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The Influence of Perceived Convenience, Perceived Usefulness, and Perceived Risk on the Use of QRIS to Increase MSMEs Income

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ABSTRACT
QRIS (Quick Response Code Indonesia Standard) is a national standard for payments using QR codes in Indonesia. QRIS was developed by Bank Indonesia and the Indonesian Payment System Association (ASPI) to facilitate and unify various digital payment methods through standard QR codes. This study discusses the effect of perceived Convenience, perceived usefulness, and perceived risk on the use of QRIS to increase MSME income. There are 100 samples used and the sampling technique is through purposive sampling technique and the PLS-SEM method as the analysis with SmartPLS. The results of the study state that perceived Convenience, perceived usefulness have a significant influence on the use of QRIS while perceived usefulness has an insignificant influence on the use of QRIS. And the use of QRIS has a significant effect on MSME income.

Keywords:
Perceived Convenience, Perceived Usefulness, Perceived Risk, Income, MSMEs

INTRODUCTION

The development of the digital era today means that almost every activity must interact with technology, including information and communication technology. (Hutagalung et al., 2021). Apart from the communication sector, technological developments have penetrated the payment system, shifting the function of cash to non-cash. Innovative forms of payment systems, which exist today such as debit cards, credit cards, ATMs, money orders, cheques, and electronic money. (Nada et al., 2021).

Indonesia is now starting to promote the use of cashless transaction methods. This method does not require sellers and buyers to meet in person to buy or purchase products. (Hutagalung et al., 2021).. The use of non-cash payment instruments developed by Bank Indonesia is based on the Quick Response Code Indonesia Standard (QRIS). Quick Response Code Indonesia Standard (QRIS), or commonly abbreviated as QRIS, uses QR codes to collect various types of QR codes offered by various payment system service providers (PJSPs), which are a combination of. According to Bank Indonesia Governor Perry Walijo, QRIS is a form of true digital innovation synergy for the country's progress and will help accelerate national economic recovery. This innovation can be a means to digitalise the transformation of the payment system in Indonesia. QRIS applications focus on traditional markets, transportation, and tourist attractions. (Nada et al., 2021).

The main actors in the implementation of QRIS are MSMEs (Nada et al., 2021). According to Law Number 20 of 2008, MSMEs or Micro, Small and Medium Enterprises have the definition of Micro Enterprises, namely productive businesses owned by individuals and / or individual business entities that meet the criteria for micro businesses as regulated in law. From BI data as of June 2023 QRIS has reached 26.7 million merchants, with 91.4% of that number being MSMEs. The number of QRIS

transactions throughout 2022 was recorded at 1.03 billion transactions, or grew by 86% (yoy). (Nugroho, 2023). The development of MSMEs using QRIS is a step forward in technological development. (Indah Kusumaningtyas & Budiantara, 2023)..

Recently, the use of QRIS has become a positive trend for both business people and consumers. Given the benefits of processing non-cash transactions more efficiently, the use of QRIS by MSMEs can help improve business performance. (Pangestu, 2022). QRIS has the advantages of being fast, easy, cheap, safe and reliable, thus facilitating the trading needs of the community in the digital era, both communities and retailers. Digitalisation of MSMEs using QRIS can increase the financial inclusion of MSMEs. The availability of access and financial services that are easily accessible to MSMEs is a key factor in increasing their productivity and resilience to economic shocks. One of the reasons MSMEs lose in market competition is because access to payments is not practical. In addition, the use of QRIS can also reduce MSME transaction costs, thereby increasing their profit margins and being able to allocate their resources to other aspects of their business.

Previous research, (Maulia, 2021) in his research stated that QRIS can provide support in the transaction process and provide various benefits, especially increasing income. According to these conditions, it is in accordance with the results obtained that the use of the QRIS payment method is a factor that can improve merchant performance because through the convenience and quality of service provided, merchants can serve more consumers with faster time so as to improve service quality to consumers.

This condition is in line with previous research by (Hutagalung et al., 2021) which shows that using QRIS can increase the success of MSMEs and research by (Carera et al., 2022). (Carera et al., 2022) which states that there are differences in sales revenue before and after implementing QRIS in their business. (Setiawan I wayan Arta & Mahyuni Luh putu, 2020) that understanding of QRIS, perceived usefulness, and perceived Convenience are important factors in determining the intention to use it.

