

The Effect of People's Business Credit (Kur) and Qris Utilization on Business Development and Income of Culinary Msmes in Denpasar City

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Abstract. MSMEs have proven to be a resilient sector in facing various economic crises in Indonesia, including the crisis caused by the COVID-19 pandemic. However, digitalization among MSMEs in Indonesia has not yet yielded significant or tangible results. In addition, MSMEs face numerous challenges in adapting to digital markets, particularly in terms of financing. Therefore, it is essential to identify the factors that influence business development and income, particularly for culinary MSMEs in Denpasar City. This study aims to analyze the effect of People's Business Credit and the use of the QRIS on business development and income, as well as their indirect effects through business development. A quantitative approach was employed in this research, which was conducted on culinary MSMEs in Denpasar City. A total of 99 MSME units were selected using purposive sampling. Data were collected through observation and interviews, and analyzed using path analysis. The results indicate that: (1) KUR and QRIS usage have a direct positive effect on business development; (2) KUR, QRIS usage, and business development have a direct positive effect on the income of culinary MSME actors; and (3) KUR and QRIS usage indirectly influence income significantly through the mediation of business development.

Keywords: MSMEs, Culinary, KUR, Business Development, Income, QRIS

1. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) hold a significant position in Indonesia's national economy, both in terms of employment opportunities and the number of enterprises. According to the Ministry of Finance (2022), MSMEs are businesses operated by individuals, groups, small entities, or households. As a developing country, Indonesia regards MSMEs as the backbone of its economic sector, aiming to foster self-reliance within society, particularly in the economic domain. The Ministry of Finance (2024) notes that MSMEs have consistently contributed over 60 percent to the Gross Domestic Product (GDP) over the past five years, underscoring their vital role as a pillar of Indonesia's economy. Although the contribution of MSMEs to GDP declined briefly, it significantly rebounded the following year due to their substantial potential in income generation (Yunianto, 2024).

MSMEs have proven resilient in the face of various economic crises in Indonesia, including the global economic downturn caused by the COVID-19 pandemic, which disrupted economic activity worldwide, including in Indonesia. The presence of MSMEs has helped stabilize the national economy despite a general decline, as MSMEs are typically flexible and adaptable to economic dynamics. This resilience is evident from the continued growth in the number of MSMEs even during times of crisis (Pratiwi & Saskara, 2022).

To maximize business growth and income, MSME actors generally implement multiple strategies, particularly in leveraging technology. Indonesia possesses considerable potential for digital economic growth (Pratiwi & Saskara, 2022), boasting the largest digital economy in Southeast Asia. Without proper utilization, this potential may be overtaken by foreign products (depkop.go.id, 2020).

Digitalization is a crucial strategy in accelerating the development of technology-based businesses, expanding market reach, and enhancing competitiveness both domestically and internationally. Through digitalization, entrepreneurs can more easily reach customers, a key factor in business growth and income improvement, especially amid economic uncertainties (Wijoyo & Widiyanti, 2020). In the digital era, MSMEs are encouraged to develop innovative

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business models, integrate various sectors, and transform existing business practices (Kumala, 2022). Nonetheless, MSME digitalization in Indonesia remains limited in impact, often only superficial. Many MSMEs have initiated digitalization but have yet to fully exploit the potential of digital technologies (Nugraha, 2024). Digital transformation has changed seller-buyer interactions, now shifting to digital platforms. In economics, digitalization notably affects sales, promotion, and payment systems.

The rapid advancement of the digital era, particularly since the onset of the COVID-19 pandemic, compels MSMEs to adapt to new practices, especially in technology use (Pratiwi & Saskara, 2022). The pandemic significantly affected numerous aspects of life, not only social but also economic. MSMEs that fail to adapt risk losing competitiveness. For example, before the pandemic, products and services were primarily consumed through direct transactions. However, the pandemic shifted consumption patterns to online transactions dependent on the internet (Wijoyo & Widiyanti, 2020). Although COVID-19 accelerated the adoption of digital technologies by MSMEs, implementing digitalization remains challenging due to various potential obstacles.

The extent to which MSMEs leverage technology can influence their business development and income, turning technology into a strategic advantage. As technology evolves, cash-based transactions increasingly present limitations, prompting innovation in more efficient payment systems (Sihite & Hartomo, 2022). Technological developments in payment systems have shifted the function of cash toward cashless transactions (Silalahi et al., 2022).

