“Exploring fintech adoption drivers among tourism-supported culinary SMES”

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ARTICLE INFO	Neva Novianti, Desi Ilona, Yeasy Darmayanti and Zaitul Zaitul (2025). Exploring fintech adoption drivers among tourism-supported culinary SMES. *Investment Management and Financial Innovations*, *22*(1), 405-415. doi:10.21511/imfi.22(1).2025.30
DOI	http://dx.doi.org/10.21511/imfi.22(1).2025.30
RELEASED ON	Monday, 17 March 2025
RECEIVED ON	Monday, 09 September 2024
ACCEPTED ON	Monday, 03 March 2025

JOURNAL	"Investment Management and Financial Innovations"
ISSN PRINT	1810-4967
ISSN ONLINE	1812-9358
PUBLISHER	LLC “Consulting Publishing Company “Business Perspectives”
FOUNDER	LLC “Consulting Publishing Company “Business Perspectives”

NUMBER OF REFERENCES	NUMBER OF FIGURES	NUMBER OF TABLES
34	2	6

BUSINESS PERSPECTIVES

LLC "CPC "Business Perspectives"
Hryhorii Skovoroda lane, 10,
Sumy, 40022, Ukraine

www.businessperspectives.org

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EXPLORING FINTECH ADOPTION DRIVERS AMONG TOURISM-SUPPORTED CULINARY SMEs

Abstract

Fintech adoption drivers are relevant for tourism-supported culinary SMEs for a number of reasons, including sustainability, economic growth, and technological advancements. This study aims to confirm the fintech adoption drivers among tourism-supported culinary SMEs in West Sumatra, Indonesia. The study uses primary data collected through a survey. Forty-four experts from various relevant academic backgrounds were respondents to this study. Data were analyzed in multiple stages. First, data were analyzed using the univariate test by applying the Mann-Whitney U and Kruskal-Wallis tests. Second, data analysis proceeds to exploratory factor analysis to separate the drivers into several factors. Finally, confirmatory factor analysis was employed using a second-order structural equation model. The result shows that five of the thirteen drivers identified in the literature were deleted due to no expert agreement. Based on exploratory factor analysis, it was found that two factors were created as fintech adoption drivers: time reduction process and new customer attraction factor (factor 1), and ease of use, security, and cost reduction factor (factor 2). The third analysis using second-order smart_PLS indicates that the two factors were confirmed. It can be concluded that two factors drive fintech adoption: (i) time reduction process and new customer attraction factor, and (ii) ease of use, security, and cost reduction factor.

Keywords fintech adoption driver, culinary small and medium enterprises, Indonesia

JEL Classification G21, G23, M21

Received on: 9th of September, 2024
Accepted on: 3rd of March, 2025
Published on: 17th of March, 2025

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Conflict of interest statement:
Author(s) reported no conflict of interest

INTRODUCTION

The adoption of fintech is increasingly recognized for its role in advancing sustainability and supporting the attainment of Sustainable Development Goals (SDGs) (Abdul-Rahim et al., 2022). Incorporating green fintech initiatives, which advocate for sustainable digital services, underscores this relationship, as these services motivate customers to embrace more sustainable financial practices (AboAlsamh et al., 2023). This trend signifies a wider acknowledgment of fintech's capability to improve financial services while promoting environmental and social sustainability. Fintech enhances financial inclusion by providing marginalized communities access to financial services, addressing the gap in areas with high unbanked populations (Setiawan et al., 2021; Museba et al., 2021). The integration of financial technology within culinary small and medium companies (SMEs) is a complex matter shaped by several factors, including technological preparedness, financial acumen, anticipated advantages, and external assistance.