According to (Nurhapsari & Sholihah, 2022) this study found that perceived risk has a negative and significant effect on intention to use. Perceived risk is considered an obstacle in creating a person's intention to use a product or service, especially certain technologies.

The purpose of this research is to study the psychological factors that influence the use of QRIS by MSMEs, such as their perceived ease, perceived usefulness, and perceived risk. In addition, it provides a better understanding of how the implementation of QRIS by MSMEs can improve their operational efficiency and overall business income. From the description of the research above, there are several inconsistencies in the results of previous studies, which encourage researchers to conduct re-research and can strengthen previous research.

Literature Review And Hypothesis Development

1. Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) theory establishes the relationship between beliefs and behaviors that are influenced by users' attitudes and behaviors towards technology. (Davis, 1989). In using this TAM, the intention to use a technology is determined by two factors, namely Convenience and usefulness. Meanwhile, the

purpose of TAM theory is to investigate attitudes towards technology use that determine interest in using technology. (Budiwitjacksono & Septa, 2023). This study uses three constructs that have been modified from the previous TAM research model, namely perceived Convenience, perceived usefulness, and perceived risk. By using the TAM model in research, it is hoped that it can provide answers regarding the impact of using QRIS to increase MSME income.

2. Quick Response Indonesian Standard (QRIS)

QRIS is an aggregation of QR codes from several types of Payment System Service Providers (PJSP) using only one QR code (Bank Indonesia, 2020). QRIS transactions utilize funding sources in the form of savings and payment instruments in the form of debit cards, credit cards, and electronic money using server-based storage media (Bank Indonesia, 2020). The use of funding sources and/or payment instruments is based on the proposal of the standardization body approved by Bank Indonesia. The QRIS transaction nominal is limited to a maximum of Rp10,000,000.00 (Rp10 million) per transaction. Issuers can set limits on the daily and/or monthly cumulative notional amount of QRIS transactions conducted by each QRIS User. This is determined based on the issuer's risk management (Bank Indonesia, 2020).

Bank Indonesia carries the theme of the UNGGUL spirit, namely:

a. Universal: Inclusive, for all walks of life and can be utilized domestically and overseas.
b. Easy: Transactions are done easily and securely in the palm of your hand.
c. Profit: Efficient, one QR code for all applications.
d. Direct: Fast and instantaneous transactions, supporting a smooth payment system

There are 2 types of transaction mechanisms using QR codes

1. Merchant: presented (push payment)
   a. In terms of settlement, the transaction is done on a push payment basis, where the transaction is triggered by a transfer from the customer's account at the issuer.
   b. Requires a standard for QR.
   c. MPM Static does not require a large investment, as it is only a sticker, while MPM Dynamic requires EDC investment.
   d. MPM Static is suitable for small and micro enterprises (supporting financial inclusion), while MPM Dynamic is for medium and large enterprises.
2. Customer: Presented (pull payment)
   a. The transaction is done through pull payment, where the merchant through the acquirer charges the payment to the customer's account.
   b. Requires standards for QR, scanners, and POS applications.
   c. Requires investment in scanners, POS applications, and more comprehensive education to merchants.
   d. CPM is suitable for medium and large enterprises, complementing existing cashless payment models.
   e. An alternative to paying for transport, as it can be used without a signal.

Therefore, the purpose of QRIS is none other than to make digital payments easier for the general public and monitored by regulators from a single source of information. This means "one system for all payment models." This means that all

merchants that cooperate with PJSP such as OVO, LinkAja, Gopay, DANA, and Bukalapak can use QRIS (Sriekaningsih, 2020).

3. Micro, Small, and Medium Enterprises (MSMEs)

According to Law No. 20/2008, MSMEs or Micro, Small and Medium Enterprises are defined as Micro Enterprises, which are productive businesses owned by individuals and/or individual business entities that fulfill the criteria of micro enterprises as stipulated in the law. Data from the Ministry of Cooperatives and SMEs states that there are 67 million MSME business actors. The role of MSMEs is very important for the Indonesian economy, contributing to Indonesia's Gross Domestic Product (GDP) by more than 60 per cent or around IDR 8,573 trillion annually. In addition, MSMEs also account for 97% of Indonesia's total workforce or 116 million people.

