta. Dalam konteks transformasi digital, teknologi seperti *electronic wallets*, *QRIS*, and *mobile banking* telah menjadi instrumen yang vital dalam meningkatkan efisiensi transaksi serta memperluas jangkauan pasar. Namun demikian, keberlanjutan UMKM masih menghadapi berbagai tantangan signifikan, termasuk rendahnya tingkat adopsi teknologi, keterbatasan literasi digital, dan inefisiensi operasional. Dengan menggunakan pendekatan kuantitatif deskriptif, data dikumpulkan dari 100 UMKM yang dipilih secara *purposive* dan telah mengimplementasikan *Digital Payment System*. Analisis dilakukan dengan metode *Partial Least Squares Structural Equation Modeling (PLS-SEM)*. Hasil penelitian menunjukkan bahwa *Digital Payment System* memiliki pengaruh langsung yang bersifat moderat terhadap keberlanjutan bisnis; namun pengaruh tidak langsung yang dimediasi oleh inovasi organisasi terbukti lebih signifikan. Temuan analisis mediasi ini menegaskan bahwa inovasi organisasi memainkan peran yang krusial dalam memperkuat dampak positif digitalisasi terhadap keberlanjutan bisnis jangka panjang. Berdasarkan hasil tersebut, penelitian ini merekomendasikan adanya dukungan kelembagaan dalam peningkatan literasi digital dan kapasitas inovasi, serta mendorong penelitian lanjutan dengan pendekatan campuran dan eksplorasi terhadap variabel mediasi lainnya.

Kata kunci: *Digital Payment System*, Inovasi Organisasi, Keberlanjutan Bisnis, UMKM, Industri Kreatif, *PLS-SEM*

**THE ROLE OF ORGANIZATIONAL INNOVATION AS A MEDIATOR IN THE
RELATIONSHIP BETWEEN Digital Payment Systems AND BUSINESS
SUSTAINABILITY (A CASE STUDY OF CREATIVE INDUSTRY MSMEs IN
YOGYAKARTA CITY)**

ABSTRACT

ENDAH SUGESTI

241221009

This study examines the mediating role of organizational innovation in the relationship between Digital Payment Systems and business sustainability among Micro, Small, and Medium Enterprises (MSMEs) operating in the creative sector in Yogyakarta. In the context of digital transformation, technologies such as electronic wallets, QRIS, and mobile banking have emerged as vital instruments for enhancing transactional efficiency and expanding market reach. Nonetheless, the sustainability of MSMEs continues to face significant challenges, including low levels of technology adoption, limited digital literacy, and operational inefficiencies. Employing a descriptive quantitative approach, data were obtained from 100 purposively selected MSMEs that have implemented Digital Payment Systems. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings indicate that Digital Payment Systems exert a moderate direct influence on business sustainability; however, their indirect effect—mediated by organizational innovation—is notably stronger. The mediation analysis underscores the pivotal role of organizational innovation in amplifying the positive impact of digitalization on long-term business sustainability. Based on these results, the study recommends enhanced institutional support for improving digital literacy and innovation capabilities, as well as future research incorporating mixed-method approaches and exploring additional mediating variables.

Keywords: *Digital Payment System, Organizational Innovation, Business Sustainability, MSMEs, Creative Industry, PLS-SEM*