

## CHAPTER V

### CONCLUSIONS AND IMPLICATIONS

#### A. Conclusion

Based on the results of the analysis and discussion that has been carried out described in the previous chapter, the authors can draw the following conclusions:

1. SMEs at GOR Satria Purwokerto know about QRIS and its use.
2. MSME players at GOR Satria Purwokerto do not feel there are any obstacles when using QRIS.
3. The use of QRIS has increased the income of MSME players at GOR Satria Purwokerto
4. The use of QRIS has increased the profits of MSME actors at the Satria Purwokerto Sports Hall

Revenue and profit on sales to MSMEs before using QRIS and after using QRIS in Purwokerto experienced a significant difference. This is evidenced by testing the hypothesis that there are differences in MSME income and profits before and after using QRIS.

The use of QRIS for MSMEs can be an alternative for business actors in the digital payment process. In addition, QRIS makes payment transactions more practical. The use of QRIS can also help make it easier for buyers to make transactions so that they can increase sales revenue and profits by MSMEs.

## **B. Implications**

Based on this research, the authors can take the implication that the Technology Acceptance Model (TAM) theory can explain that the existence of QRIS has helped businesses to increase revenue and sales profits in order to develop their business, especially for MSMEs. The existence of this theory is in line with events in the field. Society accepts the latest technological outputs and uses them well. This positive development in the use of QRIS also needs to be expanded again so that the acceleration of digitalization of payments can be evenly distributed in all regions. Digitization of payments in the form of QRIS has also proven to have a positive effect on increasing income and profits on MSME sales in the Gor Satria Purwokerto Lor Region so that digital payments must be redeveloped in applying *cashless policies* by the government.

## **C. Research Limitations**

One of the limitations of this study, is the limited sample size. The research location is small so that the number of SMEs taken as a sample is small, therefore researchers must be broader in determining the distribution of the sample. In the future, researchers will collect longer questionnaire answers, look for other effective ways to collect questionnaires, and look for other more interesting ways of collecting data to be filled in by MSME actors.