Small businesses are people's economic activities that fulfill the following criteria (Hamdani, 2020: 1-2):

a. Businesses with a net worth of at most IDR 200 million, excluding land and buildings of the business premises.
b. Businesses that have annual sales of at most IDR 1 million.
c. An independent business, not a company or branch of a company that is owned, controlled, or affiliated, either directly or indirectly, with a medium or large-scale business.
d. Take the form of individually owned business entities, unincorporated business entities, including cooperatives.

4. Revenue

Revenue according to PSAK No. 23 is the gross inflow of economic benefits received by the company itself, outside of the above statements that do not have economic benefits and increase equity for the company are excluded from income. Meanwhile, according to (Warfield, 2020), Revenue is an increase in assets or a reduction in liabilities that results in an increase in capital, excluding those related to shareholder rights contributions. So that revenue is the amount of money that comes in from economic benefits resulting from business activities during a period.

In PSAK No. 23, revenue consists of:

a. Sales of goods
b. Sales of services
c. Interest
d. Royalty
e. Dividends

For MSMEs, revenue is a key indicator that reflects the financial health of a business, as well as regular income with an efficient payment process through the QRIS payment system, making it easier for MSMEs to access and transact faster.

5. Hypothesis Development

Technological developments encourage businesses to utilize existing technological developments. When people trust technology, they will find it easier to use it. One theory to measure the level of technology acceptance is to use the Technology Acceptance Model (TAM). The Technology Acceptance Model (TAM) is a model used to describe how technology is accepted based on the user's perspective. (Musyaffi & Kayati, 2020). The application of QRIS in MSMEs can be understood

through the perspective of technology acceptance theory (TAM). Where perceived Convenience, benefits and risks can affect the QRIS adoption rate and ultimately have an impact on operational efficiency and business income.

6. The Effect of Perceived Convenience on QRIS Use

According to Mathieson in Ersaningtyas, A.P., & Susanti, E.D. (2019), Ease is understood in individual beliefs where they use certain systems will be free from action, if someone believes that technology is easy to use. (Silalahi et al., 2022). Perceived Convenience in this case is that people want to use QRIS as a digital payment tool in a very user-friendly way for various reasons, such as its connection to mobile commerce technology, does not require a lot of energy, is quite easy to use, and efficient. (Musa F. Silaen et al., 2021).. With the convenience dimension in QRIS acceptance, it is expected that MSMEs can optimise the transaction process easily, increase customer convenience, and ultimately increase QRIS acceptance. An easier user experience in making transactions using QRIS can spur an increase in transaction volume, which directly impacts the increase in MSME revenue.

H1: Perceived convenience affects the use of QRIS

7. The Effect of Perceived Usefulness on the Use of QRIS

Perceived usefulness is a measure by which technology is believed to be beneficial to those who use it (Rahmawati et al., 2022). According to Davis in (Ashghar & Nurlatifah, 2020)According to Davis in (Ashghar & Nurlatifah, 2020), the following are measurements of indicators of perceived usefulness as follows: 1. work faster; 2. job performance; 3. increase productivity; 4. effectiveness; 5. make work easier; 6. useful. So it is expected that the benefits felt in using this technology can increase business income or productivity. Acceptance of QRIS by MSME players can improve operational efficiency by simplifying the payment process, resulting in benefits in the form of time savings, and resources that can contribute positively to revenue.

H2: Perceived usefulness affects the use of QRIS

8. The Effect of Perceived Risk on the Use of QRIS

In running a business, there must be a risk from every decision taken, especially in using a technology that will be used for business activities. Risk perception has a view of the loss that will be felt. The more someone considers the technology used to be risky, the more reluctant they are to use the technology (Musyaffi & Kayati, 2020). A good understanding of the dimensions of perceived usage risk can help MSMEs overcome the uncertainty that customers may feel regarding QRIS. By minimizing perceived risk, MSMEs can increase customer satisfaction levels, create an enabling environment for customer retention, and positively contribute to revenue.

H3: Perceived Risk affects the use of QRIS

9. The Effect of QRIS Use on MSME Income

MSMEs (Micro, Small, and Medium Enterprises) play an important role in the Indonesian economy. One technological innovation that has a significant impact on MSME operations is the use of QRIS (Quick Response Code Indonesian Standard). QRIS, as the national QR code standard for digital payment transactions, offers greater convenience, security, and efficiency compared to conventional payment methods. The implementation of this technology enables faster transactions and reduced queues, thereby increasing customer satisfaction and potential revenue.

