



**DIGITAL FINANCIAL TRANSACTION MANAGEMENT EDUCATION TO  
IMPROVE THE EFFICIENCY OF MICRO-ENTERPRISES IN THE TOURISM  
AREA TETEBATU, SIKUR, EAST LOMBOK**

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**ABSTRAK**

Perkembangan transaksi digital di sektor pariwisata mendorong pelaku usaha untuk menyesuaikan pola layanan yang semakin mengarah pada sistem pembayaran nontunai. Kondisi tersebut belum sepenuhnya diikuti oleh pelaku usaha mikro, kecil, dan menengah (UMKM) di Desa Wisata Tetebatu Selatan yang masih menghadapi keterbatasan literasi keuangan digital, dominasi transaksi tunai, serta pengelolaan transaksi yang belum terdokumentasi secara optimal. Berangkat dari kebutuhan tersebut, kegiatan pengabdian ini dirancang untuk memperkuat kapasitas pelaku UMKM dalam memanfaatkan layanan keuangan digital sekaligus mendorong penerapan *Quick Response Code Indonesian Standard (QRIS)* sebagai sarana transaksi yang lebih efisien. Pendekatan *Participatory Action Research (PAR)* digunakan melalui rangkaian kegiatan yang meliputi identifikasi kebutuhan mitra, edukasi literasi keuangan digital, pendampingan registrasi dan pemasangan *QRIS*, serta praktik langsung penggunaan transaksi digital pada lingkungan usaha. Pelaksanaan program menunjukkan bahwa pelaku UMKM memberikan respons positif terhadap penggunaan sistem pembayaran nontunai dan mampu mengoperasikan *QRIS* dalam aktivitas usaha sehari-hari. Pendampingan yang dilakukan tidak hanya memfasilitasi pembuatan akun dompet digital dan implementasi *QRIS*, tetapi juga meningkatkan pemanfaatan riwayat transaksi sebagai bagian dari pengelolaan usaha yang lebih terstruktur. Temuan ini mengindikasikan bahwa adopsi teknologi pembayaran digital menjadi lebih efektif ketika peningkatan literasi, pendampingan teknis, dan pengalaman praktik dikembangkan secara terpadu. Integrasi ketiga aspek tersebut berkontribusi pada penguatan inklusi keuangan, peningkatan kesiapan transformasi digital, serta pengembangan model pemberdayaan UMKM yang relevan untuk mendukung daya saing kawasan wisata berbasis masyarakat.

**Kata Kunci:** *Desa Wisata, Literasi Keuangan Digital, QRIS, Transaksi Nontunai, UMKM*

**ABSTRACT**

The growing use of digital transactions in the tourism sector has encouraged business actors to adapt their services to increasingly cashless payment systems. However, this shift has not been fully embraced by micro, small, and medium enterprises (MSMEs) in South Tetebatu Tourism Village, where limited digital financial literacy, dependence on cash transactions, and inadequately documented transaction management remain prevalent challenges. In response to these conditions, this community service program was designed to strengthen MSME capacity in utilizing digital financial services while promoting the implementation of the *Quick*



*Response Code Indonesian Standard (QRIS)* as a more efficient transaction method. A *Participatory Action Research (PAR)* approach was employed through a series of activities, including partner needs assessment, digital financial literacy education, QRIS registration and installation assistance, and hands-on practice in the use of digital transactions within business settings. The program demonstrated that MSME actors responded positively to cashless payment systems and were able to operate QRIS in their daily business activities. The assistance provided not only facilitated the creation of digital wallet accounts and the implementation of QRIS but also enhanced the use of transaction histories as part of a more structured business management process. These findings indicate that the adoption of digital payment technology becomes more effective when literacy enhancement, technical assistance, and practical experience are developed in an integrated manner. The integration of these three components contributes to strengthening financial inclusion, improving digital transformation readiness, and developing an MSME empowerment model that supports the competitiveness of community-based tourism destinations.

**Keywords:** *Tourism Village, Digital Financial Literacy, QRIS, Cashless Transaction, MSMEs.*

## INTRODUCTION

The expansion of digital payment ecosystems has altered the landscape of economic interactions far beyond urban commercial centers. Tourism destinations, where mobility, speed, and service convenience increasingly shape visitor experiences, have become one of the environments most visibly affected by this shift. Cashless transactions are no longer perceived merely as alternative payment options but as part of the service infrastructure expected by contemporary travelers. Within this context, the capacity of local enterprises to engage with digital financial systems influences not only operational efficiency but also their ability to remain connected to evolving patterns of consumption and tourism spending.

