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THE INFLUENCE OF FINANCIAL LITERACY, FINANCIAL INCLUSION, AND EASE OF USE OF THE QRIS SYSTEM ON THE BUSINESS CONTINUITY OF CULINARY MSMES IN PONTIANAK CITY

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Abstract. This study aims to analyze the influence of Financial Literacy, Financial Inclusion, and Ease of Use of the QRIS System on the Business Continuity of MSMEs in the culinary sector in Pontianak City. Employing a quantitative approach with an associative method and involving 150 respondents selected through purposive sampling, data were collected via questionnaires and analyzed using multiple linear regression with the assistance of SPSS. The findings indicate that, simultaneously, the three independent variables have a significant effect on business continuity. Partially, Financial Literacy and Ease of Use of QRIS show significant effects on business continuity, while Financial Inclusion does not demonstrate a significant impact. The coefficient of determination (R^2) is 0.385, suggesting that 38.5% of the variation in business continuity can be explained by the three variables. These results underscore the importance of enhancing financial literacy and utilizing accessible technology to support the sustainability of MSMEs. Therefore, it is recommended that MSME actors strengthen their financial literacy and maximize the use of QRIS in daily operations. Meanwhile, the government and supporting institutions are encouraged to expand access to digital financial literacy training and to develop a more inclusive financial system. For future research, it is advisable to include additional variables such as service quality or business innovation and to consider mixed-method approaches and broader geographic coverage to obtain more comprehensive insights.

Keywords: Financial Literacy; Financial Inclusion; Ease of Use of the QRIS

I. INTRODUCTION

In recent years, the rapid development of digitalization has significantly transformed the payment system in Indonesia. One major change is the widespread adoption of non-cash payment methods as alternatives to cash transactions. Despite the rapid growth of the digital economy and financial technology (fintech), many Micro, Small, and Medium Enterprises (MSMEs) have not yet fully leveraged this potential particularly in terms of adopting non-cash payment systems. One such system is the Quick Response Code Indonesian Standard (QRIS), initiated by Bank Indonesia. QRIS allows MSMEs to accept non-cash payments easily and at low cost.

MSMEs play a vital role in supporting Indonesia's national economy, comprising about 99% of all business units and contributing approximately 60.51% to the national Gross Domestic Product (GDP), while also absorbing nearly 97% of the total labor force in the country [1]. In West Kalimantan, specifically in the city of Pontianak, data from the Office of Cooperatives, Micro Enterprises, and Trade (Diskumdag) shows that as of 2023, there were 22,113 MSMEs registered with Business Identification Numbers (NIB). Cumulatively, since 2016, the number of MSMEs in Pontianak has reached around 41,000 [2].

One of the challenges faced by MSMEs is limited financial literacy and financial inclusion. Low levels of financial literacy can hinder MSME owners' understanding of financial assets, including non-cash payment systems like QRIS. Moreover, limited financial inclusion restricts MSMEs' access to broader financial services, potentially affecting their performance and income. The relationship between digital economy, financial literacy, and financial inclusion is becoming increasingly significant in the shift from cash to non-cash transactions. High financial literacy enables individuals and business actors to better understand and optimally utilize non-cash payment technologies. On the other hand, improved financial inclusion broadens access for individuals and MSMEs to engage in digital financial transactions. Together, these elements create a more inclusive, efficient, and secure financial ecosystem, ultimately enhancing competitiveness and income, especially in the MSME sector. The use of non-cash payment systems like QRIS driven by good financial literacy and inclusion plays a crucial role in advancing Indonesia's economic growth.

QRIS has become one of the most widely used payment methods in Indonesia. Although registration and device use for business owners are free, since July 1, 2021, Bank Indonesia has implemented transaction fees for QRIS usage. These fees

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range from 0% to 0.3%, depending on the transaction amount and merchant category, and are charged to the seller (merchant), not the buyer. As of January 1, 2020, micro and small merchants with turnover under IDR 400 million remain exempt from QRIS service fees (0%), whereas medium, large, and commercial enterprises are charged a Merchant Discount Rate (MDR) of 0.7% [3].

This non-cash payment system offers convenience for both business operators and consumers. QRIS, which utilizes a standardized QR code from Bank Indonesia, simplifies the transaction process. Its use has proven to increase operational efficiency for business owners and convenience for customers. Many consumers now prefer QRIS because they rarely carry cash. Quick transaction notifications and ease of use are major factors driving its adoption. Overall, QRIS adoption by both businesses and consumers demonstrates significant potential in supporting digital transactions and promoting economic efficiency [4].

