



Research Paper

The Effect of Financial Literacy and QRIS Usage on MSME Financial Report Quality

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Abstract

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The purpose of this study is to examine and analyze the influence of financial literacy and the use of QRIS on the quality of financial reports of MSMEs in Gampong Batoh, Lueng Bata District, in the digital era. The sample of this study consists of 90 respondents. The research data were collected through questionnaires and interviews. Hypothesis testing was conducted using multiple linear regression analysis with the assistance of SPSS version 27. Based on the results of the analysis, it was found that financial literacy has a positive and significant partial effect on the quality of financial reports of MSMEs. The use of QRIS also has a positive and significant partial effect on the quality of financial reports of MSMEs. Furthermore, financial literacy and the use of QRIS simultaneously have a positive and significant effect on the quality of financial reports of MSMEs.

Keywords: Financial literacy; Quick response code indonesian standard; Quality of financial reports; Digital era

1. Introduction

The development of micro, small, and medium enterprises (MSMEs) in Indonesia, including in Aceh, shows significant growth. MSMEs contribute more than 60% to the Gross Domestic Product (GDP) and absorb nearly 97% of the national workforce. According to data from the Ministry of Cooperatives and MSMEs in 2024, there are approximately 424,850 MSMEs in Aceh Province, with Banda Aceh having 34,449 active MSMEs. One area with great potential is Gampong Batoh, Lueng Bata District, with 989 active MSMEs. In the digital age, MSME players face new challenges, particularly in terms of financial literacy and the adoption of digital payment technology. The quality of financial reports is key to the sustainability of MSMEs. Good financial reports not only serve as a basis for managerial decision-making but also increase SMEs'



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chances of accessing external financing. However, based on initial observations and interviews, many SME operators in Gampong Batoh still lack adequate understanding of how to prepare financial reports in accordance with applicable financial accounting standards. Difficulties in presenting clear and accurate financial statements can hinder SMEs from obtaining financial support from financial institutions or potential investors. Therefore, it is important to understand that financial accounting standards are not merely administrative tools but also the key to unlocking greater funding opportunities.

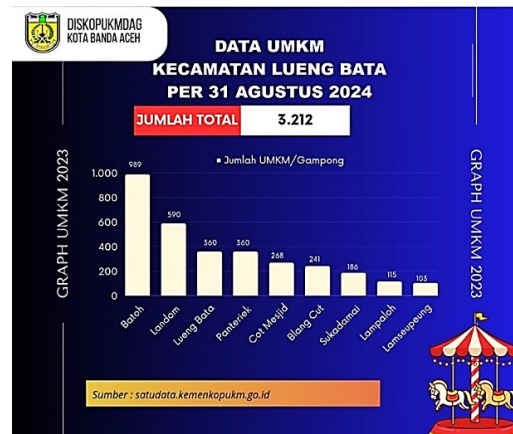


Figure 1. Number of MSMEs in Lueng Bata Subdistrict

To facilitate the preparation of simple financial statements for Micro, Small, and Medium Enterprises (MSMEs), the government has issued Financial Accounting Standards for Micro, Small, and Medium Enterprises (SAK EMKM). This is aimed at simplifying the process for MSMEs to prepare financial statements. This is due to the limited knowledge possessed by MSMEs. Awareness of the need to prepare financial statements in accordance with SAK EMKM must be supported by financial literacy, as this is key to driving innovation and efficiency in financial accounting systems [1], [2].

One of the factors contributing to the low quality of financial reports is the still-low level of financial literacy [3]. Therefore, improving financial literacy has become a top priority to enable SMEs to understand and manage the financial aspects of their businesses effectively. Financial literacy refers to the knowledge, skills, and understanding required to manage finances, which influence an individual's attitudes and behaviors [4]. According to the OJK's National Financial Literacy and Inclusion Survey (2022) [5], national financial literacy stands at only 49.86%, far below the financial inclusion index of 85.10%, as shown in the following data.

