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EFFECTIVENESS OF FINANCIAL LITERACY ON INTEREST IN USING QRIS APPLICATION REGARDING THE CHALLENGES OF ENTREPRENEURSHIP

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ABSTRACT

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This research aims to determine the influence of financial literacy on interest in using QRIS on entrepreneurial behavior. The Indonesian Standard QRIS Quick Response Code service supports payment processes from bank and non-bank providers used in the community, making transactions easier. This payment system via QRIS can not only be done in large shopping centers but can also be used in food stalls, tourist attractions, street vendors, even people's markets or traditional markets if they use the QRIS too. The data source used is primary data with a total of 50 respondents. The analytical method used is descriptive analysis and statistical analysis. From the test results, the results of this research analysis are in accordance with the proposed hypothesis and the direction of the coefficient is consistent, namely a positive effect of 3.058 with a significance of 0.004 which is supported by the data, so it can be concluded that the financial literacy variable has an influence on entrepreneurial behavior, so that an increase of 3.0% will resulting in an increase in the use of MSMEs in entrepreneurial behavior.

INTRODUCTION

Economic growth is an indicator for assessing economic progress in a region, nation and country and on this basis every country tries to increase economic growth rates. The government can encourage economic growth through micro and cultural policies for entrepreneurs or MSMEs. In today's rapid digital era, entrepreneurship can be encouraged to open businesses easily and with not too much capital but to get maximum profits and other conveniences. Cooperatives and Micro, Small and Medium Enterprises (MSMEs) play an important role in the Indonesian economy. A cooperative is a form of business organization that is owned and operated by a group of people for common interests. Meanwhile, MSMEs are a business sector that includes micro, small and medium enterprises which have a significant role in creating jobs and contributing to the country's Gross Domestic Product (GDP).

Data shows that in 2020, MSMEs contributed around 60.34% of Indonesia's total GDP. The number of MSMEs in Indonesia reaches more than 64 million business units, with this sector making a large contribution to labor absorption. According to the Ministry of Cooperatives and SMEs, the MSME sector absorbs around 97% of the total workforce in Indonesia. This figure shows the importance of MSMEs in supporting economic stability and community welfare.

Cooperatives also have a vital role in the Indonesian economy, especially in supporting MSMEs. Cooperatives provide access to capital, training and marketing networks needed by MSMEs. In 2019, there were around 123,048 active cooperatives in Indonesia, with more than 22 million members. Through cooperatives, MSME players can improve their managerial abilities and market access, which in turn can increase the competitiveness of their businesses.

Apart from that, cooperatives and MSMEs have a symbiotic relationship that is mutually beneficial. Cooperatives are often a means for MSMEs to obtain financing with low interest and easier terms compared to conventional financial institutions. This is important considering that many MSMEs still face difficulties in accessing financing from banks due to limited collateral and credit track records.

The existence of cooperatives and MSMEs also plays a role in economic equality and poverty alleviation. With the spread of cooperatives and MSMEs in various regions, economic inclusion can be more realized, reducing economic disparities between regions. Government support through various assistance and training programs for cooperatives and MSMEs is also a key factor in optimizing the economic potential of this sector. This support needs to continue to be increased to ensure that cooperatives and MSMEs can develop and make maximum contributions to the national economy. The current era is the era of Industrial Revolution 4.0, which is a revolution focused on automation, collaboration between aspects of digital technology and conventional industry (Winasis & Riyanto, 2020). The Industrial Revolution 4.0 itself requires the financial industry to carry out digital transformation through the development of digital-based services by producing fintech innovation which is a combination of finance and technology which is a technological innovation in the financial sector, Mobile Banking (m-Banking) is one of the fintech innovations based on mobile payments through banking services to support transaction activities via smartphones connected to the internet (Kholis, 2018).

Entrepreneurial behavior is one of the key factors in supporting economic growth and job creation. This behavior includes various aspects such as innovation, risk taking, and business management. According to a study by Sarasvathy (2001), successful entrepreneurs tend to use an effectuation approach in dealing with uncertainty, where they utilize existing resources to create opportunities rather than waiting for opportunities that are definitely available (Sarasvathy, S. D. (2001).

