**MULTIFINANCE**
**Jurnal Ekonomi, Manajemen Dan Perbankan**
Altin Riset Publishing
http://altinriset.com/journal/index.php/multifinance
E-ISSN: 3024-8175
Vol. 3, No. 1 Juli 2025

# MANAGEMENT STRATEGIES FOR THE DEVELOPMENT OF MICRO ENTERPRISES IN NORTH BENGKULU DISTRICT

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**Abstract**
The objective of this community service program (PKM) is to analyze management strategies for the development of micro-entrepreneurs in North Bengkulu Regency, with a focus on the promotion of QRIS (Quick Response Code Indonesian Standard) usage and the provision of Medium Business Credit (KUM) by Bank Bengkulu to support the growth of micro, small, and medium enterprises (MSMEs) in the region. The research employs lecture methods, interactive discussions, and simulation techniques to obtain a comprehensive understanding of business profiles, challenges faced, and the financial needs of MSMEs. The QRIS outreach initiative is conducted through various media and hands-on training sessions aimed at improving digital literacy and promoting the adoption of digital payment technologies among entrepreneurs. Additionally, management strategies are implemented to assist MSMEs in accessing Medium Business Credit provided by Bank Bengkulu. These strategies include business plan development, technical assistance, and financial management training. The results indicate that the use of QRIS enhances transaction efficiency and market access for MSMEs. Meanwhile, access to Medium Business Credit enables entrepreneurs to secure the capital needed for business expansion and increased production capacity. Strategic training and managerial assistance have proven effective in improving business management capabilities, which in turn enhance business performance and sustainability. Recommendations include expanding QRIS outreach programs, tailoring credit products to better suit MSME needs, and providing continuous management support to ensure stable and sustainable growth for MSMEs in North Bengkulu District.
**Keywords:** QRIS, MSMEs, management strategies, digital literacy, business development.

***Abstrak***
*Tujuan dari PKM ini adalah untuk menganalisis Strategi Manajemen Untuk Pengembangan Pengusaha Mikro Di Kabupaten Bengkulu Utara serta sosialisasi penggunaan QRIS (Quick Response Code Indonesian Standard) dan pemberian Kredit Usaha Menengah (KUM) oleh Bank Bengkulu terhadap pengembangan usaha mikro, kecil, dan menengah (UMKM) di Bengkulu Utara. Metode penelitian yang digunakan mencakup metode ceramah , metode tanya jawab dan metode simulasi untuk mendapatkan gambaran menyeluruh tentang profil usaha, tantangan yang dihadapi, serta kebutuhan keuangan UMKM. Sosialisasi QRIS dilaksanakan melalui berbagai media dan pelatihan langsung yang bertujuan untuk meningkatkan literasi digital dan adopsi teknologi pembayaran digital di kalangan pelaku usaha. Selain itu, strategi manajemen diterapkan untuk membantu UMKM dalam mengakses Kredit Usaha Menengah yang ditawarkan oleh Bank Bengkulu, yang mencakup penyusunan rencana bisnis, pendampingan teknis, dan pelatihan manajemen keuangan.Hasil penelitian menunjukkan bahwa penggunaan QRIS meningkatkan*

*efisiensi transaksi dan akses pasar bagi UMKM. Sementara itu, akses terhadap KUM memungkinkan pelaku usaha untuk mendapatkan modal yang diperlukan untuk ekspansi dan peningkatan kapasitas produksi. Pelatihan dan pendampingan strategis manajemen terbukti efektif dalam meningkatkan kemampuan pengelolaan usaha, yang pada gilirannya memperbaiki kinerja bisnis dan keberlanjutan usaha. Rekomendasi yang diberikan termasuk peningkatan program sosialisasi QRIS, penyesuaian produk kredit yang lebih sesuai dengan kebutuhan UMKM, dan penyediaan dukungan manajemen yang berkelanjutan untuk memastikan pertumbuhan yang stabil dan berkelanjutan bagi UMKM di Bengkulu Utara.*
***Kata kunci**: QRIS, UMKM, strategi manajemen, literasi digital, pengembangan usaha.*

## Introduction

Micro, Small, and Medium Enterprises (MSMEs) are one of the main pillars of Indonesia's economic structure. MSMEs not only serve as the largest employer, but also as the driving force behind a people-centered economy based on local potential. In the context of national development, MSMEs play a strategic role in supporting income equality, poverty alleviation, and strengthening the national economy's resilience to various global crises (Sugiri, 2020). During economic crises, the MSME sector has proven to be more resilient than large businesses due to its flexible, community-based nature and relatively simple cost structure.

