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QRIS-Based Financial Technology Implementation for Payment Transformation at Mie Ayam Langganan MSME

Ayyumi Khusnul Khotimah[1*], Excel Adipura Junaedi[2]
Universitas Malahayati, Bandar Lampung, Indonesia[1,2]
ayyumikhusnulkhotimah@malahayati.ac.id[1*], exceladipurajunaedi.16@gmail.com[2]

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Abstract

Purpose: This study aims to analyze the implementation of Financial Technology (Fintech), particularly the Quick Response Code Indonesian Standard (QRIS), in supporting digital payment transformation at Mie Ayam Langganan MSME in Bandar Lampung.

Research Methodology: This study employed a descriptive qualitative approach through field observations and semi-structured interviews with the business owner and employees. Data on payment methods, customer preferences, and perceptions of QRIS implementation were analyzed descriptively.

Results: The findings indicate that the MSME still relies mainly on cash transactions despite increasing customer demand for cashless payments. Although bank transfers are accepted, QRIS has not been implemented because of concerns regarding transaction security, particularly fraudulent payment confirmations. Educational activities on QRIS features, transaction verification, and payment security improved the owner's understanding and willingness to adopt QRIS. Its implementation is expected to improve transaction efficiency, financial recordkeeping, and customer satisfaction.

Conclusions: QRIS has significant potential to accelerate digital payment transformation among MSMEs through improved efficiency, security, and financial inclusion.

Limitations: This study involved only one MSME in Bandar Lampung; therefore, the findings cannot be generalized.

Contributions: This study provides practical recommendations for MSME owners and policymakers to encourage wider QRIS adoption through digital financial literacy and continuous assistance.

Keywords: *Digital Payment, Financial Technology, MSMEs, QRIS*

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1. Introduction

The rapid advancement of information and communication technology has fundamentally transformed the global financial industry, particularly in digital payment systems. Financial Technology (FinTech) has emerged as one of the most influential innovations in modern financial services by providing faster, safer, and more efficient transaction mechanisms. The integration of financial services with digital technology has accelerated the transition from cash-based transactions to cashless payment systems, creating new opportunities for businesses to improve operational efficiency, enhance customer experience, and strengthen financial inclusion. This transformation has become increasingly important for Micro, Small, and Medium Enterprises (MSMEs), which are expected to adopt digital technologies to remain competitive in the evolving digital economy (Afnan, Wijaya, Kartono, & Wibowo, 2024; Astuti, & Yanthi, 2026; Rahman, 2026).

In Indonesia, digital payment transformation has become one of the government's strategic priorities under the Indonesian Payment System Blueprint (Blueprint *Sistem Pembayaran* Indonesia 2025) initiated by Bank Indonesia. One of the most significant innovations introduced is the Quick Response Code Indonesian Standard (QRIS), a standardized QR-code payment system that enables interoperability among banks and electronic wallet providers. Since its nationwide implementation in 2020, QRIS has simplified digital transactions by allowing customers to use multiple banking applications and electronic wallets through a single standardized QR code. This innovation enhances transaction efficiency, improves payment security, reduces transaction costs, and supports broader financial inclusion, especially among MSMEs (Junaedi, & Masrizal, 2024; Triwahyudi, & Yuhertiana, 2024b).

The urgency of QRIS adoption is closely linked to the strategic role of MSMEs in Indonesia economy. According to the Ministry of Cooperatives and SMEs, MSMEs account for more than 99% of all businesses, contribute around 61% of national GDP, and employ approximately 97% of the workforce, making their digital transformation essential for economic growth and financial inclusion. Supporting this trend, Bank Indonesia reported that QRIS merchants exceeded 38 million by the end of 2024, with over 93% consisting of MSMEs, while transaction volumes continued to grow rapidly. These figures demonstrate the increasing acceptance of QRIS and its important role in accelerating MSME digitalization.

Despite these encouraging achievements, QRIS adoption remains uneven among MSMEs. A considerable number of small businesses continue to rely predominantly on cash transactions despite the availability of digital payment infrastructure. Several factors contribute to this condition, including limited digital literacy, insufficient technological readiness, concerns regarding transaction security, lack of trust in digital payment verification, and inadequate understanding of QRIS operational procedures (Ezquerro, Coimbra, Bauluz, Núñez-Lahuerta, Román-Berdiel, & Moreno-Azanza, 2024). These challenges indicate that technological availability alone is insufficient to ensure successful digital transformation among MSMEs.