H4: the use of QRIS affects the income of MSMEs

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10. Research Framework

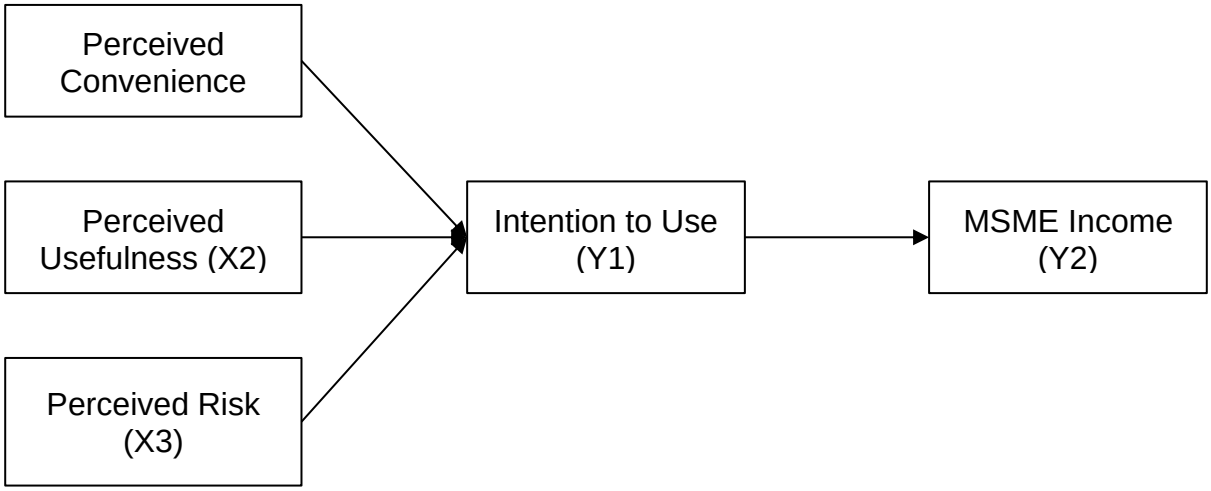

Figure 1. *Research Framework*
Source: Literature Review, 2024

METHOD

In the research conducted, this uses quantitative methods. According to (Sugiyono, 2010) states that the method is quantitative because the research data is in the form of numbers and analysis using statistics. This quantitative research aims to obtain evidence of the cause and effect between the independent variables consisting of perceived Convenience, perceived usefulness, perceived risk on the dependent variable of using QRIS to increase MSME income.

The population of this study is MSMEs located in Cirebon. According to (Sugiyono, 2010) Population is a general area consisting of: objects / subjects that have certain qualities and characteristics determined by researchers to study them and draw conclusions from them. According to data from the West Java Statistics Agency in 2022, there are 26,247 MSMEs spread across districts and cities in the Cirebon region. Meanwhile, the sample technique used in the study was purposive sampling. According to Sugiyono (2016: 85), purposive sampling is a sampling technique with certain considerations. After going through the calculations, the sample of this study was 100 respondents.

This research uses primary data obtained by a questionnaire system. Consists of several questions that will be given to respondents via Google Form with two parts. The first part is general questions about the profile of MSMEs while the second part is about the relationship between variables arranged based on five Likert scales, namely (1) Strongly Disagree, (2) Disagree, (3) Neutral, (4) Agree, and (5) Strongly Agree.

Then the data was analyzed using SPSS statistical software. The data analysis technique used in this study is multiple linear regression analysis. According to (Sugiyono, 2010) Multiple linear regression analysis is used to predict the effect of two or more independent variables on a dependent variable and to test whether there is a functional relationship between dependent and independent variables.