This transformation is particularly relevant in tourism villages whose economic activities are closely intertwined with community participation. South Tetebatu Tourism Village in East Lombok represents a setting where tourism growth and local entrepreneurship continue to develop simultaneously. The educational tourism activities that characterize the village have contributed to broader community welfare improvements (Suriani & Fatriani, 2022). At the same time, the gradual recovery of tourism activities following the COVID-19 disruption has reopened opportunities for local businesses to attract visitors and strengthen their economic roles within the regional tourism ecosystem (Harjito & Haryandi, 2022). As visitor numbers increase, business actors are confronted with new expectations regarding transaction services and customer convenience.

Among the enterprises operating in the village, micro, small, and medium enterprises (MSMEs) occupy a central position because they directly provide products and services required by tourists. Food vendors, souvenir producers, accommodation providers, and small-scale service businesses collectively sustain local economic circulation. Efforts to strengthen these enterprises have traditionally emphasized product innovation, packaging quality, and marketing strategies, all of which contribute to improving competitiveness and business continuity (Zulkifli et al., 2022). Yet market competition within tourism destinations is increasingly shaped not only by what businesses sell but also by how transactions are facilitated and managed.

A different picture emerges when financial transaction practices are examined more closely. Preliminary observations conducted in South Tetebatu Tourism Village revealed that



most participating business actors still depended predominantly on cash-based transactions despite the widespread availability of digital payment platforms. Several interconnected factors appeared to influence this situation, including limited familiarity with digital financial services, uncertainty regarding QRIS registration procedures, concerns about operational complexity, and hesitation toward technology-based payment applications. Similar patterns have been identified in other MSME environments where technological readiness, perceived usefulness, and acceptance of QRIS remain influential determinants of adoption behavior (Hasanah, 2023; Sholihah & Nurhapsari, 2023). Furthermore, inadequate understanding of digital transaction mechanisms frequently restricts the practical utilization of financial technologies that are already accessible to business actors (Alicia & Dewi, 2024).

The persistence of cash-oriented transaction habits creates consequences that extend beyond payment methods alone. Manual cash handling often complicates transaction recording, weakens financial monitoring, and limits opportunities to generate structured business data that can support decision making. Such conditions may reduce operational efficiency while simultaneously constraining participation in broader digital economic networks. Conversely, studies examining digital financial technology adoption among small enterprises have documented improvements in transaction efficiency, financial administration, and business management practices following the use of digital payment systems and electronic wallets (Nandiroh et al., 2023; Aisyah et al., 2023). The issue therefore concerns not merely technological availability but the ability of entrepreneurs to integrate digital transactions into everyday business processes.

Within Indonesia's digital payment infrastructure, QRIS offers a mechanism capable of bridging this gap by enabling interoperability among multiple payment platforms through a single standardized code. The system simplifies transaction procedures for both merchants and consumers while supporting broader financial inclusion initiatives (Raharjo & Riyadi, 2022). Evidence from various contexts indicates that QRIS adoption contributes to transaction efficiency, business competitiveness, monitoring capability, and utilization of digital financial services among MSMEs (Puriati et al., 2023; Alicia & Dewi, 2024; Aman et al., 2023). Beyond enterprise-level outcomes, digital payment expansion has also been associated with wider economic effects, including productivity enhancement and regional economic growth (Maharani et al., 2023). These findings position QRIS not solely as a payment tool but as an entry point toward deeper digital transformation.

Existing community service initiatives have demonstrated the benefits of QRIS adoption, yet their intervention focus tends to vary considerably. Some programs emphasize transaction efficiency through digital wallet utilization (Nandiroh et al., 2023), while others concentrate on the implementation of QRIS-based payments (Aisyah et al., 2023; Puriati et al., 2023; Aman et al., 2023). In tourism contexts, empowerment activities have also introduced QRIS as a strategy for supporting MSME digital transformation (Supratman et al., 2025). Nevertheless, these initiatives generally address specific components of digital adoption separately. Evidence remains limited regarding intervention models that simultaneously combine digital financial literacy strengthening, QRIS registration facilitation, transaction implementation support, and digital transaction management capacity building within tourism-based MSME communities.

