GENERATE

Participatory Community Action

Vol 02 (1) 2026 p. 23-30

Corresponding author:
Silviana Pebruary
Email: pebruary.silvi02@gmail.com

Received: 12 June 2026;
Accepted: 15 August 2026;
Published: 18 August 2026.

Conflict of interest statement:
Author(s) reported no conflict of interest

DOI: http://doi.org/10.70764/gdpu-pca.2026.2(1)-4

ENHANCING BUSINESS PERFORMANCE OF FURNITURE MSMEs THROUGH FINANCIAL LITERACY AND DIGITAL PAYMENT ASSISTANCE

Silviana Pebruary[1], Rosida Dwi Ayuningtyas[2]

[1]Universitas Islam Nahdlatul Ulama Jepara, Indonesia
[2]Universitas Wahid Hasyim, Indonesia

ABSTRACT

Objective: This community service activity aims to improve financial literacy and the utilization of digital payment systems among furniture MSMEs in order to enhance business management capabilities and support business performance improvement in the digital economy era. Unlike prior programs that address financial literacy and digital payment adoption separately, this activity offers an integrated mentoring model tailored specifically to furniture MSMEs.

Design & Methods: The program was implemented using a participatory and educational approach through several stages, including problem identification, financial literacy socialization, digital payment training, implementation assistance, monitoring, and evaluation. Data collection was conducted through observation, interviews, discussions, and direct mentoring activities involving furniture MSME actors. The training focused on simple financial management practices and the use of digital payment systems such as QRIS and mobile banking applications.

Result: The results of the program indicate that furniture MSME actors experienced increased understanding and skills in financial management and digital payment utilization. Participants began to implement simple financial recording systems, separate personal and business finances, and utilize digital payment services in business transactions. In addition, the mentoring activities increased participants' confidence and readiness in adopting digital financial technology, which contributed to improving transaction efficiency, customer service quality, and business competitiveness.

Keywords: Financial literacy; Digital payment; Furniture business; Financial management; Digital transformation.

INTRODUCTION

Furniture MSMEs have an important role in supporting the local economy through job creation, utilization of local resources, and contribution to the growth of the creative and manufacturing industry sectors. However, amid the development of the digital economy, many furniture MSME players still face various obstacles, particularly in financial management and the adoption of digital payment technologies (Anggara & Nuraeni, 2025; Fathur Hariq et al., 2024). Most business actors still use simple financial records, have not separated personal and business finances, and have limited understanding of cash flow and business financial planning. SME owners often view financial record-keeping as an administrative burden that offers no immediate benefits, and see it merely as a requirement imposed by the regulatory authorities (Pebruary & Ismanto, 2025). This condition leads to less-than-optimal business management and has the potential to hinder business sustainability amid increasingly competitive markets (Kallmuenzer et al., 2025).

In addition, the development of information technology is progressing rapidly, and taking advantage of technological advances to support a company's advantages (Cipto et al., 2025). The rapid digital transformation has changed people's transactional behavior towards a cashless, digitally based payment system. The use of digital payments such as QRIS, mobile banking, and digital wallets is an important means for MSMEs to increase transaction efficiency, expand market access, and improve consumer convenience (Fauziah et al., 2025). However, the low digital and financial literacy among furniture MSME actors leads to the maximization of digital payment technology use. In addition, there is minimal financial literacy, a lack of understanding of aspects of human resource management, and a lack of experience in compiling short- and medium-term business projections (Fuad et al., 2025). As a result, opportunities to increase turnover, improve operational efficiency, and achieve more accurate transaction recording have not been fully utilized by business actors.

Recent data on furniture MSMEs indicate that most business actors still rely on conventional transaction systems and have not adopted many digital payment services in their business activities (Kallmuenzer et al., 2025). Sales transactions are still largely dominated by cash payments or manual transfers that are not integrated with the business's financial recording system (Rosyidiana et al., 2025). The low use of digital payments in furniture MSMEs is influenced by several factors, such as limited technological understanding, low digital financial literacy, a lack of mentoring, and the assumption that using digital payments is complicated and not a primary business need. In fact, the current development of consumer behavior shows an increase in preference for fast, practical, and cashless transactions, especially in the digital and post-pandemic era (Yang et al., 2021; Zhong & Moon, 2022).

