

## SUMMARY

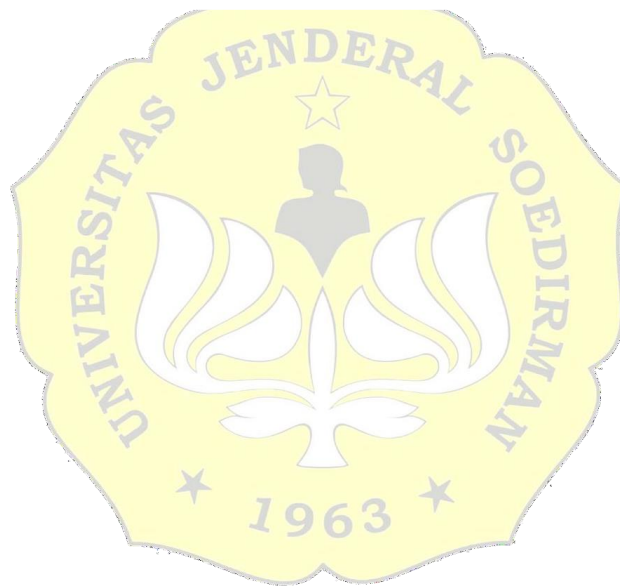
This study aims to analyze the effect of financial literacy on the preparation of financial reporting based on SAK EMKM on MSMEs in Purwokerto, and analyze the effect of MSMEs' readiness to change in the use of QRIS in financial reporting based on SAK EMKM on MSMEs in Purwokerto, analyze the effect of using QRIS in facilitating MSMEs in Purwokerto in compiling reports. quality finance based on SAK EMKM using the Theory of Reasoned Action (TRA) and Theory Acceptance Model (TAM) frameworks. In the theory of Reasoned Action (TRA) a person's encouragement for readiness to change in their activities, this is in line with the variables in this study, namely the things a person needs to know more about financial literacy, readiness to change using QRIS and in QRIS in SMEs in Purwokerto, in addition to the Theory Accepted Model (TAM) discussing the reasons for an accepted technology, namely the use of the technology and the convenience of the technology, this is in line with this study, with the variable Readiness to change using QRIS and Use of QRIS where By using QRIS, there are many benefits, both from the convenience and usability of QRIS itself, one of which is by using QRIS, it makes it easier for MSMEs to make a turnover recapitulation because it is automatically available using QRIS, making it easier for MSMEs to report financial statements of profit and loss, changes in equity, balance sheets or positions. finance, cash flow statement, and notes on financial statements based on SAK EMKM that are accurate, and reliable.

The population in this study were MSMEs using QRIS in Purwokerto, Banyumas Regency, Central Java. The sample used is purposive sampling with the criteria for SMEs that have used QRIS classified into micro, small, and medium using assets and turnover. The number of samples used in this study was 100 respondents. Data collection techniques in this study were conducted online using Google Forms. The results of this study indicate that: (1) Financial literacy has a significant positive effect on the quality of MSME financial reporting based on SAK EMKM. This shows that the better the financial literacy of MSME actors, it will be easier for MSMEs to compile quality financial reports based on SAK EMKM. (2) Readiness to change 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 make it easier for SAK EMKM-based financial reporting. (3) The use of QRIS increases the convenience of MSMEs in compiling quality financial reports based on SAK EMKM.

Implications of this research 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 the same

topic. For MSME actors, it is hoped that they will be able to know the Influence of the Implementation of QRIS on MSME Financial Reports in Purwokerto and understand more deeply about 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 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 finance. reports based on SAK EMKM.

**Keywords: QRIS implementation, financial Literacy, Readiness for change, Quality of financial reports, SAK EMKM, Theory of Reasoned Action (TRA) and Theory Acceptance Model (TAM).**



## RINGKASAN

Penelitian ini bertujuan untuk mengetahui dan menganalisis literasi keuangan pada UKM, kesiapan penggunaan QRIS, dan penggunaan QRIS untuk persiapan keuangan yang berkualitas berdasarkan SAK EMKM dengan menggunakan kerangka Theory of Reasoned Action (TRA) dan Theory Acceptance Model (TAM).

Populasi dalam penelitian ini adalah UMKM pengguna QRIS di Purwokerto Kabupaten Banyumas Jawa Tengah. Sampel yang digunakan adalah purposive sampling dengan kriteria UMKM sudah menggunakan QRIS yang diklasifikasikan menjadi mikro, kecil, dan menengah menggunakan aset dan omset. Jumlah sampel yang digunakan dalam penelitian ini adalah 100 responden. Teknik pengumpulan data dalam penelitian ini dilakukan secara online menggunakan Google Forms.

Hasil penelitian ini menunjukkan bahwa: (1) Literasi keuangan berpengaruh positif signifikan terhadap kualitas pelaporan keuangan UMKM berdasarkan SAK EMKM. (2) Kesiapan perubahan penggunaan QRIS berpengaruh positif signifikan terhadap kualitas pelaporan keuangan berdasarkan SAK EMKM. (3) Penggunaan QRIS meningkatkan kemudahan UMKM dalam menyusun laporan keuangan yang berkualitas berdasarkan SAK EMKM. Implikasi penelitian ini Secara teoritis, hasil penelitian ini diharapkan dapat menjadi bahan literatur untuk penelitian selanjutnya dengan mengkaji teori TRA dan TAM serta dapat digunakan sebagai acuan untuk penelitian selanjutnya dengan topik yang sejenis. Bagi pelaku UMKM diharapkan dapat mengetahui Pengaruh Penerapan QRIS terhadap Laporan Keuangan UMKM di Purwokerto dan dapat memahami lebih dalam terkait literasi keuangan dan kesiapan pelaku UMKM untuk menggunakan QRIS dalam usahanya, Tenaga Kerja, Koperasi, Bank Indonesia, dan UMKM diharapkan dapat memberikan pendidikan atau pelatihan untuk memberikan dan meningkatkan pengetahuan dan kemampuan pelaku UMKM terkait literasi keuangan dan penggunaan QRIS sehingga pelaku UMKM dapat menyusun laporan keuangan yang berkualitas berdasarkan SAK EMKM.

**Kata kunci: Implementasi QRIS, Literasi keuangan, Kesiapan untuk berubah, Kualitas laporan keuangan, SAK EMKM, TRA, TAM.**

