

## EVALUATION OF MSME SALES AND BILLING CONTROL THROUGH THE UTILIZATION OF QRIS AND MARKETPLACE: A CASE STUDY OF ES TELER 88 MAKASSAR

Hasman H<sup>1</sup>, Yuyun Maylani Putri. B<sup>2</sup>, Rezky Awaliah Ramadhana Arifin<sup>3</sup>, Alifia Salzabila Junaedi<sup>4</sup>, Fina Ruzika Zaimar<sup>5</sup>  
<sup>1,2,3,4,5</sup>Makassar State University, Jl. A.P. Pettarani, Makassar, Indonesia  
Email: [hasman.bbn@gmail.com](mailto:hasman.bbn@gmail.com)

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**Abstract.** Sales and collection control plays a vital role for Micro, Small, and Medium Enterprises (MSMEs) in maintaining cash flow and ensuring business sustainability. This study evaluates the effectiveness of sales and collection control through the use of Quick Response Code Indonesian Standard (QRIS) and marketplace at MSME Es Teler 88 Makassar using the Committee of Sponsoring Organizations of the Treadway Commission (COSO) framework. The research applies a descriptive qualitative case study approach with observation, interview, and documentation methods. The results show that implementing QRIS and marketplace enhances transaction accuracy, accelerates billing, and minimizes uncollectible receivables. The integration of financial technology enables automated record-keeping, real-time cash flow monitoring, and more orderly reconciliation than manual methods. Analysis through the five COSO components confirms that digital transactions not only simplify payments but also strengthen internal controls through built-in mechanisms. Therefore, using QRIS and marketplace serves as an effective strategy for MSMEs to improve operational efficiency, maintain liquidity, and support more accurate financial decision-making.

**Keywords:** MSMEs, QRIS, Marketplace, Internal Control

**Abstrak.** Pengendalian penjualan dan penagihan memainkan peran penting bagi Usaha Mikro, Kecil, dan Menengah (UMKM) dalam menjaga arus kas dan memastikan keberlanjutan bisnis. Penelitian ini mengevaluasi efektivitas pengendalian penjualan dan penagihan melalui penggunaan Kode Respon Cepat Standar Indonesia (QRIS) dan marketplace di UMKM Es Teler 88 Makassar menggunakan kerangka Komite Organisasi Sponsor Treadway Commission (COSO). Penelitian ini menerapkan pendekatan studi kasus kualitatif deskriptif dengan metode observasi, wawancara, dan dokumentasi. Hasil penelitian menunjukkan bahwa penerapan QRIS dan marketplace meningkatkan akurasi transaksi, mempercepat penagihan, dan meminimalkan piutang yang tidak dapat ditagih. Integrasi teknologi keuangan memungkinkan pencatatan otomatis, pemantauan arus kas waktu nyata, dan rekonsiliasi yang lebih teratur daripada metode manual. Analisis melalui lima komponen COSO menegaskan bahwa transaksi digital tidak hanya menyederhanakan pembayaran tetapi juga memperkuat pengendalian internal melalui mekanisme bawaan. Oleh karena itu, penggunaan QRIS dan marketplace berfungsi sebagai strategi yang efektif bagi UMKM untuk meningkatkan efisiensi operasional, menjaga likuiditas, dan mendukung pengambilan keputusan keuangan yang lebih akurat.

**Kata Kunci:** UMKM, QRIS, Marketplace, Pengendalian Internal

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## INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) have a large strategic role in the Indonesian economy, including in Makassar City. MSMEs not only contribute to the national Gross Domestic Product (GDP) (more than 60%) and absorb around 97% of the workforce (Hendriadi et al., 2024), but also a pillar of the local economy and a driver of development in the region. However, many traditional MSMEs face difficulties in financial management and adequate internal controls. Aulia et al. (2025) found that MSME actors often lack financial recording and control skills, so that control over sales and billing is still weak.

To overcome these obstacles, there has begun to be a shift in the trend towards the use of digital technology. A number of MSMEs are now starting to use the Quick Response Code Indonesian Standard (QRIS) and marketplace platforms. Most MSMEs have even installed QRIS codes on their businesses to make cashless payments easier (Sudyantara & Yuwono, 2023). Changes in consumer behavior are driving the growth of marketplaces in Indonesia, where MSMEs can now market products more widely. For example, in some studies, it is stated that the growth of the marketplace is in line with the increase in the contribution of MSMEs (more than 60% of GDP) (Alifiyah & Purwanti, 2024). Thus, the use of QRIS and e-commerce is believed to facilitate transactions for modern MSMEs while increasing competitiveness.