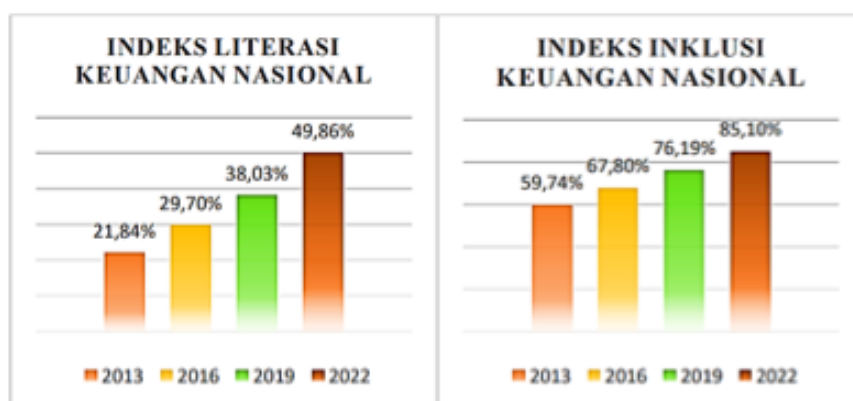


Figure 2. National Financial Literacy and Inclusion Index

This situation shows a gap between access to financial services and understanding of good financial management, which can lead to poor quality financial reporting among MSMEs. This survey was also conducted in Aceh Province, where financial literacy increased from 40.4% (2016) to 49.87% (2022).

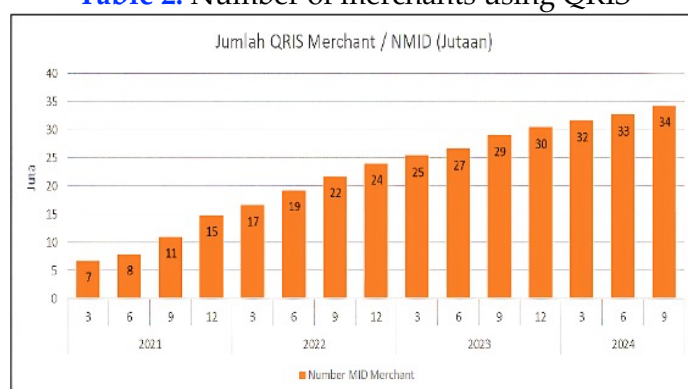
Table 1. Literacy index of aceh province

No	Years	Persentase
1	2016	40,4 %
2	2019	44,36%
3	2022	49,87%

Source: Otoritas jasa keuangan (OJK), 2025

In addition to financial literacy, the use of digital technology in transactions is also an important factor in improving the quality of financial records [6]. In line with advances in digitalization, Bank Indonesia has encouraged payment transformation by launching the Quick Response Code Indonesian Standard (QRIS) as a solution to simplify, accelerate, and secure digital transactions. In addition, QRIS supports more accurate transaction records, thereby helping MSME players compile digital-based financial reports. Since the implementation of QRIS on January 1, 2020, until December 2024, Bank Indonesia officially recorded that the number of merchants using QRIS has reached 34.7 million.

Table 2. Number of merchants using QRIS



Source: Asosiasi sistem pembayaran Indonesia, 2025

The data above shows significant growth compared to the number of merchants at the end of 2020, which was recorded at around 3.82 million. This growth reflects the rapid adoption of QRIS among businesses, especially in the Micro, Small, and Medium Enterprises (MSME) sector, which accounts for more than 90% of total merchants. This indicates that MSMEs have adopted modern payment technology. MSME operators are open to adapting to changes in the environment to maintain the sustainability of their businesses.

This study details previous findings regarding SAK EMKM, the use of QRIS, and financial literacy. Among them, previous research on QRIS reveals that financial inclusion can be achieved through digital financial technology [3]. One example is the effective use of QRIS to increase financial inclusion [7]. Financial literacy facilitates the use of the QRIS system for its users [8]. QRIS is currently the most preferred alternative payment method [9]. Many SMEs have adopted QRIS in their transaction processes as part of their digital literacy [10]. QRIS simplifies the preparation of profit and loss financial statements based on SAK EMKM [11]. Financial

management becomes easier when SME operators use QRIS [12]. When SME operators understand financial management, it results in high-quality financial statements [13]. On the other hand, financial inclusion and literacy can highlight income disparities [14].

