
Implementation of the Quality of Financial Information and its Impact on the Performance of MSMEs in Bandar Lampung

Nurhayati Widi Utami ¹, Sudrajat ²

Abstract:

MSMEs are recognized as a sector that drives economic growth. However, MSMEs often face challenges in financial management, including the accurate and reliable preparation of financial reports. Based on research activities, it was found that 75% of MSMEs do not regularly manage and present financial information. This is attributed to several issues faced by MSMEs. The primary problem identified is the limitation of competent human resources. The majority of MSMEs lack adequate financial experts. Additionally, some MSMEs also encounter issues such as a lack of understanding of proper financial information recording for appropriate business decision-making. However, the current trend of using digital payment QRIS is considered very high and continuously increasing, driven by the role of QRIS in providing benefits to merchants, including MSMEs. This research was conducted on MSMEs located in Bandar Lampung and aimed to analyze the role of QRIS in driving MSME performance in the context of enhancing the quality of financial information. The purposive sampling technique was utilized for sampling. A questionnaire was used as a research tool, employing Structural Equation Model (SEM) as the data analysis technique, including outer model and inner model testing. The research results indicate that the quality of financial information, as an intervening variable, can indirectly influence the improvement of MSME performance following the implementation of QRIS in the digital payment.

Keywords: *MSME performance, QRIS, Quality of financial information, Structural Equation Model (SEM), Partial Least Square (PLS)*

1. Introduction

Micro, Small, and Medium Enterprises (MSMEs) represent a critical sector in the national economy, playing a vital role in economic growth and job creation. However, MSMEs often encounter challenges in financial management, including the preparation of accurate and reliable financial reports. Some common challenges faced by MSMEs include resource limitations, lack of knowledge and skills, complexity of regulations and standards, irregular financial record-keeping, changes in the business environment, and limited access to systems and technology. Based on pre-research

¹Faculty of Economy and Business, Universitas Lampung, Indonesia. nurhayatiwidi31@gmail.com

²Faculty of Economy and Business, Universitas Lampung, Indonesia. drajat239@gmail.com

activities conducted on twelve MSMEs in the city of Bandarlampung, it was found that 75% of MSMEs have not regularly managed and presented financial information.

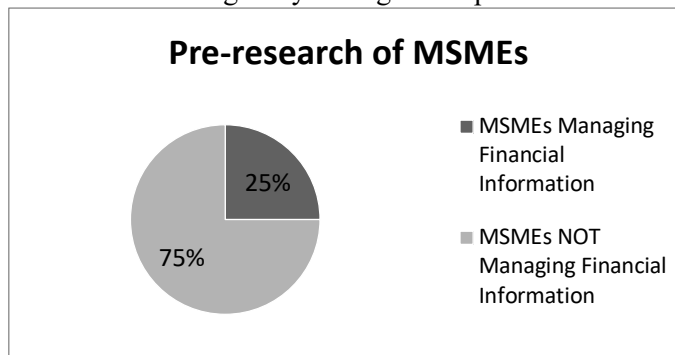


Figure 1: Pra-research of MSMEs

This is caused by several issues faced by these MSMEs. One of the main problems identified is the limitation of competent human resources in the field of accounting and finance. Most MSMEs lack adequate financial experts to manage transaction records and compile financial information in a timely manner. Furthermore, some SMEs also face challenges in accurately recording financial transactions due to a lack of understanding of the importance of proper financial recording for sound business decision-making. Constraints related to time and knowledge in financial management also hinder effective financial information management.

This condition is supported by Armakqit's study (2021), which states that the obstacles faced by MSMEs in preparing financial reports include the perception that accounting is difficult to comprehend. MSMEs heavily rely on memory and lack expertise in preparing financial reports. Moreover, they have a low level of accounting knowledge, human resources that do not understand reporting standards, inadequate transaction recording, and a lack of socialization regarding the importance of accounting records for MSMEs.

Mutiah (2019) also identified challenges faced by Silky Parijatah SMEs in preparing financial reports in accordance with the applicable EMKM IFRS standards. The research results indicate that SMEs have difficulties in preparing financial reports, including limited understanding of financial report management and a lack of Human Resources (HR) with the ability to prepare financial statements.

