

## **CHAPTER V**

### **CONCLUSION**

#### **A. Conclusion**

The results of research and discussions that have been carried out regarding The Effect Of QRIS Implementation On Msme Financial Reports In Purwokerto, Banyumas Regency, Central Java, the conclusions are as follows:

1. Financial literacy has a significant positive effect on the quality of MSME financial reporting based on SAK EMKM. This shows that the financial literacy owned by MSME actors if it gets better will make it easier for MSMEs to prepare quality financial reports based on SAK EMKM. The results of this study support the results of previous studies, including SusantiAri et al (2018), Ayuk & Marta (2019), I Gst. Ag. Gd. Wahyu Widhi Atmika & Sulindawati, Luh Gede Erni (2021) prove that financial literacy affects the quality of MSME financial reports.
2. Readiness to change in the use of QRIS has a significant positive effect on the quality of financial reporting based on SAK EMKM, which is getting higher by MSME actors, will encourage MSMEs to be easier in financial reporting based on SAK EMKM. The results of this study support the results of research from Hardiky, Moh. Iqbal (2021), and Tumpal (2019) and prove that the usefulness and ease of technology increase the attitude of readiness to change.

3. Use of QRIS improves the convenience of MSMEs in preparing quality financial reports based on SAK EMKM. The results of this study reject the results of the research of Prianto, et al (2020) which proves that readiness to change affects the sustainability of MSME activities. The results of previous research by Hardiky, Mokhammad Iqbal et al (2021), Tumpal (2019) and prove that the usefulness and ease of technology increase the attitude of readiness to change, this research is a new one so it can be used as literature material for further research.

#### **B. Implication**

1. Theoretically the results of this study are expected to be literature material for further research by examining the theory of TRA and TAM and can be used as a reference for further research on similar topics.
2. For MSME actors, it is hoped that they will be able to know The Effect Of QRIS Implementation On MSME Financial Reports In Purwokerto and be able to understand more deeply related to financial literacy and the readiness of MSME actors to use QRIS in their business. The Department of Manpower, Cooperatives, Bank Indonesia, and MSMEs are expected to be able to provide education or training to provide and improve the knowledge and abilities of MSME actors related to financial literacy and the use of QRIS so that MSME actors can prepare quality financial reports based on SAK EMKM.

## C. Limitations and Research Suggestions

### 1. Research Limitations

- a. The research process uses a questionnaire that is not entirely accompanied by the researcher during the filling process, thus allowing for discrepancies in filling out the questionnaire with the intent of the question.
- b. The research process was carried out during a pandemic, so the mobility of researchers was slightly disturbed. In addition, the distribution of online questionnaires or google forms tends to not get a response from potential respondents.
- c. The number of medium-sized businesses that are respondents in this study is still low so the results of the study are considered to be less representative of medium-scale businesses.

### 2. Research Suggestions:

- a. Further research is better to assist respondents when filling out questionnaires or researchers can approach respondents by conducting interviews. With the interview technique, the researcher will be able to get more valid and reliable answers.
- b. Further research is better to use direct questionnaires to reduce the risk of no response from prospective respondents. In addition, distributing questionnaires directly is considered more efficient and will assist researchers in approaching respondents.

- c. Further research is expected to add respondents for medium-scale businesses so that the results of the research can be representative of all business scales, both micro, small, and medium-sized businesses.
- d. Further research is expected to add other variables that are thought to affect the quality of financial reports based on SAK EMKM.