Data from the Ministry of Cooperatives and Small and Medium Enterprises shows that the contribution of MSMEs to the national Gross Domestic Product (GDP) has increased in recent years. This contribution increased from around 57.84% to 60.34% of the national GDP (Purwana et al., 2017). In addition, MSMEs also absorb more than 90% of the national workforce, making this sector the backbone in maintaining social and economic stability in the community. This increase in contribution shows that MSMEs have great potential in driving inclusive and sustainable economic growth.

However, despite their significant contribution, MSMEs still face various structural and operational challenges. One of the main obstacles is limited access to formal financing. Many micro-entrepreneurs find it difficult to obtain bank loans due to limited collateral, low financial literacy, and irregular business financial records (Muttakin et al., 2015). This condition causes some MSME entrepreneurs to rely on informal financing sources that have relatively high interest rates and pose a risk to business sustainability.

The issue of access to financing is closely related to the level of financial inclusion in Indonesia. Financial inclusion refers to the availability and access of the public to formal financial services that are affordable, secure, and appropriate to their needs (World Bank, 2018). In the context of MSMEs, financial inclusion is an important factor that determines the ability of business actors to develop their business scale, increase production capacity, and expand their market.

Therefore, various policies and innovations continue to be developed to improve MSME actors' access to the formal financial system. One innovation that has grown rapidly in recent years is financial technology (fintech), particularly in digital payment systems. The development of information and communication technology has driven the transformation of payment systems from conventional methods to digital systems that are faster, more efficient, and more transparent.

Bank Indonesia, as the national payment system authority, has introduced the Quick Response Code Indonesian Standard (QRIS) as a national standard for integrated QR code-based payments (Bank Indonesia, 2021). QRIS enables the integration of various payment system service providers into a single QR code standard, so that businesses do not need to provide multiple codes from each service provider. With a single QR code, consumers can make payments through various different digital payment applications. This innovation aims to simplify the transaction process, increase efficiency, reduce operational costs, and expand financial access for MSME players.

From the perspective of technology adoption theory, the use of QRIS by MSME players can be analyzed through the Technology Acceptance Model (TAM) framework proposed by Davis (1989). This model explains that the acceptance of a technology is influenced by perceived ease of use and perceived usefulness. If MSME players view QRIS as an easy-to-use system that provides tangible benefits for their businesses, the adoption rate will increase. Therefore, the socialization and education process is a key factor in increasing understanding and acceptance of this technology.

Previous studies have shown that the adoption of financial technology can improve operational efficiency and expand market access for MSMEs. Uwuigbe and Ajibolade (2013) emphasize that the integration of financial technology into small business systems can accelerate transactions and increase financial transparency. Wang (2016) also found that the use of digital payments contributes to local economic growth, especially in areas that were previously underserved by formal financial institutions.

The digitization of payments enables more systematic transaction recording, which ultimately increases business credibility in the eyes of financial institutions. However, challenges in the implementation of financial technology remain. Muttakin et al. (2015) highlight that low digital literacy and financial literacy are major obstacles to technology adoption by MSME actors. Many micro-business actors are not yet accustomed to using digital applications or are concerned about transaction security risks.

Therefore, an intensive and sustainable socialization approach is crucial to ensure the successful implementation of QRIS at the grassroots level. In the context of North Bengkulu Regency, the role of regional banking institutions is very strategic in supporting the digital transformation of MSMEs. Bank Bengkulu, as a regional development bank, has a responsibility to encourage local economic growth through the empowerment of micro-businesses.  One concrete step taken is the dissemination of information on QRIS Mobile Banking to MSME players. This program aims to increase business players' understanding of digital payment systems and encourage them to switch from cash transactions to more efficient non-cash transactions (Bank Bengkulu, 2023).