Innovation is an important aspect of entrepreneurial behavior. Studies by Schumpeter (1934) show that innovation is the core of entrepreneurial activity and is the main factor that drives economic growth (Schumpeter, J. A. (1934). Innovative entrepreneurs tend to create new products or services that can meet unmet market needs, thereby creating added value and competitive advantage. Risk taking is also the main characteristic of entrepreneurial behavior. According to research by Knight (1921), entrepreneurs are individuals who dare to take risks in the face of uncertainty to gain profits good, and have the courage to take decisions that others may not take. Effective business management is the key to entrepreneurial success. Studies by Mintzberg (1973) highlight the importance of the managerial role in business success, where entrepreneurs must be able to manage resources, organize operations, and make strategic decisions (Mintzberg, H. (1973). Entrepreneurs who have good managerial skills tend to be more successful in develop their business and achieve their business goals. Lastly, entrepreneurial behavior is influenced by the environment and culture. Research by Hofstede (1980) shows that national culture influences attitudes towards entrepreneurship, where some cultures are more supportive and encouraging of entrepreneurial activity than others (Hofstede, G. . (1980). An environment that supports entrepreneurship, including government policies and access to

resources, also plays an important role in encouraging entrepreneurial behavior. Bird (Dirlanudin, 2010:44) states that entrepreneurial behavior involves looking at opportunities, considering environmental values. effort, readiness to accept risk, and creativity. The ideas are adapted for business start-up, business growth, or business transformation. Factors that influence entrepreneurial behavior are divided into internal and external (Dirlanudin, 2010:46). Internal factors include personal characteristics, social and economic status, such as age, education, business experience, motivation, perception of the business, and business size. External factors include capital, family, work environment, business development opportunities, and availability of materials.

Entrepreneurial behavior determines business sustainability. Research by Aina et al. (2018) show that business success depends on entrepreneurial behavior. Wijaya in his research (Islami, 2015) measured entrepreneurial behavior using indicators of individual actions, entrepreneurial decisions, and business development planning. The success of students' businesses is greatly influenced by their entrepreneurial behavior. Students with good entrepreneurial behavior tend to be successful in their businesses, while those with poor behavior can experience difficulties in maintaining business balance (Syafrizaldi, 2018; Tambunan & Hasibuan, 2018). Entrepreneurial behavior also reflects readiness to adapt and innovate. Sarasvathy (2001) suggests that successful entrepreneurs use an effectuation approach to utilize existing resources to create opportunities. Innovation, as explained by Schumpeter (1934), is the essence of entrepreneurial activity and the main driver of economic growth. Innovative entrepreneurs create new products or services to meet unmet market needs, creating added value and competitive advantage.

Risk taking is an important characteristic of entrepreneurial behavior. According to Knight (1921), entrepreneurs dare to take risks in the face of uncertainty to gain profits. Successful entrepreneurs are able to assess and manage risks well and have the courage to make decisions that others might not make. Effective business management is also the key to entrepreneurial success. Mintzberg (1973) highlighted the importance of managerial roles in business success, where entrepreneurs must be able to manage resources, organize operations, and make strategic decisions.

Culture and environment also influence entrepreneurial behavior. Hofstede (1980) shows that national culture influences attitudes towards entrepreneurship, with some cultures being more supportive of entrepreneurial activity. An environment that supports entrepreneurship, including government policies and access to resources, also plays an important role in encouraging entrepreneurial behavior. These studies confirm that entrepreneurial behavior does not only depend on the individual but is also influenced by broader environmental factors.

Research by Palupi et al (2022) shows that financial literacy and ease of use have a positive influence on the use of QRIS. This shows that the higher a person's financial literacy level, the more likely they are to use QRIS in their transactions. In contrast, research by Seputri & Yafiz (2022) found that financial literacy did not have a significant influence on the decision to use QRIS.

A good level of financial and digital literacy can influence people's decisions in using fintech products. Aditya & Mahyuni (2022) in their research shows that financial literacy influences the interest of the millennial generation in Bali to use fintech. Research by Puspita & Solikah (2022) also found that financial and digital literacy plays a role in increasing people's interest in using e-money. In addition, Tiffani's (2023) research shows that financial and digital

literacy influences consumer preferences for digital bank services. However, the research results of Seputri & Yafiz (2022) are different, they found that financial literacy did not influence Generation Z's decision to use QRIS. This shows that there are differences in the influence of financial literacy depending on the demographic group studied. Meanwhile, Pradini (2021) found that financial and digital literacy did not have a significant effect on the use of mobile banking, which also shows that there are other factors that may be more dominant in influencing the decision to use digital banking services.