This shift affects the daily operations of MSMEs, urging them to understand and adopt technology to avoid lagging behind in business development. Entrepreneurs are thus compelled to innovate and adapt, including adopting digital business models. During the COVID-19 pandemic, physical interactions were minimized through digital payment systems, leading to a significant increase in electronic money usage. The government encouraged people to meet their needs through digital payments due to mobility restrictions (Primadineska, 2021). In line with technological advancements, Bank Indonesia launched the QR Code Indonesian Standard (QRIS) on August 17, 2019, which became effective on January 1, 2020 (Bugis, 2022). Research by Maulia (2021) found that QRIS usage positively and significantly influenced income. Conversely, research by Nahak (2022) found that QRIS had no significant impact on income.

According to the Ministry of Finance (2022), the COVID-19 pandemic posed a global challenge, including for Indonesia, affecting economic, social, and political sectors. Many MSMEs struggled to meet their financial obligations to banks. MSMEs utilizing online sales channels showed greater resilience compared to those relying solely on offline transactions. Post-pandemic, MSMEs began to recover and adapt to market changes. This adaptation to the digital ecosystem has had a significant positive impact on business development and income. Digital economic transformation is believed to play a crucial role in economic recovery and growth following the pandemic.

The Expertise Board of the House of Representatives of Indonesia (2023) states that MSMEs currently face numerous challenges in adapting to digital markets, particularly in financing. Many MSME actors struggle with digital financial reporting and administration, as well as access to funding. The main challenge frequently faced by MSMEs is limited capital. Despite having innovative ideas for business expansion, many plans are hindered by lack of funding. Furthermore, many MSMEs find it difficult to obtain financing from financial institutions due to their inability to meet the required criteria. This aligns with a survey by PricewaterhouseCoopers showing that 74% of MSMEs in Indonesia lack access to financing. Capital remains a critical issue for MSME actors. Their dependency on funding makes capital access one of the primary obstacles for MSME development (Sari & Arka, 2023).

To address these issues, the government launched financing programs for MSMEs and cooperatives, such as the People's Business Credit (KUR) scheme. According to the Indonesian Joint Funding Fintech Association (AFPI), as of 2020, approximately 46.6 million of the 64 million MSMEs in Indonesia still lacked access to financing from banks or non-bank financial institutions. This financing gap prompted the government to provide various alternative funding schemes, including partnership programs and partnership programs and government assistance schemes, including People's Business Credit (KUR), which aims to improve the capital accessibility of MSMEs. KUR is a credit/financing program subsidized by the government and channeled through banking institutions to productive and feasible MSMEs, but lacking sufficient collateral. This program is expected to serve as a catalyst for MSME business development.

The KUR program plays an essential role in the growth of culinary MSMEs. It is not only designed to provide access to financing but also to improve the productive capacity and competitiveness of MSMEs. Research by Putri and Wuryani (2022) found that KUR has a positive and significant effect on increasing income and business development among MSMEs. Similarly, research conducted by Atmoko and Budiarta (2020) shows that KUR has a significant impact on income and business growth.

In the context of Denpasar City, which is known as a center for tourism and local economic activity, culinary MSMEs contribute significantly to the regional economy. The availability of KUR financing and the adoption of QRIS as a digital payment system offer a dual potential to boost MSME development and income. The effectiveness of this combination, however, requires in-depth empirical study to determine the direct and indirect effects of both financial access and digitalization on business performance.

Therefore, this research aims to analyze the influence of KUR and QRIS usage on business development and income among culinary MSMEs in Denpasar City, and to explore whether business development mediates the relationship between KUR, QRIS usage, and income levels. The study adopts a quantitative approach using path analysis to comprehensively understand the causal relationships among variables.

Table 1. Number of MSME Units Based on Regency/City in Bali Province 2019-2022

No.	Regency/City	Number of MSME Units			
		2019	2020	2021	2022
1	Buleleng	34,374	54,489	57,216	66,368
2	Jembrana	24,346	46,277	66,537	67,183
3	Tabanan	42,774	43,715	47,160	47,957
4	Badung	19,261	22,647	40,989	21,699
5	Denpasar	32,026	32,224	32,226	29,749
6	Gianyar	75,482	75,542	75,620	75,666
7	Bangli	44,068	44,123	44,175	44,251
8	Klungkung	14,584	35,792	36,072	35,792
9	Karangasem	40,468	57,456	40,614	50,717
Amount		327,353	412,265	440,609	439,382

Source: Bali Province Cooperatives, Small and Medium Enterprises Service, 2023

Table 1 shows that each district/city in Bali Province has a diverse number of MSMEs. Gianyar Regency has been recorded as the area with the largest number of MSMEs for four consecutive years. Meanwhile, in 2020 and 2022, Badung Regency was in the lowest position among other regencies, followed by Denpasar City which was in the second lowest position with 32,224 units in 2020 and 29,749 MSME units in 2022.