The culinary industry, especially in areas such as Indonesia, is experiencing substantial change due to incorporating digital technologies that improve operational efficiency and market accessibility (Alfarizi, 2023). This shift is essential for SMEs since they frequently encounter obstacles in obtaining conventional finance, which fintech solutions help mitigate by offering alternative funding options (Chen, 2024;

Dahi, 2024). The research gap regarding fintech adoption determinants in culinary SMEs is complex and necessitates a thorough comprehension of this industry's distinct difficulties and opportunities. Although current literature has examined all facets of fintech adoption in small and medium enterprises (SMEs), there is a notable deficiency of focused research concerning culinary SMEs. This disparity is especially pronounced regarding the factors affecting fintech adoption, which might significantly differ from other industries due to culinary enterprises' unique operational and customer interaction attributes.

1. LITERATURE REVIEW

The speed at which financial transactions are completed has increased due to the modernization of financial transaction systems, which has had a domino effect and helped economies flourish (Hassan et al., 2022). There has been an improvement in financial inclusion due to increased global awareness (Nugraha et al., 2022). The widespread acceptance of financial technology, or fintech, in international markets, can be attributed to its demonstrated capacity to reduce investment obstacles (Hong et al., 2020). One of the main forces behind the digital revolution is the possibility of BigTechs entering new markets (Werth et al., 2020). Literature provides us with the drivers of fintech adoption. The first driver of fintech adoption is reduced transaction processing time (Luo et al., 2022; Moghavvemi et al., 2012; Sedigheh Moghavvemi et al., 2021). Financial technology is the umbrella term encompassing a variety of cutting-edge tools and systems designed to enhance and automate financial services and procedures. Time savings on transaction processing is, in fact, one of the main advantages of fintech developments. Fintech solutions' ability to shorten transaction processing times increases the overall effectiveness of financial operations. It raises client happiness by facilitating speedier settlements, easier transaction experiences, and faster access to cash.

The second driver of fintech adoption is reducing customer waiting time (Moreira-Santos et al., 2022). Adopting fintech is essential to addressing the urgent need to shorten consumer wait times. When obtaining financial services in the past, such as opening a bank account, asking for a loan, or processing a payment, clients have typically had to wait a long time. However, financial institutions use cutting-edge technologies to minimize consumer wait times and streamline procedures by introducing fintech solutions. By putting customers' needs first and cutting down on wait times, the financial services sector is undergoing a fundamental transformation due to adopting fintech. Financial institutions and fintech businesses enable clients to have faster, more efficient, and seamless financial experiences using cutting-edge technologies and digital solutions.

The third fintech adoption driver is attracting new customers (Fu & Mishra, 2022; Hassan et al., 2022; Sedigheh Moghavvemi et al., 2021; Moreira-Santos et al., 2022). Fintech platforms typically offer simplified onboarding procedures that facilitate opening accounts and introducing financial services for small and medium-sized enterprises. Digital documentation and simplified account management interfaces free up administrative time for SMEs, drawing in customers who appreciate effectiveness and simplicity.

Fintech adoption's fourth driver is providing comfort (Imam et al., 2022; Sedigheh Moghavvemi et al., 2021). Fintech adoption aims to give Small and Medium Enterprises (SMEs) comfort and convenience by delivering customized financial solutions that cater to their unique demands and concerns. When SMEs use fintech, they can get extra features and functions beyond what is typically offered by banks. Fifth, fintech adoption by SMEs provides additional features (Harasim, 2021). These extra features improve SMEs' experience with financial management by offering them better customer service, efficiency, security, and insightful information. Because of this, SMEs are using fintech solutions more frequently to address their changing financial needs and difficulties. Sixth, the adoption of fintech by SMEs reduces payment processing costs (Sedigheh Moghavvemi et al., 2021; Najib et al., 2021; Putritama, 2019). By providing reduced transaction fees, clear pricing, adaptable pricing models, the removal of media-

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tors, effective cross-border payments, automated reconciliation, and bulk payment processing capabilities, fintech adoption by SMEs lowers payment processing costs. As a result, SMEs gain from lower expenses and more effective payment transaction management.

