

## CHAPTER V. CONCLUSION AND IMPLICATIONS

### A. Conclusion

From the calculation results, it was found that there are differences between micro and small businesses using QRIS and without using QRIS have higher revenue than MSE without using QRIS. From the side profit MSE using QRIS have higher profit than MSE without using QRIS.

From the results of calculating the revenue of MSE there is an increase in the average monthly revenue of MSE that use QRIS and profit MSE there is an increase in the average monthly profit that use QRIS.

### B. Implication

Even though QRIS has many advantages, like other technologies, it also has several weaknesses. One of the weaknesses of QRIS is its limited speed. Even though using QRIS can speed up the payment process, if there is a problem with the system or network used, the payment process can become slow and hampered.

QRIS requires adequate equipment and infrastructure to be used optimally. If the equipment or infrastructure used is inadequate, then the use of QRIS could become less effective and even experience disruption.

Digitalization of payments in the form of QRIS has also been proven to have a positive impact on increasing revenue and profit of MSE in Banyumas Regency so that it is worth continuing and even needs to be increased further in implementing the cashless policy carried out by Bank Indonesia. Apart from digital literacy facilities and infrastructure regarding

QRIS, this must continue to be done in addition to providing infrastructure to be able to improve the level of the Indonesian economy. Implementing QRIS is not enough in a short time, especially in small cities, so it requires massive outreach and education at all levels of society.

### **C. Research Limitations**

The focus of this research is not to detail the criteria for the types of businesses in Banyumas Regency. For further research, research can examine each based on the type of business, namely micro, small, and medium enterprise.

