

QRIS Ease of Access Strategy and its Impact on Public Interest in Digital Payment in Sumbermulyo Village, Pesanggaran, Banyuwangi

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ABSTRACT

This study aims to analyze the QRIS ease of access strategy and its impact on public interest in using the digital payment system in Sumbermulyo Village, Pesanggaran, Banyuwangi. The method used is a descriptive qualitative approach with data collection techniques through interviews, observations, and documentation studies. The results of the study show that community education strategies, collaboration with local business actors, and community support and financial institutions in expanding digital infrastructure are very influential in increasing the adoption of QRIS. These findings strengthen the literature on the importance of digital literacy and policy support in the implementation of digital payment systems in rural areas.

INTRODUCTION

A number of new digital-based business models have emerged as a result of technological improvements. These models are much more inventive and efficient, and they present both opportunities and challenges that need to be managed well. During the fourth industrial revolution, digital transformation took place. People can now conduct financial and economic transactions without being aware of time or location thanks to the digitization movement. Anywhere, at any time, and from any location, economic transactions are possible. For their business to continue, companies must adapt and satisfy the demands brought about by the digital transformation of economic and financial activity. The banking industry has been affected by the fourth industrial revolution. Banks must adjust and adapt to the transformation (Financial Services Authority, 2022).

As long as it is implemented, digital transformation serves as the cornerstone for developing organizational, human resource, policy, and work culture transformations (Bank Indonesia, 2020). While banking rivalry makes the banking industry more fragile, digital change makes it more stable. The production efficiency of commercial banks has increased significantly due to digitalization investments; however, there are variations between banks (Adiningsih, 2019). Digital transformation in the payment system has become a national priority to support the efficiency of economic transactions at various levels of society.

Bank Indonesia, as the central bank of the Republic of Indonesia, actively responds to dynamic challenges and technological advances in the financial sector by encouraging the application of QRIS (Quick Response Code Indonesian Standard) technology (Bank Indonesia, 2020). This initiative is part of a broader effort under the National Non-Cash Movement (GNNT), launched by Bank Indonesia to modernize and advance the country's payments ecosystem. The GNNT initiative is strategically designed to promote a secure, efficient, and reliable payment infrastructure that is in line with the goal of improving the effectiveness and resilience of the national financial system. In this context, QRIS serves as a unifying platform for digital transactions, encourages financial inclusion, and supports the digital economy (Liana et al., 2024). The implementation of electronic payment methods (e-payment), including QRIS, plays an important role in minimizing physical contact so as to reduce the risk of virus transmission through conventional cash transactions. This transformation is a significant step towards the realization of a cashless society while strengthening public trust in the security and convenience of digital financial services (Krisna & Lourensius, 2025).

QRIS is a digital payment method that speeds up the transaction process by minimizing the time needed to make payments. This speed provides additional benefits in reducing queues and improving service efficiency, especially in the retail and consumer services sectors. The application of QRIS technology has significantly changed the payment landscape in Indonesia. The implementation of QRIS aims to improve the efficiency of digital transactions and accelerate financial inclusion. However, despite the tangible benefits, the adoption rate of QRIS among the public still faces various challenges, such as

disparities in user experience when utilizing the service, security concerns, and a lack of user comprehension. User perceptions and intricate psychological aspects impact the adoption of digital payment technology like QRIS. According to Davis's (1989) Technology Acceptance Model (TAM), perceived utility and ease of use are the two primary elements that influence technology adoption. Empirical studies conducted by Singh et al. (2020) and Vyas & Jain (2021) provide an illustration of how the adoption of the Technology Acceptance Model (TAM) in relation to digital payment technology.