The diversity and uneven distribution of the number of MSMEs across all regencies/cities on the island of Bali is due to the fact that each regency/city has its own regional potential and changes in the number of MSMEs in various regions reflect the dynamics of the economy and the adaptation of business actors amidst the challenges of the pandemic. This shows that MSMEs continue to play an important role in supporting the Balinese economy, even though the tourism sector has experienced a downturn due to the COVID-19 pandemic.

The rapid development of MSMEs in each region cannot be separated from the contribution of MSMEs in Denpasar City. Denpasar City has a strategic role because it has great potential in driving economic activities of the community as well as being a source of income in improving welfare (Sari & Arka, 2023). The growth of MSMEs in Denpasar City in 2019 to 2021 reached 0.6 percent. The growth of MSMEs in Denpasar City experienced a significant decline in the last two years, namely 0.7 percent. The decline in MSME business units will have a negative impact on the economy of Denpasar City.

Table 2. Number of MSME Units Based on Business Sector in Denpasar City in 2022 and 2023

No.	Business Sector	Number of MSME Units	
		2022	2023
1	Culinary	10,714	10,814
2	Fashion	7,896	7,865
3	Education	443	443
4	Automotive	3,081	2,681
5	Agribusiness	6,353	6,053
6	Internet Technology	1,059	1,059
7	Other	3,902	3,711

Amount	32,476	32,626
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Source: Denpasar City Cooperatives and UMKM Service, 2023

Based on Table 2, it can be seen that the culinary sector is an MSME sector that has the greatest advantages and potential compared to other MSME sectors, as evidenced by the largest number of business units in Denpasar City, so it can be interpreted that the culinary sector has significant development because until now the culinary sector is still very popular with the people in Denpasar City. The large number of MSME actors in Bali, especially in Denpasar City, is a valuable asset that can strengthen the regional economic structure. As the center of economic activity in Bali Province, Denpasar City certainly has a large number of businesses. not a small number, therefore it is important to know the number of businesses, especially MSMEs, in Denpasar City..

Table 3. Number of Culinary MSME Units Based on Districts in Denpasar City in 2022 and 2023

Table of Number of Summary MSME Units Based on Districts in Denpasar City in 2022 and 2023			
No.	Subdistrict	Number of MSME Units	
		2022	2023
Number of Micro Businesses		10,387	10,487
1	Denpasar Selatan	2,831	2,861
2	Denpasar Timur	1,544	1,559
3	Denpasar Barat	3,561	3.601
4	Denpasar Utara	2,451	2.466
Number of Small Businesses		243	243
1	Denpasar Selatan	81	81
2	Denpasar Timur	49	49
3	Denpasar Barat	75	75
4	Denpasar Utara	38	38
Number of Medium Enterprises		84	84
1	Denpasar Selatan	19	19
2	Denpasar Timur	8	8
3	Denpasar Barat	44	44
4	Denpasar Utara	13	13
Total		10,714	10,814

Source: Denpasar City Cooperatives and UMKM Service, 2023

Geographically, Denpasar City is divided into four sub-districts: East Denpasar, West Denpasar, South Denpasar, and North Denpasar. These areas exhibit varying distributions of Micro, Small, and Medium Enterprises (MSMEs). Table 3 presents the number of MSMEs across each sub-district in Denpasar. The highest concentration of micro and small enterprises is found in South Denpasar, while the majority of medium-sized enterprises are located in West Denpasar. This illustrates the diverse distribution of culinary MSMEs throughout the city.

As the number of MSMEs increases, competition in sales also intensifies, posing a challenge that every MSME actor must confront. MSMEs are established with the objective of maximizing profits to cover operational costs, ensure business sustainability, and enable future business expansion.