Bank Indonesia continues to encourage MSME actors in West Kalimantan to adopt the PINTAR concept to support the growth and development of their businesses. One component of this concept is the "T," which stands for the utilization of technology. MSMEs are expected to adopt digital technologies for both promoting their products and facilitating payment processes. With technological support, MSMEs can more easily access international markets. To date, approximately 30 million merchants have adopted QRIS for non-cash payments, 90 percent of whom are MSME actors [5].

Business continuity remains a crucial issue for MSMEs, particularly in the culinary sector. According to [6], the sustainability of a business is closely related to continuous operational stability, including business development and strategies aimed at ensuring long-term viability. In this context, the ability to adapt to technology and manage finances effectively becomes essential for MSME actors.

Financial literacy is one of the key factors supporting business continuity. Adequate literacy allows MSME operators to understand basic financial management concepts, make sound financial decisions, and formulate sustainable business strategies. Financial literacy encompasses an individual's knowledge, skills, and confidence in managing finances effectively for both personal and social purposes [7].

In addition to literacy, financial inclusion plays a vital role in reinforcing business sustainability. It reflects the ease of access to formal financial services that meet individuals' and entrepreneurs' needs and capabilities. Financial inclusion enables small business actors to access adequate financial services and banking support to sustain their operations [8]. According to [9] also emphasized that every individual has the right to access financial goods and services according to their needs.

With technological advancement, digital payment systems have become crucial innovations in driving efficiency and convenience in transactions. One of the most commonly used systems today is QRIS (Quick Response Code Indonesian Standard). According to [10], ease of use of systems like QRIS is largely determined by users' perceptions of how easy the technology is to understand and operate. The greater the perceived ease of use, the higher the likelihood that the system will be accepted and used optimally. According to [11], stated that ease of use is measured by three indicators: ease of learning, ease of access, and ease of operation.

Based on the background described above, the researcher is interested in conducting a study titled: "The Influence of Financial Literacy, Financial Inclusion, and Ease of Use of QRIS on the Business Continuity of MSMEs in the Culinary Sector in Pontianak City."

II. RESEARCH METHOD

This study is a quantitative research employing an associative approach, aiming to examine the relationship between two or more variables, whether symmetrical or causal in nature [12]. The objective is to assess the relationship between the independent variables Financial Literacy (X_1), Financial Inclusion (X_2), and Ease of Use of the QRIS System (X_3) and the dependent variable, namely Business Continuity (Y), among culinary MSMEs in Pontianak City. Data collection was conducted using two types of data. Primary data were obtained by distributing questionnaires to MSME actors who utilize the QRIS system. The questionnaire was designed using a Likert scale and developed to measure entrepreneurs' perceptions of financial literacy, financial inclusion, and QRIS system usability. According to [13], primary data refer to data collected directly from the research object. Secondary data were gathered through documentation, consisting of the number of MSMEs obtained from the Office of Cooperatives, Micro Enterprises and Trade of Pontianak City and the Department of Cooperatives and SMEs of West Kalimantan Province. The study population comprised 12,210 culinary MSMEs registered in Pontianak City in 2023. The sample size was determined using the Slovin formula with a 10% significance level, resulting in a minimum sample of 99 respondents. However, to enhance representativeness and ease data processing, 150 respondents were selected. The sampling technique applied was purposive sampling, with the criteria: (1) MSMEs using QRIS, (2) operating in the culinary sector, and (3) officially registered with the relevant government offices [14]. The independent variables include Financial Literacy (X_1), Financial Inclusion (X_2), and Ease of Use of QRIS (X_3), while the dependent variable is Business Continuity (Y) (Sugiyono, 2013:39). The variables were measured using a five-point Likert scale, ranging from Strongly Disagree (1) to Strongly Agree (5) [15]. Data analysis was performed using SPSS software, beginning with validity testing via Pearson Product Moment correlation, where items are deemed valid if r_calculated ≥ r_table [16]. Reliability testing used Cronbach's Alpha, with an instrument considered reliable if the alpha value exceeds 0.6 [12]. Classical assumption tests included a normality test using the Kolmogorov-Smirnov method, where data are deemed normally distributed if the significance value is > 0.05; a multicollinearity test, where values of Tolerance > 0.10 and VIF < 10 indicate the absence of multicollinearity; and a linearity test using the Test of Linearity, where a significance value > 0.05 indicates a linear relationship [12]. The main analytical

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technique used was multiple linear regression with the equation $Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$ to assess both simultaneous and partial effects of the independent variables on the dependent variable [14]. Hypothesis testing was conducted using the F-test to evaluate joint influence and the t-test to examine the individual effect of each independent variable, with a significance level < 0.05 indicating a statistically significant relationship [12].