The novelty of the present community service program lies in the integration of educational, technical, and managerial dimensions that are commonly implemented independently. Rather than introducing QRIS solely as a digital payment instrument, the



program combines digital financial literacy education, direct QRIS registration assistance, installation support, transaction simulation activities, and guidance on utilizing transaction records for business management purposes. This integrated approach was designed to respond directly to the specific barriers identified during field observations while strengthening the long-term capacity of tourism-sector entrepreneurs to engage with digital financial ecosystems. Accordingly, the program aims to: (1) enhance MSME actors' understanding of digital financial transactions and QRIS; (2) facilitate QRIS registration and implementation among participating enterprises; (3) strengthen participants' capabilities in managing digital financial transactions; and (4) improve the competitiveness and service quality of tourism-based MSMEs in South Tetebatu Tourism Village, East Lombok.

## RESEARCH METHOD

The community service activity took place on December 7, 2025, in South Tetebatu Tourism Village, Sikur District, East Lombok Regency, involving 15 MSME owners operating grocery stores and food stalls within the tourism area. Before the educational activities were conducted, the service team spent time observing daily transaction practices and interacting directly with business owners to understand how payments were managed in routine business operations. These interactions revealed varying levels of familiarity with digital payment systems, particularly QRIS, as well as practical challenges encountered when serving visitors who preferred cashless transactions. Information gathered from the field became the basis for determining the content of the educational materials, preparing registration requirements, and arranging forms of assistance that reflected the actual conditions faced by participants.

Rather than positioning participants solely as recipients of information, the activity was implemented through a Participatory Action Research (PAR) approach that encouraged their involvement throughout the process. The implementation combined educational sessions on digital financial literacy, QRIS utilization, and basic digital transaction management with hands-on assistance tailored to each participant's needs. During the activity, participants were guided in creating e-wallet accounts, completing QRIS registration using the Merchant Presented Mode (MPM) static system, and practicing transaction procedures using their own business accounts. Questions, technical obstacles, and administrative issues that emerged during registration were addressed directly through individual mentoring, allowing participants to experience the entire adoption process from registration to transaction simulation in a practical setting.

The effectiveness of the program was examined immediately after the assistance process had been completed. Evaluation relied on observation sheets and structured interview guidelines designed to capture both performance outcomes and participant perceptions. Four indicators were used in the observation process, namely successful QRIS registration, installation of QRIS codes at business locations, the ability to conduct digital payment simulations independently, and understanding of basic digital transaction management procedures. Meanwhile, interviews explored participants' views regarding the usefulness, convenience, and perceived benefits of QRIS adoption for their business activities. The collected data were analyzed descriptively through percentage-based achievement of each indicator and narrative interpretation of participant responses, enabling an assessment of how far the assistance program contributed to improving readiness for digital financial transactions among tourism-based MSMEs.

## RESULTS AND DISCUSSION

### Result

The initial phase of the program focused on strengthening participants' understanding of digital financial transactions before introducing QRIS registration procedures. Educational activities were delivered through group discussions and direct interactions with MSME owners operating grocery stores and food stalls in South Tetebatu Tourism Village. Participant engagement during the educational process is presented in Figure 1. Questions raised during the sessions largely concerned payment security, registration requirements, transaction recording, and the operational use of digital payment applications. These interactions revealed that although participants had previously heard about QRIS, many had not fully understood how the system could be integrated into their daily business activities.



**Figure 1. Digital Financial Literacy Education Activities for MSME Actors in South Tetebatu Tourism Village**

As illustrated in Figure 1, the educational activities were conducted through both collective discussions and direct mentoring sessions. The documentation shows active interaction between facilitators and participants during the explanation of digital payment concepts and transaction procedures. This stage provided an opportunity to clarify misconceptions related to QRIS adoption while simultaneously identifying the specific needs of each business actor. The educational process therefore functioned not only as a knowledge-sharing activity but also as a preparatory stage that increased participant readiness for subsequent implementation activities.

Following the educational stage, participants received individual assistance to complete the QRIS registration process and prepare their businesses for digital payment transactions. The sequence of registration, QRIS installation, and transaction simulation activities is presented in Figure 2. The mentoring activities covered account creation, identity verification, merchant activation, QRIS code generation, installation of QRIS codes at business locations, and transaction simulation using participants' own mobile devices. Assistance was delivered directly at each business location to ensure that every participant could complete the required procedures according to their level of technological familiarity.