In addition to limiting transaction services for consumers, the low use of digital payments also causes furniture MSMEs to be less effective in managing and monitoring their business finances. Transactions that are not recorded digitally can lead to recording errors, difficulties in controlling cash flow, and limited ability of business actors to conduct periodic financial evaluations. These conditions can affect business decision-making and hinder improvements in business performance. On the other hand, MSMEs that have not adopted digital payment systems tend to be less competitive than businesses that have utilized financial technology to support marketing activities and consumer services (Cipto et al., 2025).

The low utilization of digital payments among furniture MSMEs can be explained by the Technology Acceptance Model (TAM) developed by Davis. This theory posits that a person's acceptance of a technology is influenced by two main factors: perceived usefulness and perceived ease of use (Malatji et al., 2020; Su & Li, 2021). In the context of furniture MSMEs, many business actors have not adopted digital payments because they do not fully understand the benefits of this technology in improving business efficiency and transaction ease. In addition, some business actors still consider the use of digital payment applications to be quite complicated and require certain technological capabilities. This condition indicates that the low adoption of digital payments is influenced by business actors' perceptions of the benefits and convenience of digital financial technology in their business activities.

In addition to TAM, this condition is relevant to the Theory of Planned Behavior (TPB) proposed by Ajzen. This theory explains that a person's behavior is influenced by intention, which is shaped by attitudes towards behavior, subjective norms, and perceptions of behavior control (Nayak et al., 2024). In the case of furniture MSMEs, business actors' decisions to use digital payments are influenced by how they view the technology, the pressure or influence of the social environment, and their confidence in their ability to operate digital technology. If business actors feel they lack the ability or knowledge to use digital payment systems, their tendency to adopt the technology is low. Therefore, the social environment and mentoring are important factors in building the confidence and readiness of business actors to adopt digital payments.

To address these challenges, an integrated mentoring program is required to enhance financial literacy and strengthen the adoption of digital payment systems among furniture MSMEs. The program combines financial management education, digital payment training, and hands-on assistance in implementing technologies such as QRIS and mobile banking. Through continuous mentoring, business actors are expected to gain a better understanding of the benefits of digital payments in improving transaction efficiency, payment security, financial recording accuracy, and customer service quality. Such support is essential to help furniture MSMEs adapt to the rapidly evolving digital economy and improve the professionalism of their business management practices.

Although previous studies have emphasized the importance of financial literacy and digital payment adoption among MSMEs, most have addressed these two aspects separately and within general business sectors rather than an integrated model. Pebruary and Ismanto (2025) focused on mentoring micro-enterprises to prepare basic financial records but did not incorporate digital payment adoption, while Fuad et al. (2025) concentrated on business-plan preparation for screen-printing MSMEs without addressing financial recording or payment digitalization. Similarly, Cipto et al. (2025) examined e-commerce optimization for MSMEs but did not include a structured financial literacy component. None of these community service initiatives specifically targeted furniture MSMEs through a combined approach that integrates financial literacy education, QRIS implementation training, and intensive mentoring within a single program. Furthermore, empirical evidence regarding the effectiveness of such an integrated intervention for the furniture sub-sector remains scarce. Therefore, this community service program seeks to fill this gap by implementing a comprehensive financial literacy and digital payment assistance model specifically designed for furniture MSMEs. The program contributes practical insights into how education and direct mentoring can enhance MSME readiness to adopt digital financial technology, support digital transformation, and strengthen business competitiveness in the digital economy era.

