ABSTRACT

Digital transformation has become an increasingly strategic step for Micro, Small, and Medium Enterprises (MSMEs) in improving operational efficiency and business competitiveness. One form of this transformation is the adoption of digital payment systems (e-payment) along with the enhancement of customer relationship management (CRM). In service sectors such as photocopying MSMEs in Bandung, the integration of these two strategies is believed to support improvements in supply chain management (SCM) performance.

This study aims to analyze the effect of e-payment strategies on the operational efficiency of SCM, with CRM as a mediating variable. Photocopying MSMEs were selected as the research object due to their gradual adoption of digitalization, although they still face limitations in managing business processes efficiently. This research also seeks to explore how CRM can strengthen the impact of e-payment usage on MSMEs' operations.

The method used is a quantitative approach with Partial Least Square - Structural Equation Modeling (PLS-SEM) analysis technique. A total of 100 photocopying MSME owners who have implemented e-payment were selected through purposive sampling. Data were collected through a questionnaire using a five-point Likert scale.

The results show that e-payment has a positive and significant effect on CRM. CRM also has a significant effect on the operational efficiency of the supply chain and is proven to mediate the relationship between e-payment and operational efficiency.

These findings indicate that the combination of e-payment and CRM strategies can enhance the operational efficiency of MSMEs. This study implies that digital integration and effective customer management are crucial for strengthening MSME competitiveness in the digital era.

Keywords: e-payment, CRM, operational efficiency, supply chain management, MSMEs, photocopy, Bandung