Pramono and Azis (2020) argue that development is a form of effort undertaken to grow a business towards improvement and ultimately achieve success. According to Hamanay et al. (2021), business development is a gradual and systematic process to enhance the knowledge, skills, attitudes, and performance of individuals responsible for managing the business. Business development typically occurs in enterprises that are already operational and exhibit potential for further progress. This development can be observed through increased sales turnover, workforce expansion, and customer growth (Soleh, 2008). However, MSMEs continue to face various obstacles and challenges amid an increasingly competitive business environment. Previous studies by Syuhada (2014) revealed that income has a positive and significant effect on business development. In other words, higher income levels indicate greater business growth.

Nevertheless, there is still a lack of research specifically examining the impact of People's Business Credit (KUR) and the use of QRIS (Quick Response Code Indonesian Standard) on business development and income among culinary MSMEs in Denpasar City. The novelty of this study lies in its focus on updated research variables, location, and period. Therefore, this study analyzes the influence of KUR and QRIS usage on business development and the income of culinary MSME actors in Denpasar City. By understanding the relationships among

KUR, QRIS usage, business development, and income, this study is expected to provide deeper insights into the role of financing and digital technology in MSME growth in the region. Business development significantly affects the income levels of MSME actors; hence, factors influencing income must be carefully considered to ensure income stability and substantial business progress.

2. METHOD

This research employs a quantitative method to objectively examine the relationships among variables through numerical data processing and statistical analysis procedures (Creswell & Creswell, 2018). The sample was drawn from the population of culinary MSMEs in Denpasar City using the Slovin formula with a 10% margin of error, resulting in a sample size of 99 business units spread across four sub-districts: South, East, West, and North Denpasar.

The study focuses on the influence of People's Business Credit (KUR) and QRIS usage on business development and the income of culinary MSME actors. The endogenous variable is income (Y2), while the exogenous variables are KUR (X1) and QRIS (X2), and the intervening variable is business development (Y1).

Primary data were collected through questionnaires and interviews, while secondary data were obtained from relevant institutions. The sampling technique used is purposive sampling with criteria including MSME actors who have utilized both KUR and QRIS. Data collection methods included non-participatory observation, structured interviews, and documentation.

3. RESULTS AND DISCUSSION

Validity and Reliability Test Results

1) Validity Test

Table 4. Results of Instrument Validity Test

No.	Variables	Indicator	Correlation Coefficient	Information
1.	Business Development (Y1)	Y.1	0.791	Valid
		Y.2	0.810	Valid
		Y.3	0.829	Valid
		Y.4	0.774	Valid
		Y.5	0.828	Valid
		Y.6	0.860	Valid
		Y.7	0.840	Valid
		Y.8	0.829	Valid

Source: Processed primary data, 2025

Based on the results of the validity test in Table 4, it is known that the correlation value of each research instrument is greater than 0.30 so it can be concluded that the research instrument in this study is valid and can be used to collect research data.

2) Reliability Test

Table 5. Results of Instrument Reliability Test

No.	Variables	Cronbach's Alpha	Information
1.	Business Development	0.70	Reliable

Source: Processed primary data, 2025

Table 5 shows that the business development variable has a Cronbach's Alpha coefficient greater than 0.60 so that the statements in the questionnaire have a good level of reliability and are suitable for use in collecting data in hypothesis testing.

Descriptive Statistical Test Results

Table 6. Results of Descriptive Statistical Tests

	N	Minimum	Maximum	Mean	Std.Deviation
KUR	99	10000000.00	500000000.00	58383838.3838	76521399.84407
Use of QRIS	99	1.00	3.00	2.4545	.74605
Business Development	99	2.00	5.00	3.7109	.68944
Income	99	2500000.00	60000000.00	6948484.8485	9690499.90956

Source: Appendix 4

Based on Table 6 it can be interpreted as follows:

- 1) The KUR variable (X1) from the data has a value minimum of Rp. 10,000,000, maximum value of Rp. 500,000,000, maximum value an average of Rp.58,383,838, and the standard deviation value is Rp.76,521,399. The average value of Rp58,383,838 indicates that, in general, MSME actors receive a moderate amount of KUR loans, although some receive significantly larger amounts. The large standard deviation shows a high variation in the amount of KUR received, which may be due to differences in business scale, business sectors, or the working capital needs of each MSME.
- 2) The QRIS Usage variable (X2) from the data has a value minimum 1, maximum value 3, value average of 2.85, and standard deviation value of 0.746. The average value of 2.85 is close to the category of "more than 3 times", which indicates that most MSMEs are quite active in using QRIS in daily transactions. The standard deviation of 0.746 is relatively small, meaning the variation among respondents in terms of QRIS usage frequency is not significant. This suggests that QRIS usage is already quite consistent and widespread among MSMEs, with a tendency toward high frequency.
- 3) The Business Development variable (Y1) from the data has a value minimum 2, maximum value 5, value average 3.71, and standard deviation value of 0.689. The average value of 3.71 falls into the "Agree" category, indicating that the majority of MSME actors perceive positive developments in their businesses. The standard deviation of 0.689 is considered low to moderate, suggesting relatively homogeneous perceptions among respondents, although there is still some variation in their assessments of business growth. Overall, these results reflect that most respondent MSMEs have experienced business growth, particularly in terms of turnover, workforce growth, and customer base expansion.
- 4) Income Variable (Y2) from the data has a minimum value of Rp. 2,500,000, the maximum value is Rp. 60,000,000, the average value is Rp.6,948,484, and the standard deviation value is Rp.9,690,499. The average value of Rp6,948,484 indicates that, in general, culinary MSMEs earn income in the lower-middle range, although some entrepreneurs have significantly higher income than the average. The standard deviation of Rp9,690,499 indicates a high level of data dispersion, meaning that income among MSMEs varies widely. This variation reflects differences in business scale.

Path Analysis Results

Direct Effect Test Results

Table 7. Results of the Direct Effect Test of KUR and QRIS Usage on Business Development

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.472	1,460		-.323	.747
KUR (LnX1)	.205	.086	.233	2.384	.019
Use of QRIS (X2)	.240	.090	.260	2,653	.009

a. Dependent Variable: Business Development (Y1)

Source: Appendix 6

Based on The test results in Table 7 show that the KUR variable (X1) and the use of QRIS (X2) with a probability value of less than $\alpha = 0.1$ indicate that the KUR variable (X1) and the use of QRIS (X2) have a positive and significant effect on business development (Y1) in culinary MSMEs in Denpasar City. Based on the results of the study, it can be seen that the relationships between research variables are the path coefficients in this study. The model can be expressed in the following structural equation:

$$\hat{Y}_1 = -472 + 0,205\text{Ln}X_1 + 0,240X_2 \dots \dots \dots (4.1)$$

Table 8. Results of the Direct Effect Test of KUR, QRIS Usage, and Business Development on the Income of Culinary MSME Actors in Denpasar City

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	10,361	1.191		8,699	.000
KUR (LnX1)	.194	.072	.237	2,676	.009

Use of QRIS (X2)	.158	.076	.184	2,065	.042
Business Development (Y1)	.344	.083	.372	4.138	.000

a. Dependent Variable: Income (LnY2)

Source: Appendix 6

Based on the test results in Table 8, it can be seen that the KUR variables (X1), use of QRIS (X2), and business development (Y1) have a positive and significant effect on the income of culinary MSME actors (Y2) in Denpasar City with a probability value of less than $\alpha = 0.1$. Based on the results of the study, it can be seen that the relationships between research variables are the path coefficients in this study. The model can be expressed in the following structural equation:

$$\text{Ln}\hat{Y}_2 = 10.361 + 0,194\text{Ln}X_1 + 0,158X_2 + 0,344Y_1 \dots \dots \dots (4.2)$$

Sobel Test Results (Indirect Effect Test)

Table 9. Sobel Test Results of KUR and QRIS Usage on Business Development

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.472	1,460		-.323	.747
KUR (LnX1)	.205	.086	.233	2.384	.019
Use of QRIS (X2)	.240	.090	.260	2,653	.009

a. Dependent Variable: Business Development (Y1)

Source: Appendix 7

The results of the Sobel test will determine whether the indirect effects of variables X_1 and X_2 on Y_2 through Y_1 are statistically significant. To obtain the values of β_5 and $S\beta_5$ (the effect of Y_1 on Y_2), the regression output between Y_1 and Y_2 is used, as presented in the following table.