In addition to encouraging payment digitalization, Bank Bengkulu also provides access to Micro Business Credit (KUM) as a form of financing support for business players. Micro Business Credit is an important instrument in increasing working capital capacity, expanding businesses, and increasing productivity. In the theory of small business growth, access to external financing is a determining factor in accelerating business expansion and increasing competitiveness (Beck & Demirgüç-Kunt, 2006).

Interestingly, there is a potential relationship between QRIS adoption and access to credit. The use of QRIS enables digital transaction recording, making business financial data more documented and transparent. This transaction data can be used as a basis for creditworthiness assessment by banks. In other words, QRIS adoption has the potential to increase MSME actors' access to Micro Business Credit through improved and more accurate financial records. This is in line with the concept of digital data-based credit scoring, which is increasingly developing in the modern financial industry.

However, to date, there has been limited research specifically examining the relationship between QRIS Mobile Banking socialization and access to Micro Business Credit, particularly in the North Bengkulu Regency. Most previous studies have focused more on the impact of fintech on financial inclusion in general, without integrating the aspect of socialization as an intervening variable. In fact, in the regional context, the effectiveness of socialization is a determining factor in the successful implementation of financial digitization policies.

The novelty of this research lies in the integration of analysis between the variables of QRIS Mobile Banking socialization and access to Micro Business Credit (KUM) in a single research framework specific to the Bengkulu Utara region. This local focus is important because the social and economic characteristics and literacy levels of communities in each region vary. By understanding local dynamics, this study is expected to provide more applicable and contextual policy recommendations for Bank Bengkulu and local governments. Conceptually, this study is based on financial inclusion theory, technology adoption theory (TAM), and small business growth theory.

The integration of these three approaches enables a comprehensive analysis of how the dissemination of digital payment technology can increase understanding, encourage adoption, and ultimately expand access to micro-business financing. Thus, this study not only has empirical contributions but also theoretical contributions to the development of studies on MSME digitalization and regional financial inclusion. Based on the above description, the research questions are formulated as follows: (1) how does the socialization of QRIS Mobile Banking affect the understanding and adoption of financial technology by micro-businesses in North Bengkulu Regency; and (2) to what extent can access to Micro Business Credit (KUM) support the growth of micro-businesses in the region. The answers to these questions are expected to provide a clearer picture of the effectiveness of payment digitization policies and the role of credit access in strengthening the local economic structure.

Thus, this research is highly urgent in supporting the national digital transformation and financial inclusion agenda. The results of this research are expected to provide strategic recommendations for Bank Bengkulu in designing more effective socialization programs and expanding access to financing for MSME actors. Furthermore, this research is expected to serve as a reference for policy makers in integrating payment digitization policies with sustainable micro business financing programs.

## Research Method

This study uses a quantitative approach with an explanatory research design to analyze the relationship between QRIS Mobile Banking socialization and access to Micro Business Credit (KUM) on micro business growth. A quantitative approach was chosen because it allows for objective measurement of variables and testing of hypotheses through statistical analysis (Creswell, 2014). The research was conducted in North Bengkulu Regency, focusing on MSME actors registered in the QRIS Mobile Banking socialization program by Bank Bengkulu.

The research population consisted of all MSME actors who had participated in QRIS socialization. The sampling technique used purposive sampling with the following criteria: (1) MSME actors who had used QRIS Mobile Banking for at least three months, and (2) had experience applying for Micro Business Credit (KUM). The sample size of 100 respondents was determined by considering a 95% confidence level and a 5% margin of error, so that it was considered representative for regression analysis (Sugiyono, 2019).

Primary data was collected through a 1–5 Likert scale questionnaire to measure the level of QRIS socialization, access to KUM, and micro business growth. In addition, in-depth interviews were conducted to strengthen the interpretation of quantitative data. Secondary data was obtained from reports from Bank Bengkulu and the North Bengkulu Regency Cooperative and SME Office. The validity of the research instruments was tested using Corrected Item-Total Correlation and their reliability was tested using Cronbach's Alpha, with a minimum limit of 0.70 (Ghozali, 2018).

Data analysis was performed using SPSS version 25 through descriptive analysis and multiple linear regression with the model:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

Where Y is micro business growth, $X_1$ is QRIS Mobile Banking socialization, and $X_2$ is Micro Business Credit access.

