

## CHAPTER V

### CONCLUSIONS AND IMPLICATIONS

#### A. Conclusions

According to the results, it can be concluded that:

1. The use of QRIS affects SMEs performance. The higher the adoption rate of QRIS as a digital payment system, the better the performance of SMEs, particularly in terms of improving transaction efficiency and revenue growth. QRIS has been proven to provide convenience, security, and speed in the payment process, thereby supporting smooth business operations.
2. Accounting Information Systems (AIS) do not affect SMEs performance. Although SMEs have implemented AIS, its use is still limited to administrative functions and has not been optimally utilized in strategic decision making. Limited human resource competencies and low integration of AIS in business management are the main factors preventing AIS from having a tangible impact on performance improvement.
3. Organizational culture do not affect SMEs performance. Organizational culture in most SMEs is still informal and not well structured, so it has not been able to become a strategic force in driving business performance improvement. Existing values, norms, and work practices have not fully influenced work behavior and decision making processes in a consistent manner.

## **B. Implications**

### **1. Theoretical Implications**

Theoretically, the results of this study reinforce the Resource Based View (RBV) theory, which states that internal resources that are valuable, rare, difficult to imitate, and irreplaceable, contribute as a source of competitive advantage. QRIS, as a form of digital technology resource, proven to improve the performance of SMEs, particularly in terms of transaction efficiency and revenue growth. These findings indicate that the adoption of QRIS can be categorized as a technology based organizational capability that creates added value for SMEs. Thus, this study expands the application of the Resource Based View (RBV) theory in the context of SMEs in the digital era, particularly in the utilization of digital payment systems as strategic resources that directly contribute to improved business performance.

### **2. Practical Implications**

In practical terms, this research provides additional input for SMEs players as well as the government and related institutions, namely:

- a. For SMEs players, the results of this research show that the use of QRIS is not just a payment tool, but a strategic asset on improving business performance. Therefore, SMEs players are advised to be more active in adopting QRIS to speed up transactions, increase customer convenience, and encourage increased sales.
- b. For the government and related institutions, contribute as a basis for promoting SMEs digital literacy and assistance, particularly in the use of

QRIS as part of business digital transformation. Support in the form of training, socialization, and easy access to digital payment technology needs to be continuously improved so that SMEs can maximize their internal resources and increase their business competitiveness in a sustainable manner.

### **C. Limitations and Recommendations**

This study has several limitations that need to be considered. First, all variables were measured using a Likert Scale questionnaire. The use of this scale is subjective and highly dependent on the respondents' perceptions, allowing for bias in the measurements. Second, this study has the potential for common method bias because both the independent variable (X) and the dependent variable (Y) used to measure performance are measured using the same measurement, namely the Likert Scale through questionnaires with the same respondent sources. The use of a single instrument may increase the likelihood of consistency in respondents' answers that do not fully reflect the actual conditions, so that the relationship between variables may be influenced by the uniform data collection method. Third, several complex variables, such as the use of QRIS and organizational culture, are measured with limited indicators. In fact, these variables have various dimensions, so that incomplete measurements may result in the concepts being studied not being fully described.

Based on these limitations, future research should use more diverse measurement methods, such as combining questionnaires with interviews or

observations to obtain more accurate data. In addition, to minimize common method bias, future research could use different data sources or separate variable measurements at different times. Future researchers are also advised to develop more multidimensional variable indicators that are consistent with the theory in order to represent the concept more comprehensively.