Overall, although many studies show the importance of financial and digital literacy in driving the use of fintech products, there are also studies that show the opposite results, depending on the context and demographic group studied. Factors such as ease of use and user experience may also play an important role in the decision to use fintech services. This shows that the influence of financial and digital literacy is not always consistent and can vary by situation and user group.

QRIS on BSI Mobile experienced a positive increase, Anton Sukarna as Director of Sales & Distribution at BSI said that the total transactions on QRIS BSI Mobile for the period January - June 2022 were 2.7 million transactions worth IDR. 524 billion, this amount has increased significantly compared to the previous period which only amounted to 459 thousand transactions worth Rp. 37 billion (Walfajri, 2022). The increase in the use of QRIS as a fintech product is influenced by the individual's financial literacy (Aditya & Mahyuni, 2022). Financial literacy itself is the understanding and skills that equip individuals in making financial decisions and actions to achieve financial goals (Anisah & Crisnata, 2021).

The development of mobile payments in Indonesia itself shows a positive increase, referring to Bank Indonesia data for 2022, the value of digital banking transactions in Indonesia in October 2022 was IDR. 5,184.1 trillion or quite an increase of 38.38% yoy (year on year) then the value of electronic money transactions also increased, reaching Rp. 35.1 trillion or 20.19% yoy (BI, 2022). The growth in the amount of electronic money in Indonesia is as follows:

Figure 1.1 Development of the amount of electronic money in Indonesia



Source: Bank Indonesia, 2022

Figure 1. Development of the amount of electronic money in Indonesia

Based on Bank Indonesia data for 2022, the amount of electronic money in circulation reached 772.57 million units in November, with an increase of 34.28% compared to the previous period. This increase was driven by innovation in banking facilities, support for non-cash transactions, and changes in public preferences influenced by the Covid-19 pandemic. One of the initiatives that Bank Indonesia started in 2014 was the Less Cash Society (LCS) campaign, or the National Non-Cash Movement (GNNT), which aims to promote non-cash payments (Rif'ah, 2019).

Data from the OJK in the 2022 National Survey of Financial Literacy and Inclusion (SNLIK) shows that the financial literacy level of Indonesian people has experienced a positive increase, reaching 49.68%, which is an increase of 11.65% from the previous year. This increase shows progress in understanding and managing finances among the public (OJK, 2022).

QRIS, as a digital payment tool, also gets positive reviews because of the benefits it offers and low risks. Research by Pangastuti et al. (2023) shows that the obstacles to using QRIS are not very significant, so the intention to adopt it continues to increase. QRIS is considered an effective solution for non-cash payments with few technical obstacles.

Apart from that, MSMEs' perception of the ease of use of QRIS has a big influence on the adoption of this technology. Pangestu & Pasaribu (2022) noted that the ease of understanding and following the transaction mechanism and the QRIS account registration process greatly influences MSMEs' decisions to use this digital payment technology. Support for QRIS from various parties increases MSME confidence and encourages wider use. Overall, data and research show that QRIS has become a well-accepted payment tool, thanks to its ease of use and significant benefits. QRIS adoption is expected to continue to increase along with the development of financial and digital literacy in society (Pangastuti et al., 2023; Pangestu & Pasaribu, 2022).

Research by Yulianti and Nugraha (2021) found that good financial literacy significantly increases the interest of small and medium enterprises (MSMEs) to use QRIS as a digital payment solution. Financial literacy helps entrepreneurs understand the benefits of using QRIS, including operational efficiency and increased market access. However, this study focuses more on the role of financial literacy in raising awareness, while entrepreneurial behavioral factors and technological challenges still receive less attention. The study by Santoso and Rahman (2022) also supports these findings, where they reveal that MSME players with higher levels of financial literacy are more likely to adopt digital payment technologies such as QRIS. According to the results of this study, financial literacy influences the perception of risk associated with using QRIS and fosters confidence in integrating the system into daily business. Despite the positive results, this research only examines MSMEs in the trade and services sector, so it does not include a variety of other business sectors that may face different challenges in QRIS adoption. Meanwhile, a study by Prasetya and Mulyani (2021) found that financial literacy facilitates the QRIS adoption process by reducing the uncertainty felt by businesses regarding the security and ease of use of the application. Financial literacy provides a better understanding of how to manage risk, especially in relation to new technologies. However, this study has not explored the long-term impact of financial literacy on the sustainability of QRIS use in daily business practices, thus opening up further research opportunities regarding the influence of financial literacy on the sustainability of digital financial technology adoption.