The seventh driver of fintech adoption is increased payment security (Aseng, 2020; Sedigheh Moghavvemi et al., 2021; Najib & Fahma, 2020). SMEs that adopt fintech enhance payment security by using tokenization, two-factor authentication, biometric authentication, encryption and data protection measures, regulatory compliance, fraud detection and prevention systems, and ongoing monitoring and upgrades. These security measures give SMEs peace of mind and trust in the security of their payment operations by protecting their financial transactions and data. Eight, the fintech adoption driver boosts the promotional channels (Sedigheh Moghavvemi et al., 2021). By integrating with digital marketing platforms, using data analytics for targeted marketing, implementing loyalty programs and rewards, integrating with e-commerce platforms, utilizing social media marketing, managing event marketing initiatives, facilitating cross-promotion with partner businesses, and more, SMEs that adopt fintech can increase their promotional channels. These marketing initiatives help SMEs build their businesses by raising brand awareness, drawing in new clients, and fostering business expansion. Fintech can be used everywhere (Al Nawayseh, 2020; Bajunaied et al., 2023). The adoption of fintech by SMEs provides adaptability and accessibility, allowing companies to use Fintech solutions for a range of marketing campaigns and internal business processes. Fintech platforms offer small and medium-sized enterprises (SMEs) flexible tools to boost their marketing campaigns and propel their businesses forward in the current digital landscape. These tools include online and mobile marketing, e-commerce, social media, loyalty programs, event marketing, and email marketing.

Adopting fintech lowers administrative costs (Imam et al., 2022). By automating manual processes, streamlining accounting and bookkeeping, enabling paperless document management, reducing compliance costs, providing scalability and pricing flexibility, and facilitating efficient payment processing, SMEs' adoption of fintech solutions lowers administrative costs. Fintech adoption is desirable for SMEs trying to maximize operational efficiency and cut administrative costs because of these cost-saving advantages. Eleventh, fintech has fewer administrative stages for registration (Madan & Ashok, 2023). By automating procedures, integrating systems, enabling digital document management, supporting real-time data access, facilitating effective communication, expediting payment processes, and providing scalable solutions, fintech adoption by SMEs lowers administrative stages. For SMEs, these efficiency gains maximize operational productivity, reduce manual involvement, and streamline workflows. Twelve, fintech requires a few documents for registration (Fu & Mishra, 2022). A few essential documents are usually needed for fintech adoption by SMEs to be registered, focusing on digital documentation and verification techniques that streamline the process and reduce paperwork. Different documentation may be needed depending on the fintech service or platform and any regulations relevant to the SME's industry and jurisdiction. Finally, SMEs feel more confident using fintech (Imam et al., 2022). Fintech solutions' user-friendly interfaces, accessibility, transparency, security features, customization choices, customer support services, success stories, and educational materials can provide SMEs greater confidence when utilizing them. These elements enhance customer satisfaction and assist SMEs in utilizing fintech to accomplish their business objectives. Table 1 summarizes the drivers of fintech adoption in the literature.

While previous studies have extensively identified drivers of fintech adoption, such as transaction processing time and customer waiting time reduction, etc. (see Table 1), there is a lack of research exploring their sector-specific relevance and impact on SMEs, especially culinary SMEs in developing nations, such as Indonesia. This study seeks to bridge this gap by identifying and confirming key adoption drivers in this specific sector.

This study aims to confirm the fintech adoption drivers among tourism-supported culinary SMEs in West Sumatra, Indonesia. Confirmatory factor analysis is used to test the research hypothesis as follows:

Table 1. Drivers of fintech adoption

Factor	Variable	References
Fintech adoption drivers	Reduces transaction processing time	Luo et al. (2022), Moghavvemi et al. (2012), Sedigheh Moghavvemi et al., (2021)
	Reduces customer waiting time	Moreira-Santos et al. (2022)
	Attract new customers	Fu & Mishra (2022), Hassan et al. (2022), Sedigheh Moghavvemi et al. (2021), Moreira-Santos et al. (2022)
	Provides comfort	Imam et al. (2022), Sedigheh Moghavvemi et al. (2021)
	Provides additional features	Harasim (2021
	Reduces payment processing costs	Sedigheh Moghavvemi et al. (2021), Najib et al. (2021), Putritama (2019)
	Increases payment security	Aseng (2020), Sedigheh Moghavvemi et al. (2021), Najib & Fahma (2020)
	Increases the promotional channels	Sedigheh Moghavvemi et al. (2021)
	Be done anywhere	Al Nawayseh (2020), Bajunaied et al. (2023)
	Lower administrative costs	Imam et al. (2022)
	Less administrative stages	Madan & Ashok (2023)
	Require a few documents for registration.	Fu & Mishra (2022)
	More confident using Fintech	Imam et al. (2022)

H1: Process and attraction related factor is expected to be a fintech adoption driver among tourism-supported culinary SMEs.

H2: Usage, security and cost related factor is expected to be a fintech adoption driver among tourism-supported culinary SMEs

2. DESCRIPTION

This study employed experts as respondents from diverse academic backgrounds ranging from technology to economics. The term "experts" means that the individuals involved have specialized knowledge or skills in a field relevant to the study (financial management, small and medium enterprises, and information and technology). This study uses the purposive sampling technique with criteria: (i) SME knowledge and skills, (ii) knowledge and skills in financial management, and (iii) knowledge and skills in information and technology. This paper distributed the questionnaires to experts, and only 42 experts suited the criteria. The primary data were collected through surveys. The variables were identified through a literature review. Experts were required to fill the questionnaire with a range of (1) strongly disagree to (5) strongly agree. There are several steps of data analysis in this study. First, the agreement analysis among experts. In this case, the article first runs the normality test of manifest variables (fintech adoption drivers). The Shapiro-Wilk normality test is run to check normality. The result of the normality test is used to select the type of univariate test: nonparametric statistic test vs. parametric statistic test. Nonparametric statistics are chosen if the data are abnormal (Hair et al., 2014). There are two types of tests being run: Kruskal-Wallis (k>2) and Mann-Whitney test (K = 2). Any significant variable differences will be deleted because they indicate no expert agreement (Gao et al., 2018). Second, the exploratory factor analysis (EFA) is conducted to produce factors. Several statistical tests are involved in these stages: Kaiser-Meyer-Olkin test, Eigenvalue test, variance, Cronbach alpha, and loading factors (Denis, 2019). In addition, this second analysis is expected to produce several factors. The third analysis is the confirmatory factor analysis (Marsh et al., 2010; Thompson, 2007). In this analysis, the paper uses the second-order structural equation model using smart_PLS (Hair et al., 2017). A measurement model is applied to confirm the factors. There are two validities in this measurement model: convergent validity and discriminant validity. The outer loading, Cronbach alpha, composite reliability and average variance extracted (Bagozzi & Yi, 1988; Henseler et al., 2015; Hulland, 1999) are run to satisfy the convergent validity steps. In addition, cross-loading is set up to gain the validity of the discriminant.

3. RESULTS

Forty-four experts took part in the study. Regarding age, experts aged 31 to 40 were the final sample (48%). In terms of gender, 75% of ex-

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perts were female, and the rest were male (25%). Regarding education level, 84% of experts were master's graduates, and only 16% graduated from doctoral programs. From an academic background, most of the experts are from the information technology academic discipline (48%), and the rest are from management (32%), accounting (18%), and economics (2%). In addition, experts are senior lecturers (80%) and associate professors (20%). Statistical Package for Social Sciences (SPSS) was used to analyze the data. The Shapiro-Wilk normality test results showed that all the variables (drivers) had significant values of less than 0.05. This suggested nonparametric testing was necessary for additional analysis because the data were not normally distributed. To gain agreement among experts, the paper uses the Mann-Whitney U test for two sample tests (education and sex) and the Kruskal-Wallis test (age, academic rank, and educational background).