III. RESULTS AND DISCUSSION

TEST RESEARCH INSTRUMENTS

Validity Test

After the questionnaires have been collected, a validity test is conducted to assess the extent to which the instrument is able to measure accurately and precisely. The results of the validity test for Financial Literacy statements are shown in Table 3.1 below.

TABLE 3.1 VALIDITY TEST RESULTS

Variable	Indicator	r value	r tabel	Description
Financial Literacy (X1)	X1.1	0,653	0,159	Valid
	X1.2	0,549		
	X1.3	0,469		
	X1.4	0,659		
	X1.5	0,701		
	X1.6	0,694		
	X1.7	0,549		
	X1.8	0,714		
Financial Inclusion (X2)	X2.1	0,601	0,159	Valid
	X2.2	0,455		
	X2.3	0,323		
	X2.4	0,295		
	X2.5	0,501		
	X2.6	0,465		
	X2.7	0,382		
	X2.8	0,347		
Ease of Use of QRIS (X3)	X3.1	0,295	0,159	Valid
	X3.2	0,737		
	X3.3	0,736		
	X3.4	0,773		
	X3.5	0,473		
	X3.6	0,341		
Bussiness Continuity (Y)	Y.1	0,685	0,159	Valid
	Y.2	0,621		
	Y.3	0,692		
	Y.4	0,626		
	Y.5	0,494		
	Y.6	0,493		
	Y.7	0,335		
	Y.8	0,400		
	Y.9	0,355		
	Y.10	0,378		

Source: Processed Data, 2025

Table 3.1 above shows that the results of the validity test on all variables are valid because the calculated r value ≥ r table.

Reliability Test

The reliability test is used to determine the consistency of the measuring instrument, whether the measuring instrument can be reliable for further use. The reliability test results in this study used the Cronbach's Alpha technique.

TABLE 3.2 RELIABILITY TEST RESULTS

Variabel	Cronbach's Alpha	Description
Financial Literacy (X1)	0.780	Reliable
Financial Inclusion(X2)	0.639	
Ease of Use of QRIS (X3)	0.613	
Bussiness Continuity (Y)	0.696	

Source: Processed Data, 2025

Based on Table 3.2, Financial Literacy (X1) has a Cronbach's Alpha of 0.780 with 8 items, Financial Inclusion (X2) has a Cronbach's Alpha of 0.639 with 8 items, Ease of Use of QRIS (X3) has a Cronbach's Alpha of 0.613 with 6 items, and Business Continuity (Y) has a Cronbach's Alpha of 0.696 with 10 items. These results indicate that the instruments used are sufficiently reliable and suitable for further analysis.

CLASSICAL ASUMPTION TEST

Normality Test

This normality test aims to determine the distribution of data in the variables used in the study. Data normality can be seen by using the Kolmogorov-Smirnov normality test. The results of the normality test can be seen in Table 3.3 below:

TABLE 3.3 NORMALITY TEST RESULTS

Test	Value
N (Sample)	150
Test Statistic	,068
Asymp.Sig.(2-tailed)	,088[c]

Source: Processed Data, 2025

Table 3.3 shows the results of the normality test, which indicate that the Kolmogorov-Smirnov test significance is 0.088 > 0.05, meaning that the residual values are normally distributed.

Linearity Test

The linearity test is used to see whether the model specifications used are correct or not. The results of the linearity test for the Financial Literacy variable can be seen in Table 3.4 below:

TABLE 3.4 LINEARITY TEST RESULTS

Variable	Linearity	Description
Bussiness Continuity * Financial Literacy	0.152	Linear
Bussiness Continuity * Financial Inclusion	0.227	
Bussiness Continuity * Ease of Use of QRIS	0.316	

Source: Processed Data, 2025

Based on Table 3.4 above, it shows that the significance value of deviation from linearity for all variables is > 0.05. Therefore, it can be concluded that the regression model used shows a relationship that meets the assumption of linearity between Financial Literacy, Financial Inclusion, and Ease of Use of QRIS System on Business Continuity.