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Table 1. *Variables and Indicators*

Variable	Code	Indicator
Perceived Convenience	PEU 1 PEU 2 PEU 3 PEU 4 PEU 5	1. Is QRIS easy to use? 2. Is QRIS easy to understand? 3. Are payment transactions easy using QRIS? 4. Is QRIS easy to access? 5. Using QRIS makes it easier to achieve business income goals.
Perceived Usefulness	PU 1 PU 2 PU 3 PU 4 PU 5	1. QRIS makes payment transactions easier. 2. Using QRIS can increase business income. 3. The use of QRIS can help complete payment transactions quickly. 4. The use of QRIS can provide alternative payment methods. 5. Overall using QRIS has many benefits to increase business income.
Perceived Risk	PR 1 PR 2 PR 3	1. QRIS Security System cannot secure business accounts. 2. QRIS may cause problems in financial transactions to the detriment of the business. 3. Overall I think QRIS is still a transaction process payments that are risky and could threaten a downturn business income
Intention to Use	ITU 1 ITU 2 ITU 3	1. My intention to use QRIS is very high 2. Do you feel that the use of QRIS affects positive or negative impact on your MSME revenue? 3. I will consistently use QRIS in the future
MSME Income	IMI 1 IMI 2 IMI 3 IMI 4 IMI 5	1. I will recommend QRIS to other MSMEs 2. After using QRIS, have you experienced an increase in income? 3. Do you feel that the use of QRIS improves financial management? 4. Using QRIS can improve sales performance and productivity. 5. Overall, the use of QRIS can increase MSME income.

Source: Literature, 2024

RESULTS AND DISCUSSION

1. Respondent demographics

Of the 100 respondents who have participated in this study, the most MSMEs are in the food sector at 48.5%, compared to other fields at 32.7% and the fashion sector at 18.8%. As well as the most widely used QRIS provider, namely from Banks by 55.4%, compared to funds 38.6%, shopeepay 31.7%, GoPay 15.8%, OVO 12.9% and others by 27.7%. Based on the length of use of QRIS by MSMEs, the most recent use is around 1-6 months by 55.4% and above 6 months by 44.6%.

2. Outer Model

Outer model analysis is performed to determine whether the indicators used are valid and reliable. The data has been processed using the Smart-PLS application, the results obtained are one error in (PR3). Therefore, in the figure the author deletes

column (PR3) because the results are declared invalid. From the results of data that has been processed with the Smart-PLS application using the PLS Algorithm and Bootstrapping technique. In the PLS Algorithm technique, the results of the Outer Loadings data processing calculation are based on Average, Cronbach's Alpha, Composite Reliability, R-square, and Effect Size (f2). In the bootstrapping technique to get the results of data processing calculations from the Path Coefficient.