The result of the univariate analysis is shown in Table 2. First, the Kruskal-Wallis test result for age shows no agreement for reducing customer waiting time (d2) with asymptotic significance (asym sig) (0,029) below 0.05. Second, the Kruskal-Wallis test result for academic rank indicates agreement among different samples (academic rank); therefore, it can be summarized that there is an agreement. Third, the result of the Kruskal-Wallis test for academic background indicates that the two drivers have significant differences (asym sig < 0.05): less administrative stages (d11) and more confidence using Fintech (d13). Fourth, the Mann-Whitney U test for gender shows no significant differences in perception of fintech adoption drivers due to the asym sig above 0.05. Therefore, it can be concluded that experts with different opinions agree. Fifth, the univariate test using the Mann-Whitney U test for education level indicates no agreement for providing comfort (d4) and addi-

Table 2. Agreement analysis: univariate test

Factor	Variable (drivers)	Asymptotic significance Kruskal-Wallis (Age, K = 4)	Asymptotic significance Kruskal-Wallis (academic rank, K = 3)	Asymptotic significance Kruskal-Wallis (academic background, K = 4)	Asymptotic significance Mann-Whitney (education, K = 2)	Asymptotic significance Mann-Whitney (gender, K = 2)	Agreement status
Fintech adoption drivers	Reduces transaction processing time (d1)	0.331	0.593	0.580	0.148	0.097	Agreement
	Reduces customer waiting time (d2)	0.029**	0.071	0.192	0.371	0.825	No agreement
	Attract new customers (d3)	0.375	0.631	0.912	0.076	0.073	Agreement
	Provides comfort (d4)	0.118	0.311	0.862	0.002***	0.742	No agreement
	Provides additional features (d5)	0.111	0.748	0.604	0.014**	0.904	no agreement
	Reduces payment processing costs (d6)	0.244	0.306	0.531	0.507	0.181	Agreement
	Increases payment security (d7)	0.131	0.340	0.088	0.972	0.379	Agreement
	Increases the promotional channels (d8)	0.556	0.907	0.167	0.851	0.676	Agreement
	Be done anywhere (d9)	0.343	0.508	0.321	0.640	0.345	Agreement
	Lower administrative costs (d10)	0.164	0.743	0.258	0.293	0.435	Agreement
	Less administrative stages (d11)	0.480	0.136	0.042**	0.292	0.793	No agreement
	Require Few documents (d12)	0.482	0.731	0.907	0.896	0.943	Agreement
	More confident using Fintech (d13)	0.461	0.401	0.012**	0.988	0.158	No agreement

tional feature (d5) because these variables have an asym sig below 0.05. In brief, the study can conclude that experts have no agreement on five variables (drivers). This result is used for further analysis.

The second analysis is exploratory factor analysis. There are several stages of tests in exploratory factor analysis: test of sampling adequacy, validity test, and reliability test. The measure of sampling adequacy using Kaiser-Meyer-Olkin shows that the sample is adequate due to their value above 0.05 or significant Bartlett test below 0.05 (see Table 3). Principal component analysis is applied to gain several factors. Eigenvalue of one indicates that one factor is created. As Table 4 shows, two factors were developed during this analysis, with Eigenvalue above 1. Based on the loading factor (validity test), there are two variables for the first factor (d1 and d3) and three variables for the second factor (d6, d7, and d9). Both factors have a Cronbach alpha greater than 0.8 (very reliable) as a measure of reliability test. The number of factors created can also be seen in Figure 2.

Table 3. Sampling adequacy test

Measure of sampling adequacy		Value
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.619
Bartlett's Test of Sphericity	Approx. Chi-Square	288.319
	df	10
	Sig.	0.000

A graphical tool used in exploratory data analysis, principal component analysis (PCA) in particular, is the scree plot, which shows the percentage of variance explained by each principal component. With the number of principal components on the x-axis and the cumulative variance explained on the y-axis, Figure 1 shows the principal components' eigenvalues, or explained variances, in decreasing order. The scree plot makes finding the number of primary components easier for additional analysis. Usually, the "elbow" or the point at which the plot levels out – a sign of diminishing benefits with each more component – is sought after. Since they account for the majority of the variance in the data, the components before this point are typically kept for additional study.

