

## EFFECTIVENESS AND IMPORTANT ROLE OF QRIS IN PAYMENT SYSTEMS FOR ENTREPRENEURSHIP MARKETING

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### **Abstract**

This study aims to examine the effectiveness and important role of QRIS in the payment system and its impact on entrepreneurial marketing strategies. QRIS is a simplified QR code-based payment standard that facilitates digital transactions and facilitates the integration of various payment platforms. This study analyzes how QRIS contributes to increasing customer accessibility, accelerating the transaction process, and expanding market reach for business actors, especially MSMEs. In addition, QRIS allows the collection of transaction data that supports the implementation of more targeted and efficient marketing strategies. The findings show that the use of QRIS also increases customer loyalty through digital promotions such as cashback and discounts, as well as strengthening brand awareness. Overall, this study confirms that QRIS is not only a payment tool, but also a catalyst for entrepreneurial growth in the digital era.

**Keywords:** Effectiveness, QRIS, payment system, marketing, entrepreneurship

### **INTRODUCTION**

Entrepreneurship is a person's business selling their products to consumers which will generate profits for the entrepreneur, with the concept of entrepreneurial marketing basically being a discipline that studies the values, abilities, and behavior of an entrepreneur in dealing with various problems related to efforts to obtain business opportunities carried out (Rettobjaan et al., 2023). So in every entrepreneurial activity there must be a strategy for the business, where every business needs marketing to increase product sales for

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its own business. Entrepreneurial marketing is an entrepreneur's strategy in creating product excellence and innovation that will meet consumer needs and increase competitiveness for other entrepreneurs. According to Pratiwi, A. (2022) social media emerged as an evolution of internet platforms such as online forums and blogs. Advances in internet technology, mobile devices, and global connectivity have enabled the rapid growth of social media. The growth of social media is currently used as a means to interact with other people and is used as a tool to expand networks and open up interactions between communities.

Interaction between communities through social media makes social media a useful medium for the business world. Various businesses use social media as a potential place to sell a product. With the development of social commerce, many people have started promoting their businesses through social media (Rafferty, N. E., & Fajar, 2022). In the increasingly developing digital era, non-cash payment systems have become an important pillar in the global economy, including in Indonesia. One of the latest innovations introduced to support the digital payment system is QRIS (Quick Response Code Indonesian Standard). QRIS is a QR code standard developed by Bank Indonesia to unify various QR code-based payment services to be more efficient, safe, and easy to use by the public and business actors.

To support e-commerce, an internet-based payment system is needed that changes the manual payment system into an online payment system (Hidayah et al., 2023). The current trend is that the Marketplace is starting to implement the QR-Code system as a payment method. This system changes the habits of many people from initially making cash payments to cashless. However, there is a polemic in society that not everyone knows and understands the cashless payment system. To make electronic or cashless payments, people must be technology literate. The implementation of an electronic payment system based on QR-Code is indeed considered efficient in various aspects (Syahid, M., & Noviarita, 2022).

Online payments lead to people making transactions, without using physical money, but using digital money (Rachman et al., 2024). QR-Code in Bank Indonesia Decree No.21/18/PADG/2019 is a two-dimensional code divided into three square pattern markers in the lower left corner, upper left corner, and upper right corner, has a black module in the form of a square dot or pixel, and has expertise in storing alphanumeric data, characters and symbols, which are used as a contactless payment transaction facility by scanning. This provision is an improvement on the provisions relating to electronic money that

have been previously held. Bank Indonesia as a regulator in the payment system sector, encourages the implementation of a cashless payment system, especially in an effort to reduce the amount of money circulating in the community, as an impact of minimizing the cost of printing cash which is the second highest cost in the central bank's financial statements after the operational costs of monetary policy (Rahmayati et al., 2023).

