



The Influence Of Financial Literacy, Use Of QRIS, Length Of Business And Working Hours On The Income Of Culinary Merchant In Jimbaran

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Abstract

Increasingly tight opposition among traders in an an increasing number of technologically superior generation encourages traders, mainly withinside the culinary sector, to enhance their competencies and skills, including handling commercial enterprise finances, utilising monetary technology, figuring out techniques from enjoy whilst strolling a commercial enterprise to be able to maximize their profits. This studies objectives to research the simultaneous affect of monetary literacy, use of QRIS, period of commercial enterprise and running hours at the profits of culinary in Jimbaran. The forms of records on this studies are quantitative and qualitative. The outcomes of this studies display that monetary literacy, use of QRIS, period of commercial enterprise and running hours concurrently affect the profits of culinary traders in Jimbaran. The outcomes of this studies display that monetary literacy partly has a effective and full-size impact at the profits of culinary traders in Jimbaran. The outcomes of this studies display that traders who use QRIS have better profits than traders who do now no longer use QRIS in Jimbaran. The outcomes of this studies display that the period of commercial enterprise has a effective and full-size impact at the profits of culinary traders in Jimbaran. Working hours don't have any partial impact at the profits of culinary traders in Jimbaran.

Keywords: *Financial Literacy, Use of QRIS, Length of Business, Working Hours, Merchant Income*

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INTRODUCTION

The world of trade in the era of globalization has the potential to become an obstacle for traders who cannot innovate to be able to compete with other traders. Bali is one of the islands in Indonesia that is a target for tourists, so Bali has great potential to experience increased globalization in terms of economy and technology. However, this has not gone smoothly with the Covid-19 pandemic which has emerged in recent years, although now the pandemic is considered to have stopped.

From 2019 to 2021 there was a decline in regional income in Badung Regency. The cause of this decline was due to the pandemic which damaged the economic order followed by a decline in income from the tourism and trade sectors which are one of the supporters of regional income in Badung Regency. The decline in income from tourism is due to the Pembatasan Sosial Berskala Besar (PSBB) which regulate people's mobility, prohibiting travel if it is not important and limiting international flights for foreign tourists so that people who rely on the large number of visits from local or foreign tourists to increase their income from trade have to experience losses. the big one. Therefore, people (traders) are expected to

be able to manage their business finances well and be able to determine the right strategy for their business. Implementing education to increase understanding of finance in society is very much needed. With the accelerated development of competitiveness in the digital world, traders are forced to follow the flow of these developments by implementing certain strategies (Setiawan, 2020)

OJK in 2022 has conducted a survey through the National Survey of Indonesian Financial Literacy and from this graph can be explained that the province of Bali with 57.66 percent ranks 5th out of 10 provinces in Indonesia in 2022 in terms of financial literacy level. This survey shows that there is a need for further socialization or education regarding financial literacy in Bali considering that Bali is a tourist area. By increasing financial literacy in Bali, the public, especially traders, will be able to access financial service products that are useful for their businesses. Financial literacy education aims to increase a person's level of knowledge and/or ability according to their individual way of life (Huston, 2010).

Currently observed that in Bali Province, as many as 70 percent of the total QRIS users in Bali in 2022 in the MSME category are spread across Denpasar City and Badung Regency, where Jimbaran is included in Badung Regency. According to Bank Indonesia, there are 24.9 million traders using QRIS out of a total of 30.87 million QRIS users in Indonesia as of February 2023. Meanwhile, according to records from the Bank Indonesia Representative Office (KPw BI), there are 412,417 thousand traders who use QRIS in Bali. From these two things, we can conclude that there is a very large gap between traders using QRIS throughout Indonesia and Bali. There needs to be encouragement from the government for traders, especially in the culinary sector, to educate traders so that their businesses can be digitalized. Remembering that Bali is a famous tourist area until abroad, many traders should be more educated about the use of financial technology, one of which is QRIS.