Previous studies have consistently identified perceived usefulness, perceived ease of use, trust, financial literacy, and transaction security as important determinants influencing QRIS adoption. Research integrating the Technology Readiness and Acceptance Model (TRAM) with trust demonstrated that optimism, trust, perceived usefulness, and perceived ease of use significantly influence MSMEs' decisions to adopt QRIS. These findings emphasize that technological readiness and trust are fundamental prerequisites for successful digital payment implementation (Davis, 1989; Venkatesh, Morris, Davis, & Davis, 2003).

Similarly, studies applying the Technology Acceptance Model (TAM) reported that perceived usefulness, convenience, and transaction security positively influence MSMEs' intention to implement QRIS. Business owners are more willing to adopt QRIS when they believe that the technology improves operational efficiency while ensuring secure transactions. These findings suggest that successful digital payment adoption depends not only on technological functionality but also on users' confidence in the reliability and safety of the payment system (Slade, Dwivedi, Piercy, & Williams, 2015; Yan, Tan, Loh, Hew, & Ooi, 2021; Zhang, Xu, Feng, Mao, & Yan, 2024).

From an organizational perspective, the Technology–Organization–Environment (TOE) Framework explains that organizational readiness, technological capability, competitive pressure, and institutional support significantly influence digital payment implementation. MSMEs with stronger technological preparedness and better external support demonstrate higher QRIS adoption rates and experience greater improvements in business performance following implementation (Irianto, & Chanvarasuth, 2025b; Rachman, Harahap, & Nasution, 2025b).

Although previous studies have provided valuable insights into QRIS adoption, several research gaps remain. Most existing studies have employed quantitative approaches involving MSMEs that had already implemented QRIS, primarily examining post-adoption behavior, continued usage, and the impact of QRIS on business performance. Consequently, limited attention has been given to MSMEs that have not yet adopted QRIS and to the factors that hinder adoption during the early stage of digital transformation. Addressing this gap is important because understanding pre-adoption barriers can support the design of more effective digital financial literacy and implementation strategies for MSMEs.

In addition, previous studies have mainly focused on QRIS adoption in large metropolitan areas, whereas evidence from culinary MSMEs in Bandar Lampung remains limited. This study addresses that contextual gap through the case of Mie Ayam Langganan, a culinary MSME that still relies predominantly on cash transactions despite increasing customer demand for cashless payments. Preliminary observations and semi-structured interviews revealed that the owner had not implemented QRIS due to concerns about transaction security, particularly the possibility of manipulated payment confirmation screenshots. These concerns have resulted in operational challenges, including difficulties in providing change, longer transaction times, and inefficient manual financial recordkeeping, which may reduce business competitiveness in an increasingly digital economy(Riwu, Natonis, Aman, & Manongga, 2025).

The novelty of this study lies in its emphasis on the pre-adoption stage of QRIS implementation rather than post-adoption outcomes. Unlike previous studies that mainly examined factors influencing the continued use of QRIS, this research explores the behavioral, technological, and organizational barriers preventing adoption while also evaluating the role of educational interventions related to transaction verification, payment security, and digital financial literacy in improving MSME readiness to adopt QRIS. By providing qualitative evidence on overcoming early-stage adoption barriers, this study extends the existing literature on digital payment adoption among Indonesian MSMEs (Khoirurrizki, 2025).

Therefore, this study aims to analyze the implementation of QRIS-based Financial Technology at Mie Ayam Langganan MSME in Bandar Lampung, identify the factors influencing the owner's decision to adopt QRIS, examine the barriers to implementation, and evaluate the potential contribution of QRIS to improving transaction efficiency and supporting digital transformation. The findings are expected to enrich the literature on QRIS adoption while providing practical recommendations for MSMEs, financial institutions, and policymakers in accelerating the adoption of digital payment systems in Indonesia.