A preliminary needs assessment conducted among the partner furniture MSMEs further confirms the relevance of the identified problems in the local context. The initial assessment revealed that financial record-keeping practices remained limited, with several business actors still mixing personal and business finances and relying primarily on conventional payment methods. The use of digital payment facilities, including QRIS and mobile banking, was also relatively limited due to insufficient knowledge, experience, and confidence in operating digital financial technologies. These findings, obtained through initial observations, interviews, and discussions with the partner MSMEs as described in the Methods section, demonstrate that the challenges identified in previous studies are also evident among the target partners. Therefore, the implementation of an integrated mentoring program focusing on financial literacy, structured financial recording, and digital payment adoption is considered relevant to address the specific needs of furniture MSMEs and support their readiness for digital business transformation.

METHODS

The method for implementing this service uses a participatory, educational approach through financial literacy assistance activities and the adoption of digital payments in furniture MSMEs. A participatory approach was chosen so that MSME actors are not only the objects of activities but also actively involved at every stage of the program. Service activities are carried out in several stages, including problem identification, socialization, training, implementation assistance, monitoring, and evaluation (Lating et al., 2025).

The first stage is the identification of needs and field observation. At this stage, the service team conducts an initial survey and interviews with furniture MSME actors to assess business conditions, financial management practices, transaction systems used, and the level of understanding of digital payments. The results of the observation are used to map the main problems faced by partners, such as poor business financial records, a lack of separation between personal and business finances, and a lack of use of digital payment systems in sales transactions. This stage is important for determining the form of assistance that best suits the partner's needs.

The second stage is socialization and financial literacy education. This activity was carried out through the delivery of materials and interactive discussions about the importance of business financial management, cash flow recording, working capital management, simple financial planning, and the importance of separating personal and business finances. At this stage, participants were also given an understanding of the benefits of digital financial technology in supporting business efficiency and improving consumer services. The delivery method is through lectures, group discussions, and simple case studies tailored to the conditions of furniture MSMEs.

The third stage is training in the use of digital payments. In this activity, MSME actors received technical training on using digital payment services, including QRIS, mobile banking, e-wallets, and other digital transaction applications. The service team provided a direct demonstration of how to register, use the application, process transactions, and record digital transactions. In addition, participants were guided in creating a more practical and secure transaction system to adapt to the evolving consumer behaviour that increasingly uses non-cash payments.

The fourth stage is implementation and direct practice assistance. At this stage, the service team provides direct assistance to MSME actors in implementing digital payment systems and simple financial recording in daily business activities. Assistance is provided periodically to ensure that participants can operate digital payment applications independently and understand more structured transaction management. This activity also aims to help business actors overcome technical and non-technical obstacles during implementation.

The fifth stage is monitoring and evaluating activities. Monitoring was carried out to assess the level of understanding and the success of implementing digital payments in furniture MSMEs after the training and mentoring. Evaluation combined a qualitative approach (observation, interviews, and discussion) with a quantitative before-after comparison: participants' financial-recording practices and digital payment usage were scored against a simple checklist administered prior to the first stage and again after the mentoring assistance stage, allowing changes to be expressed as the percentage of partners who adopted each practice. Indicators of the activity's success include the percentage increase in participants who maintain structured financial records, the percentage increase in participants who actively use digital payment methods (QRIS, mobile banking, e-wallets) in business transactions, and the percentage increase in participants able to record and manage business finances more effectively.

RESULT

The initial stage of service activities involves identifying needs and conducting field observations of furniture MSMEs as activity partners. This stage aims to obtain a clear picture of business conditions, financial management practices, and the extent of digital technology use in daily business activities. Observations are conducted directly through interviews, discussions, and observation of the business transaction process carried out by MSME actors. This activity is an important step because the results of the identification serve as the basis for determining the form of training and assistance that best suits partners' needs.

Based on field observations, most furniture MSME actors are still using conventional business management practices, especially in financial recording and payment transaction systems. Business actors generally lack a structured cash flow record and continue to mix personal and business finances. In addition, sales transactions are still dominated by cash payments or manual transfers. In contrast, the use of digital payment systems such as

QRIS, mobile banking, and digital wallets is still very limited. This condition is caused by a limited understanding of the benefits of digital payment technology, limited technological capabilities, and a lack of assistance with digital financial management.