Table 10. Sobel Test Results of KUR, QRIS Usage, and Business Development on the Income of Culinary MSME Actors in Denpasar City

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	10,361	1.191		8,699	.000
KUR (LnX1)	.194	.072	.237	2,676	.009
Use of QRIS (X2)	.158	.076	.184	2,065	.042
Business Development (Y1)	.344	.083	.372	4.138	.000

a. Dependent Variable: Income (LnY2)

Source: Appendix 7

Based on the data in both tables, the Z value was calculated using the formula, and the results are as follows:

- a) Mediation Test of Business Development (Y1) in the Relationship $X_1 \rightarrow Y_2$

$$\beta_1 = 0,233$$

$$\beta_5 = 0,372$$

$$S\beta_1 = 0,086$$

$$S\beta_5 = 0,083$$

$$Z \text{ hitung} = 2,318$$

$$p\text{-value} = 0,019$$

Since the Z value is greater than the critical Z value of 1.65 at a 10% significance level, H_0 is rejected, which means there is a statistically significant indirect effect. Considering that the direct effect of KUR on income is also significant at the same significance level, the mediating role of business development in this relationship is categorized as partial mediation.

- b) Mediation Test of Business Development (Y1) in the Relationship $X_2 \rightarrow Y_2$

$$\beta_1 = 0,260$$

$$\beta_5 = 0,372$$

$$S\beta_1 = 0,090$$

$$S\beta_5 = 0,083$$

$$Z \text{ hitung} = 2,428$$

p-value = 0,000

Since the Z value is greater than the critical value of 1.65, there is a significant indirect effect at the 10% significance level. As the variable QRIS usage (X2) also has a significant direct effect on the income of culinary MSMEs (Y2) in Denpasar City, the mediating role of business development in this case is also categorized as partial mediation.

Path Analysis Test Results

Table 11. R-Square Value of Model Variable Y1 (Business Development)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.396a	.157	.140	.63950

a. Predictors: (Constant), QRIS Usage (X2), KUR (LnX1)

Source: Appendix 6

To find out the value that shows the number of business development variable variants (Y1) that are not explained by the KUR variable (X1) and the use of QRIS (X2), it can be calculated using the following formula: e_1

$$e_1 = \sqrt{1 - R_1^2}$$

$$e_1 = \sqrt{1 - 0,157}$$

$$= 0.918$$

Standard error value e_1 which was obtained at 0.918, indicating that 91.8 percent of the variation in business development cannot be explained by KUR and the use of QRIS.

Table 12. R-Square Value of Y2 Variable Model (Income)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.595a	.354	.333	.52144

a. Predictors: (Constant), Business Development (Y1), KUR (LnX1), QRIS Use (X2)

Source: Appendix 6

To find out the value that shows the number of income variable variants (e_2 Y2) which is not explained by the KUR variable (X1), use of QRIS (X2) and business development (Y1), then it can be calculated using the following formula:

$$e_2 = \sqrt{1 - R_2^2}$$

$$e_2 = \sqrt{1 - 0,354}$$

$$= 0.804$$

Table 13. Recapitulation R-square (R²) Value of Dependent Variable

Dependent Variable	Independent Variables	R ²	Ability to Explain Independent Variables
Business Development (Y1)	X1, X2	0.157	Weak
Income (Y2)	X1, X2, Y1	0.354	Weak

Source: Appendix 6

The R² value for the influence of People's Business Credit (KUR) (X1) and the use of QRIS (X2) on business development (Y1) is 0.157, which is considered weak as it is less than 0.25. The R² value for the influence of KUR (X1), QRIS usage (X2), and business development (Y1) on income (Y2) is 0.354, which is also considered weak because it is below 0.50.

The total coefficient of determination for the structural equation (R²_m) can be calculated using the formula:

$$R_m^2 = 1 - e_1^2 e_2^2$$

$$= 1 - (0,918)^2 \cdot (0,807)^2$$

$$= 1 - (0,842724) \cdot (0,651249)$$

$$= 1 - 0,548823$$

$$= 0,451177 \text{ (0,451)}$$

Based on this calculation, the total coefficient of determination is 0.451, which means that 45.1% of the variability in the data can be explained by the model. In other words, 45.1% of the information contained in the data is accounted for by the variables included in the model, while the remaining 54.9% is explained by other variables not included in the model.

4. CONCLUSION

Based on the analysis and discussion presented above, several conclusions can be drawn:

1. The study found that People's Business Credit (KUR) and the use of QRIS have a direct and positive effect on business development among culinary MSMEs in Denpasar City.
2. The study also shows that KUR, QRIS usage, and business development have a direct and positive impact on the income of culinary MSME actors in Denpasar City.
3. Furthermore, the results indicate that KUR and QRIS usage have an indirect but significant effect on income through business development among culinary MSMEs in Denpasar City.

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