2. Research Methodology

This study employed a descriptive qualitative approach to explore the implementation of Financial Technology (FinTech) through the Quick Response Code Indonesian Standard (QRIS) at Mie Ayam Langganan MSME. A descriptive qualitative approach was selected because the study sought to obtain an in-depth understanding of the owner's perceptions, experiences, and barriers toward QRIS adoption rather than to examine causal relationships or test hypotheses quantitatively. This approach enabled the researchers to capture the real context of digital payment adoption and provide a comprehensive understanding of the factors influencing QRIS implementation. Data were collected through field observations, semi-structured interviews, documentation, and participatory educational activities(Nasution et al., 2025).

This community service activity was conducted at Mie Ayam Langganan MSME, located on Jalan Minak Sangaji, Kemiling District, Bandar Lampung, Indonesia. The partner in this activity was the owner and manager of the MSME, who had not yet implemented the Quick Response Code Indonesian Standard (QRIS) as the primary payment method in business transactions. The activity aimed to improve the partner's understanding of Financial Technology (FinTech), particularly the use of QRIS as a secure, practical, and efficient digital payment system (Santika, Musyaffi, & Zairin, 2024b).

The activity involved one business owner and two employees who were directly engaged in daily sales transactions. A participatory and educational approach was applied to encourage active involvement from the partner throughout the implementation process (Santi & Chalid, 2024).

2.1 Preliminary Stage

The preliminary stage was conducted through field observations and semi-structured interviews with the MSME owner.This study employed a descriptive qualitative approach to explore the implementation of Financial Technology (FinTech) through the Quick Response Code Indonesian Standard (QRIS) at Mie Ayam Langganan MSME. A descriptive qualitative approach was selected because the study sought to obtain an in-depth understanding of the owner's perceptions, experiences, and barriers toward QRIS adoption rather than to examine causal relationships or test hypotheses quantitatively. This approach enabled the researchers to capture the real context of digital payment adoption and provide a comprehensive understanding of the factors influencing QRIS implementation. Data were collected through field observations, semi-structured interviews, documentation, and participatory educational activities.This stage aimed to identify the existing transaction system, explore the owner's perceptions regarding QRIS, and determine the main obstacles preventing digital payment adoption (Irianto & Chanvarasuth, 2025b) .

The indicators explored during this stage included: the payment methods currently used in daily business operations; the owner's level of knowledge regarding QRIS; perceptions of the benefits and risks of digital payment systems;concerns regarding transaction security; and operational constraints encountered during payment transactions.

Observations indicated that the business still relied primarily on cash payments, while bank transfer services were only used as an alternative payment option. The owner had not implemented QRIS because of concerns regarding digital transaction security, particularly the possibility of customers presenting manipulated payment confirmations(Triwahyudi & Yuhertiana, 2024b). During this stage, the implementation team also coordinated the schedule of activities with the partner and prepared educational materials covering the concept of Financial Technology, the benefits of QRIS for MSMEs, QRIS registration procedures, and secure transaction verification mechanisms (Shahzad, Xu, Lim, Yang, & Khan, 2024).

2.2 Implementation Stage

The implementation stage consisted of socialization, education, interactive discussion, and direct assistance regarding QRIS utilization. Educational activities were delivered face-to-face at the business location.

The educational materials included: Introduction to Financial Technology (FinTech); Development of digital payment systems in Indonesia; Benefits of QRIS for MSMEs (Rettobjaan, Widnyani, & Richadinata, 2024b); QRIS registration procedures;Transaction verification mechanisms (Simorangkir, 2025); and Prevention of digital payment fraud.

To ensure participant engagement, interactive discussions and question-and-answer sessions were conducted, allowing participants to express operational challenges and concerns regarding QRIS implementation. A QRIS transaction simulation was also performed to demonstrate the correct procedures for receiving payments, verifying transaction status, and preventing fraudulent payment confirmations ((Rahman, 2026) ; Widiawati et al., 2025).

The implementation stage was evaluated using the following indicators: participant participation during educational sessions; ability to understand the educational materials; ability to perform QRIS transaction verification correctly; ability to identify potential digital payment fraud; and participant responses toward QRIS implementation.

2.3 Evaluation Stage

The evaluation stage aimed to assess the effectiveness of the educational intervention and the participants' readiness to adopt QRIS after completing the activity. Evaluation was conducted qualitatively through follow-up interviews, direct observation, and participant responses during discussion sessions.Participants' understanding was assessed by comparing their responses before and after the educational session using structured interview questions. Improvement was evaluated based on participants' ability to explain QRIS concepts, identify transaction security features, demonstrate correct transaction verification procedures, recognize potential fraud scenarios, and express readiness to implement QRIS in future business operations.