Meanwhile, on the other hand, the growth and development of information systems currently have a significant impact on various sectors, including the financial sector. One of the latest information system innovations in the financial sector is the implementation of the Quick Response Code Indonesian Standard (QRIS) by Bank Indonesia. QRIS is a QR code-based payment system that users can utilize for easy, fast, and secure payment transactions. The QRIS system integrates various digital payment methods, such as bank transfers, electronic money, and credit cards from various Payment System Service Providers (PSSPs).

The implementation of QRIS has garnered significant attention in Indonesia, particularly in supporting the Micro, Small, and Medium Enterprises (MSMEs) sector. This is evident from the increasing number of merchants since QRIS was launched in August 2019. The information presented in the graph indicates that by the end of 2022, QRIS had digitized payment services for MSMEs for over 28.75 million merchants in Indonesia.



Figure 2. Total QRIS Merchants Throughout Indonesia

The success of digitizing payment services for MSMEs is closely linked to the collaboration of integrating QRIS into e-commerce, fintech, and digital banking platforms. Additionally, the role of the government is crucial in driving merchant growth through seminars and conferences involving MSME stakeholders. Training and technical support provided to MSMEs can instill confidence and motivation in using QRIS. A good understanding and awareness of QRIS are vital factors in merchant growth. Effective socialization and education for MSMEs regarding the benefits of QRIS, its usage, and transaction security can further promote QRIS adoption.

In this context, the implementation of QRIS can be a potential solution to enhance the quality of financial information for MSMEs. The implementation of an effective information system can enhance productivity and efficiency within an organization (Prasetyo, 2017). QRIS, as an effective information system, can play a role in enhancing productivity and operational efficiency for MSMEs. With QRIS, business processes can be automated, information flow can be accelerated, and quick and accurate data access can be achieved. Furthermore, QRIS facilitates better decision-making based on real-time available information (Yolanda, 2023). Amalia (2023) states that a good information system, such as QRIS, that is reliable and efficient, can significantly contribute to overall organizational performance improvement. Therefore, the implementation of QRIS as an information system can be a potential

solution to enhance the quality of financial information for MSMEs and broadly support MSME business growth and success.

Based on the data presented in the graph, the information indicates that the city of Bandar Lampung is the primary contributor, constituting 51.03% of QRIS users in Lampung Province, equivalent to 205,873 merchants. This signifies that Bandar Lampung holds significant potential for the development of MSMEs.

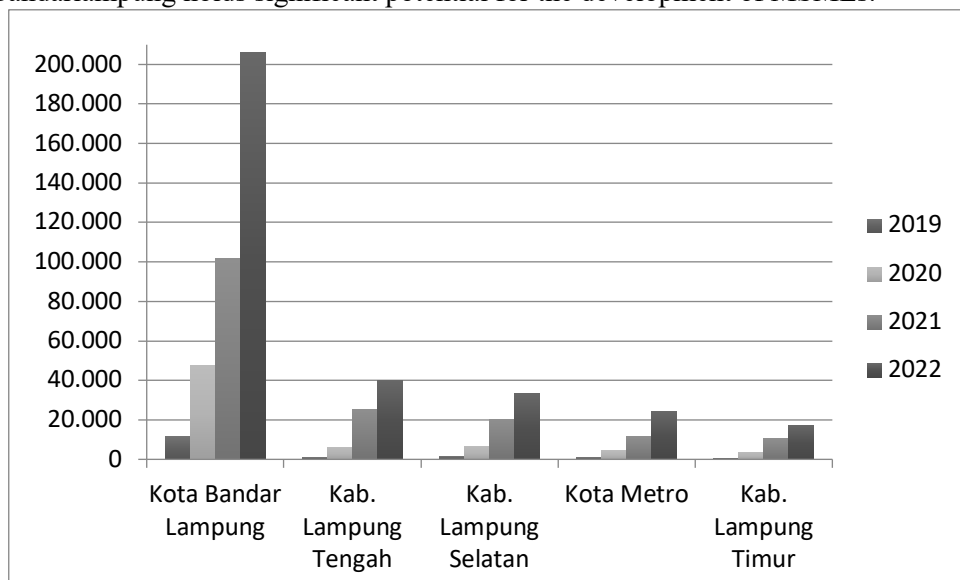


Figure 3. Total QRIS Merchants Lampung

The development of SMEs referred to can be substantiated by the performance achieved by SMEs after adopting the QRIS system. Therefore, this research aims to analyze the influence of QRIS implementation on the quality of financial information for MSMEs in Bandar Lampung and delineate its impact on SMEs' performance. Through this research, it is expected to discover empirical evidence supporting the benefits and contributions of QRIS implementation to MSMEs' financial management, particularly in terms of quality financial information compilation.