According to Davis's (1989) Technology Acceptance Model (TAM), which states that technologies that are ease of use and comprehend are more likely to be adopted quickly, perceived ease of use is a crucial component in the adoption of QRIS. PEU is the level at which people find the technology easy to use. It is also noted as the extent to which a technology demands effort for ease of use. PEU is an important and leading provider of statistics for variance in PU. User satisfaction with a technology can influence their behavioral intention to continue using the technology, ease of use has a direct positive effect on the long-term adoption of a technology by individual users (Kitsios et al., 2021). Meanwhile, perceived usefulness is the extent to which a person believes that the use of a technology can improve the performance of his activities. An explanation of the perception of usefulness can be stated that a person will believe a service is useful to him, then the person will use it again. But when someone feels confident that the service is not useful, then that person will not use it again. This is felt when the extent to which a person believes that the use of the service will get certain uses or benefits when compared to other similar services. The perception of usability influences the decision to use digital payments based on user behavior theory which has indicators related to convenience and benefits, where belief is a form of trust that then gives a person certainty to use it so that it can be useful (Thathsarani & Jianguo, 2022).

Financial digitalization is a necessity in the current era of technological advancement, often referred to as the Industrial Revolution 4.0 or the digital era. Financial digitalization has a positive impact and convenience for the community, including MSMEs (Micro, Small, and Medium Enterprises) by facilitating transactions, expanding market reach, and increasing operational efficiency. The adoption of financial technology (fintech) allows MSMEs to access various financial services digitally, such as cashless payments through QRIS, online loans, and various other financial applications. However, the adoption rate of this technology still varies, especially in rural areas such as Sumbermulyo Village, Banyuwangi. Previous literature has highlighted factors such as the perception of convenience, security, and trust in the system as the main determinants of public interest in adopting digital payments (Najib & Fahma, 2020; Nurahmasari et al., 2023; Wahyuningsih & Mahadianto, 2024). Therefore, this study aims to identify QRIS ease of access strategies and assess its impact on the interest of village communities in digital transactions.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

One of the most often used theoretical frameworks for examining the uptake of various technologies is TAM. TAM, which was created by Davis (1989), enables specialists and researchers to evaluate user intent and comprehend the factors that influence a product or service's acceptance or rejection. Numerous researchers have thoroughly evaluated TAM in the field of information technology (IT), and it also explains the reciprocal relationship between perceived usability, attitudes, individual adoption intentions, and simplicity of use. In the meantime, the TAM model has been evaluated in several contexts to gauge the uptake of innovations enabled by information technology, and its findings have been shown to be entirely correct with regard to human attitudes (Lai & Bower, 2019). The complexity of customer intent, however, cannot be well explained by TAM alone, as has been widely acknowledged. With more constructs borrowed from mobile payment studies, such as price, mobility, expressiveness, suitability, transaction speed, usage situation, social reference group, enabling conditions, attractiveness, and technology anxiety, many researchers have thus primarily focused on TAMs (Gance-Cleveland et al., 2019).

According to the Technology Acceptance Model (TAM), a user's attitude toward embracing the usage of information technology is determined by their perception. Therefore, it can be said that TAM is a paradigm that has drawn a lot of interest in information technology research. This is due to the fact that the progress of information technology greatly depends on its adoption. It is impossible to separate the aspect of user attitudes from the implementation of information technologies. As system users, human and organizational issues are linked to system development. As a result, the designed system needs to be user-friendly (Kadiyala & Crynes, 2000).

Digitalization: The Concept of Modern Business Domain Technology

A fascinating technological process that has garnered a lot of interest, digitalization is now pervasive across many institutions, businesses, and organizations. Because of this, different settings and operational techniques have led to different definitions and interpretations of the more or less complicated concept of digitalization. Digitalization, according to Badruddin et al. (2024), is the basic conversion of an analog product or work process to a digital format. According to Paliszkievicz et al. (2022), digitalization is the process by which a nation, industry, or organization adopts digital technology. "Transformation of the socio-economic environment through the acceptance, use, and utilization of digital artifacts" is what is meant by the term "digitalization." Paliszkievicz et al. (2022) define digitalization as the strategic application of digital technology to create major societal and organizational impacts, and Agung (2021) shares their viewpoint.