The third analysis is confirmatory factor analysis. In this study, the paper uses the second-order structural equation model. There are two tests of validity in measurement model assessment: convergent validity and discriminant validity. In addition, convergent validity has several kinds of tests: outer loading, Cronbach alpha, composite reliability, and average variance extracted. As shown in Figure 3, the outer loading of all variables is above 0.700. In addition, the Cronbach alpha and composite reliability values for the two factors are above 0.700, and it can be concluded that convergent validity has been achieved. Hence, the average variance extracted also indicates that it is above 0.500. In brief, this paper can conclude that all convergent validity requirements have been satisfied.

The second validity test is discriminant validity. In this case, it uses cross-loading. When an indicator (or manifest variable) in a measurement model loads heavily on more than one latent construct (or component), this is referred to as cross-loading. Manifest variables exhibiting significant cross-loadings on several constructs should be exam-

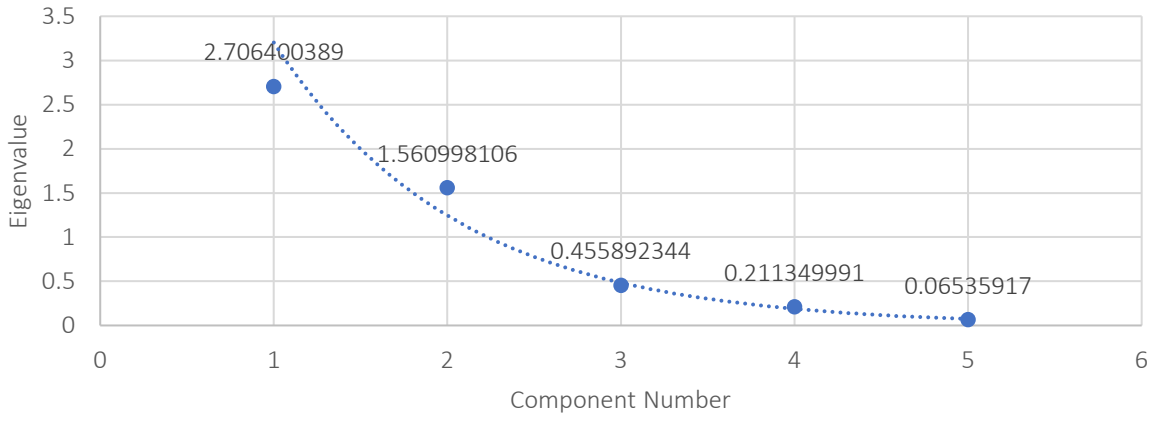

Figure 1. Scree plot

http://dx.doi.org/10.21511/imfi.22(1).2025.30

Table 4. Exploratory factor analysis results

Driver factor	Variable	Loading factor	Communalities	MSA
Time reduction process and new customer attraction factor	Reduces transaction processing time (d1)	0.974	0.522	0.963
	Attract new customers (d3)	0.971	0.556	0.954
	(Eigenvalue = 1.561, % of Variance = 31.220, Cronbach alpha = 0.965, Mean = 3.524)			
Usage, security, and cost reduction factor	Reduces payment processing costs (d6)	0.776	0.743	0.738
	Increase payment security (d7)	0.933	0.609	0.872
	Be done anywhere (d9)	0.861	0.704	0.741
	(Eigenvalue = 2.706, % of Variance = 31.220, Cronbach alpha = 0.837, Mean = 3.867)			

Table 5. Convergent validity

Construct	Cronbach's alpha	Composite reliability	Average variance extracted (AVE)
Factor 1	0.966	0.966	0.967
Factor 2	0.838	0.848	0.755

ined to see if the indicator has conceptual overlaps or ambiguities. The result of cross-loading of manifest variables is demonstrated in Table 6. Factor 1 with variables d1 and d3 loaded higher than factor 1 (0.983 and 0.983). In addition, manifest variables d6, d7, and d9 have higher loading to factor 2 (0.864, 0.917, and 0.824). It can be concluded that the discriminant validity has been achieved based on the above result.

