

ABSTRACT

Pikri Muhamad Rizki. *The Impact of Digital Payment Systems, Business Capital, and Human Capital on the Income of Souvenir Vendors along the Nagreg Route, Bandung Regency.*

This study aims to analyze the influence of digital payment systems, business capital, and human capital on the income of souvenir vendors along the Nagreg Route in Bandung Regency. The study employs a descriptive-verification method with a quantitative approach. The population consists of 57 vendors, all of whom served as respondents using a saturated sampling technique (census). Data were collected via questionnaires and analyzed using multiple linear regression with the aid of IBM SPSS Statistics. Hypothesis testing was conducted using the t-test to determine partial effects and the F-test to determine simultaneous effects. The results indicate that digital payment systems, business capital, and human capital each have a positive and significant effect on income, with significance values of 0.000 for digital payment systems, 0.002 for business capital, and 0.001 for human capital. Simultaneously, the three variables significantly influence income, with a significance value of 0.000. The Adjusted R-Square value of 0.493 indicates that 49.3% of the variation in income can be explained by these three variables, while 50.7% is explained by factors outside the research model. Thus, digital payment systems, business capital, and human capital are factors that influence the income of souvenir vendors along the Nagreg Route in Bandung Regency.

Keywords: *Income, Digital Payment Systems, Business Capital, Human Capital*