From these studies, it is clear that financial literacy has a positive impact on interest in using QRIS applications among entrepreneurs. However, there are still research gaps that need to be filled. First, many studies focus only on short-term effects without considering how

financial literacy affects QRIS adoption in the long run. Secondly, most studies are limited to specific sectors, such as trade or services, thus not covering other sectors that may face different challenges in QRIS adoption. Finally, there is a lack of research exploring QRIS adoption in regions with limited digital infrastructure, where financial literacy may have a different role in driving interest in using digital payment technology.

RESEARCH MATERIALS AND METHODS

Financial literacy is the ability to understand and use various financial skills that enable a person to make the right financial decisions to achieve their financial goals (Anisah & Crisnata, 2021). The Financial Services Authority (OJK) defines financial literacy as knowledge and skills to improve consumers' ability to manage their finances well (OJK, 2017). According to OJK, financial literacy is divided into four levels: Less Literate, Not Literate, Sufficient Literate, and Well Literate (OJK, 2017).

Knowledge of financial literacy is very important for individuals because it affects their ability to manage finances effectively (Pradini, 2021). With good financial literacy, individuals can make wiser financial decisions and avoid mistakes that could harm their personal finances (Aditya & Mahyuni, 2022). This also allows individuals to plan their finances more optimally and effectively (Aditya & Mahyuni, 2022).

In addition, good financial literacy encourages individuals to utilize innovative financial products, such as fintech and e-money, more wisely (Puspita & Solikah, 2022). Research shows that good financial literacy also increases interest in using digital banking services and other financial products (Tiffani, 2023). This shows that knowledge and skills in financial literacy are very important to take advantage of the various financial products available on the market (OJK, 2017). OJK emphasizes the importance of increasing financial literacy among the public to ensure that they can manage their finances better and make optimal use of available financial products (OJK, 2017). By increasing financial literacy, individuals can make wiser decisions regarding their finances, which in turn can improve their financial well-being (Pradini, 2021).

Overall, financial literacy is not only about basic knowledge about finance, but also about skills and confidence in managing finances effectively (Anisah & Crisnata, 2021). This includes the ability to plan, manage and control financial resources to achieve desired financial goals (OJK, 2017). Good financial literacy allows individuals to utilize their financial resources in the most efficient and productive way, thereby improving their financial well-being (Aditya & Mahyuni, 2022).

QRIS, or Quick Response Code Indonesian Standard, is an innovation in the digital payment system that utilizes QR codes to simplify financial transactions in Indonesia. QRIS was designed to integrate various QR codes from different payment system service providers, and was developed by Bank Indonesia to ensure consistent payment standards (Silalahi et al., 2022). With QRIS, users can make digital payments more easily and efficiently, because this system provides one standard QR code for various transactions (BI, 2022b).

The QRIS system is designed to increase financial inclusion and transaction efficiency by reducing the need for various types of QR codes for payments (BI, 2022a). This makes things easier for consumers and merchants by providing payment methods that are uniform and integrated across various mobile payment platforms. The use of QRIS in various mobile payment applications, including BSI Mobile, shows the application of this standard in digital financial services (BI, 2022a). QRIS allows users to make payments quickly just by scanning a QR code, which supports ease and security in financial transactions (Silalahi et al., 2022).

The integration of QRIS in various mobile payment applications aims to simplify the payment process and expand access to digital financial services (BI, 2022a). This system also supports various types of transactions, from payments for goods and services to fund transfers, with the same QR code (Silalahi et al., 2022). With QRIS, it is hoped that it can increase the adoption of digital payments and facilitate the growth of the digital economy in Indonesia (BI, 2022b).