As a basis for analysis to understand this phenomenon, this study uses the framework of the Committee of Sponsoring Organizations of the Treadway Commission (COSO) which emphasizes five components of internal control including the control environment, risk assessment, control activities, information and communication, and monitoring (Djasuli et al., 2022). Understanding this framework is important as a theoretical basis for analyzing the extent to which MSMEs implement internal controls, including in the sales and billing processes. With the application of digital technology such as QRIS and marketplaces, evaluation through the COSO framework is expected to reveal a real impact on the internal control of MSMEs.

QRIS itself is a national non-cash payment QR code standard that integrates various digital payment providers. With QRIS, transactions via QR codes become faster, more practical, and safer. Meanwhile, a marketplace (e-commerce platform) is defined as an online application that facilitates the buying and selling of various products from multiple sellers (Alifiyah & Purwanti, 2024). In the digital era, QRIS allows MSMEs to accept wide payments (from

various banks/digital wallets) without the need for many different QR codes (Alifia et al., 2024), while the marketplace helps MSMEs reach customers on a national and global scale with relatively low marketing costs (Alifiyah & Purwanti, 2024). The synergy between QRIS and the marketplace is an important focus in efforts to strengthen the MSME sales and billing management system.

Previous research has shown that the adoption of digital payments has a positive impact on the performance of MSMEs. For example Sholihah & Nurhapsari. (2023) found that the perception of the usefulness and ease of use of QRIS significantly encouraged the intention of traditional MSMEs in Semarang to adopt QRIS. Alifiyah & Purwanti. (2024) reported that the use of the marketplace with QRIS together had a positive effect on increasing MSME income in Malang. Similarly Sudyantara & Yuwono. (2023) noted that the majority of MSMEs have installed QRIS to facilitate payments, which in turn supports the improvement of service quality. These findings further strengthen the view that digital technology can be a solution to the weaknesses of MSME sales and billing management, although there are still obstacles such as low digital literacy that need to be overcome in its implementation.

Referring to the descriptions and facts that have been presented previously, the problem formulation in this study is designed to answer the challenges faced by MSMEs in managing sales and billing effectively in the midst of changing digital business landscapes. The main question asked was how the implementation of QRIS and marketplace affected sales and collection control for MSMEs. This is important because both digital instruments not only facilitate transactions, but also have the potential to increase transparency and accuracy of financial records. In addition, this study also wants to reveal the benefits felt by MSMEs in implementing QRIS and marketplaces, as well as the obstacles that arise during the adoption process, both in terms of technical, human resources, and infrastructure limitations.

In line with the formulation of the problem, the purpose of this study is to evaluate the effectiveness of internal control over sales and billing in MSMEs after the adoption of digital technology. The focus of the evaluation is directed at how QRIS as a non-cash payment system and marketplace as an online transaction medium can strengthen MSME financial governance, reduce the risk of recording errors, and improve the efficiency of the billing process. Thus, this research is expected to provide a comprehensive overview of the role of digital technology in strengthening the internal control system of MSMEs, especially in Makassar City, as well as offering strategic recommendations for more competitive business development.

## METHOD

This study uses a descriptive qualitative method with a case study approach on MSMEs Es Teler 88 Makassar to gain an in-depth understanding of the effectiveness of sales and collection control after the use of QRIS and marketplace. This research was conducted as a single case study on one culinary MSME (Es Teler 88 Makassar). Therefore, the findings of this study cannot be generalized to all MSME sectors in Indonesia that have a diversity of business types, scales, and levels of digital literacy. Nevertheless, the results of this study provide valuable insights for similar small businesses implementing digital payment systems.

Given that the scope of this study is limited to one case study, the research is focused on primary data obtained through the direct involvement of business owners in operational activities and daily financial management. Data collection was carried out through in-depth observation and semi-structured interviews with guidelines oriented to the five components of COSO to explore the perceptions and experiences of informants on the effectiveness of QRIS and marketplaces in internal control (conformity with the control environment, risk assessment, control activities, information-communication, and monitoring). Data analysis is carried out descriptively through the stages of data reduction, data presentation, and conclusion drawing according to qualitative analysis guidelines (Sugiyono, 2015).