Table 6. Discriminant validity: Cross-loading

Variables	Factor 1	Factor 2
d1	0.983	0.287
d3	0.983	0.276
d6	0.406	0.864
d7	0.154	0.917
d9	0.155	0.824

Figure 2 shows the final measurement model of confirmatory factor analysis. Having reviewed the manifest variable in each factor, the first factor is labelled as the time reduction process and new customer attraction. In addition, the second factor is called ease of use and cost reduction. Therefore, the hypothesis is accepted. The R-squared of the first factor is 0.566, with an original sample of 0.752. However, the second factor has an R-squared of 0.717 and an original sample of 0.847. Therefore, factor 2 is dominant compared to the first because it has a higher R-squared and the original sample.

The result shows that the process and attraction-related factor is the driver of fintech adoption among tourism-supported culinary SMEs (H1 accepted). This factor consists of two manifests: (i) reduces

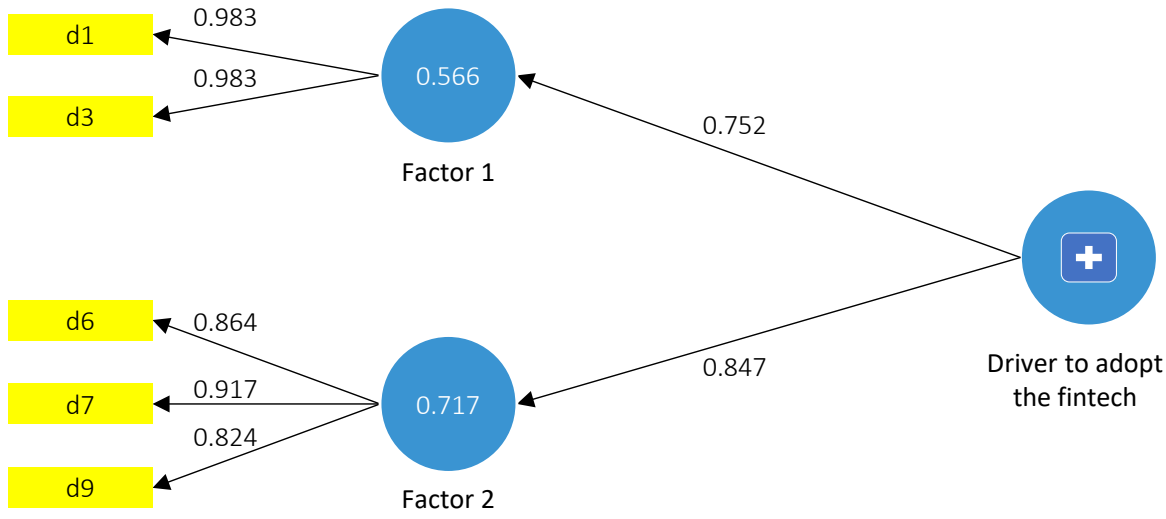

Figure 2. Measurement model

transaction processing time, and (ii) attracts new customers. Another result is that the usage, security and cost-related factor is also fintech adoption among tourism-supported culinary SMEs (H2 accepted). This factor composes three manifests: (i) reduce payment processing cost, (ii) increase payment security, and (iii) be done anywhere.