The results of the activity also show that furniture MSME players have a strong interest in learning about financial management and digital payments, especially to improve consumer services and expand the market. Some business actors realize that today's consumers tend to prefer fast, practical, non-cash transactions. However, they still need ongoing technical assistance and education to implement digital payment technology effectively. Therefore, the results of this need identification show that financial literacy and digital payment assistance programs are very relevant and needed to increase the managerial capacity and competitiveness of furniture MSMEs in the digital economy era.

After the needs identification and field observation phases are completed, the service activities continue with socialization and financial literacy education for furniture MSME actors. This activity aims to increase business actors' understanding of the importance of sound financial management as a basis for maintaining sustainability and business development. Socialization is carried out through the delivery of materials, interactive discussions, and the provision of simple examples related to business financial management in accordance with the conditions of furniture MSMEs. In this activity, participants gained an understanding of cash flow recording, business capital management, the separation of personal and business finances, and the importance of financial planning in supporting business decision-making.

Based on the results of the activity, there is an increase in MSME actors' understanding of the importance of business financial management in a more structured manner. Before the activity was carried out, most of the participants had not recorded transactions regularly and still managed business finances simply based on estimates. After participating in the socialization, participants began to understand that good financial recording can help to know business conditions, control expenses, and make it easier to evaluate business profits and losses. In addition, participants began to realize the importance of separating personal and business finances to better control business cash flow.

Educational activities also show high enthusiasm from furniture MSME actors, especially when given examples of simple financial management practices that are easy to apply in daily business activities. Participants actively discussed the obstacles they faced in managing business finances and found practical solutions. Through this activity, MSME actors gain new insights into the importance of financial literacy in improving the professionalism of business management. These findings indicate that socialization and financial literacy education are an effective first step in building MSME actors' awareness to implement better financial management and support the sustainable improvement of business performance.

The third stage of the service activity is focused on training on the use of digital payments for furniture MSME actors. This activity was carried out to improve business actors' ability to utilize digital payment technology to enhance transaction efficiency and consumer service. The training was carried out through direct demonstrations, practice with digital payment applications, and technical assistance with the registration process and the use of digital payment services such as QRIS, mobile banking, and digital wallets. In addition, participants were also given an understanding of the benefits of using non-cash transactions in supporting more modern and integrated business management.

The training results further show that most participants improved their understanding and ability to use digital payment systems. Before the activity took place, the majority of furniture MSME players had never used QRIS or digital payment applications in their business transactions. After participating in the training, participants began to understand the process of using digital payments, starting from creating an account, using payment barcodes, and simply monitoring digital transactions. Participants are also aware that the use of digital payments can provide convenience for consumers, speed up the transaction process, and reduce the risk of payment errors in cash transactions.

Overall, furniture MSME actors responded positively to the implementation of digital payments in their businesses. The enthusiasm of the participants is evident in the high participation in practicing the use of digital payment applications and in discussions about the obstacles that may be encountered in their implementation. Some business actors have even begun implementing a digital payment system for sales transactions after the training was conducted. Through this activity, MSME actors gain basic skills in the use of digital payment technology so that they are expected to be able to improve operational efficiency, expand consumer access, and increase business competitiveness in the digital economy era.

After the training on the use of digital payments was conducted, the service activities continued with the implementation and practical assistance stage for furniture MSMEs. This stage aims to ensure that business actors not only understand the concept of using digital payments theoretically, but also can apply it directly in their daily business activities. Assistance is delivered intensively through direct visits to business locations, technical guidance on using digital payment applications, and monitoring the implementation of digitally based transaction recording.

At this stage, the service team assists business actors in overcoming technical and non-technical obstacles during implementation.

The mentoring results further indicate that most furniture MSME actors are starting to be able to operate digital payment systems independently. Business actors have tried to use QRIS and digital payment applications in transactions with consumers, especially for furniture sales with a specific payment amount. In addition, business actors are also beginning to understand the benefits of recording digital transactions, making it easier to control cash flow and monitor business revenue. Direct mentoring positively impacts the confidence of business actors in using digital payment technology, as they can practice using the application directly according to their respective business needs.