QRIS was released by Bank Indonesia since August 17, 2019, but was effectively used on January 1, 2020. QRIS or Quick Response Code Indonesia Standard is a QR Code payment standard in the Indonesian payment system whose development was carried out by Bank Indonesia and the Indonesian Payment System Association. The use of QRIS by Merchants is to follow the trend of non-cash-digital payments (Ovo, Gopay, LinkAja, Dana, Paytren, CIMB GoMobile, PermataX, MoBRI, Bank Bali, and so on). Alternative cashless payments as a potential for expanding sales. Increase sales traffic, reduce cash/small money management costs, for example, no change is needed, as sales money that is directly stored in the bank and can be viewed at any time, also minimizes the risk of cash being lost/stolen. In addition, it has the use of reducing the risk of loss caused by receiving payments through counterfeit money, transactions are recorded automatically and can be seen in the transaction history, building credit profiles for banks, opportunities to obtain working capital are getting higher, making it easier to pay bills, levies, purchase goods non-cash without leaving the store, participate in government programs such as BI, Ministries and Local Governments (Noviarita et al., 2019).

Entrepreneurship currently faces various challenges, ranging from tight market competition to changes in consumer behavior that prefer digital transactions over cash (Ummasyroh et al., 2024). In this context, entrepreneurial marketing has also undergone significant changes. Business actors, both small, medium, and large, must now be more adaptive in utilizing technology, especially in payment systems, as part of their marketing strategy. QRIS is present as one of the important solutions that can help increase business competitiveness through ease of transactions, more transparent financial records, and integration with various digital platforms. Research on the effectiveness of QRIS in payment systems and its role in supporting entrepreneurial marketing is very relevant considering the great potential of this system. With QRIS, business actors no longer need to provide various types of payment devices from different providers, but only need to use one QR code to accept various payments from various platforms. This is believed to reduce operational costs, increase transaction efficiency, and expand market reach,

especially for micro, small, and medium businesses that previously may have had difficulty adopting digital payment technology. This research is expected to provide a clear picture of the benefits offered by QRIS for the business world and provide input for policy makers to continue developing an inclusive and efficient digital payment system infrastructure.

## **RESEARCH METHOD**

This study uses a descriptive method by collecting data from various reliable sources, including literature studies and recent publications. A descriptive approach is used to describe the analysis of the effectiveness and important role of QRIS in the payment system for company marketing comprehensively. The first stage in this research method is collecting literature relevant to the research topic. A literature search is conducted through academic databases, scientific journals, and related publications that discuss the effectiveness and important role of QRIS in the payment system for company marketing. The selected literature must be of good quality and relevant to the research objectives. After collecting the literature, an analysis and synthesis of the information found is carried out. Relevant data and information about the effectiveness of QRIS in supporting financial transactions in various types of businesses, the important role of QRIS in increasing customer accessibility and convenience in making payments, the impact of using QRIS on entrepreneurial marketing strategies related to the research topic.

## **RESULT AND DISCUSSION**

### **QRIS Effectiveness in Supporting Financial Transactions in Various Types of Businesses**

QRIS (Quick Response Code Indonesian Standard) is a QR code-based payment system launched by Bank Indonesia (Nisa et al., 2024). The main purpose of implementing QRIS is to simplify and facilitate digital transactions in all types of businesses, both small and large. With one QR code that applies to various payment applications, QRIS provides easier access for the public to conduct financial transactions. The effectiveness of QRIS in supporting transactions in various business sectors is proven through several important aspects that increase payment efficiency and security. First, QRIS allows for faster and more practical transactions. In various types of businesses, such as MSMEs, retail stores, and restaurants, the use of QRIS makes it very easy for customers because they do not need to carry cash. Simply by scanning the QR

code using the payment application, transactions can be carried out quickly. This not only saves time but also reduces the risk of errors in calculating cash or change (Fauziah et al., 2024). Second, the implementation of QRIS also supports small and medium enterprises (MSMEs) that may have previously had difficulty in adopting digital payment technology. With QRIS, small business owners can more easily accept non-cash payments from their customers without having to invest heavily in payment infrastructure. This encourages financial inclusion, especially in remote areas in Indonesia that still rely on cash transactions (Pramudianti et al., 2023).