Multicollinearity Test

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Multicollinearity test is used to analyze the relationship between independent variables. A model is considered free of multicollinearity if the tolerance value is > 0.10 or VIF < 10. The results of the multicollinearity test are presented in Table 3.5 as follows.

TABLE 3.5 MULTICOLLINEARITY TEST RESULTS

Variable	Tolerance	VIF
Financial Literacay (X1)	.774	1.292
Financial Inclusion (X2)	.961	1.041
Ease of Use of QRIS (X3)	.784	1.275
Dependent Variable: Bussiness Continuity		

Source: Processed Data, 2025

Based on Table 3.5, it can be seen that the tolerance value of each variable is > 0.10 and VIF < 10. It can be concluded that the regression model does not exhibit multicollinearity. Thus, the three independent variables are suitable for use in multiple linear analysis because they do not influence each other linearly and excessively.

MULTIPLE LINEAR REGRESSION ANALYSIS

Multiple linear regression analysis to determine the effect of independent variables on dependent variables conducted on 150 respondents. The following is Table 3.6 Multiple Linear Regression Analysis:

TABLE 3.6 MULTIPLE LINEAR REGRESSION TEST RESULTS

Research Variable	Coefficients	t Statistic	Significance Value
(Constant)	1.456	3.969	.000
Financial Literacy (X1)	.433	6.793	.000
Financial Inclusion (X2)	.049	.913	.363
Ease of Use of QRIS (X3)	.196	2.450	.015
Dependent Variable: Bussiness Continuity			

Source: Processed Data, 2025

From Table 3.6, we can see the multiple linear regression equation as follows:

Y = 1.456 + 0.433 X1 + 0.049 X2 + 0.196 X3

The multiple linear regression equation can be explained as follows:

a. The constant value is positive, equal to 1.456, indicating that if the variables (X1, X2, and X3) are zero, then the value of the dependent variable (Y) is 1.456.
b. The regression coefficient for variable X1 is 0.433, indicating that every 1-unit increase in variable X1 will increase the value of variable Y by 0.433, assuming all other variables remain constant.
c. The regression coefficient for variable X2 is 0.049, indicating that every 1-unit increase in variable X2 will increase the value of variable Y by 0.049, assuming all other variables remain constant.
d. The regression coefficient for variable X3 is 0.196, indicating that every 1-unit increase in variable X3 will increase variable Y by 0.196, assuming all other variables remain constant.

CORRELATION COEFFICIENT TEST AND COEFFICIENT OF DETERMINATION (R^2)

Correlation analysis was conducted to test the associative hypothesis, namely the relationship between variables in the population through data on the relationship between variables in the sample. The results of the correlation coefficient test can be seen in Table 3.7 below:

TABLE 3.7 CORRELATION AND DETERMINATION COEFFICIENT (R^2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.620[a]	.385	.372	.24612
Predictors: (Constant), Ease of Use QRIS, Financial Inclusion, Financial Literacy				
Dependent Variable: Bussiness Continuity				

Source: Processed Data, 2025

Based on Table 3.7, it can be seen that the R value (correlation) obtained is 0.620. This value is between 0.60 and 0.799. Thus, it can be concluded that, overall, there is a strong relationship between the three X variables and the Y variable. This relationship is positive, meaning that if one or more independent variables increase, this will be followed by an increase in Business Continuity.

Based on Table 3.7, the coefficient of determination (R^2) value of 0.385 indicates that 38.5% of the variation in Business Continuity (Y) is explained by Financial Literacy (X1), Financial Inclusion (X2), and Ease of Use of QRIS (X3) simultaneously, while 61.5% is influenced by other factors outside the scope of this study. This means that the regression model has sufficient ability to explain the dependent variable.

SIMULTANEOUS TEST (F TEST)

Simultaneous influence tests are used to determine whether independent variables together influence dependent variables. The results of the simultaneous test (F test) can be seen in Table 3.8 below:

TABLE 3.8 SIMULTANEOUS TEST RESULTS (F TEST)

Model	Sum of Squares	Mean Square	F	Significance
Regression	5.527	1.842	30.413	.000[b]
Residual	8.844	.061		
Dependent Variable: Bussiness Continuity				
Predictors: (Constant), Ease of Use of QRIS, Financial Inclusion, Financial Literacy				

Source: Processed Data, 2025

Based on the F test results in Table 3.8, a calculated F value of 30.413 is obtained with a significance level of 0.000 < 0.05. This indicates that there is a significant simultaneous effect between the independent variables and the dependent variable. Because the significance value is less than 0.05, Ha is accepted and Ho is rejected.