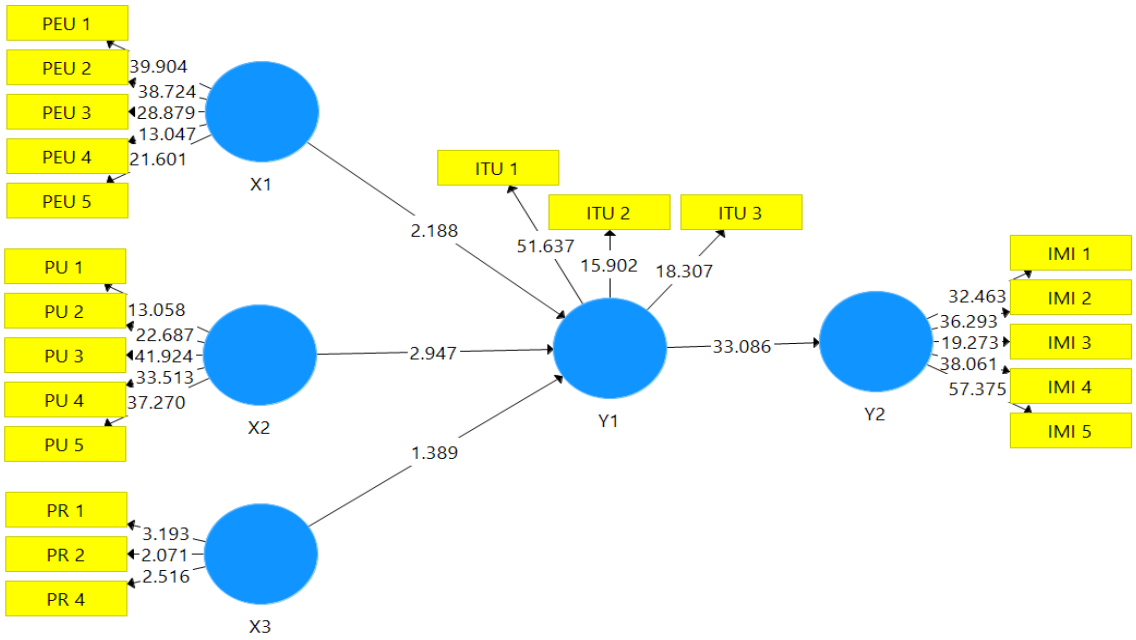

***Figure 2**. Outer Model*
Source: Data Analysis, 2024

a. Data Validity Testing

***Table 2.** Validity Testing*

Variables	Code	Loading	AVE	Description
Perceived Convenience	PEU 1	0,884	0,881	VALID
	PEU 2	0,917		VALID
	PEU 3	0,894		VALID
	PEU 4	0,847		VALID
	PEU 5	0,862		VALID
Perceived Usefulness	PU 1	0,804	0,856	VALID
	PU 2	0,800		VALID
	PU 3	0,902		VALID
	PU 4	0,896		VALID
	PU 5	0,880		VALID
Perceived Risk	PR 1	0,897	0,803	VALID
	PR 2	0,706		VALID
	PR 3	0,806		VALID
Intention to Use	ITU 1	0,907	0,851	VALID
	ITU 2	0,789		VALID
	ITU 3	0,858		VALID
MSME Income	IMI 1	0,890	0,895	VALID
	IMI 2	0,890		VALID
	IMI 3	0,861		VALID
	IMI 4	0,912		VALID
	IMI 5	0,920		VALID

Source: Data Analysis, 2024

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From the analysis results in the table above, it shows that each statement item on the variable has a loading factor> 0.7 and an AVE value> 0.5 on each variable. Thus, all indicators of perceived Convenience, perceived usefulness, Perceived Risk, Intention to use, and Increased MSME Revenue have met convergent validity.

b. Discriminant Validity Test Results

After testing the validity data using convergent validity, the next step is to conduct a discriminant validity test. Discriminant validity tests are carried out using the cross-loading coefficient and comparing the square root value of AVE with the latent variable correlation (Nugraheni et al., 2020). (Nugraheni et al., 2020). According to the table, each indicator on the latent variable has fulfilled discriminant validity. This is because the loading value of the latent variable measurement item is greater than the variable load value to be measured.

Table 3. *Discriminant Validity Testing*

Code	X1	X2	X3	Y1	Y2
PEU 1	**0,884**	0,709	0,022	0,593	0,495
PEU 2	**0,917**	0,730	-0,038	0,539	0,458
PEU 3	**0,894**	0,783	-0,062	0,507	0,438
PEU 4	**0,847**	0,794	-0,034	0,544	0,540
PEU 5	**0,862**	0,790	0,119	0,611	0,545
PU 1	0,858	**0,804**	0,051	0,559	0,442
PU 2	0,616	**0,800**	0,073	0,532	0,629
PU 3	0,786	**0,902**	-0,021	0,594	0,617
PU 4	0,770	**0,896**	-0,051	0,555	0,534
PU 5	0,666	**0,880**	-0,003	0,567	0,613
PR 1	0,102	0,084	**0,897**	0,140	0,079
PR 2	-0,190	-0,119	**0,706**	0,039	0,072
PR 3	-0,058	-0,051	**0,806**	0,091	0,036
ITU 1	0,684	0,639	0,057	**0,907**	0,773
ITU 2	0,454	0,494	0,239	**0,789**	0,629
ITU 3	0,479	0,536	0,060	**0,858**	0,849
IMI 1	0,572	0,611	0,011	0,803	**0,890**
IMI 2	0,486	0,591	0,142	0,797	**0,890**
IMI 3	0,441	0,558	0,025	0,711	**0,861**
IMI 4	0,494	0,557	0,038	0,805	**0,912**
IMI 5	0,528	0,640	0,117	0,839	**0,920**

Source: Data Analysis, 2024

c. Reliability Test Results

Table 4. *Composite Reliability, Cronbach's Alpha and AVE values*

Variables	Cronbach's Alpha	Composite Reliability	AVE	Result
Perceived Convenience	0,928	0,946	0,777	Reliable
Perceived Usefulness	0,909	0,933	0,735	Reliable
Perceived Risk	0,764	0,847	0,651	Reliable
Intention to Use	0,812	0,889	0,727	Reliable
MSME Income	0,938	0,953	0,801	Reliable

Source: Data Analysis, 2024

From the results of the reliability test conducted by looking at Cronbach's alpha and composite reliability values on latent variables of more than 0.7. it can be concluded that all of these variables have reliable constructs.