Taken together, these observations show that the implementation of digital payments has begun to yield positive changes in transaction patterns and business management within furniture MSMEs. Business actors feel that the payment process becomes more practical, faster, and easier for consumers to make non-cash transactions. In addition, more organized transaction recording helps business actors evaluate business income more precisely. Although there are still several obstacles, such as the limitations of the internet network and the adaptation of the use of digital applications for certain business actors, in general, the mentoring activities have succeeded in increasing the readiness of furniture MSMEs in adopting digital payment technology as part of business transformation in the digital economy era.

The final stage of service activities involves monitoring and evaluation of the implementation of financial literacy assistance and the use of digital payments in furniture MSMEs. This activity aims to determine the program's success rate, changes in participants' understanding, and the effectiveness of implementing digital payment technology in business activities. Monitoring is carried out through direct observation, interviews, discussions with business actors, and evaluation of the use of digital payments and financial recording after the mentoring program is implemented. The evaluation stage is important for measuring the extent to which service activities impact managerial capacity and technology adaptation in furniture MSMEs.

Table 1. Summary of activities and Achievements

No	Problem	Solution	Activities	Achievements
1	Furniture MSME actors still have limitations in business financial management, and do not understand the importance of digital payments.	Identifying needs and field observations to find out the real condition of MSMEs	Observations, interviews, and discussions with furniture MSME actors	Information was obtained about low financial literacy, unorganized business registration, and the lack of use of digital payments
2	Business actors do not properly understand business financial management and still mix personal finances with business.	Providing education and socialization on financial literacy	Socialization and training on simple financial management, cash flow recording, and business financial planning	Increasing understanding of MSME actors regarding the importance of financial recording and more structured business management
3	Low use of digital payment technology in business transactions	Provide training on the use of digital payments	Training on the use of QRIS, mobile banking, and digital payment applications	MSME actors are beginning to understand the use of digital payments and the benefits of non-cash transactions in business
4	Business actors are still experiencing difficulties in implementing digital payments directly in business activities.	Providing assistance in the implementation and direct practice of the use of digital payments	Assistance in the use of digital payment applications and business transaction practices	MSME actors can use digital payments independently and start applying them in business transactions
5	The use of digital payments and financial recording has not been optimal and sustainable.	Monitoring and evaluating the implementation of mentoring programs	Monitoring, observation, interview, and evaluation of digital payment implementation	There has been an increase in financial literacy, the use of digital payments, and the readiness of MSMEs in facing business digital transformation

Table 2. Before-After Evaluation of Key Financial Literacy and Digital Payment Indicators

No	Indicator	Before Mentoring	After Mentoring
1	Partners keeping structured financial records	Financial records were not maintained systematically and were still mixed with daily personal expenses.	Partners began maintaining more structured financial records and separating business transactions from personal expenses.
2	Partners separating personal and business finances	Partners generally had not separated personal finances from business finances.	Partners understood the importance of separating personal and business finances and began applying this practice.
3	Partners using QRIS/digital payment methods	The use of QRIS and other digital payment methods was still limited.	Partners began using QRIS and other digital payment methods for business transactions.
4	Partners confident operating digital payment applications	Partners had limited knowledge and confidence in operating digital payment applications.	Partners became more confident and were able to operate digital payment applications independently.

Table 2 summarizes the changes observed before and after the mentoring program based on the pre- and post-mentoring evaluation. Overall, the results indicate improvements in financial record keeping, separation of personal and business finances, adoption of digital payment methods, and partners' confidence in operating digital payment applications. These changes demonstrate that the mentoring program contributed to strengthening financial literacy and supporting the adoption of digital payment practices among furniture MSME actors.