The evaluation indicators included: understanding of QRIS concepts and functions; ability to explain the benefits of QRIS for MSMEs; ability to explain transaction verification procedures; awareness of digital payment security risks; confidence in using QRIS; and willingness to implement QRIS in future business operations.

The evaluation findings were used to determine the effectiveness of the educational program and to identify further assistance required to support QRIS adoption among MSMEs.

2.4 Research Instruments and Documentation

The primary research instruments consisted of observation guidelines, semi-structured interview guidelines, field notes, and documentation using a smartphone camera to record business activities and payment facilities. These instruments were designed to collect qualitative information regarding participant experiences, perceptions, and responses during each stage of the activity.

Interview data were transcribed using Microsoft Word 2021, while observational findings were organized using Microsoft Excel 2021 before being analyzed descriptively. No specialized qualitative data analysis software was employed because the volume of qualitative data remained manageable through manual coding and thematic categorization.

2.5 Data Analysis

The collected data from observations, interviews, documentation, and educational activities were analyzed using descriptive qualitative analysis. The analysis consisted of several stages, namely data reduction, data organization, thematic coding, data interpretation, and conclusion drawing.

The analytical indicators focused on: participant perceptions regarding QRIS; barriers to QRIS adoption; understanding of transaction security; readiness to adopt digital payment technology; and perceived benefits of QRIS implementation.

To enhance the credibility of the findings, source triangulation was applied by comparing information obtained from observations, interviews, and supporting documentation. Member checking was also conducted by confirming the interpretation of interview findings with the MSME owner to ensure that the results accurately reflected the participant's experiences.With the MSME owner to ensure that the results accurately reflected the participant's experiences.

3. Results and Discussion

3.1 Implementation of Community Service Activities

The community service program was implemented at Mie Ayam Langganan MSME, located on Jalan Minak Sangaji, Kemiling District, Bandar Lampung. The activity was conducted to introduce and improve the understanding of Financial Technology (FinTech), particularly the implementation of the Quick Response Code Indonesian Standard (QRIS) as a digital payment solution for MSMEs((Rachman, Harahap, & Nasution, 2025b); Syahrin et al., 2025)

The implementation began with a field observation to identify the payment system currently used by the partner. The observation revealed that the business primarily relied on cash transactions, while bank transfer was available only as an alternative payment method. Although the owner had previously heard about QRIS, the technology had not been adopted because of concerns regarding transaction security and the possibility of receiving manipulated digital payment confirmations.

Following the observation, the implementation team conducted an educational session focusing on the concept of Financial Technology, the development of digital payment systems in Indonesia, the benefits of QRIS for MSMEs, registration procedures, transaction verification, and strategies for preventing digital payment fraud. The educational session was delivered using an interactive discussion method, allowing participants to ask questions and share their experiences regarding digital payment practices.

To strengthen participants' understanding, the implementation team demonstrated the QRIS transaction process and explained how merchants could verify payments using mobile banking applications or merchant notification systems. This practical demonstration enabled participants to understand that QRIS transactions could be verified in real time, thereby minimizing the risk of payment fraud.

The implementation activities were carried out collaboratively between the implementation team and the business owner. The participatory approach encouraged active communication throughout the activity and enabled the implementation team to identify specific problems faced by the partner while providing practical solutions tailored to the business conditions((Fitriani, Pinem, Maharani, Sudirman, & Widyaningrum, 2026b)

Figure 1. Community service activities at Mie Ayam Langganan MSME

The implementation of the community service program involved direct observation and educational activities at Mie Ayam Langganan MSME in Bandar Lampung. The program focused on increasing the business owner's understanding of QRIS as a secure and efficient digital payment system. Figure 1 illustrates the implementation of the community service activities conducted with the MSME owner during the educational session.

Figure 2. Products sold by MSMEs

Figure 2 shows the products sold by Mie Ayam Langganan MSME. The business offers a variety of chicken noodle menus that serve as its primary source of revenue. The increasing number of customers purchasing these products highlights the importance of providing convenient payment options, including QRIS, to improve transaction efficiency and customer satisfaction.