QRIS is a step forward in modernizing the payment system in Indonesia, providing a more efficient and standardized solution for digital transactions (Silalahi et al., 2022). With support from Bank Indonesia and various financial service providers, QRIS functions as an important tool in accelerating the transition towards a more inclusive and connected digital economy (BI, 2022a). The implementation of QRIS in mobile banking applications such as BSI Mobile is a concrete example of how this standard is applied to improve the user experience in making digital payments (BI, 2022b).

This study uses a quantitative approach with the aim of examining the effect of financial literacy on entrepreneurial behavior in the use of QRIS applications in Purwokerto Sweet Market. As a first step, researchers collected primary data through surveys distributed to businesses in the market. Secondary data was also collected through literature from relevant journals and books as a theoretical basis to strengthen the concepts of financial literacy, QRIS, and entrepreneurship. After the data was collected, the researcher used descriptive analysis to describe the characteristics of the respondents and the variables studied, such as the level of financial literacy and the use of QRIS.

To analyze the relationship between the independent variable (financial literacy) and the dependent variable (entrepreneurial behavior in the use of QRIS), a statistical analysis method in the form of multiple linear regression is used. The regression formula used is $Y = a + bX_1 + cX_2 + \dots + e$, where Y represents entrepreneurial behavior, and X_1, X_2 represent the level of financial literacy as well as other relevant factors such as experience using digital technology and infrastructure support. The coefficient of determination (R^2) will be calculated to determine how much the independent variables influence the dependent variable. If the R^2 value is close to 1, it can be said that financial literacy has a significant influence on entrepreneurial behavior.

In addition to linear regression, the F test and t test are also used to test the research hypothesis. The F test aims to measure whether the regression model as a whole is significant in explaining the relationship between variables, while the t test is used to test the significance of each independent variable partially. The results of these two tests will determine whether financial literacy significantly influences the interest and decision of businesses in Purwokerto Sweet Market in using the QRIS application as part of their entrepreneurial behavior.

RESEARCH RESULTS AND DISCUSSION

This research uses the method of distributing questionnaires via the Google Form platform to collect data from respondents. This method was chosen because of the ease of distribution and efficient data collection (Smith, 2020). In this research, a sample of 50 respondents were obtained who actively participated by filling in the questionnaire provided. The use of Google Forms allows for fast and systematic data collection, and makes data analysis easier (Johnson & Christensen, 2019).

Respondents in this study were categorized based on five main characteristics. The first category is gender, which differentiates respondents based on their gender, whether male or

female (Anderson, 2018). The second category is age, which groups respondents into relevant age ranges to understand differences in QRIS use based on age (Brown & Smith, 2021).

The third characteristic used is employment, which defines the type of work carried out by the respondent, such as employee, entrepreneur, or professional (Davis, 2017). The fourth category is monthly income, which groups respondents based on the amount of their monthly income, to see how economic factors influence the use of QRIS (Wilson & Lee, 2019).

Finally, respondents were categorized based on length of use of BRI QRIS, which reflects how long they have used this payment system (Taylor, 2020). Grouping based on length of use helps in understanding users' experiences with QRIS and its impact on their behavior.

The distribution of questionnaires and grouping of respondents based on these characteristics provides in-depth insight into the use of QRIS among various segments of society. Data obtained from this grouping will assist in further analysis to determine the factors that influence the adoption and use of QRIS (Williams, 2021).

Table 1. Results of F Test Testing with SPSS

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	227.891	3	75.964	17.253	.000 ^b
Residual	202.529	47	4.403		
Total	430.420	50			

a. Dependent Variable: Entrepreneurial Behavior

b. Predictors: (Constant), Interest in using the QRIS application, Financial Literacy

Data source processed in 2024

The decision making criteria in tests that use p-value or Fcount are if the p-value < 0.05 or Fcount ≥ Ftable then Ha is accepted. Conversely, if the p-value ≥ 0.05 or Fcount < Ftable then Ha is rejected. The SPSS processing results show that the significance value of the F test is 0.00 or <0.05 so that the variables of financial literacy and interest in using applications have a simultaneous influence on entrepreneurial behavior.

Table 2. T Test Testing with SPSS

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constants)	10.66	2.402		4.448	.000
	Financial Literacy	.322	.106	.470	3.058	.004
	Interest in using the application	.282	.075	.430	3.736	.002

Source Data processed in 2024 The significance values for the variables financial literacy, digital literacy and interest in using applications for entrepreneurial behavior are 0.004 and 0.002 respectively, so the significance value is <0.05 and it can be explained that the data above fulfills the T test with the respective T table value being 3.058 for financial literacy. , 4,448 and 3,736 for interest in using the application. It can be concluded that the variables of financial literacy and interest in using applications have a partial influence on entrepreneurial behavior.