3. Structural Model Evaluation (Inner Model)

a. R-Square Result

Table 5. *R Square*

	R Square	Adjusted R Square
Intention to Use	0,465	0,448
MSME income	0,784	0,782

Source: Data Analysis, 2024

Based on the results of the R-square variable, the MSME decision to use QRIS is 0.465 or 46.5%. Then there is a joint influence between the variables perceived Convenience, perceived usefulness, Perceived Risk with the MSME decision to use QRIS by 46.5%. while 53.5% is influenced by other variables that are not the study of research. Meanwhile, the R-Square value of the MSME income variable is 0.784 or 78.4%, meaning that the variation in the MSME decision variable using QRIS has an influence of 78.4% on MSME income. Meanwhile, 21.6% is influenced by other variables that are not the study of research.

b. F-square Result

Table 6. *F Square*

	R Square
X1 -> Y1	0,465
X2 -> Y1	0,784
X3 -> Y1	0,465
Y1 -> Y2	0,784

Source: Data Analysis, 2024

Based on the table above, it shows that the effect of perceived Convenience, perceived usefulness, Perceived Risk on MSME decisions using QRIS is in the small category with an F-square value of 0.038, 0.080 and 0.028. while the influence of MSME decisions using QRIS is in the large / strong category with an F-square value of 3.639.

4. Hypothesis Test Result

Table 7. *Hypothesis Test*

	Original Sample	Mean	Standard Deviation	T Statistics	P Values
Y1 -> Y2	0,617	0,617	0,026	33,597	0,000
X2 -> Y1	0,297	0,297	0,095	2,988	0,003
X1 -> Y1	0,185	0,185	0,093	2,116	0,035
X3 -> Y1	0,097	0,097	0,088	1,401	0,113

Source: Data Analysis, 2024

The table above shows that the relationship between X1 and Y1 is significant. The T-statistic value obtained is 2.116, which means that the difference between the means of Y1 and X1 is significant. The p-value obtained is 0.035, which indicates that the difference is significant. Thus the hypothesis H1 in this study which states that 'Perceived Convenience affects the use of QRIS' is accepted.

The relationship between X2 and Y1 shows that there is a significant relationship. The T-statistic value obtained is 2.988, which means that the difference between the means of Y1 and X2 is significant. The p-value obtained is 0.003, which also indicates that the difference is significant. Thus the H2 hypothesis in this study which states that 'perceived usefulness affects the use of QRIS' is accepted.

The relationship between X3 and Y1 shows insignificant results. The T-statistic value obtained is 1.401, which means that the difference between the means of Y1 and X3 is not significant. The p-value obtained is 0.113, which also indicates that the difference is not significant. Thus hypothesis H3 in this study which states that 'Perceived Risk affects the use of QRIS' is not accepted.

The relationship between Y1 and Y2 shows that there is a significant relationship. The T-statistic value obtained is 33.597, which means that the difference between the means of Y1 and Y2 is highly significant. The p-value obtained is 0.000, which indicates that the difference is highly significant. Thus the hypothesis H4 in this study which states that 'The effect of using QRIS on MSME income' is accepted.

CONCLUSION

The results of this study obtained 100 respondents, the most MSME respondents were in the food sector by 48.5%, compared to other fields by 32.7% and the fashion sector by 18.8%. As well as the most widely used QRIS provider, namely from the Bank by 55.4%, compared to funds 38.6%, shopeepay 31.7%, GoPay 15.8%, OVO 12.9% and others by 27.7%. Based on the results of research findings by referring to the indicators adopted in the TAM model and has been processed using SmartPLS data, it is stated that which has a significant influence on the use of QRIS, namely the Perceived Convenience variable and the Perceived Usefulness variable. While the Perceived Risk variable has an insignificant effect on the use of QRIS. In addition, the relationship between the QRIS usage variable and MSME income shows a significant relationship.

This research shows that the ease and perceived benefits of using QRIS are the main factors that encourage MSMEs to adopt this payment technology. Although perceived risk is not significant, QRIS adoption is shown to be positively associated with increased MSME revenues, suggesting that QRIS is an effective tool in improving the operational efficiency and financial performance of MSMEs

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