Figure 3. Front view of the favorite chicken noodle shop

Figure 3 shows the front view of Mie Ayam Langganan MSME in Bandar Lampung. The business is strategically located and serves customers from the surrounding community. This location became the focus of the community service program, which aimed to promote QRIS implementation as a secure and efficient digital payment method for improving business operations.

3.2 Results of Community Service Activities

The educational program resulted in measurable improvements in participants' understanding of QRIS implementation and digital payment security. The findings are presented based on observations, interviews, and participants' responses following the educational intervention.. Before the activity, the business owner perceived QRIS as a payment method that involved considerable security risks, particularly because digital payment confirmations could potentially be manipulated by customers. This perception reduced the owner's willingness to adopt QRIS despite increasing customer demand for cashless transactions(Garnita et al., 2025).

Following the educational intervention, the owner demonstrated a substantially improved understanding of QRIS transaction verification procedures and was able to explain the steps required to verify payment status through the merchant notification system. The owner understood that every successful QRIS payment could be verified directly through the merchant application or banking notification system, reducing the possibility of accepting invalid payment confirmations. This new understanding increased the owner's confidence in the security of QRIS transactions(Putri et al., 2025).

In addition to improving knowledge regarding transaction security, the activity also enhanced participants' awareness of the operational benefits of QRIS.The owner recognized that QRIS could simplify payment transactions, reduce dependence on cash, minimize problems related to providing change, improve financial recording, and enhance customer convenience. These findings are consistent with previous studies indicating that digital payment systems improve operational efficiency and customer satisfaction among MSMEs.

Table 1. Comparison of partner understanding before and after the community service program

	Before (%)	**After (%)**
QRIS Understanding	40	80
Digital Security	30	75

Table 1 shows a substantial improvement in participants' understanding after the educational intervention. Understanding of QRIS increased from 40% to 80%, while understanding of digital payment security improved from 30% to 75%. These findings indicate that the educational activities effectively enhanced participants' digital financial literacy and readiness to adopt QRIS.

3.3 Discussion

The findings of this study can also be interpreted through the Technology Acceptance Model (TAM), which emphasizes that Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) are the primary determinants influencing technology adoption (Davis, 1989). Prior to the educational intervention, the MSME owner perceived QRIS as a digital payment system with potential security risks, particularly due to concerns about manipulated payment confirmations, resulting in low perceived usefulness and limited confidence in adopting the technology. Following the educational activities and practical demonstrations of transaction verification, the participant developed a better understanding of QRIS operational procedures, recognized its benefits in improving transaction efficiency, reducing cash-handling problems, and facilitating financial recording, thereby enhancing both perceived usefulness and perceived ease of use. These qualitative findings are consistent with previous quantitative studies reporting that perceived usefulness, perceived ease of use, trust, and transaction security significantly influence MSMEs' intention to adopt QRIS, indicating that strengthening digital financial literacy through education plays an important role in accelerating QRIS adoption among MSMEs (Davis, 1989; Venkatesh et al., 2003; Venkatesh & Bala, 2020). The findings indicate that the primary obstacle preventing QRIS adoption was not technological infrastructure but rather limited digital financial literacy and concerns regarding transaction security. In addition to the Technology Acceptance Model (TAM), these findings also highlight the importance of trust and perceived security in influencing MSMEs' willingness to adopt digital payment systems. This result is consistent with previous studies showing that financial literacy, trust, and transaction security play significant roles in encouraging QRIS adoption among MSME(Kosim & Legowo, 2021; Manalu et al., 2025; Oliveira et al., 2016).

The educational intervention successfully addressed misconceptions regarding QRIS security by demonstrating practical transaction verification procedures. As participants became familiar with merchant notification systems and real-time payment verification, their confidence in digital payment technology increased. This finding is consistent with previous studies reporting that financial literacy and digital education positively influence the adoption of Financial Technology among small businesses(Santi & Chalid, 2024; Waliyuddin, 2023).

The implementation of QRIS also has the potential to improve business efficiency by reducing cash handling activities, accelerating transaction processing, and supporting more systematic financial recording. These advantages contribute not only to operational effectiveness but also to the broader digital transformation of MSMEs. Therefore, educational programs should be continuously implemented to strengthen MSMEs' readiness for digital payment adoption(Thasania et al., 2025; (Zhang, Lu, & Kizildag, 2018)).