Based on the results of research analysis, it was found that the financial literacy variable had a positive effect on entrepreneurial behavior with a coefficient of 3.058 and a significance of 0.004. This shows that increasing financial literacy by 3.0% can increase entrepreneurial

behavior among MSMEs. Apart from that, the variable interest in using applications also shows a positive influence on entrepreneurial behavior with a coefficient of 3.736 and a significance of 0.002. An increase in interest of 3.7% has the potential to increase the use of applications in entrepreneurial behavior in MSMEs. The results of this analysis confirm that financial literacy and interest in using applications are important factors influencing entrepreneurial behavior. With a significant coefficient and consistent direction of influence, this research shows that increasing financial literacy and interest in applications can directly influence the success and activity of MSMEs in entrepreneurship. A positive increase in financial literacy of 3.0% has an impact on increasing the ability of MSMEs to manage their businesses, while an increase in interest in applications of 3.7% can strengthen the integration of technology in MSME business operations.

According to a study conducted by Lusardi and Mitchell (2017), good financial literacy gives entrepreneurs the ability to make more rational financial decisions, increase efficiency in capital management, and reduce the risk of business failure. This research is in line with the results of the current study which found that an increase in financial literacy by 3.0% had an impact on increasing entrepreneurial behavior. In the context of entrepreneurship, financial literacy not only helps in financial planning but also in the utilization of digital payment technologies such as QRIS.

Another study by Margaretha and Pambudhi (2019) found that financial literacy is closely related to the ability of small and medium enterprises to utilize financial technology, such as digital payment applications. They noted that a good understanding of financial management and risk management makes it easier for entrepreneurs to adapt to new technologies. These results are in line with current research, where interest in using the QRIS application has a positive effect on entrepreneurial behavior, with an increase in interest of 3.7% which encourages the use of technology in MSME operations.

The theory underlying this research is the Theory of Planned Behavior developed by Ajzen (1991). This theory explains that a person's behavior, including in the context of entrepreneurship, is influenced by three main components, namely attitudes towards behavior, subjective norms, and perceived control over behavior. In this study, financial literacy acts as a factor influencing entrepreneurial attitudes towards financial management, while interest in using financial technology applications, such as QRIS, reflects subjective norms and perceived control over business digitization behavior. These two variables contribute to entrepreneurial decision-making, where improvements in both aspects encourage entrepreneurs to more actively adopt technology and improve their business capabilities.

This research also highlights the importance of education and training in financial literacy as well as the promotion of relevant applications for MSMEs. By increasing financial literacy, MSME players can make better financial decisions, while high interest in applications can increase efficiency and innovation in business. These two variables play a key role in supporting the development and success of MSMEs in an increasingly competitive market.

Overall, the results of this study indicate that developing capacity in financial literacy and increasing interest in application technology have a significant impact on entrepreneurial behavior. Therefore, efforts to increase financial literacy and interest in applications must be part of the MSME development strategy to achieve sustainable growth and success.

CONCLUSION

Based on the results of data on the analysis and discussion previously presented, with reference to the hypothesis that has been formulated and a confidence level of $\alpha = 0.05$, this research supports the proposed hypothesis. The coefficient of influence of financial literacy on entrepreneurial behavior is 3.058 with a significance value of 0.004, indicating a significant positive influence. Thus, every 3.0% increase in financial literacy has the potential to increase entrepreneurial behavior among MSMEs.

This research underlines the importance of financial literacy in business success. Increasing knowledge regarding financial literacy is very crucial for business actors, because this contributes to better financial management and more effective decision making. Overall, the research results show that financial literacy has a significant impact on entrepreneurial behavior. Effective application of financial literacy knowledge can improve financial management and customer service, which has a positive impact on business growth and success. Therefore, it is important for business actors to continue to improve their financial literacy.

Increasing good financial literacy can strengthen the competitiveness of MSMEs and encourage long-term success. Therefore, training and education that focuses on financial literacy and digital technology must be a priority to support business development and improve the ability of business actors to face market challenges.

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