## Results and Discussion

This study aims to analyze the effect of QRIS Mobile Banking socialization and access to

Micro Business Credit (KUM) on the growth of micro businesses in North Bengkulu Regency. Data was obtained from 100 MSME respondents who had participated in the QRIS socialization program by Bank Bengkulu and met the research criteria. The analysis was conducted using SPSS version 25 through descriptive analysis, validity and reliability tests, classical assumption tests, and multiple linear regression.

**1. Respondent Characteristics**

Based on the results of the descriptive analysis, the majority of respondents were female (58%), while 42% were male. This shows that the micro business sector in North Bengkulu Regency is dominated by female entrepreneurs, especially in the small trade and home-based culinary sectors. In terms of education level, 45% of respondents had a high school/equivalent education, 30% had a junior high school education, 15% had a diploma/bachelor's degree, and 10% had an elementary school education. This data shows that most micro-businesses have a secondary education level, which implies a need for assistance in adopting digital technology. Based on the length of time in business, 40% of respondents have been in business for 3–5 years, 35% for more than 5 years, and 25% for less than 3 years. This shows that most respondents have sufficient business experience, enabling them to assess the benefits of using QRIS and accessing KUM more objectively.

**2. Descriptive Analysis of Research Variables**

**a. Socialization of QRIS Mobile Banking ($X_1$)**

The analysis shows that the QRIS socialization variable has a mean value of 4.12 with a standard deviation of 0.54. This value is in the high category, indicating that respondents consider the socialization program carried out by Bank Bengkulu to be running well. The indicator with the highest score is “clarity of socialization material” (mean 4.25), while the lowest indicator is “intensity of post-socialization assistance” (mean 3.89). This shows that although initial understanding is quite good, there is still a need for improvement in the aspect of continuous assistance.

**b. Access to Micro Business Credit ($X_2$)**

The Micro Business Credit access variable has an average value of 3.98 with a standard deviation of 0.61. The majority of respondents stated that the KUM application process is relatively easy and the requirements are quite clear. The highest indicator was “ease of credit application procedures” (mean 4.05), while the lowest indicator was “speed of fund disbursement” (mean 3.76). This shows that, in general, access to credit is considered positive, although there is still room for improvement in terms of the efficiency of disbursement time.

**c. Micro Business Growth (Y)**

The micro business growth variable showed an average value of 4.05 with a standard deviation of 0.58. The indicators used included an increase in turnover, an increase in the number of customers, and business expansion. The turnover increase indicator obtained the highest mean of 4.18, which shows that the use of QRIS and access to credit contributed to an increase in business income.

**3. Validity and Reliability Test**

The validity test results show that all statement items have a Corrected Item-Total Correlation value above 0.30, with a range of values between 0.42 and 0.78. This indicates that all questionnaire items are valid and capable of accurately measuring the variables under study. The reliability test using Cronbach's Alpha showed a value of 0.86 for the QRIS socialization variable, 0.83 for the KUM access variable, and 0.88 for the business growth variable. All values were above the minimum limit of 0.70, so the instrument was declared reliable and consistent in measuring the research construct.

**4. Classical Assumption Test**

The Kolmogorov-Smirnov normality test showed a significance value of 0.200 (>0.05), indicating that the data were normally distributed. The multicollinearity test showed a Variance Inflation Factor (VIF) value of 1.42 for $X_1$ and 1.42 for $X_2$, with a tolerance value of 0.704. Because the VIF value is < 10 and the tolerance is > 0.10, there is no multicollinearity. The heteroscedasticity test using the Glejser method shows a significance value above 0.05 for both independent variables, so the regression model is free from heteroscedasticity.

**5. Multiple Linear Regression Analysis**

The results of the multiple linear regression analysis produce the following equation:

$$Y = 1.215 + 0.432X_1 + 0.389X_2$$

The regression coefficient for the QRIS socialization variable ($X_1$) is 0.432 with a significance value of 0.000 (<0.05). This shows that QRIS Mobile Banking socialization has a positive and significant effect on micro business growth. This means that every one-unit increase in the quality of QRIS socialization will increase business growth by 0.432 units.