2. Theoretical Background

This research aims to analyze the influence of QRIS implementation on the quality of financial information for MSMEs in Bandar Lampung and delineate its impact on SMEs' performance. This research utilizes the Technology Fit Theory proposed by Venkatesh and Davis (2000). Venkatesh and Davis state that the appropriate use of information technology aligned with organizational needs will contribute to enhanced organizational performance. The application of the Technology Fit Theory in this research context aims to elucidate how the implementation of QRIS can support and streamline electronic payment-related tasks, such as payment transactions, data management, and transaction security, including enhancing the quality of financial

information, subsequently impacting MSMEs' performance. Below is the research framework that has been devised:

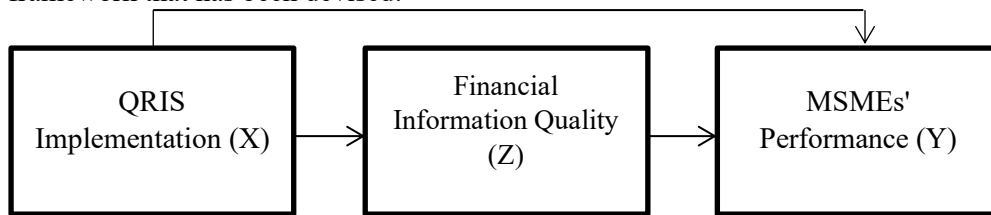


Figure 4. Research Framework

The implementation of QRIS can expedite and streamline the process of recording financial transactions for MSMEs (Nada, 2021). With an integrated system, transactions can be recorded automatically and accurately, thus reducing the risk of human errors in recording (Azhari, 2021). With QRIS, financial transaction data for MSMEs can be automatically recorded. Each time there is a payment or transaction, the information is immediately logged into the system without the need for manual entry. With automated recording processes, the risk of human errors in financial transaction recording can be minimized. Automatically recorded transaction data is also more reliable and accurate. Additionally, QRIS can be integrated with MSMEs' financial systems. Transaction data from QRIS can be directly linked to accounting applications or other financial software, facilitating the financial reporting and analysis processes. QRIS enables easier transaction tracking (Nugroho & Kusuma, 2021). Businesses can quickly view and manage transaction data recorded in the system. The implementation of QRIS provides real-time access to MSMEs' financial information. With faster and more accurate monitoring, MSMEs can make better and timely decisions. Furthermore, QRIS provides transparency in financial reporting, thereby enhancing the trust of relevant parties such as investors, lenders, and business partners.

QRIS is a technology designed to streamline payment processes and financial transactions, aligning with the Technology Fit Theory (Vankatesh & Davis, 2000). According to this theory, QRIS meets the needs of MSMEs to optimize payment processes, accelerate transaction recording, and reduce the risk of human errors. The presence of QRIS aligns technology with the aim of enhancing efficiency and accuracy in transaction recording. The appropriate use of information systems can contribute to the quality of financial information (Umami, 2023). Information systems can ensure that the financial data collected and stored in the system are accurate. With validation and automatic controls, human errors can be reduced, resulting in more reliable data (Wahyuni, 2023). Information systems enable faster and more efficient processes for collecting, processing, and reporting financial data. This helps management and stakeholders to access financial information in real-time, enabling more timely decision-making.

Based on the conceptual framework and theoretical foundation above, the first hypothesis of this research is as follows:

H1: QRIS implementation has a positive influence on Financial Report Quality

With the implementation of QRIS, MSMEs can utilize technology to automatically and in real-time record financial transactions (Yolanda, 2023). This can enhance the accuracy and reliability of financial information present in MSMEs' financial reports. High-quality financial reports assist MSMEs in making better decisions, such as financial planning, cost control, appropriate investments, and business strategy development (Febriyanto, 2019).

Accurate, relevant, and timely financial information forms a crucial foundation for effective and sound business decision-making. According to the principles of the Technology Fit Theory (Vankatesh & Davis, 2000), with appropriate information technology for MSMEs' needs, such as the QRIS payment system, MSMEs can obtain better financial data. QRIS implementation enables MSMEs to easily record, manage, and analyze financial data (Kahmidatunissa, 2022). With this ease, MSMEs can enhance efficiency and accuracy in recording financial transactions, reduce the risk of human errors, and minimize associated administrative costs. Furthermore, high-quality financial information also influences MSMEs' ability to make better financial planning (Febriyanto, 2019). With accurate and reliable data, MSMEs can measure business performance and identify potential opportunities or issues that may arise in the future. This allows MSMEs to take appropriate strategic steps, allocate resources more efficiently, and face business challenges with greater confidence.