**Figure 2. QRIS Registration Assistance and Digital Transaction Simulation**

As shown in Figure 2, participants were able to complete the registration process and immediately test the functionality of the generated QRIS codes through transaction simulations. The documentation indicates that QRIS implementation was not limited to administrative registration but extended to practical use in business settings. Direct mentoring enabled participants to resolve technical issues during implementation and strengthened their confidence in operating digital payment services independently. These observations suggest that practical assistance contributed substantially to the successful adoption of QRIS among participating MSMEs.

Evaluation findings showed that the program outputs were achieved at a high level across all performance indicators. The achievement level of each indicator is summarized in Table 1. The evaluation considered participant involvement in educational activities, QRIS registration completion, QRIS installation, transaction simulation performance, and understanding of digital transaction management. The results provide an overview of how effectively the assistance program facilitated digital payment adoption among participating MSMEs.

**Table 1. Achievement of QRIS Assistance Program Indicators**

Program Indicator	Number of Participants (n)	Achievement (%)
Participation in digital financial literacy education	15	100.0
Successful QRIS registration	15	100.0
QRIS code installation at business locations	15	100.0
Successful completion of transaction simulations	15	100.0
Understanding of digital transaction management	13	86.7

The results presented in Table 1 indicate that the assistance program successfully achieved all operational targets related to QRIS adoption. Full achievement was recorded for participation, registration, installation, and transaction simulation activities, demonstrating that participants were able to complete the technical stages required for digital payment



implementation. Meanwhile, the slightly lower percentage observed in digital transaction management understanding suggests that a small number of participants still required additional guidance in monitoring and interpreting transaction records. These findings indicate that while QRIS adoption can be implemented effectively through short-term assistance, follow-up mentoring may further strengthen participants' ability to utilize digital financial information for business management purposes.

## **Discussion**

The successful implementation of digital financial literacy education demonstrates that the readiness of MSME actors to engage in digital transformation is strongly influenced by their ability to understand the practical value of technology within their business activities. The educational sessions did not merely transfer information regarding QRIS but also helped participants recognize how digital payment systems can support transaction efficiency and business management. From the perspective of digital financial literacy, knowledge serves as an initial driver that enables business actors to evaluate technological innovations more rationally and confidently. This interpretation is in line with the findings of Hamid et al. (2024), who emphasized that improved financial literacy strengthens the capacity of MSMEs to utilize digital financial services and respond to technological developments more effectively.

The active participation observed during the educational process can be interpreted through the Technology Acceptance Model, particularly the concepts of perceived usefulness and perceived ease of use. Participants showed considerable interest in understanding registration procedures, transaction mechanisms, and the operational aspects of QRIS because they perceived the technology as relevant to their business needs. Such behavior suggests that acceptance of digital payment systems is not solely determined by technology availability but also by the extent to which users perceive tangible benefits and manageable implementation processes. This interpretation supports the arguments presented by Widowati and Khusaini (2022), while simultaneously reinforcing the proposition of Hamid et al. (2024) that financial literacy and technology acceptance function as interconnected factors in shaping digital adoption decisions among MSMEs.

The achievement of full QRIS registration among participating MSME actors further illustrates that technological adoption often requires more than information dissemination alone. Although participants possessed varying levels of digital competence, the mentoring process reduced uncertainty and transformed abstract knowledge into actionable experience. This finding indicates that hands-on assistance plays a mediating role between knowledge acquisition and technology utilization, allowing participants to overcome procedural and technical obstacles that might otherwise hinder adoption. Similar patterns were identified by Nandiroh et al. (2023) and Lidia et al. (2025), who reported that QRIS mentoring programs increase participant confidence and contribute to more effective implementation outcomes.

The successful installation of QRIS codes at business locations represents a transition from the cognitive stage of technology acceptance toward actual behavioral adoption. In other words, participants moved beyond understanding the concept of digital payments and began integrating the technology into their daily business environments. This outcome reflects the practical manifestation of perceived usefulness, as MSME actors recognized QRIS as a tool capable of supporting operational activities and improving customer service. Comparable conclusions were reported by Afradini (2024) and Jusman and Fauziah (2024), who found that



positive perceptions of QRIS become more evident when business actors receive adequate facilitation throughout the implementation process.