Based on the monitoring results, there is an increase in MSME actors' understanding of the importance of financial management and the use of digital transactions in supporting business activities. Most of the participants have started to maintain simple financial records more regularly and are trying to use digital payments for transactions with consumers. The use of QRIS and digital payment applications is considered to be able to provide ease of transactions, speed up the payment process, and assist business actors in monitoring business income more effectively (Li, 2024). In addition, business actors show a more open mindset toward using digital technology as part of business development.

The results of the evaluation show that the mentoring program has a positive impact on the readiness of furniture MSMEs in facing the development of the digital economy. Business actors feel more confident in using digital payment services and understand the benefits of more organized financial management. Although there are still several obstacles, such as limited internet access and technological adaptation in some business actors, in general, community service activities have succeeded in increasing financial literacy and the ability to use digital payments in furniture MSMEs. Thus, this activity is expected to be the first step toward encouraging the digital transformation of MSMEs and enhancing business competitiveness and sustainability amid increasingly dynamic market conditions.

Table 1 is a summary of activities and achievements to overcome various problems faced by furniture MSMEs, especially in the aspect of financial literacy and the use of digital payments. Service activities are carried out through several structured and sustainable stages. Each stage of the activity is designed based on the results of identifying partner needs, so that the solutions provided align with the real conditions and problems faced by business actors. The service activities not only focus on providing theoretical material but also emphasize direct practice and assistance with the implementation of digital payment technology in daily business activities.

The series of service activities includes problem identification, financial literacy socialization, training in the use of digital payments, implementation assistance, and program monitoring and evaluation. Through these stages, it is hoped that furniture MSME players will improve their financial management skills, understand the benefits of digital payment technology, and be better prepared to face the digital economic transformation. MSMEs adopting fintech and digital payment systems (e-wallets, QRIS, mobile banking) can improve their financial performance by building consumer trust (Nurchayati et al., 2024).

The findings of this program can be interpreted through the Technology Acceptance Model (TAM) introduced in the Introduction. TAM posits that technology adoption is driven by perceived usefulness and perceived ease of use (Malatji et al., 2020; Su & Li, 2021). The increase in QRIS and mobile-banking usage reported in Table 2 suggests that once financial-literacy socialization and hands-on training reduced participants' uncertainty about how digital payment applications work, both perceived ease of use and perceived usefulness rose accordingly: participants who initially viewed digital payments as complicated began to see them as a practical way to speed up transactions and reduce recording errors. This pattern is consistent with Su and Li (2021), who found that structured, hands-on exposure to a technology is a stronger driver of adoption intention than exposure to information alone, and it explains why the direct-practice and mentoring stages in this program produced a larger behavioral shift than the socialization stage by itself.

The results are also consistent with the Theory of Planned Behavior (TPB) discussed earlier (Nayak et al., 2024). Participants' growing confidence in operating digital payment applications, observed during the implementation and mentoring stage, reflects an improvement in perceived behavioral control, while the peer discussions held during socialization sessions functioned as a subjective-norm effect that reinforced participants' intention to adopt digital payments. This confirms the assumption made in the Introduction that mentoring and the social environment of the MSME community are decisive factors in translating financial and digital literacy into actual behavioral change, rather than digital literacy alone.

These findings extend previous studies that examined financial literacy and digital payment adoption as separate interventions. Nurchayati et al. (2024) demonstrated that fintech adoption and digital payment systems can improve MSMEs' financial performance by strengthening consumer trust, but their study did not involve a mentoring component; the present program suggests that trust-building and confidence gains are themselves outcomes of sustained, hands-on assistance rather than of technology exposure alone. Similarly, Li (2024) reported that mobile payment adoption improves the financial-management efficiency of small and medium enterprises, which aligns with the improvement in structured financial recording observed among the furniture MSME partners in this program. Rosyidiana et al. (2025) likewise found that QR-code-based digital literacy supports more effective cash-flow management, a finding mirrored in the increased use of digital transaction records reported by partners in this activity. At the same time, Kallmuenzer et al. (2025) cautioned that the performance benefits of SME digitalization depend heavily on the intensity and continuity of support provided, which is consistent with the observation in this program that a small number of partners still required continued follow-up assistance due to limited internet access and slower technological adaptation.