The digital era presents both challenges and opportunities for MSMEs to grow faster and become more competitive. Mastering financial literacy and using digital payment systems such as QRIS can encourage the creation of more accurate, relevant, transparent, and reliable financial reports [15]. Improving the quality of financial reports will ultimately increase MSMEs' chances of obtaining financing, expanding their markets, and increasing their competitiveness in the digital economy era. Given this phenomenon, it is important to conduct further research on the impact of financial literacy and the use of QRIS on the quality of MSME financial reports. Therefore, the author plans to conduct research with a focus on "The Impact of Financial Literacy and the Use of QRIS on the Quality of MSME Financial Reports in Gampong Batoh, Lueng Bata District, in the Digital Age."

2. Method

This study uses a quantitative approach with the aim of testing the hypothesis regarding the influence of financial literacy and the use of QRIS on the quality of MSME financial reports in Gampong Batoh, Lueng Bata District, in the digital era. The quantitative approach was chosen because this study emphasizes the measurement of variables through structured instruments and statistical data analysis, so that the results obtained can be generalized to a wider population. The research design used is descriptive-verificative, in which the researcher not only describes the phenomena occurring in MSMEs but also tests the relationships between variables that have been formulated in the hypothesis.

The research subjects were micro, small, and medium enterprises (MSMEs) operating in the Gampong Batoh area, Lueng Bata District. This location was chosen because it is one of the economic centers in Banda Aceh with many MSMEs and a continuously increasing level of digital payment technology adoption. The research was conducted using a cross-sectional time horizon, meaning that data collection was carried out only during a specific period, thereby enabling an accurate depiction of financial literacy levels, QRIS usage, and the quality of financial reports at the time of the study.

The population in this study was all MSME actors who were registered as active in Gampong Batoh. Based on data from the Cooperative, SME, and Trade Office in 2025, the number of MSMEs in the region reached 989 units [16]. Given the limitations of time and resources, the researcher used purposive sampling to select respondents. Purposive sampling was chosen because the researcher only took samples from MSME operators who met the criteria, namely having a business that had been operating for at least one year, conducting transactions using QRIS, and being willing to be research respondents. Based on the Slovin formula calculation, the number of samples obtained was 90 respondents, which was considered representative for analysis [17].

The data used in this study is primary data obtained through questionnaires and brief interviews with respondents. The questionnaire instrument was developed based on indicators from each research variable, namely financial literacy, QRIS usage, and financial report quality. Each statement in the questionnaire uses a Likert scale with five response categories, ranging from "strongly disagree" to "strongly agree." The Likert scale was chosen because it allows for more measurable assessment of respondents' attitudes, perceptions, and opinions. Before use, the research instrument was first tested through validity and reliability tests. The validity test was conducted to ensure that each question item truly measured the intended variable, while reliability was tested using Cronbach's Alpha to assess the internal consistency of the instrument.

The test results showed that all statement items were valid and reliable, making them suitable for use in the study.

The data analysis method used was multiple linear regression analysis with the help of SPSS software version 27. This analysis was chosen to determine the effect of financial literacy (X1) and QRIS usage (X2) on financial statement quality (Y), both partially and simultaneously. Before performing the regression, classical assumption tests were first conducted, including normality, multicollinearity, heteroscedasticity, and autocorrelation tests, to ensure that the data met statistical criteria. Next, hypothesis testing was conducted using the t-test (partial) to examine the influence of each independent variable on the dependent variable, as well as the F-test (simultaneous) to test the influence of both independent variables together.

The coefficient of determination (R^2) was also calculated to determine the extent to which variations in financial report quality could be explained by financial literacy and QRIS usage. With this research method design, it is hoped that the results obtained will provide empirical evidence regarding the role of financial literacy and digital technology adoption in improving the quality of SME financial reports in the digital era.

3. Result

Based on the results of SPSS data processing, all statements were declared valid if they had a significance level below 5%. If done manually, the correlation values obtained for each statement must be compared with the critical value of the product moment correlation, where the results show that all statements have a correlation value above the critical value of 5%, which is above 0.207. Furthermore, reliability below 0.6 is considered poor, while reliability above 0.6 and approaching 1 indicates that the instrument has good reliability.