## RESULTS

MSMEs Es Teler 88 Makassar is a family business established in 1999 by the uncle of the current manager. The current owner started the business independently in 2017 while still using the same brand name. This business ownership structure is managed entirely by the owner himself, without any assistance from other parties. At first, the business only did sales manually on the spot and payments were still made in cash.

Customer habits change over time, with many opting for cashless payments and ordering from home. At the same time, owners need neat records so that daily sales results are easily monitored. In response to these needs, Es Teler Makassar MSMEs in 2021 began to implement payments through QRIS and utilize the Marketplace. This change makes the workflow more organized. The cashier does not need to prepare change, payment confirmation takes a short time, and sales data can be monitored daily. Online services also expand the reach of buyers beyond the area around the store so that sales do not depend only on direct visits.

To give an overview, the conditions before and after are presented in **Table 1**. The presentation described the direction of change and facilitated the assessment of its impact on business operations.

**Table 1.** Comparison Table Before and After Using QRIS and Marketplace

Aspects	Before	After
<b>Payment Methods</b>	Only accept cash as a payment method.	Using BRI QRIS as the main payment method but still accepting cash payments according to customer needs.
<b>Ease of Transaction</b>	Cash transactions are often delayed because they take time to prepare the right money and calculate change	More efficient: just scan the barcode, the payment comes in immediately, the owner gets an automatic notification via WhatsApp.
<b>Financial Recording</b>	Manual and memory-dependent; prone to forgetfulness or recording errors.	Using the Bukasir application that records every transaction automatically so that owners can monitor daily turnover in real time.
<b>Market Reach</b>	Limited to local customers who come directly to the outlet.	It is wider because it joins GoFood, GrabFood, and Maxim, so customers from outside the area can order without coming in person.

The results in **Table 1** show that transactions become smoother and cash management risks decrease, while transaction traces are becoming clearer as many processes are recorded automatically. Collaboration with online ordering platforms also expands customer reach, including store visitors and online orderers. Nonetheless, operational risks remain, such as network disruptions and double payments, which can be minimized through consistent procedures, i.e. proof of payment verification, daily matching between notifications and application reports, and provision of backup payment methods. Demand still fluctuates due to external factors, such as weather conditions and the period towards the end of the month, so the combination of online sales channels with direct transactions helps maintain sales stability.

Overall, the adoption of QRIS and marketplaces speeds up processes, streamlines management, and supports more measurable decision-making.

## **DISCUSSION**

### **Interpretation of the effectiveness of QRIS and marketplace on internal control**

The application of QRIS and the use of marketplaces in the case study of Es Teler 88 Makassar shows the important role of digitalization in strengthening internal control that is in line with the COSO Internal Control - Integrated Framework framework. The switch from cash transactions to QRIS and online ordering channels (GoFood, GrabFood, Maxim) makes the transaction process more organized and documented automatically. Real-time proof of payment recorded in the Bukasir application allows daily turnover monitoring and provides a clearer audit trail than manual methods, while reducing the risk of recording errors or fraud. In addition, fast payment notifications and easy verification also reduce the potential for transaction delays due to change constraints.

If mapped into five COSO components, these practices reflect a comprehensive control integration. 1) The Control Environment can be seen from the commitment of business owners to order recording and choose credible payment technology as a form of tone at the top at the MSME level. 2) Risk Assessment is carried out through the identification of risks, such as network disruption or double payments, which are then anticipated with proof of payment verification procedures and daily reconciliation. 3) Control Activities are reflected in the automation of transaction logging and daily reconciliation with application reports, which serve as key control activities to prevent misrepresentations and cash fraud. 4) Information & Communication is strengthened by payment notifications and turnover dashboards that provide timely information for owners in decision-making. Finally, 5) Monitoring Activities are realized through daily turnover monitoring and routine matching of transaction proofs, ensuring effective and sustainable control.

Overall, the integration of QRIS and marketplace is in line with COSO guidelines that emphasize the integration of the five components to ensure the effectiveness of internal controls. The digital approach applied at Es Teler 88 proves that even though it is MSME scale, the COSO principle can be adapted simply but still provides adequate documentation, periodic reviews, and strong controls in supporting the reliability of financial statements and business operations.