Another important finding relates to participants' ability to conduct transaction simulations and verify payment notifications independently. Within the framework of technology adoption, operational competence is a critical indicator because sustainable utilization depends not only on access to technology but also on users' confidence in applying it under real conditions. The simulation activities provided opportunities for experiential learning, enabling participants to develop familiarity with digital transaction procedures and reduce concerns regarding system reliability. These findings corroborate the work of Alicia and Dewi (2024), who highlighted the role of digital payment systems in improving service efficiency, as well as Bachtiar et al. (2024), who emphasized their contribution to simplifying transaction verification and reducing dependence on cash-based processes.

Beyond transaction processing, the program also generated implications for financial administration and business monitoring practices. The availability of automatically recorded transaction histories allowed participants to access financial information more systematically than through conventional manual methods. This development is particularly important because many micro-enterprises face challenges in maintaining consistent financial documentation, which often affects decision-making and business evaluation processes. The findings therefore align with Maharani et al. (2023), who emphasized the contribution of digital payment systems to financial management, while also supporting the arguments of Rani and Desiyanti (2024) and Lubis et al. (2025) regarding the strategic importance of financial literacy and digital financial management capabilities for strengthening MSME competitiveness and sustainability.

The significance of these outcomes becomes even more apparent when interpreted within the context of tourism-based economic activities. Businesses operating in tourism destinations interact with visitors whose payment preferences are increasingly influenced by digital lifestyles and cashless transaction habits. Consequently, QRIS adoption should not be viewed merely as a technological upgrade but as a strategic adaptation that enables local enterprises to meet evolving market expectations. This interpretation is consistent with the findings of Wijaya et al. (2024), who reported that cashless payment systems contribute to tourism service modernization and improve visitor convenience. In the context of South Tetebatu Tourism Village, QRIS implementation may therefore strengthen the integration of local MSMEs into a broader digital tourism ecosystem while enhancing their competitiveness in serving diverse consumer segments.

Although several participants experienced challenges related to internet connectivity, the overall findings indicate that MSME digital transformation is most effective when educational, technical, and operational dimensions are addressed simultaneously. This interpretation extends previous studies that predominantly examined technology acceptance (Widowati & Khusaini, 2022; Jusman & Fauziah, 2024), QRIS mentoring initiatives (Nandiroh et al., 2023; Lidia et al., 2025), or digital financial management practices (Maharani et al., 2023; Lubis et al., 2025) as separate intervention areas. Consistent with the perspective advanced by Astuti et al. (2025), sustainable digital transformation requires continuous capacity building, practical assistance, and supporting infrastructure. The novelty of the present program lies in its integrated intervention model, which combines digital financial literacy education, QRIS registration assistance, QRIS installation, and transaction simulation within a tourism-village setting. The findings therefore suggest that successful adoption of digital



payment technology among MSMEs emerges not from a single factor but from the interaction between financial literacy, technology acceptance, practical mentoring, and a business environment that encourages continuous digital engagement.

## CONCLUSION

The implementation of digital financial literacy education and QRIS-based transaction assistance in South Tetebatu Tourism Village demonstrates that the primary challenge of MSME digitalization in tourism areas is not merely the availability of technology but the capacity of business actors to understand, accept, and utilize that technology within their operational activities. The program confirms that strengthening financial literacy, supported by direct mentoring and practical experience, can effectively address barriers related to limited digital knowledge, low confidence in technology use, and constrained transaction management capabilities. The findings indicate that digital payment adoption becomes more sustainable when educational, technical, and operational interventions are integrated into a single empowerment framework rather than implemented as separate activities. In this context, QRIS functions not only as a transaction tool but also as a medium for fostering adaptive business behavior, encouraging financial inclusion, and supporting the modernization of tourism-based MSMEs. Therefore, the program contributes to the development of a more resilient local business ecosystem that is better prepared to respond to changing consumer preferences and the growing demand for digital services in tourism destinations.

The results further suggest that integrated digital empowerment can serve as a practical model for strengthening MSME competitiveness in tourism-oriented communities. The combination of financial literacy enhancement, technology adoption assistance, QRIS implementation, and transaction simulation provides a structured pathway that helps business actors move from technology awareness to effective utilization. Building upon these outcomes, future development efforts should expand toward broader aspects of digital business management, including digital marketing strategies, customer relationship management, financial planning, and data-driven decision-making to support long-term business growth. In addition, future community service initiatives and applied research may examine the long-term effects of digital transaction adoption on business productivity, revenue growth, financial resilience, and tourism sustainability. Such directions offer opportunities to refine and scale the integrated empowerment model, enabling its application in other tourism villages and community-based economic sectors facing similar digital transformation challenges.

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