Tabel 3. Data validity test results

Statement Item No	Variabel	Koefisien Korelasi	Critical Value 5% r-table (n=90)	Information
1 A1	Y	0,791	0,207	Valid
2 A2		0,798	0,207	Valid
3 A3		0,823	0,207	Valid
4 A4		0,708	0,207	Valid
5 B1	X ₁	0,677	0,207	Valid
6 B2		0,750	0,207	Valid
7 B3		0,643	0,207	Valid
8 B4		0,707	0,207	Valid
9 C1	X ₂	0,729	0,207	Valid
10 C2		0,721	0,207	Valid
11 C3		0,735	0,207	Valid
12 C4		0,777	0,207	Valid
13 C5		0,608	0,207	Valid

Sumber: Research results, 2025 (data processed)

Table 4. Results of the reliability test of research variables (Alpha)

Variabel	Number of Statements	Minimum Reliability Value	Cronchbach Alpha Value	Reliability
Financial Report Quality (Y)	4	0,60	0,786	Reliable
Financial Literacy (X ₁)	4	0,60	0,639	Reliable
Use of QRIS (X ₂)	5	0,60	0,754	Reliable

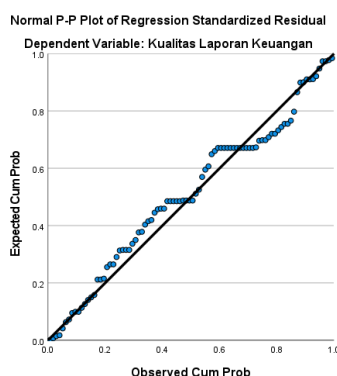
Sumber: Research results, 2025 (data processed)

3.1 Classical assumption test

Since the data analysis used in this study is multiple linear regression, classical assumption testing is required. The classical assumption tests used in this study include normality, multicollinearity, and heteroscedasticity tests. The results of each test are explained in the following subchapters.

3.2 Results of normality test

For the normality test of the data, this study will only detect it through graphical analysis generated through regression calculations using SPSS. Normal data is marked by the distribution of data points around the diagonal line. The results of the normality test of the data can be seen in [Figure 3](#) below:



Source: Research results, 2025 (data processed)

3.3 Normality test results

Based on [Figure 3](#), it can be concluded that the data used shows indications of normality. Analysis of the graph above shows that the points are scattered around the diagonal line, and their distribution follows the direction of the diagonal line. "If the data is scattered around the diagonal line and follows the direction of the diagonal line, then the regression model meets the normality assumption, and conversely, if the data is scattered far from the diagonal line and/or does not follow the diagonal line, then the regression model does not meet the normality assumptions." It can be concluded that the regression model is suitable for predicting the quality of financial statements based on independent variable inputs.

3.4 Multicollinearity test results

The multicollinearity test aims to determine whether there is correlation between independent variables in the regression model. If correlation is found, then there is a problem of multicollinearity. Therefore, to detect multicollinearity, the Variance Inflation Factor (VIF) can be used. The results of the multicollinearity test can be seen in [Table 5](#) below:

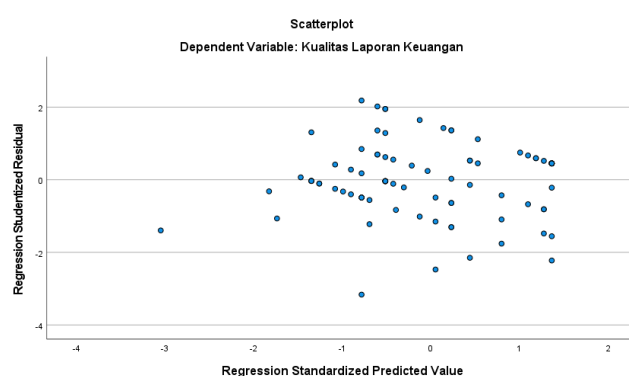
Table 5. Multicollinearity Test Results

Variabel	Tolerance	VIF value	Information
Financial literacy (X ₁)	0,790	1,266	Non-Multicollinearity
Use of QRIS (X ₂)	0,790	1,266	Non-Multicollinearity

Based on the multicollinearity test in Table 4.7, it shows that no independent variable has a Tolerance value less than 0.10, meaning there is no correlation between the independent variables. The results of the variance inflation factor (VIF) calculations also show the same thing: no independent variable has a VIF value greater than 10. Therefore, it can be concluded that there is no multicollinearity among the independent variables in the regression model in this study.