### **Analysis of efficiency improvement and receivables risk reductionx**

The switch from manual cash to QRIS and the use of marketplaces has been proven to increase operational efficiency while reducing the risk of receivables in businesses such as Es Teler 88 Makassar. In terms of efficiency, transaction digitization cuts service time because it no longer requires proper money or change processing, so that the cashier's workload is reduced and the potential for misrecords is minimized. All transactions are automatically recorded with digital proof that can be directly accessed through the cashier application. The results of the field research show that real-time payment notifications, easy daily turnover tracking, and speed of confirmation at the checkout are strong indicators that transaction costs and internal coordination costs are decreasing. These findings are in line with research Nurqamarani et al. (2024) which emphasizes that the trust factors, perceived ease of use, and perceived usefulness have a significant effect on the intention to use QRIS, so that transactions become more efficient and smooth. Santika et al. (2024) It also found that performance expectancy and effort expectancy drove the adoption of QRIS by MSMEs and had an impact on improving operational efficiency, although it did not examine the trust factor specifically.

From the perspective of receivables risk management, digitalization through QRIS and marketplaces substantively suppresses the possibility of accounts receivable. In the cash-manual system, receivables can arise from customer "deposit" practices, unresolved non-cash sales, or delays in recording that cause discrepancies between records. With QRIS, funds flow directly to the bank partner's holding account, proof of payment is automatically recorded, and reconciliation can be done every day. On the F&B marketplace channel, the risk of receivables from customers is almost eliminated because the platform acts as a payment intermediary (escrow), although the risk shifts to potential settlement delays and platform administration costs. Research Ariningtyas & Purnamawati (2025) emphasized that accurate recording improves the quality of financial statements and allows for early detection of problematic receivables. Thus, the adoption of QRIS and marketplaces not only speeds up business processes, but also strengthens cash management and lowers the risk of billing failure, providing a healthier financial foundation for MSME actors.

However, the increased efficiency obtained through the implementation of QRIS and marketplace platforms is also accompanied by implementation costs and dependency risks that need to be considered. In terms of costs, MSMEs such as Es Teler 88 Makassar bear additional expenses in the form of marketplace administration fees (for example, 10-20% discount per transaction), cashier application subscription fees such as Bukasir, and possible bank transaction fees for QRIS completion. Although these costs are relatively small per transaction, if accumulated they can affect profit margins, especially for MSMEs with thin operating

margins. In addition, reliance on third-party platforms such as GoFood or GrabFood poses risks related to sudden policy changes, increased commission rates, or technical service interruptions. This kind of risk of dependency can reduce the ability of MSMEs to control prices, access customer data, and maintain direct relationships with consumers. Therefore, although digitalization is able to increase efficiency and transparency, MSMEs also need to implement mitigation strategies such as cost monitoring, platform diversification, and maintaining direct sales channels to maintain profitability and business resilience.

### **The relationship between the results and previous research on the digitalization of MSMEs**

The findings of the Es Teler 88 Makassar case study are in line with various studies on the digitalization of MSMEs in Indonesia which emphasize the benefits of technology adoption for efficiency, sales growth, and strengthening internal controls. In terms of digital payment adoption, a number of studies show that the perception of utility, convenience, and financial and technological literacy are key factors that drive the intention to use QRIS. Santika et al. (2024) found that the adoption of QRIS improves operational efficiency and customer experience, while research Nurqamarani et al. (2024) which combines the TRAM model and the trust factor confirms that optimism and trust strengthen the perception of usability and convenience, thereby accelerating MSMEs' decision to switch to digital payments.

In the aspect of digital channels/marketplaces, the use of platforms such as GoFood, GrabFood, and ShopeeFood shows a positive impact on customer loyalty and the expansion of market access, which ultimately drives sales growth. The condition of Es Teler 88 MSMEs after using the marketplace, these MSMEs no longer depend entirely on direct visits in line with the findings Oktaviana et al. (2021) about increasing market reach through marketplaces. Additionally, other literature recommends POS automation or cashier applications to improve the accuracy of sales data as the basis for data-driven decision-making and billing control (Ariningtyas & Purnamawati, 2025), in line with the digital recording practices implemented at Es Teler 88.

From the perspective of internal control, research Jolissetiawati et al. (2025) discussed the application of the COSO framework to MSME inventory control and emphasized the importance of risk assessment, separation of duties, reconciliation or stock taking, as well as the use of sequentially numbered documents to reduce risk and prevent fraud. Meanwhile, in the study Krisdianti & Supriatna. (2022) also highlighted five components of COSO as guidelines for preventing inventory fraud, including segregation of functions, warehouse lock-ups, and neat documentation. The digitalization practice at Es Teler 88 enriches evidence that

the use of technology not only acts as a marketing and transaction channel, but also serves as an effective internal control mechanism to maintain data integrity, minimize the risk of fraud, and strengthen the financial governance of MSMEs.