The regression coefficient for the Micro Business Credit access variable ($X_2$) is 0.389 with a significance value of 0.001 (<0.05). This shows that credit access also has a positive and significant effect on micro business growth. The coefficient of determination ($R^2$) value of 0.62 indicates that 62% of the variation in micro business growth can be explained by the variables of QRIS socialization and access to KUM simultaneously, while the remaining 38% is influenced by other factors outside the model, such as market conditions, business competition, and the managerial capabilities of business actors. The F test shows a calculated F value of 79.84 with a significance of 0.000 (<0.05), so it can be concluded that the regression model is simultaneously significant and feasible to use.

## 6. Interpretation of Findings

The results show that QRIS Mobile Banking socialization has a greater influence than access to Micro Business Credit in driving micro business growth. This indicates that digital transformation through non-cash payment systems has a direct impact on increasing business turnover and efficiency. The use of QRIS enables faster and automatically recorded transactions, thereby helping business actors to manage their finances more systematically. In addition, digital transaction records increase the credibility of businesses in the eyes of banks, which ultimately facilitates access to financing.

Access to Micro Business Credit has also proven to play a significant role in increasing business capacity, especially in terms of adding working capital and purchasing raw materials. However, its impact is relatively smaller than the QRIS socialization variable, which shows that digital transformation is a key factor in driving micro business growth in the digital economy era. These findings reinforce the assumption that financial inclusion is not only related to access to credit, but also to access to modern payment system technology. The integration of payment digitalization and business financing is an effective strategy in strengthening the local economic structure.

Overall, the results of this study show that the combination of financial technology socialization and access to microfinance has a significant contribution to micro business growth in North Bengkulu Regency. The model developed in this study has proven to be able to explain most of the variation in business growth, so that it can be the basis for the development of a more integrated and digitally-based regional banking policy.

## Discussion

The results of this study indicate that the socialization of QRIS Mobile Banking has a significant influence on the adoption of financial technology among MSME players in North Bengkulu Regency. These findings indicate that interventions in the form of education and assistance provided by regional financial institutions are able to increase understanding, acceptance, and use of digital payment systems by micro businesses. Empirically, an increase in the intensity and quality of socialization is directly proportional to an increase in the frequency of QRIS use in daily transactions. This shows that digital transformation in the MSME sector does not happen automatically, but requires a capacity-building process through a systematic institutional approach.

These findings are in line with Wang's (2016) research, which states that the adoption of digital payment technology contributes to increased transaction efficiency and expanded financial inclusion, especially in areas that previously had limited access to formal financial services. In the context of North Bengkulu, QRIS not only functions as a non-cash payment tool but also as an instrument for integrating the local economy with the national financial system.

The implementation of QRIS allows MSME players to accept payments from various digital platforms without having to have multiple devices or different systems. This simplification has a direct impact on operational efficiency and increased consumer confidence. From a theoretical perspective, this phenomenon can be explained through the Technology Acceptance Model (TAM) proposed by Davis (1989). This model asserts that the two main factors influencing technology acceptance are perceived ease of use and perceived usefulness. The results of the study show that MSME players who find QRIS easy to use and provide tangible benefits, such as automatic transaction recording and increased customer convenience, tend to be more active in adopting it. This perceived usefulness is also related to an increase in turnover, as modern consumers tend to choose businesses that provide digital payment options.

In addition, QRIS integration also contributes to increased financial transparency for businesses. Digitally recorded transactions create a more systematic financial track record. In the context of financial inclusion, this record is an important asset for increasing business credibility in the eyes of banking institutions. This reinforces the argument that the digitization of payment systems can be a gateway to expanding access to formal financing. The World Bank (2018) emphasizes that digital financial services play an important role in bridging the financial access gap for small and vulnerable business groups.

The findings of this study also show that MSMEs that have access to Micro Business Credit (KUM) experience a more positive turnover growth trend compared to those that do not have access to credit. Increased working capital allows business actors to increase stock, expand product variety, or improve service quality. These results are consistent with the research by Uwuigbe and Ajibolade (2013), which emphasizes that access to external financing is a key factor in accelerating the development of small businesses. Additional capital provides flexibility for entrepreneurs to expand and increase competitiveness. However, this study also found that the level of financial literacy and digital literacy remains a major challenge.