Additionally, financial information quality also impacts relationships with external parties such as banks, investors, or business partners. Financial information quality is key to building trust and strengthening business cooperation with relevant stakeholders (Arifin, 2016). Overall, financial information quality plays a crucial role in supporting MSME performance (Pakpahan, 2020).

Based on the conceptual framework and theoretical foundation above, the third hypothesis of this research is as follows:

H2: Financial Report Quality has a positive influence on MSME Performance

The implementation of QRIS can provide several benefits to MSMEs. Through QRIS implementation, MSMEs can enhance efficiency and effectiveness in payment processes and transaction recording. Transactions become faster and more convenient, reducing the time required for payment completion and minimizing human errors in financial transaction recording. In the context of MSMEs' performance, QRIS implementation can contribute positively (Setiawan & Mahyuni, 2020). By improving efficiency and providing real-time access to financial information, SMEs can optimize financial management processes (Yolanda, 2023). With QRIS implementation, MSMEs can record financial transactions accurately and swiftly, avoiding potential errors that may occur in manual recording. The use of QRIS can also contribute to achieving the government's target of enhancing financial inclusion in Indonesia. QRIS policy will encourage improved quality, competitiveness, and innovation not only in large companies but also in small and micro merchants or MSMEs (Wahyudin, 2022).

QRIS is an innovative technology designed to enhance efficiency in payment systems and financial transactions. With QRIS's ability to record transactions accurately and swiftly, MSMEs can avoid manual errors in recording and have easier access to the required financial information. In line with the principles of the Technology Fit Theory (Vankatesh & Davis, 2000), QRIS has aligned with the needs of MSMEs, thereby enhancing SME performance. Through QRIS utilization, MSMEs can optimize financial management and enhance operational efficiency. Furthermore, QRIS facilitates integration with existing financial systems within MSMEs. Transaction data from QRIS can be directly linked to accounting applications or other financial software, making financial reporting more accurate and centralized. With more timely and accurate financial information, MSMEs can make more effective business decisions. This is supported by previous research by Saputro (2023) and Amalia (2023), which explained that the use of accounting information systems has a positive and significant impact on MSME performance.

Based on the conceptual framework and theoretical foundation above, the second hypothesis of this research is as follows:

H3: QRIS implementation has a positive influence on MSME Performance mediated by Financial Information Quality as an Intervening Variable

3. Methodology

This research was conducted on MSMEs located in Bandar Lampung. The study employed a quantitative research approach using a survey method aimed at analyzing the influence of the independent variable, in this case, QRIS Implementation (X), on the dependent variable (MSME performance), along with the intervening variable, which is financial information quality (Z). The sample size consisted of 66 MSMEs selected using purposive sampling method. The quantitative survey approach involved analyzing the collected numerical data (Likert scale) and preparing materials to confirm and validate the identified hypotheses in the form of correlations between variables (Sugiyono, 2018).

The data used in this study were primary data obtained directly from MSME managers. Primary data in this study were acquired by distributing questionnaires directly to MSMEs in Bandar Lampung, which were the research samples. The questionnaire's questions served as measurement indicators for each variable used, ensuring that the information obtained from the questionnaire distribution was relevant to the posed questions (Arikunto, 2019). Regarding the measurement scale, each question in the questionnaire received a different assessment (multiple choice) for each answer choice, with these assessments reflecting the implementation of the respondents' variables. Below are the survey assessments that will be distributed:

Table 1. Likert Scale

Response Types	Statement Scores	
	Favorable	Unfavorable
Strongly Agree	5	1
Agree	4	2
Neutral	3	3
Disagree	2	4
Strongly Disagree	1	5

The research instrument is a facility used by researchers to collect data, aiming to facilitate the work and obtain better, more accurate, complete, and systematic results to ease the data processing process. The research instrument used in this study is a questionnaire. The questionnaire used contains questions that represent the implementation of QRIS, financial information quality, and MSME performance as variables in the study.

In this research process, the collected data is prepared for analysis and interpretation. The tools used for analyzing the research data are Microsoft Excel 2010 and SmartPLS 4. The method used in the data analysis stage includes the Outer Model and Inner Model.