However, some experts after analyzing some definitions of digitalization are taking a new path to explain it as the process of collecting, creating, and analyzing data to create value and enable innovation in businesses and organizations to create new digital products. Where Krisna & Lourensius (2025) define digitalization as a process that includes the reinvention of the organization

by using technology that is digitally proud. Agung (2021) defines digitization as the process of transforming analog data into digital form in an attempt to provide a clearer description. The process of transforming tangible assets into digital signals is known as digitalization. Even though the two phrases are often connected, it is crucial to understand that they have distinct differences that have long been the focus of scientific discussion and debate and that form the foundation for scientific research and analysis.

Digital Transformation in the Banking Sector

The banking industry is undergoing digital transformation due to a number of primary factors (Liana et al., 2024). These factors include the necessity for banks to preserve and grow their market share in the digital age, shifts in consumer expectations and behavior, and the possibility for growth in the digital banking sector. Implementation strategy for digital transformation in banking The strategy calls for the creation and provision of digital banking products and services, the training of staff for future expansion, the use of cloud computing and data analytics to boost operational effectiveness, the adoption of a customer-centric approach, and the synchronization of digital transformation projects with the bank's overarching business plan.

The swift advancement of digital transformation in the banking industry and its consequences for financial stability are examined by Krisna & Lourensius (2025). Investment in financial innovation has increased significantly, indicating a strong industry-wide push for technological modernization. Regulators are always debating the possible threats to the financial system posed by this digital transformation, even as new uses like cryptocurrency and mobile trading offer opportunities.

Conceptual Framework

The conceptual framework in qualitative research literature studies serves as a foundation for systematic thinking, helping researchers organize information, understand the relationships between concepts, and provide direction in interpreting data. Literature studies, in this case, serve as the basic material for compiling a conceptual framework, by collecting and analyzing literature relevant to the research topic.

The conceptual framework scheme in this study is described as follows.

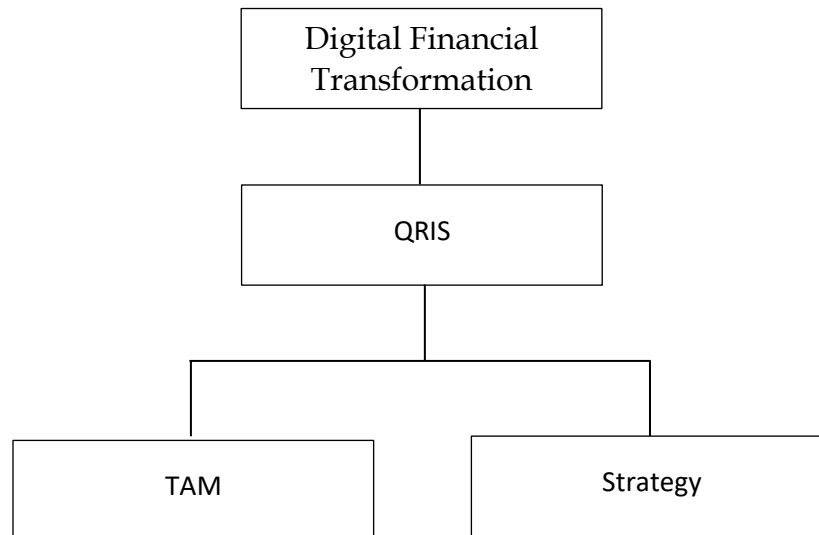


Figure 1. Conceptual Framework

METHODOLOGY

This research uses a descriptive qualitative approach (Zulganef, 2022). The location of the research is Sumbermulyo Village, Pesanggaran District, Banyuwangi Regency. The informants consisted of MSME actors and the QRIS user community in Sumbermulyo Village. Data collection techniques are carried out through in-depth interviews, field observations, and documentation. The data was analyzed thematically to identify the pattern of strategies applied and public perception of QRIS (Sugiyono, 2019).