3.4 Program Sustainability

Program sustainability is essential to ensure that the knowledge gained during the community service activity leads to actual implementation of QRIS within the partner MSME. Following the educational session, the business owner expressed interest in registering as a QRIS merchant after receiving additional assistance regarding the registration process and transaction management.

Future assistance is recommended to support QRIS registration, merchant application installation, transaction verification, and financial record management. Periodic monitoring should also be conducted to evaluate the implementation process and identify potential challenges encountered after QRIS adoption.

In addition to technical assistance, continuous digital financial literacy programs are necessary to ensure the sustainable adoption of QRIS among MSMEs. Regular mentoring can strengthen business owners' confidence in using digital payment systems, improve transaction management, and encourage consistent utilization of QRIS in daily business operations.

Collaboration among universities, financial institutions, and government agencies is expected to strengthen digital financial literacy among MSMEs and accelerate the implementation of QRIS in the culinary sector of Bandar Lampung. Continuous assistance will contribute to improving business competitiveness while supporting the national agenda for digital economic transformation.

4. Conclusion

4.1 Conclusion

Conclusion should consist of conclusions, suggestions, limitation and further studies.

The community service program conducted at Mie Ayam Langganan MSME in Bandar Lampung successfully improved the partner's understanding of Financial Technology, particularly the implementation of the Quick Response Code Indonesian Standard (QRIS) as a digital payment system. Prior to the activity, the partner relied mainly on cash transactions and had not implemented QRIS because of concerns regarding transaction security and limited knowledge of digital payment verification procedures.

Through educational sessions, interactive discussions, and transaction simulations, the partner gained a better understanding of the benefits of QRIS, including faster transaction processing, improved financial record management, reduced dependence on cash, and enhanced customer convenience. The activity also clarified the security mechanisms of QRIS, particularly merchant transaction verification, which increased the partner's confidence in the use of digital payment technology. The findings also indicate that QRIS has the potential to improve transaction effectiveness among MSMEs by accelerating payment processing, reducing cash-handling activities, minimizing errors in providing change, and facilitating more systematic financial record management. Previous quantitative studies have consistently reported that QRIS implementation improves transaction efficiency, customer satisfaction, and business operational performance because digital payments enable faster, more accurate, and more transparent transactions .These findings support the results of this community service activity, where improved understanding of QRIS increased the participant's readiness to adopt digital payment technology.

Overall, the community service activity achieved its primary objective of strengthening digital financial literacy among the partner and encouraging greater readiness to adopt QRIS in future business operations. The program also demonstrated that continuous education and practical assistance are essential for accelerating digital transformation among MSMEs in Bandar Lampung.

conclusion should be clearly structured and directly address how the study's objectives were achieved. It should summarize the key findings, reflect on their significance, and explain how they contribute to the broader understanding of the topic.

4.2 Research Limitations
This community service activity has several limitations. First, the program was implemented in only one MSME, namely Mie Ayam Langganan, which limits the generalizability of the findings to other business sectors or regions. Second, the duration of the activity was relatively short, making it difficult to evaluate the long-term impact of the educational intervention on actual QRIS adoption and business performance. Third, the evaluation focused primarily on changes in participants' knowledge and perceptions rather than measuring long-term improvements in transaction efficiency, sales performance, or financial management after QRIS implementation.

4.3 Suggestions and Directions for Future Research
Future community service programs should involve a larger number of MSMEs from different business sectors to increase the impact of digital financial literacy initiatives. Longer mentoring periods are also recommended to assist business owners throughout the QRIS registration process, implementation, and evaluation stages. Continuous collaboration among universities, Bank Indonesia, financial institutions, local governments, and digital payment service providers is expected to strengthen QRIS adoption among MSMEs and support the development of an inclusive digital economy.

Future research may expand this study by evaluating the long-term impact of QRIS implementation on business performance, customer satisfaction, financial reporting quality, and digital competitiveness among MSMEs. Comparative studies involving multiple regions and business sectors are also recommended to provide broader insights into the factors influencing digital payment adoption in Indonesia.

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