Third, QRIS also plays an important role in increasing financial transparency. All transactions made through QRIS are recorded digitally, making it easier for business owners to monitor their business cash flow. This is very important for business owners who want to manage their finances better, especially in maintaining accurate bookkeeping for tax purposes and other financial reporting. Fourth, in terms of security, QRIS provides better guarantees than cash transactions. Customers and sellers do not need to worry about losing physical money or facing the potential risk of robbery. In addition, this system is equipped with security through encryption technology that ensures that every transaction is safe and in accordance with the standards set by Bank Indonesia (Ujiyanti et al., 2023).

Fifth, QRIS supports the development of Indonesia's digital economy ecosystem. Along with the increasing use of QRIS, various business sectors, from service providers to education, are starting to switch to digital transactions. This not only facilitates business processes but also encourages the integration of technology into business operations, which will ultimately increase competitiveness in the global market. Sixth, one of the main advantages of QRIS is its flexibility in various types of businesses. From street vendors to large companies, QRIS can be implemented easily. For example, in the tourism sector, many entrepreneurs in tourist destinations use QRIS to accept payments from tourists, both domestic and foreign, without having to worry about foreign currency (Wulansari, 2024). Seventh, in the COVID-19 pandemic situation, QRIS is a very effective solution to support contactless transactions. This minimizes the risk of virus transmission through cash, which was previously a common transaction medium. The use of QRIS has also increased rapidly during the pandemic, where people prefer digital transactions to maintain health. Eighth, the use of QRIS also helps increase customer loyalty. Many payment applications integrated with QRIS offer various promotions and cashbacks, which make customers more interested in using this method. This

not only benefits consumers, but also increases sales for business actors (Pattynama et al., 2024).

Ninth, Bank Indonesia continues to socialize and educate about QRIS, so that people from various groups ranging from entrepreneurs to consumers are increasingly familiar with this system. These educational programs play an important role in increasing QRIS adoption across all levels of society. Tenth, overall, the effectiveness of QRIS in supporting financial transactions in various types of businesses is very significant. QRIS is not just a digital payment tool, but also a catalyst that drives economic transformation towards a more inclusive, efficient, and secure digital era throughout Indonesia.

### **The Important Role of QRIS in Increasing Customer Accessibility and Convenience in Making Payments**

The implementation of QRIS (Quick Response Code Indonesian Standard) in Indonesia has become a revolutionary step in advancing digital payment systems in various business sectors. With one QR code standard that can be used by various payment applications, QRIS provides convenience not only for business actors, but also for consumers or customers. QRIS is able to increase accessibility and convenience in conducting financial transactions, which are key aspects in the development of the digital economy in Indonesia (Aji et al., 2023).

#### **1. Improving Customer Accessibility**

One of the biggest contributions of QRIS is its ability to expand accessibility in payments. Before QRIS, consumers often faced challenges in choosing a digital payment application that was in accordance with the system used by business actors. Many small and medium enterprises (MSMEs), for example, use different applications, so consumers must have various applications to be able to transact in different places. With QRIS, this challenge can be overcome because one QR code can now be read by various digital payment applications, be it electronic wallets (e-wallets), mobile banking, or other payment applications. This convenience is very significant, especially in areas that previously had difficulty reaching traditional banking services. QRIS allows everyone, including those without bank accounts, to make digital transactions using only a mobile phone and an e-wallet application. This increases financial inclusion, because QRIS makes financial services more accessible to all levels of society, regardless of economic status or geographic location.

In addition, with easy access to this payment technology, QRIS also provides opportunities for small business actors who previously did not have access to digital payment systems to start accepting payments electronically. This opens the door for customers in remote areas or traditional markets to start making non-cash transactions, which ultimately increases overall business transactions.

## 2. Simplifying and Accelerating the Payment Process

Customer convenience in making transactions is an important aspect of business, especially in today's fast-paced era. The use of QRIS directly increases convenience in the payment process, because transactions can be done in seconds. Customers only need to scan the QR code provided by the seller, enter the payment amount, and confirm, then the transaction is complete. This process is very simple and fast, especially when compared to traditional payment methods such as cash that takes time to count change or using a debit/credit card that may require a signature or PIN.