3.5 Heteroscedasticity test results

The heteroscedasticity test aims to test whether there is unequal variance of residuals from one observation to another in the regression model. If the variance of residuals from one observation to another remains constant, it is called homoscedasticity, and if the variance differs, it is called heteroscedasticity. A good regression model is one that is homoscedastic or does not exhibit heteroscedasticity. The heteroscedasticity test is performed by examining the scatter plot as follows:



Source: Research results, 2025 (data processed)

Based on [Figure 4](#), the heteroscedasticity test results show scattered points that do not form a pattern. Therefore, it can be concluded that the data is free from heteroscedasticity.

Table 6. The influence of independent variables on financial statement quality

Variable Name	Coefficients ^a				
	B	Std. Error	t-Count	t-table	Sig.
Constant	2,935	2,165		1,356	0,179
Financial literacy (X ₁)	0,685	0,113	0,569	6,045	0,000
Use of QRIS (X ₂)	0,108	0,093	0,109	1,162	0,248

Research results, 2025 (data processed)

Based on [Table 6](#), the multiple linear regression equation is as follows:

$$Y = 2.935 + 0.685X_1 + 0.108X_2 + e$$

From the multiple linear regression equation above, the following research results are obtained: Regression Coefficients (β)

- a. In this study, the constant value (α) is 2.935, meaning that if financial literacy (X1) and QRIS usage (X2) are considered constant, then the quality of financial reports for SMEs in Gampong Batoh, Lueng Bata District, is 2.935 on the Likert scale.
- b. The regression coefficient for financial literacy (X1) is 0.685. This means that every 1.00 increase in the average score of respondents' alternative answer choices to statements related to the financial literacy variable can increase the average score of alternative answer choices to statements related to the financial report quality variable by 0.685, assuming that the QRIS usage variable (X2) is held constant. In other words, the better the financial literacy of MSMEs, the higher the quality of financial reports in the preparation of financial reports for MSMEs in Gampong Batoh, Lueng Bata District, in the Digital Era.
- c. The regression coefficient for QRIS usage (X2) is 0.108. This means that every increase in the average alternative answer score of respondents to statements related to the QRIS usage variable by 1.00 can increase the average alternative answer score related to the financial statement quality variable by 0.108, if the financial literacy variable (X1) is considered constant. In other words, the better the use of QRIS in SMEs, the higher the quality of financial reporting in the preparation of financial reports for SMEs in Gampong Batoh, Lueng Bata District, in the Digital Age.

Based on the analysis results, of the two variables studied, the financial literacy variable has a dominant influence in improving the quality of financial reports of MSMEs in Gampong Batoh, Lueng Bata District, in the Digital Era, with a regression coefficient of 68.5%. Correlation Coefficient (R) and Determination (R^2). From the SPSS multiple linear regression output, the correlation coefficient and coefficient of determination were also obtained, explaining the relationship between the research variables. The magnitude of the relationship and the influence of each variable can be explained in the following table:

Table 7. Correlation coefficient (R) and determination (R^2) results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,626 ^a	0,392	0,378	1,52222
a. Predictors: (Constant), Penggunaan QRIS, Literasi keuangan				

Source: Research results, 2025 (data processed)

Correlation Coefficient (R). Based on the SPSS output, the correlation coefficient in the study was 0.626, indicating a 62.6% relationship between the independent and dependent variables. This means that financial literacy (X1) and QRIS usage (X2) have a strong relationship with the quality of financial reports of MSMEs in Gampong Batoh, Lueng Bata District, in the digital era. Coefficient of Determination (R^2). Based on the SPSS output above, the correlation coefficient in the study was 0.392, meaning that 39.2% of the changes in the dependent variable (quality of SME financial reports) are influenced by financial literacy and QRIS usage, while the remaining 60.8% are influenced by other factors outside these two variables.

3.6 Partial test results (t-test)

To test the partial effect of financial literacy (X1) and QRIS usage (X2) on the quality of financial reports of MSMEs in Gampong Batoh, Lueng Bata District, the following statistical test (t-test) was used: If the t-count value is greater than the t-table value and the significance level is smaller, then H_0 is rejected, and H_a is accepted. If the calculated t-value is less than the table t-value and the significance level is greater, then H_a is rejected and H_0 is accepted. The results of

the partial hypothesis testing can be seen in the following table. The value of Thitung for each independent variable in this study can be seen. The value of Thitung for each independent variable will be compared with the value of Ttabel using a confidence interval of 95% or $\alpha=0.05$.