4. Empirical Findings/Result

The research testing process utilizes SmartPLS 4, which will be discussed in three stages of interpretation, including the outer model testing stage, the goodness of fit testing stage, and the inner model testing stage. The outer model testing stage is aimed at proving the validity and reliability of each indicator for each variable (Muhson, 2022).

Table 2. Results of Hypothesis Testing (Path Coefficients - Bootstrapping)

	T statistics (O/STDEV)	P values
QRIS Implementation -> MSMEs' Performance	2,761	0.039
QRIS Implementation -> Financial Information Quality	11,202	0,000
Financial Information Quality -> MSMEs' Performance	2,407	0,008

Source: Data processed (2023)

The inner model analysis or bootstrapping method was employed to test the hypotheses posited in this study. The results of the inner model testing were assessed using two crucial metrics: p-values and T-values, enabling conclusions regarding the validity and strength of the relationships between the studied variables (Chin, 1998). The test results indicated that all the hypotheses proposed in this study were accepted and exhibited significant positive effects.

For the hypothesis concerning the impact of QRIS Implementation on MSME Performance, the test results revealed a p-value of 0.039, which is lower than the significance threshold of 0.05. Additionally, the T-value was 2.761, exceeding the critical threshold of 1.96, indicating a significant and positive influence between QRIS Implementation and MSME Performance (Ghozali, 2016).

In the context of the hypothesis regarding QRIS Implementation and Financial Information Quality, the test results displayed a p-value of 0.000 and a T-value of 11.202. Both values align with the established testing thresholds, confirming a strong and significant influence between QRIS Implementation and Financial Information Quality.

Furthermore, the hypothesis regarding the relationship between Financial Information Quality and MSME Performance was bolstered by the test results, with a p-value of 0.008 and a T-value of 2.407. These outcomes, in accordance with the hypothesis testing criteria, indicate a significant and positive influence between Financial Information Quality and MSME Performance.

Overall, based on these test results, it can be concluded that all the hypotheses in this study were accepted, demonstrating a significant and positive influence, consistent with the anticipated expectations.

Table 3. Results of Hypothesis Testing (Path Coefficients - Bootstrapping Indirect Effect)

	T statistics (O/STDEV)	P values
QRIS Implementation -> MSMEs' Performance	2,346	0,009

Source: Data processed (2023)

In this study, the inner model was tested using the bootstrapping method to analyze the indirect relationship between QRIS Implementation and MSMEs' Performance. The test results revealed a significant indirect relationship, with a p-value of 0.009 and a T-value of 2.346. These findings affirm that the QRIS Implementation variable influences MSMEs' Performance indirectly through an intervening variable, namely Financial Information Quality. In other words, QRIS Implementation has an indirect effect on MSMEs' Performance through the mediating role of Financial Information

Quality. This discovery underscores the importance of Financial Information Quality in linking QRIS implementation to MSMEs' performance. It opens avenues for more targeted strategies to enhance MSMEs' performance by optimizing QRIS implementation, taking into account the quality of financial information generated.

5. Discussion

The implementation of QRIS has a significant influence on financial information quality when viewed from the perspective of Technology Fit Theory. Technology Fit Theory is a framework that examines the extent to which new technology can integrate and align with the business objectives of an organization and its impact on the quality of generated information (Vankatesh & Davis, 2000). In the context of QRIS, this technology enables more efficient and accurate financial transactions through quickly accessible QR codes. The use of QRIS facilitates automated and real-time financial transaction recording, reducing human errors in recording and accelerating access to financial information (Pratiwi, 2022).

Implementation QRIS, financial transactions are recorded more accurately and in a structured manner, ensuring data integrity and accuracy. The resulting financial information becomes more detailed and easily accessible, allowing management to make more timely and targeted decisions. Similar to the study by Widowati & Khusaeni (2022) that delves into the adoption of QRIS digital payments among MSMEs based on the Technology Acceptance Model. The research also states that the adoption of QRIS can be influenced by the ease of use and the benefits derived from utilizing QRIS technology. Additionally, this technology enhances efficiency in financial management processes, optimizing resources, and improving transparency in financial reporting. Therefore, the implementation of QRIS can enhance the quality of financial information through improved integration and availability of information. The quality of financial information significantly influences the performance of MSMEs, this is also conveyed in the research by Ayem & Wahidah (2021). Accurate and timely financial information enables MSME owners to effectively monitor business performance and make informed decisions, including strategic planning and appropriate resource allocation. Furthermore, good quality financial information can assist MSMEs in accessing financial resources such as loans or investments. This is also revealed in Kelen (2022) research on the profile of capital structure decisions by Micro, Small, and Medium Enterprise (MSME) stakeholders. Transparent and reliable financial reports build trust with external parties such as lenders and investors, enhancing the likelihood of obtaining the necessary funding for the growth and development of MSMEs.