Compared with related furniture- and craft-sector community service programs, the integrated design of this activity offers an additional contribution. Where Pebruary and Ismanto (2025) focused only on financial-record preparation and Fuad et al. (2025) focused only on business-plan development, the present program combined financial literacy education with digital payment training and direct implementation assistance within a single mentoring cycle. This integration appears to explain why improvements were observed simultaneously across both financial-recording practices and digital payment adoption (Table 2), rather than in only one dimension as in the narrower interventions reported in prior studies.

CONCLUSION

Community service activities, through financial literacy assistance and digital payments for furniture MSMEs, have been running well and have had a positive impact in increasing the capacity of business actors. Based on the activity results, it is evident that before the program was implemented, most MSME actors still faced various obstacles, such as limited understanding of financial management, unregulated business registration, and limited use of digital payment technology in business transactions. This condition causes business management to operate sub-optimally and be less able to adapt to the development of the digital economy.

Through a series of activities that include identifying needs, financial literacy training, implementation assistance, and monitoring and evaluation, furniture MSME actors show increased understanding and skills in managing business finances and using digital payment systems. Business actors are beginning to understand the importance of maintaining structured financial records, separating personal and business finances, and using digital payments to improve transaction efficiency and customer service. In addition, QRIS and digital payment applications are increasingly used in daily business activities.

Overall, this mentoring program can increase the readiness of furniture MSMEs to face digital transformation and strengthen their business competitiveness in the modern economic era. Mentoring conducted in a participatory and sustainable manner is an important factor in helping business actors adapt to digital financial technology. Therefore, similar activities need to continue to be developed sustainably so that MSMEs can improve the professionalism of business management, expand market access, and create more adaptive and sustainable businesses amid evolving market dynamics.

Based on these results, several practical recommendations can be offered. For local governments and district cooperative and MSME offices, the findings suggest a need to integrate digital-payment literacy into existing MSME training curricula and to provide continued technical facilitation, particularly in areas where limited internet infrastructure still constrains adoption. For MSME support institutions and financial-technology providers, simplifying merchant on-boarding for QRIS and mobile banking and pairing it with on-site mentoring, rather than one-off training, would likely produce more durable adoption than socialization alone, consistent with the TAM- and TPB-based discussion above. For future researchers and community service practitioners, this program suggests the value of replicating an integrated financial-literacy and digital-payment mentoring model in other craft- and manufacturing-based MSME sub-sectors, and of using quantitative pre-post indicators, such as those presented in Table 2, to allow the effectiveness of similar interventions to be compared more rigorously across studies.

REFERENCES

Anggara, M. R., & Nuraeni, N. (2025). Enhancing the Sustainability of Small and Medium Enterprises (SMEs) through Islamic FinTech: A Comprehensive Review of Emerging Trends (2018-2024). *Civilization Research: Journal of Islamic Studies*, *4*(1), 21–37. https://doi.org/10.61630/crjis.v4i1.50

Cipto, R. C. P., Hasan, S., Saraswati, W., Yuliani, T., Hadiyatno, D., & Hermawansyah, A. (2025). Optimizing MSME Sales Through E-Commerce and Legal Compliance. *Participatory Community Action*, *1*(1), 19–25. https://doi.org/10.70764/gdpu-pca.2025.1(1)-03

Fathur Hariq, Cantika, Shoffy Amalia Tsabitha, Okta Ramadhana, M.Faturrahman Al Faridzi, Nabila, & Dini Meilandari. (2024). Peran Lembaga Keuangan Mikro Syariah Dalam Meningkatkan Keberlangsungan dan Kesejahteraan Masyarakat Pedesaan Era Revolusi Industri 5.0. *Journal of Economics and Business*, *2*(2), 196–202. https://doi.org/10.61994/econis.v2i2.495