4. DISCUSSION

Adopting fintech is critical because it improves risk management, efficiency, innovation, and financial access, leading to economic growth and higher living standards for individuals and companies. In addition, adopting fintech can give SMEs in the culinary industry access to cutting-edge funding, financing options, and business tools that help improve operations, cut expenses, and spur expansion in a market that is becoming increasingly digital. It is essential to analyze fintech adoption drivers since these drivers can be considered successful factors that can be used to predict fintech adoption. This study found two factors as fintech drivers: time reduction process, new customer attraction (factor 1), ease of use, security, and cost reduction (factor 2). The first factor comprises two drivers: the time reduction process and new customer attraction. The first driver found in this study is the time reduction process, which is consistent with previous studies (Luo et al., 2022; Moghavvemi et al., 2012; Moghavvemi et al., 2021). "Financial technology" refers to a broad range of state-of-the-art instruments and frameworks intended to improve and mechanize financial processes and services. The ability to process transactions faster is, in fact, one of the primary benefits of fintech advancements. Financial operations are more effective overall when fintech technologies can reduce transaction processing times. Enabling quicker settlements, simpler transaction processes, and quicker access to cash increases customer satisfaction. The second driver of fintech adoption is to attract new customers. This finding is supported by previous studies (Fu & Mishra, 2022; Hassan et al., 2022; Moghavvemi et al., 2021; Moreira-Santos et al., 2022). Fintech platforms generally provide streamlined onboarding processes, making it easier for small and medium-sized businesses to open accounts and introduce financial services. Simplified account management interfaces and digital documentation reduce administrative time for SMEs, attracting clients who value efficiency and simplicity.

CONCLUSION

This study aims to confirm the fintech adoption drivers among tourism-supported culinary SMEs in West Sumatra, Indonesia. Culinary SMEs need to adopt fintech to achieve sustainability. Adopting fintech can help SMEs achieve several goals, such as increased productivity, reduced expenses, better customer service, better access to financing, greater financial inclusion, data-driven insights, flexibility and adaptability, improved security, and compliance. These advantages allow SMEs to streamline processes, spur expansion, and thrive in today's cutthroat business environment. However, there is no empirical evidence about fintech adoption drivers among SMEs, especially culinary SMEs. This study investigates how experts agree on the drivers that lead to fintech acceptance. This study additionally investigates the drivers found in the first objective into several components or factors. Thus, by doing confirmatory factor analysis, the study validates the factors. The major data used in this investigation were gathered via surveys. Respondents to this survey were experts with a range of pertinent academic backgrounds. In this study, forty-four experts were involved. Data analysis is done in multiple stages. Initially, the Mann-Whitney U and Kruskal-Wallis tests were used to examine the data using the univariate test. The data analysis then moves on to an exploratory factor analysis to separate the drivers into many factors. Finally, a second-order structural equation model was used in this study to conduct confirmatory factor analysis.

The outcome demonstrates that expert disagreement eliminated five of the thirteen drivers found in the literature. Two reasons were identified as driving fintech adoption, based on exploratory factor analysis: The first factor, which was the time reduction process and new client acquisition factor, and the second factor, which was the ease of use, security, and cost reduction factor. The two components were verified

http://dx.doi.org/10.21511/imfi.22(1).2025.30

according to the third analysis, which used second-order smart_PLS. The results of this study essentially suggested that fintech adoption among SMEs in the food industry may be increased. Furthermore, this study adds to the theory of reason action (TRA) and the technological acceptance model (TAM). This study has several limitations, and it provides avenues for future investigations. First, the study employed a limited sample size; therefore, future investigators can advance the sample size to gain robust results. Second, this study was conducted in Padang, Indonesia. Future studies can widen the location of research into several cities. Finally, this study is exploratory and researchers may conduct it using another type of research.

AUTHOR CONTRIBUTIONS

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ACKNOWLEDGMENT

This research was funded by the Ministry of Education, Culture, Research and Technology, Republic of Indonesia (No. 186/E5/PG.02.00.PT/2023).

We acknowledge the directorate of higher education, the Ministry of Education, Culture, Research and Technology, Republic of Indonesia, for research funding (No. 186/E5/PG.02.00.PT/2023). Our thanks are also directed to the Rector of Universitas Bung Hatta and anonymous reviewers of this article for constructive suggestions.

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