The implementation of QRIS has a significant impact on the performance of MSMEs, with financial information quality acting as an intervening variable that mediates the relationship between these two elements. QRIS enables MSMEs to enhance efficiency and accuracy in recording financial transactions, a similar context is also conveyed in Adinata's research (2023). With QRIS in place, financial transactions are recorded

more accurately and in a structured manner, resulting in higher quality financial information. This improved financial information allows MSME management to make more precise and informed decisions. Moreover, swift and easy access to transaction information through QRIS expedites strategic decision-making that influences the overall performance of MSMEs. Thus, enhanced financial information quality through QRIS implementation becomes a key factor in improving MSME performance.

In accordance with the Technology Fit Theory, the implementation of QRIS significantly influences the performance of MSMEs. The adoption of QRIS enables MSMEs to enhance their operational efficiency in accepting payments from various sources, including customers who are increasingly inclined towards non-cash payment methods (Sholihaha & Nurhapsari, 2023). Through the utilization of QRIS, MSMEs can integrate payment systems with existing point-of-sale (POS) applications or software, simplifying transaction recording and monitoring, optimizing inventory, and improving administrative process efficiency.

Furthermore, QRIS facilitates MSMEs' access to transaction information and data swiftly and accurately (Listiwati, 2022). Well-documented transaction data can be utilized for business performance analysis, customer understanding, and more informed decision-making. Thus, QRIS assists MSMEs in comprehending consumer behavior, sales trends, and market preferences, enabling them to adjust their business strategies more effectively.

6. Conclusions

In summary, this research emphasizes the crucial role of CHSE health protocols in influencing tourists' intention to revisit destinations. The study reveals a positive link between effective protocol implementation and increased future visitation, crucial for the tourism industry's recovery post-Covid-19. Additionally, the findings highlight tourists' revisit intentions as a moderator in the relationship between health protocols and regional economic growth. Repeat visits due to proper protocol adherence enhance economic prospects for tourism destinations. Local governments are urged to enact policies promoting health protocols to stimulate tourism and bolster regional economies, as exemplified by West Lampung Regency. Beyond crises, destinations should adopt health standards as a sustainable practice. Governments can aid by supporting businesses and emphasizing health and safety in promotional campaigns.

However, it's essential to acknowledge limitations. The study focuses on the immediate post-pandemic period and lacks insights into diverse tourism destinations and socio-economic factors. Future research should explore these aspects for a more comprehensive understanding and investigate the adaptability of proposed strategies across different contexts, contributing to a resilient and sustainable tourism sector.