RESEARCH RESULT AND DISCUSSION

QRIS is one of the most widely used electronic payment methods in Indonesia, regulated by Bank Indonesia through a special policy that ensures standardization, security, and ease of use for consumers and merchants. Introduced as part of a nationwide effort to unify various QR code payment systems, QRIS simplifies digital transactions by enabling interoperability (the ability of applications and systems to securely and automatically exchange data) across multiple payment service providers. Its implementation aims to drive financial inclusion, support the growth of the digital economy, and reduce reliance on cash-based transactions. In addition, Bank Indonesia formalized its use through the Regulation of Members of the Board of Governors on the Implementation of the National Standard for Rapid Response Codes for Payments, which strengthens its role as a secure, efficient, and accessible digital payment solution nationally (Bank Indonesia, 2020).

Over the past two decades, the study of electronic payments has grown rapidly, focusing on important determinants that influence electronic payment behavior. Public behavior related to the adoption of electronic payments can be explained from several factors, namely adoption factors (acceptance and use), actual use factors, satisfaction factors, continuing to use factors, and switching or recommending intention factors. The following Figure 2 describes how the TAM concept is related to people's behavior in using the QRIS digital payment system.

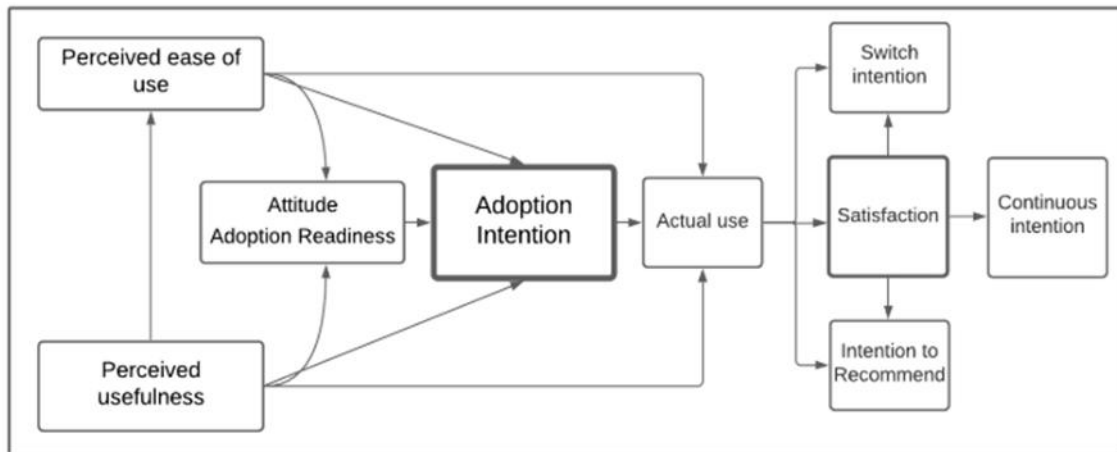


Figure 2. TAM and Its Relationship with QRIS Digital Payments

Based on a TAM that assesses the reciprocal relationship between perceived ease of use, attitude, usability, and adoption intent, the architecture in Figure 2 develops a general model of QRIS digital payment behavior. People's daily lives and activities have changed significantly as a result of the proliferation of mobile technology and the internet. QRIS digital payments are still growing quickly and are becoming more and more significant. Adoption aspirations are also significantly influenced by digital literacy.

Digitally literate people are more self-assured and capable of using QRIS efficiently. This supports the finding of Koskelainen et al. (2023) that digital literacy raises the possibility of sustainable adoption in addition to enhancing comprehension and usage of digital devices. To ensure that users can confidently use the QRIS system, digital literacy – which includes a wide range of abilities from fundamental technological knowledge to more complex competencies – is essential. While there are many different facets of digital abilities, raising digital literacy may be essential to boosting QRIS usage and motivating individuals to properly utilize the advantages of digital payments. This is particularly crucial in situations where individuals might want extra assistance to interact with new technologies since they are unfamiliar with digital platforms (Jameaba, 2020).