The partial effect of financial literacy (X1) on the financial statement quality variable (Y) can be seen in Table 8, which has a T-value (7.387) greater than the critical value (1.987). Therefore, the decision is to accept Ha1 and reject H01. Thus, it can be concluded that financial literacy has a significant effect on the quality of financial reports of MSMEs in Gampong Batoh, Lueng Bata District, in the digital era.

Table 8. Financial literacy test results

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	4,310	1,817		2,372	0,020
Literasi Keuangan	0,745	0,101	0,619	7,387	0,000

a. Dependent Variable: Kualitas Laporan Keuangan

The partial effect of QRIS use (X2) on the financial statement quality variable (Y) can be seen in Table 9, which has a T-value (3.735) greater than the critical T-value (1.987), so Ha2 is accepted and H02 is rejected. Thus, it can be concluded that the use of QRIS has a significant effect on the quality of financial reports of MSMEs in Gampong Batoh, Lueng Bata District, in the digital era.

Table 9. Results of QRIS usage testing

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	9,361	2,235		4,189	0,000
1 Penggunaan QRIS	0,365	0,098	0,370	3,735	0,000

a. Dependent Variable: Kualitas Laporan Keuangan

Source: Research Results, 2025 (Data processed)

3.7 Simultaneous test results (F Test)

To test the simultaneous effect of financial literacy (X1) and QRIS usage (X2) on the quality of financial reports of MSMEs in Gampong Batoh, Lueng Bata District, an F test was used. If the calculated F value is greater than the table F value and the significance level is less than α (0.05), then H0 is rejected, and Ha is accepted. If the calculated F value is less than the table F value and the significance level is greater than α (0.05), then Ha is rejected and H0 is accepted. The results of the simultaneous test can be seen in **Table 10** below:

Table 10. F-test results

ANOVA ^a						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	130,064	2	65,032	28,066	0,000 ^b
	Residual	201,592	87	2,317		
	Total	331,656	89			
a. Dependent Variable: Quality of Financial Statements						
b. Predictors: (Constant), Use of QRIS, Financial Literacy						

Based on [Table 10](#), the simultaneous test results obtained a calculated F value of 28.066, while the table F value was 3.101 with a significance level of 0.000. This indicates that the calculated F value is greater than the table F value and the significance level of 0.000 is less than 0.05. Therefore, the results of this calculation lead to the conclusion that Ha3 is accepted and H03 is rejected, meaning that Financial Literacy (X1) and QRIS Usage (X2) simultaneously have a significant effect on the Quality of Financial Reports (Y) of SMEs in Gampong Batoh, Lueng Bata District, in the digital era.

4. Discussion

This study aims to determine and analyze the influence of financial literacy and the use of QRIS on the quality of MSME financial reports in Gampong Batoh, Lueng Bata District in the digital era. Based on the results of data analysis conducted using SPSS version 27, several important findings were obtained, which will be discussed in this section.

4.1 The effect of financial literacy (X1) on the quality of financial statements (Y) of MSMEs in Gampong Batoh, Lueng Bata District, in the digital age

The partial test results show that the financial literacy variable (X1) has a T-value of 7.387 with a significance level of 0.000, which is less than 0.05. This value is greater than the T-table value of 1.987. Therefore, it can be concluded that financial literacy partially has a positive and significant effect on the quality of financial reports of SMEs in Gampong Batoh. The regression coefficient obtained was 0.685, indicating that every one-unit increase in financial literacy will increase the quality of financial statements by 0.685 units, assuming other variables remain constant. This finding shows that MSMEs' understanding of financial products and services, as well as their ability to manage and use financial resources effectively, play an important role in improving the accuracy, relevance, and reliability of financial statements. These results are in line with the research [\[10\]](#), which states that financial literacy has a positive and significant influence on the quality of SME financial reports, as good financial knowledge and skills will support more structured and informative financial recording.