### **Theoretical and practical implications for other MSMEs**

The results of this study strengthen the concept of control by design in the framework of COSO for the context of MSMEs. When payments, orders, and sales records are made through integrated platforms such as QRIS, POS applications, and marketplaces, control activities and audit evidence are automatically attached to the transaction process itself, no longer dependent on additional checks at the end. This pattern shifts the orientation of control from being detective or detecting mistakes after they occur to being more preventive or preventing mistakes in the first place. The findings also propose expanding the implementation of COSO by including platform dependency risks such as settlement delays, network disruptions, service fees, and commercial policy changes as specific risk categories in the risk assessment component. In addition, this study highlights the potential of combining the technology adoption theory of UTAUT (Unified Theory of Acceptance and Use of Technology) and TRAM (Technology Readiness and Acceptance Model) with the COSO framework. Adoption driving variables such as performance expectations, ease of use, and trust have been proven to moderate the strength of the Control Environment and Information and Communication, so that the more positive the perception of MSME actors towards technology, the more consistent the implementation of internal controls.

For other MSMEs, these findings offer a series of concrete steps to strengthen efficiency as well as internal controls. (1) It is necessary to standardize the SOPs of the sales and billing cycles such as verification of QRIS proof which includes the merchant name, nominal, and transaction time, daily cash closing, and three-way reconciliation between bank notifications, POS reports, and marketplace reports. (2) It is important to prepare a simple risk and control matrix with backup scenarios, for example if the QRIS network is disrupted, alternative payment options such as offline QRIS, instant transfer, or limited cash are available along with fallback procedures and manual logging that are immediately uploaded to the system once the connection is restored. (3) Implement access control and audit trail by restricting user rights on the POS such as separation of cashier and owner roles, enabling two-factor authentication on platform accounts, and reviewing price change or discount logs. (4) Create a clear settlement policy that includes monitoring SLAs, fund disbursements and platform fees as well as the use of segregated holding accounts to facilitate cash flow tracking between unpaid and disbursed funds. (5) Carry out inventory control and fraud prevention by integrating POS and raw

material stock to compare standard and actual consumption accompanied by periodic stock audits to detect shrinkage. (6) Focus on financial digital literacy training and literacy for cashiers and operational teams because literacy has been proven to strengthen the adoption rate and quality of technology implementation. (7) Utilize daily or weekly report-based sales analytics to map demand patterns such as weather impacts or the end of the month to optimize shift schedules, production planning, and stock management, reducing material waste and the need for big discounts. These measures reflect recommended best practices related to POS, internal controls, and the adoption of QRIS as a means of sustainable efficiency for MSMEs.

## **CONCLUSION**

Based on the results of the study, this study concludes that the application of digital technology through the use of QRIS and marketplace platforms is able to increase the effectiveness of sales and collection control in MSMEs in Es Teler 88 Makassar. The use of QRIS and marketplaces has been proven to speed up the transaction process, increase transparency of financial records, and strengthen internal control systems through automated recording that minimizes the risk of errors and fraud. The integration between cashier applications, bank notifications, and marketplaces allows business owners to monitor cash flow in real time, maintain liquidity, and reduce the risk of uncollectible receivables that previously often occurred in manual systems. Based on the analysis of the COSO framework, all components of internal control, including the control environment, risk assessment, control activities, information and communication, and monitoring have been effectively implemented through transaction digitalization. Therefore, the adoption of digital technology is not only a means of modernizing payments, but also an important strategy in strengthening financial governance, improving operational efficiency, and supporting the competitiveness of MSMEs in the era of digital economic transformation that is increasingly growing.

## **RECOMMENDATIONS**

Based on this conclusion, it is recommended that MSME actors improve digital literacy for both owners and employees through regular training related to transaction security, the use of cashier applications, and daily financial reconciliation to minimize the risk of recording errors and fraud. The government and MSME coaching institutions also need to encourage the development of financial report integration systems between cashier applications, bank notifications, and marketplace platforms so that the financial reconciliation process is easier, faster, and more accurate. In addition, incentive policies for MSMEs that successfully

implement a comprehensive digital financial system need to be designed to accelerate digital transformation in the small business sector. For the next researcher, it is recommended to conduct a comparative study between MSME sectors to assess the effectiveness of the application of QRIS and marketplace to different internal control systems, as well as to combine qualitative and quantitative approaches so that the research results are more comprehensive.

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