This convenience is especially felt in situations where speed is an important factor, such as when shopping at retail stores, paying for food at restaurants, or when using transportation services. QRIS also minimizes the risk of fraud or errors in transactions because everything is recorded digitally and can be verified directly by customers through the application they use. In addition, because the process is fast and automatic, queues at the cashier can be reduced, making the shopping experience more enjoyable for customers.

## 3. Safer and Hygienic Non-Cash Transactions

In addition to convenience in terms of speed, QRIS also provides benefits in terms of security and hygiene. In the context of health, especially during the COVID-19 pandemic, people are more aware of the importance of reducing physical contact, including in terms of using cash. Cash is considered a medium that can spread viruses or bacteria, so digital transactions are a safer solution. QRIS allows transactions without physical contact between customers and sellers, thereby reducing the risk of spreading disease. This security is not only relevant during the pandemic, but also provides long-term convenience for people who increasingly prioritize cleanliness and health.

In terms of financial security, QRIS also provides better protection than cash transactions. Every transaction made through QRIS will be recorded digitally and protected by strong encryption technology, so the risk of losing or theft of money is very minimal. Consumers can easily monitor their

transaction history through the application, so if an error occurs, it can be immediately identified and handled. This is very beneficial for customers who want transparency in every transaction they make.

#### 4. Encourage Customer Loyalty and Interaction

The use of QRIS not only makes transactions easier, but can also increase customer loyalty. Many e-wallet applications integrated with QRIS offer promotional programs such as cashback, reward points, and discounts to customers who use this payment method. This provides added value for consumers, which ultimately makes them more interested in transacting at places that accept QRIS.

From the customer's perspective, this additional incentive makes them feel more appreciated and have a more enjoyable transaction experience. These loyalty programs also encourage more intensive interactions between customers and businesses, which can ultimately strengthen long-term relationships and increase the frequency of visits or purchases.

Overall, QRIS plays an important role in increasing customer accessibility and convenience in making payments. With easy access to various payment applications, a fast and secure process, and additional benefits such as promotions and cashback, QRIS has succeeded in driving the transformation of the payment system in Indonesia to be more inclusive and efficient. For customers, QRIS not only provides convenience in transactions, but also a more modern and enjoyable shopping experience, which ultimately supports the growth of a broader digital economy in the future.

### **The Impact of QRIS Usage on Entrepreneurship Marketing Strategy**

QRIS (Quick Response Code Indonesian Standard) has become one of the important instruments in encouraging digital transactions in various business sectors in Indonesia. Its impact is not only felt from the operational side of the business, but also from the perspective of marketing strategy in entrepreneurship. As a flexible, fast, and integrated payment method, QRIS provides new opportunities for business actors in designing and implementing more effective and efficient marketing strategies (Safitri et al., 2024).

#### 1. Increasing Accessibility and Market Opportunities

The use of QRIS significantly expands the accessibility of business actors to customers. Because QRIS can be used by various payment applications, both digital wallets (e-wallets) such as GoPay, OVO, DANA, to mobile banking, customers from various groups can make transactions more easily.



This accessibility opens up wider market opportunities, especially for small and medium enterprises (MSMEs) that may have previously only served cash transactions.

In the context of marketing strategy, this increase in accessibility allows entrepreneurs to reach a larger market segment, including millennials and Gen Z who tend to prefer digital payment methods. Businesses that accept QRIS payments can also take advantage of this trend to promote their businesses as modern and relevant to the needs of today's digital consumers. Increased accessibility to various consumer groups provides a competitive advantage for businesses that are able to adapt to changes in payment technology.

## 2. Data Collection and Data-Based Strategy Development

One of the positive impacts of using QRIS in entrepreneurial marketing strategies is the ability to collect transaction data in a more structured and accurate manner (Siahaan et al., 2023). Every time a customer makes a payment via QRIS, data regarding the transaction time, transaction amount, and customer preferences can be recorded automatically. This data is very valuable for business actors, because it can be used to analyze customer habits, shopping patterns, and the most popular products.