4.2 The effect of QRIS (X2) use on the quality of financial reports (Y) of MSMEs in Gampong Batoh, Lueng Bata District, in the digital era

Based on the t-test results, it was found that the use of QRIS (X2) had a t-value of 3.735 with a significance level of 0.000, which was also less than 0.05 and greater than the t-table value of 1.987. This indicates that, partially, the use of QRIS has a positive and significant effect on financial statement quality. The regression coefficient of 0.108 indicates that increased use of QRIS contributes positively to the quality of MSME financial reports. This indicates that QRIS, as a digital payment system, not only facilitates transactions but also helps in real-time transaction recording, which ultimately results in more accurate and easier-to-understand

financial reports. This finding is reinforced by research in [18], which found that the use of QRIS contributes to increased business efficiency and the quality of financial transaction recording by MSME players.

4.3 The Effect of Financial Literacy (X1) and QRIS Usage (X2) on the Quality of Financial Reports (Y) of MSMEs in Gampong Batoh, Lueng Bata District, in the Digital Era

The F-test results indicate that the calculated F-value (Fhitung) of 28.066 is greater than the critical F-value (Ftabel) of 3.101, with a significance level of 0.000, which is less than 0.05. This means that, simultaneously, financial literacy and QRIS usage have a positive and significant impact on the quality of financial statements of SMEs in Gampong Batoh. The coefficient of determination (R^2) value of 0.392 indicates that 39.2% of the variation in financial statement quality can be explained by the two independent variables, while the remaining 60.8% is influenced by other variables not examined in this study. This proves that a combination of good financial understanding and the use of digital payment technology is essential to improve financial report management that is more efficient, accurate, and reliable for MSME players.

4.4 Implications of Research Results

Based on the results of research on the influence of financial literacy and the use of QRIS on the quality of financial reports of MSMEs in Gampong Batoh, Lueng Bata District, there are several implications that can be used as a reference for MSME players, local governments, and academics. These implications refer to the findings that financial literacy and the use of QRIS simultaneously have a positive and significant effect on the quality of MSME financial reports in the digital era.

4.5 Theoretical Implications

This study contributes to the development of literature in the field of accounting and finance, particularly in the context of MSMEs. The finding that financial literacy and the use of QRIS have a positive and significant effect on the quality of financial statements supports previous theories regarding the importance of financial knowledge and skills in supporting good accounting practices. Additionally, these results also expand academic insights into the role of digital financial technology as a tool for improving the quality of financial record-keeping in the micro, small, and medium enterprise sector.

4.6 Practical Implications

For MSME actors: the results of this study emphasize the importance of improving financial literacy for MSME actors so that they can prepare financial reports accurately and in accordance with standards. In addition, the use of QRIS not only speeds up transactions but also supports digital and automatic transaction recording, which is very helpful in preparing periodic financial reports [19]. For Local Governments and Related Institutions: local governments, particularly the Cooperative and SME Agency, can use the results of this study as a basis for developing financial literacy training programs and encouraging the use of digital payment systems such as QRIS among SME operators. Integrated training that includes financial education and financial technology is essential to improve the capacity of SMEs to compete in the digital era [20]. For Academics and Researchers: the results of this study can be used as a reference for further research on other variables that may affect the quality of financial statements, such as the implementation of SAK EMKM, financial inclusion, or application-based digital recording. In addition, this study can be used as a basis for developing learning materials for courses related to accounting and financial literacy.

5. Conclusion

Based on the results of data collection, data processing, and data analysis, the following conclusions can be drawn: financial literacy has a partial positive and significant effect on the quality of financial reports of MSMEs in Gampong Batoh, Lueng Bata District in the Digital Age. The use of QRIS partially has a positive and significant effect on the quality of financial reports of MSMEs in Gampong Batoh, Lueng Bata District in the Digital Era. Financial literacy and the use of QRIS simultaneously have a positive and significant effect on the quality of financial reports of MSMEs in Gampong Batoh, Lueng Bata District in the digital era.

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Authors' contributions and responsibilities

Budi Safatul Anam: conceptualization, methodology, writing – original draft, supervision. Hendri Mauliansyah: investigation, formal analysis, visualization. Yunita Mustika Umma: supervision, writing – review & editing. Aida Fitri: resources, original draft, writing – review & editing.

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Availability of data and materials

All data are available from the authors.

Competing interests

The authors declare no competing interest.

Additional information

No additional information from the authors.

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