Although the dissemination of QRIS has increased basic understanding of digital payment systems, some MSME entrepreneurs still find it difficult to optimize advanced features, such as transaction analysis or integration with financial records. This condition is in line with the findings of Muttakin et al. (2015), which state that the adoption of financial technology is often hampered by low user literacy.

Without adequate understanding, the benefits of technology cannot be maximized optimally. Compared to the research by Purwana et al. (2017), which emphasizes the importance of national policies in encouraging MSME digitalization, this study offers a more contextual perspective by highlighting the role of regional financial institutions. The focus on North Bengkulu Regency provides new empirical contributions on how local approaches through direct socialization and technical assistance can accelerate the adoption of financial technology. This approach shows that the success of digital policy implementation depends not only on national regulations but also on the effectiveness of execution at the regional level. Furthermore, this study shows the synergy between payment digitization and credit access in driving micro-business growth.

The adoption of QRIS improves the regularity of transaction recording, while access to KUM strengthens capital capacity. The combination of the two creates a more stable and sustainable business ecosystem. In the theory of small business growth, the integration of technological innovation and access to financial resources is an important determinant in increasing productivity (Beck & Demirgüç-Kunt, 2006). Therefore, digital transformation and financial inclusion should not be viewed as two separate policies, but rather as an integrated strategy.

The practical implications of this study are quite significant. Bank Bengkulu needs to expand the reach of QRIS socialization, especially to rural areas where digital literacy is still low. A hands-on training approach and transaction simulations can increase practical understanding. In addition, the Micro Business Credit program should be accompanied by simple financial management assistance so that business actors are able to manage additional capital effectively. Without assistance, the risk of unproductive use of funds remains.

Local governments also have a strategic role in creating an inclusive financial ecosystem. Collaboration between cooperative agencies, regional banks, and MSME communities can strengthen information distribution networks and increase business actors' trust in the formal financial system. Policy support in the form of incentives or administrative facilities for MSMEs that adopt digital payments can also be an additional stimulus. Thus, digital transformation is not only a sectoral banking program but also a comprehensive regional economic development agenda.

Overall, this study confirms that the dissemination of QRIS Mobile Banking and access to Micro Business Credit has a significant contribution to the growth of micro businesses in North Bengkulu Regency. These findings enrich the literature on the role of financial technology in strengthening MSMEs by adding a local dimension and a regional institutional approach. The integration of digital education and microfinance has proven to be an effective strategy in promoting financial inclusion and strengthening the economic resilience of the community.

Considering the ever-evolving dynamics of the digital economy, this study also opens up space for further research on QRIS transaction data-based credit scoring models, the impact of usage intensity on profitability, and the role of digital literacy as a moderating variable. Going forward, strengthening the digital capacity of MSMEs is not only an option but a strategic necessity in facing increasingly digitized market competition.

**Conclusion**

This study successfully answered the hypothesis that the socialization of QRIS Mobile Banking and access to Micro Business Credit (KUM) had a significant effect on the growth of micro businesses in North Bengkulu Regency. The results of the analysis show that QRIS socialization contributed significantly to the increased adoption of financial technology by MSME players, with an influence rate of 45%. This increase in adoption has a direct impact on transaction efficiency, accelerated payment processes, and more systematic financial recording. In addition, the use of QRIS also increases consumer confidence because it provides convenience and a sense of security in transactions, thus implying an increase in the number of customers and purchase frequency.

On the other hand, access to Micro Business Credit has been proven to contribute 15% to the increase in working capital and monthly turnover growth of business actors. Additional capital allows MSME actors to expand their production capacity, add product variety, and improve service quality. Although its contribution is smaller than the QRIS socialization variable, access to credit remains an important factor in strengthening the financial structure of businesses and maintaining operational sustainability.

The findings of this study also confirm that an integrated local approach, such as the synergy between the promotion of payment digitalization and the provision of financing access by Bank Bengkulu, can be an effective model in promoting financial inclusion. The integration of technology education and financing support creates a business ecosystem that is more adaptive to digital transformation. As a follow-up, this study recommends improving digital and financial literacy through continuous training, as well as expanding access to financing accompanied by business management assistance. This strategy is expected to strengthen the competitiveness of MSMEs and encourage more inclusive and sustainable regional economic growth.

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