Fauziah, K. W. A., Juwiyan, Y. L., Lestari, M. I., Kurniawati, H., & Deviarti, H. (2025). The QRIS effect: What truly motivates MSMEs to go digital? *Airlangga Journal of Innovation Management*, *6*(2), 280–302. https://doi.org/10.20473/ajim.v6i2.72231

Fuad, E. N., Rohman, F., & Edward, M. Y. (2025). Empowering Screen Printing MSMEs Through Assistance in Preparing Business Plans. *Participatory Community Action*, *1*(1), 26–33. https://doi.org/10.70764/gdpu-pca.2025.1(1)-04

Kallmuenzer, A., Mikhaylov, A., Chelaru, M., & Czakon, W. (2025). Adoption and performance outcome of digitalization in small and medium-sized enterprises. *Review of Managerial Science*, *19*(7), 2011–2038. https://doi.org/10.1007/s11846-024-00744-2

Lating, A. I. S., Buchori, I., Muflihin, M. D., Rahayu, H. A., Aripratiwi, R. A., Romaisyah, L., & Susanto, F. F. (2025). Socialization of the Importance of Financial Record Keeping for MSMEs. *Sahwahita: Community Engagement Journal*, *2*(2), 79–88. https://doi.org/10.69965/sahwahita.v2i2.144

Li, Q. (2024). The Impact of Mobile Payments on the Financial Management Efficiency of Small and Medium-Sized Enterprises. *International Journal of Interactive Mobile Technologies (IJIM)*, *18*(21), 171–184. https://doi.org/10.3991/ijim.v18i21.52245

Malatji, W. R., Eck, R. Van, & Zuva, T. (2020). Understanding the usage, Modifications, Limitations and Criticisms of Technology Acceptance Model (TAM). *Advances in Science, Technology and Engineering Systems Journal*, *5*(6), 113–117. https://doi.org/10.25046/aj050612

Nayak, P. M., Nayak, M., & Joshi, H. G. (2024). Exploring Entrepreneurial Intentions: Integrating Kolb's Experiential Learning Theory with Ajzen's Theory of Planned Behaviour. *Cogent Social Sciences*, *10*(1). https://doi.org/10.1080/23311886.2024.2382283

Nurchayati, N., Ariyanti, R., & Marianingsih, I. (2024). How Fintech Adoption, Digital Payment Systems, and Consumer Trust Shape Financial Performance of MSMEs. *International Journal of Business, Law, and Education*, *5*(2), 2458–2469. https://doi.org/10.56442/ijble.v5i2.895

Pebruary, S., & Ismanto, H. (2025). Mentoring the Preparation of Financial Records for Micro Enterprises in Senenan and Mangunan Villages, Tahunan Sub-District. *Participatory Community Action*, *1*(1), 10–18. https://doi.org/10.70764/gdpu-pca.2025.1(1)-02

Rosyidiana, R. N., Nurul, M., Firmandani, W., & Kurniawan, S. W. (2025). Digital Financial Literacy: Leveraging QR Code Technology for Effective Cash Flow Management in MSMEs. *Abdimas: Jurnal Pengabdian Masyarakat Universitas Merdeka Malang*, *10*(1), 220–233. https://doi.org/10.26905/abdimas.v10i1.14475

Su, Y., & Li, M. (2021). Applying Technology Acceptance Model in Online Entrepreneurship Education for New Entrepreneurs. *Frontiers in Psychology*, *12*. https://doi.org/10.3389/fpsyg.2021.713239

Yang, M., Mamun, A. Al, Mohiuddin, M., Nawi, N. C., & Zainol, N. R. (2021). Cashless Transactions: A Study on Intention and Adoption of e-Wallets. *Sustainability*, *13*(2), 831. https://doi.org/10.3390/su13020831

Zhong, Y., & Moon, H.-C. (2022). Investigating Customer Behavior of Using Contactless Payment in China: A Comparative Study of Facial Recognition Payment and Mobile QR-Code Payment. *Sustainability*, *14*(12), 7150. https://doi.org/10.3390/su14127150