

ABSTRACT

This research focuses on the implementation of a digital payment system using the Midtrans payment gateway in a web-based e-commerce application for Micro, Small, and Medium Enterprises (MSMEs) in the Taman Cahaya area, Pakal, Surabaya, East Java. The main problem addressed in this study is the payment process, which is still conducted manually and separately by each MSME, making it difficult for customers to shop from multiple stores in a single transaction. To overcome this issue, this research proposes the integration of the Midtrans payment gateway, which supports various payment methods such as QRIS, e-wallets, and Virtual Accounts within a single system. The system was developed using the Waterfall method through the stages of analysis, design, implementation, and testing. System testing was conducted using the Black Box Testing method to ensure that all system features functioned according to the specified requirements. The testing results indicate that all main system features operated properly according to their intended functionalities. The system successfully integrated various digital payment methods into a single platform, allowing users to make purchases from multiple MSMEs in a single transaction. In addition, the implementation of the Midtrans payment gateway supports a more practical, efficient, and integrated transaction process. Therefore, the developed e-commerce system can serve as a solution to overcome manual payment issues faced by MSMEs while providing a more practical, efficient, and modern transaction experience.

Keywords: *Payment gateway, Midtrans, MSMEs, Web-Based Information System.*

KATA PENGANTAR

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