References

- Adinata, et.all (2023). The Influence of QRIS Usage as a Payment Instrument on Customer Satisfaction. *Scientific Journal of Business and Entrepreneurship*, 94-108.
- Amalia. (2023). The Influence of Accounting Information Systems, Financial Report Quality, Decision-Making Effectiveness on the Performance of MSMEs in Jakarta. *Jurnal Akuntansi dan Keuangan West Science*, 32-43.
- Arifin, et.all (2016). Quality of Financial Reports and Stakeholder Trust (A Study on the Work Unit of the KPPN Mataram). *Journal of Auditing, Finance, and Forensic Accounting*, 121-144.
- Arikunto. (2019). *Research Procedure*. Jakarta: Rineka Cipta.
- Armakqit, Y. (2021). Challenges Faced by Micro, Small, and Medium Enterprises (MSMEs) in Implementing Accounting Records based on SAK EMKM in Gintangan Village, Blimbingsari District, Banyuwangi Regency. *Institut Agama Islam Negeri Jember*.
- Ayem, & Wahidah. (2021). Factors Affecting the Financial Performance of Micro, Small, and Medium Enterprises (MSMEs) in Yogyakarta. *Journal of Economic, Management, and Accounting*.
- Azhari, A. (2021). Implementation of Quick Response Code Indonesian Standard (QRIS) on MSMEs Sector in Pematangsiantar. *Paper*.
- Chin. (1998). The Partrial Least Squares Approach to Structural Equation Modeling. *Modern Methods for Business Research*, 295-336.
- Febriyanto, et.all (2019). Utilization of Financial Information and Access to Financing for Micro, Small, and Medium Enterprises (MSMEs). *Jurnal Ilmiah Akuntansi dan Humanika*, 147-160.
- Ghozali. (2016). *Structural Equation Modelling Alternative Method with Partial Least Square*. Semarang: Unviversity of Diponegoro.
- Kahmidatunissa, et.all (2022). Perceptions of QRIS Usage on the Preparation of Profit and Loss Financial Reports based on SAK-EMKM. *Rural Tourism Creative Economy to Develop Sustainable Wellness*, 109-118.
- Kelen, et.all (2022). The Profile of Capital Structure Decisions by Micro, Small, and Medium Enterprise (MSME) Stakeholders. *Coopetition*.
- Listiawati, et.all (2022). QRIS Efficiency in Improving Digital Payment Transaction Services for Culinary Micro-Small and Medium Enterprises in Depok City. *Operations Research: International Conference Series*, 67-73.
- Muhson, A. (2022). *Statistical Analysis with SMART PLS*. Yogyakarta: Postgraduate Program of Yogyakarta State University.
- Mutiah. (2019). Implementation of Financial Statement Preparation in MSMEs based on EMKM Accounting Standards. *International Journal of Social Science and Business*, 223-229.
- Nada, et.all (2021). Digitalization of the Quick Response Indonesian Standard (QRIS) Payment System for MSME Development. *Journal of International Conference Proceedings (JICP)*, 551-558.

- Nugroho, & Kusuma. (2021). *Article*. Retrieved 2023, from DJKN Kementerian Keuangan RI: www.djkn.kemenkeu.go.id/kanwil-sulseltrabar/baca-artikel/13899/Inovasi-Bayar-Piutang-Negara-Pakai-QRIS.html
- Pakpahan, Y. (2020). The Impact of Financial Report Quality on SME Business Performance. *Akuntabel*, 261-269.
- Prasetyo, J. (2017). The Implementation of Information Technology in Enhancing Company Effectiveness, Efficiency, and Productivity. *Warta Dharmawangsa*, 1-16.
- Pratiwi, A. (2022). The Effectiveness of the Implementation of the Indonesian Standard Quick Response Payment System (QRIS) on MSMEs in Banten. *Review of Accounting and Taxation*, 93-99.
- Saputro, I. (2023). The Influence of Entrepreneurial Orientation and Accounting Information System Usage on SMEs' Performance with Government Support as a Moderating Variable in the Food and Beverage Sector SMEs in Central Java Province. *Thesis*.
- Setiawan, & Mahyuni. (2020). QRIS from SMEs' Perspective: Exploring Perceptions and Intentions of SMEs in Utilizing QRIS. *E-Jurnal Ekonomi dan Bisnis Universitas Udayana*, 921-946.
- Sholihaha, E., & Nurhapsari, R. (2023). Acceleration of Digital Payment Implementation in SMEs: QRIS User Intentions Based on the Technology Acceptance Model. *Jurnal Nominal*, 1-12.
- Sugiyono. (2018). *Quantitative Research Methodology*. Bandung: Alfabeth.
- Umami, et.all (2023). Determinants Affecting the Quality of Financial Reports in SMEs amid Digital Economic Transformation. *Management and Business Journal*, 649-657.
- Vankatesh, V., & Davis, F. (2000). A Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies. *Management Science*, 186-204.
- Wahyudin, et.all (2022). The Utilization of E-Commerce and QRIS as Digital Payment Tools to Improve Sales Performance through Competitive Advantage in MSME. *Journal of Consumer Sciences*, 134-147.
- Wahyuni. (2023). *Hukum Online*. Retrieved 2023, from News: www.hukumonline.com/berita/a/marak-penipuan-ini-cara-aman-menggunakan-qr-is-lt6436871a70209/?page=2
- Widowati, N., & Khusaeni, M. (2022). The Adoption of QRIS Digital Payments Among MSMEs Based on the Technology Acceptance Model. *Journal of Development Economic and Social Studies*, 325-347.
- Yolanda, et.all. (2023). The Role of Digital Financial Management in Financial Management of MSMEs in Banjarmasin. *Indonesian Red Crescent Humanitarian Journal*, 23-32.