With this data, entrepreneurs can develop more targeted marketing strategies. For example, through data analysis, an entrepreneur can find out when peak sales occur, what products are most frequently purchased, and which market segments are most active in transacting. Based on this information, business actors can design more effective promotions, such as providing discounts at certain times or offering the most popular products through focused advertising campaigns. By utilizing data from QRIS, marketing can be more targeted and have a greater impact on increasing sales.

## 3. Supporting Digital Marketing and Promotion Through E-Wallet

One of the main advantages of using QRIS is its integration with various e-wallet platforms. Many e-wallet applications collaborate with businesses to provide attractive promotions, such as cashback, discounts, or reward points for customers who use QRIS as a payment method (Prawitasari et al., 2024). Business actors can take advantage of this partnership to increase the appeal of their promotions and encourage more customers to make transactions. For example, entrepreneurs can collaborate with e-wallet providers to hold promotional campaigns where customers who make payments with QRIS through certain applications will get cashback or

special discounts. This kind of promotion not only increases sales but also strengthens the brand image in the eyes of consumers as an innovative and technology-friendly business. In addition, with promotions advertised through e-wallet applications, marketing reach can be significantly expanded because users of the application can be reached through notifications or in-app campaigns.

#### 4. Increase Customer Loyalty

The use of QRIS also plays an important role in increasing customer loyalty. In modern marketing strategies, building customer loyalty is the key to creating long-term, profitable relationships between businesses and consumers. With QRIS, entrepreneurs can easily integrate loyalty programs into their payment systems. Many e-wallet platforms offer reward points or loyalty program features that can be accessed directly by customers every time they make a payment using QRIS.

For example, customers who frequently make transactions at a place using QRIS can collect points that can then be exchanged for discounts or special gifts. This loyalty program makes customers feel appreciated, so they are more likely to return to shop at the same place. Business actors can use this strategy to differentiate themselves from competitors and build a more loyal customer base.

#### 5. Strengthen Brand Awareness

In today's digital era, online presence and brand awareness are important elements in marketing success. QRIS can play a role in strengthening a business's brand awareness, especially among customers who actively use digital payment technology. When a business accepts QRIS, they indirectly communicate to customers that they are a modern business, follow technological developments, and care about consumer convenience (Subkhan et al., 2024).

In addition, various promotional campaigns related to QRIS, such as cashback or discounts, can be used to strengthen the brand image on social media and other digital platforms. For example, a restaurant that offers cashback through QRIS can advertise this promotion on Instagram or other platforms, thereby attracting new customers and increasing brand awareness.

#### 6. Accelerate Transactions and Better Customer Experience

Speed and convenience in transactions are key factors in influencing customer experience. QRIS allows fast and practical transactions, where customers do not need to carry cash or physical cards. Simply by scanning

the QR code and confirming, the transaction is completed in seconds. This seamless payment experience gives a positive impression to customers, which can ultimately influence their loyalty and decisions to shop again in the future.

Customers who are satisfied with the shopping experience, especially in terms of speed and convenience of payment, tend to recommend the business to their friends or family. Thus, QRIS can be an effective tool to strengthen word of mouth marketing strategies, which are known as one of the most effective forms of marketing.

## **CONCLUSION**

QRIS has proven effective in supporting digital payment systems in various business sectors. With its ability to integrate various payment applications in one QR code, QRIS increases customer accessibility and facilitates transactions. For business actors, especially MSMEs, QRIS offers a practical and efficient solution to accept non-cash payments without the need for complicated technological infrastructure. The speed, convenience, and security offered by QRIS provide a better experience for customers, while strengthening their loyalty and trust in the business.

In the context of entrepreneurial marketing, QRIS plays an important role in expanding market reach and maximizing the effectiveness of promotions. With the availability of structured transaction data, business actors can design more targeted marketing strategies. The integration of QRIS with various e-wallet platforms that often offer promotions such as cashback and discounts also provides added value for customers, while strengthening business brand awareness. Overall, QRIS not only facilitates transactions, but also functions as a tool that drives marketing innovation and business growth in the digital era.

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