PARTIAL TEST (t Test)

The t-test is conducted to determine the effect of each independent variable or partially on the dependent variable. The results of the partial test (t-test) can be seen in Table 3.9 below:

TABLE 3.9 PARTIAL TEST RESULTS (t TEST)

Research Variable	Coefficients	t Statistic	Significance Value
(Constant)	1.456	3.969	.000
Financial Literacy (X1)	.433	6.793	.000
Financial Inclusion (X2)	.049	.913	.363

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Ease of Use of QRIS (X3)	.196	2.450	.015
Dependent Variable: Business Continuity			

Source: Processed Data, 2025

Based on Table 3.9, it can be seen that the partial effect test (t-test) produces a sig value that can be interpreted as follows:

a. The t-value for the Financial Literacy variable (X1) is 6.793 with a sig of 0.000 < 0.05. This means that Financial Literacy is influential on Business Continuity. Therefore, Ha is accepted and Ho is rejected.
b. The calculated t-value for the Financial Inclusion variable (X2) is 0.913 with a significance level of 0.363 > 0.05, meaning that Financial Inclusion does not influence Business Continuity. Therefore, the alternative hypothesis Ha is rejected, and the null hypothesis Ho is accepted.
c. The calculated t-value for the Ease of Use of QRIS (X3) variable is 2.450 with a significance level of 0.015 < 0.05. This indicates that Usability significantly influences Business Continuity. Therefore, the alternative hypothesis Ha is accepted, and the null hypothesis Ho is rejected.

DISCUSSION

The Influence of Financia Literacy on Bussiness Continuity

Based on the analysis conducted, it was found that financial literacy has a positive influence on business continuity. The higher the business actors' understanding of financial aspects, the greater the likelihood that the business can be sustained and remain viable. This finding aligns with the research by [17], which states that financial literacy has a positive effect on the sustainability of MSMEs. Furthermore, the study by [18] supports this result, concluding that financial literacy simultaneously influences the sustainability of MSME businesses.

The Influence of Financial Inclusion on Bussiness Continuity

Based on the analysis, financial inclusion was found to have a negative influence on business continuity. This result indicates that although financial inclusion is important on a macro level, accessibility to financial services such as banking, credit, or insurance has not directly contributed to the business continuity of the respondents in this study. This finding is consistent with the research of [19], who found that financial inclusion does not affect the performance and continuity of MSMEs in Surabaya.

The Influence of Ease of Use QRIS on Bussiness Continuity

The analysis revealed that the ease of use of the QRIS system has a positive influence on business continuity. This indicates that the easier a system, digital service, or financial platform is to use by business actors, the more likely the business can continue operating efficiently and effectively. This result is supported by the findings of [20], which state that ease of use of digital media positively affects MSME sustainability. Similarly, the study by [21], confirms that the use of online wallets positively contributes to business continuity.

IV. CONCLUSIONS

Based on the findings from 150 culinary MSME actors in Pontianak City, it can be concluded that Financial Literacy, Financial Inclusion, and Ease of Use of the QRIS System simultaneously have a significant effect on business continuity, with an F-value of 16.375 and a significance level of 0.000. Partially, Financial Literacy demonstrates the most dominant influence with a regression coefficient of 0.433 and a significance value of 0.000, followed by Ease of Use of QRIS with a coefficient of 0.196 and significance of 0.015. Conversely, Financial Inclusion does not exhibit a significant effect on business continuity. The coefficient of determination of 0.385 indicates that this research model explains 38.5% of the variation in MSME business continuity. Based on these findings, it is recommended that MSME actors enhance their financial literacy to make sound financial decisions and manage their businesses sustainably. The use of QRIS as a digital payment tool should also be optimized, as it has been proven to support operational efficiency and business continuity. The government and relevant institutions are expected to expand digital financial education programs and improve access to more inclusive formal financial systems. Future research is encouraged to incorporate additional variables such as service quality, product innovation, or the adoption of other technologies, as well as to apply a mixed-method approach to gain deeper insights into the determinants of MSME continuity. Moreover, studies can be extended to other sectors or regions to allow for broader comparison and generalization of results.

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