Efforts related to optimizing the use of QRIS digital payments require support where follow-up by QRIS banking service providers or other institutions to be able to provide more convenience in transacting using QRIS. The mobile application used can be further improved by providing a direct QR Scan feature. In addition, maximum efforts are needed in terms of avoiding uncertainty. Avoiding uncertainty is one of the people's efforts to protect themselves from negative issues from electronic transactions. The security, reliability, and integrity of electronic payment systems are the main factors that can affect user trust (Nurahmasari et al., 2023). Electronic money users prioritize the security of the payment system and the absence of obstacles or interruptions when transacting. The commitment of electronic money providers is also important for users to increase the level of trust. Digital wallets are included in one of the methods of electronic payment systems. The occurrence of data leaks is also one of the incidents that lowers the level of public trust in the government.

QRIS Access Strategy

The strategies implemented include training on the use of QRIS for business actors, the provision of public internet networks at village halls, and synergy with banks and local financial institutions (Wahyuningsih & Mahadianto, 2024). The opportunity for QRIS in Indonesia is huge because several factors support the growth of the use of QRIS as a very easy and effective digital payment tool for transactions. The growth of QRIS is also influenced by the large market potential in Indonesia because it has a population of 270 million people. The number of smartphone users continues to increase, thus providing great opportunities for the development of QRIS in the future. There is even the development of QRIS standards to be able to meet the needs of the public, namely QRIS Consumer Presented Mode (CPM), and the development of QRIS Merchant Presented Mode (MPM), which is the addition of several features to accommodate QRIS Crossborder (international) transactions, as well as QRIS Cash Withdrawal and Deposit Transfer (TTS).

The findings' wider ramifications imply that measures to encourage the use of QRIS should concentrate on enhancing accessibility as well as offering educational programs to raise public digital literacy. By putting in place initiatives that give communities the technical know-how and real-world skills they need to successfully incorporate digital payment solutions, policymakers and stakeholders may play a significant role. The advantages of perceived benefits and simplicity of use also underline how important it is to show how QRIS may improve business productivity and efficiency. This can be done in future awareness campaigns to encourage more people to embrace QRIS.

Impact on Public Interest

QRIS has the same opportunities as other digital payment instruments such as e-wallets. QRIS has an advantage compared to other means of payment, namely QRIS provides ease of use by eliminating the need to carry a lot of cash or physical cards (Najib & Fahma, 2020). Users only need to use a compatible payment app to scan the QR code and complete the transaction quickly. QRIS also allows individuals who previously did not have access to formal banking services to make electronic payment transactions using digital wallets or virtual accounts. QRIS can reduce transaction costs for business actors and traders. By using QRIS, people don't need to spend a lot of money on special means of payment or EDC machines. Simply print the QR code and display it at the place of business.

From a strategic perspective, promoting the adoption of QRIS among the public can contribute to the broader goal of economic digitalization. As public interest adopts QRIS, it may be more inclined to explore additional digital tools, which encourages a culture of digital innovation that can increase competitiveness and resilience in the market. Furthermore, increased adoption of QRIS could facilitate greater financial inclusion, allowing people to access digital financial services that may otherwise be unaffordable. The study adds to the growing knowledge about the adoption of digital payments among the public, emphasizing the important role of user-centered design and digital

literacy support in driving the use of technology. The existence of easy access and educational support increases trust and comfort in transacting using QRIS.

Challenge

Limited digital literacy, lack of smartphone devices among the elderly, and unstable internet networks are still the main obstacles. The development of the digital payment ecosystem provides room for QRIS to grow and develop (Jameaba, 2020). QRIS is used by many traders consisting of MSME actors as a digital promotional tool for business people and traders (Wahyuningsih & Mahadianto, 2024). QRIS can offer special discounts or loyalty programs through QR codes, which can encourage customers to use this payment method and build long-term relationships with customers. QRIS can also be used as a marketing strategy and digital business innovation by integrating different types of digital wallets or e-wallets, banking, technology companies, and payment services into one compatible system. Therefore, QRIS has a very good opportunity in transforming the payment system in Indonesia. With support from the government, industry players, communities, associations, and others. QRIS can play an important role in improving the efficiency, inclusion, and progress of digital payments in Indonesia (Trinugroho et al., 2022).

QRIS obstacles can arise from various factors, ranging from technical problems to education and security issues. One of the main obstacles is an unstable internet connection, as QRIS is an online-based system. In addition, low digital literacy and lack of understanding of QRIS are also challenges.

Berikut beberapa kendala QRIS yang lebih detail:

1. **Unstable Internet Connection**
QRIS relies heavily on a stable internet connection. Network disruptions can cause transactions to fail or be delayed.
2. **Uneven Digital Literacy Level:**
Not all people, especially in rural areas, have a sufficient understanding of the use of digital financial applications, including QRIS.
3. **Lack of Understanding of QRIS:**
A lack of understanding of how QRIS works and its advantages can cause users to hesitate or even refuse to use it.
4. **Potential Security and Fraud Risks:**
QRIS can be a target for scams such as "quishing" (phishing via QR code).
5. **Limitations of Internet Access:**
In some areas, especially remote areas, internet access is still limited, making QRIS difficult to use.

CONCLUSIONS AND RECOMMENDATIONS

Businesses are now able to operate and provide services online and through digital platforms in a new business climate brought about by the economy's digitization. Everyone can access a greater range of services through financial inclusion, such as savings, loans, payments, leasing, insurance, investments, remittances, etc. The strategy of facilitating access to QRIS through education, digital infrastructure, and multi-sector collaboration has succeeded in increasing public interest in using digital payments in Sumbermulyo Village.

It is necessary to increase the intensity of digital training and improve network infrastructure so that all levels of society can access QRIS optimally. The research practice implication demonstrate that programs designed to increase public adoption of QRIS must address educational initiatives that can raise community digital literacy in addition to technical capability and accessibility. The study's sample size and geographic emphasis, which are restricted to the residents of Sumbermulyo Village, Pesanggaran, Banyuwangi, are two of its primary drawbacks. These may restrict the findings' applicability to a larger population. Future studies could look at other factors like perceived security or customer impact that might potentially be significant in QRIS adoption, increase the sample size, or cover a wider geographic area.

Furthermore, future studies can gain a greater understanding of the tactics and difficulties involved in implementing digital payments by integrating quantitative insights into this qualitative data-based study technique. Regarding possible drawbacks, it should be mentioned that although existing analytical techniques and methods are reliable, mixed-methods approaches and higher sample sizes can produce deeper insights. The study admits that while qualitative results offer unambiguous proof, a more thorough analysis using a larger demographic sample can enhance the reliability and relevance of findings.

ADVANCED RESEARCH

Building upon the current study's findings, future advanced research should adopt a mixed-methods approach that integrates large-scale quantitative surveys with qualitative interviews across multiple rural and urban areas to capture a more comprehensive understanding of QRIS adoption dynamics. This research should not only examine digital literacy and infrastructure access but also include behavioral variables such as trust in digital platforms, perceived transaction security, social influence, and regulatory support. By employing structural equation modeling (SEM) or multilevel regression analysis, future studies can uncover complex interrelationships between socio-demographic factors, technological readiness, and financial behavior. Such an expanded analytical scope will enable policymakers and financial service providers to design more targeted, inclusive, and sustainable strategies for enhancing digital financial inclusion across diverse populations.

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