Apart from economic literacy and the usage of QRIS, numerous elements that impact traders' profits, certainly considered one among that's the duration of enterprise. Length of enterprise is the duration of time a dealer has spent working his enterprise. A person's level of observation in behavior can be influenced by the length of a business (Iantang & Kirana, 2022). The amount of time a trader has invested in growing his business will determine the extent of that trader's success. The longer the trader has been in business, the more the business actor understands the desires of his consumers (Anto et al., 2023). This is also supported by research conducted by Made et al. (2015) which states that the duration of time a enterprise takes can create enjoy withinside the enterprise, from the enjoy they already have, the dealer is at once capable of recognise the tastes favored via way of means of his enterprise relations. Apart from business time, working hours are also a factor that can increase traders' business income. Working hours are the time a trader devotes to running his business from preparation to completion of the business. According to Alkumairoh & Warsitasari (2022) in his research stated that effective working hours will be able to produce more dynamic income. Traders must understand when is the right time to sell. The results of research conducted by Wibowo et al. (2021) states that working hours have a positive effect on income. Variations in working hours applied by traders will determine the income they receive. The longer the

trading duration of business actors, the higher their productivity and the higher the opportunity for traders' income to increase.

Based on this background, it is known that traders need to innovate amidst the acceleration of world development, especially with the pandemic that has hit the world in recent years, which has caused traders' income to experience a drastic decline and forced traders to develop. Such situations require more capital for traders to be able to maintain their business, in this case financial literacy, use of QRIS, length of business and working hours to increase income. So it is necessary to carry out research on "The Influence of Financial Literacy, Use of QRIS, Length of Business and Working Hours on the Income of Culinary Traders in Jimbaran".

METHODS

This type of research is associative research that uses a quantitative approach, namely research that requires a causal relationship between two or more variables (Sugiyono, 2013). This research was conducted in Jimbaran. The object studied in this research is the income of culinary traders in Jimbaran which is influenced by financial literacy, use of QRIS, length of business and working hours.

To test the hypothesis that has been proposed, each variable needs to be given a clear measurement and definition first. The definitions of the variables that will be used are:

Income(Y) is all revenue minus the costs obtained. Income is all net receipts obtained each month in rupiah units.

Financial Literacy(X1) is the understanding that individuals have in managing their finances to achieve prosperity. In this research, financial literacy will be measured from knowledge, attitudes and behavior.

Use of QRIS (X2) is a charge machine primarily based totally on a shared transport channel that is used to standardize charge transactions the usage of QR Codes. In this research, the use of QRIS is a dummy variable with units of measurement that are divided into two, namely:

Category 1, $D = 0$ means traders who do not use QRIS

Category 2, $D = 1$ means traders who use QRIS.

Length of Business(X3) is the time the dealer has spent walking his enterprise. In this research, the duration of enterprise is defined by the point the dealer has labored in years.

Working hours(X4) is the duration of time that investors spend walking their enterprise from guidance to final their enterprise. In this research, the working hours variable is measured by the time traders devote to running their business in hours.

The target population in this research is all culinary traders in Jimbaran who are recorded and sorted by the Jimbaran Village Office, namely 77 traders. The characteristics determined in this research are culinary traders who trade using QRIS and are domiciled in Jimbaran. The studies approach on this look at makes use of a non-chance sampling approach, particularly, a saturated pattern or in different phrases a census the usage of statistics series methods, particularly based interviews, non-player commentary and in-intensity interviews the usage of questionnaires as studies instruments.

RESULTS & DISCUSSION

Results

Jimbaran Village is one of 14 sub-districts in Badung Regency. Jimbaran Village has an area of 20.50 km with 14 traditional Banjars. Jimbaran Village was previously a rural area for local fishermen which has now developed into a tourist destination for local and foreign tourists who come to Bali. This can be seen from the existence of restaurants and places to eat seafood and the many hotels with international standards. The development of the times has changed the livelihoods of residents in Jimbaran Village.

Table 4.1 Characteristics of Respondents Based on Age

No	Age (Years)	Number of Respondents	
		Person	Percentage (%)
1	19 - 24	10	13
2	25 - 30	20	26
3	31 - 36	20	26
4	37 - 42	15	19
5	43 - 48	7	9
6	49 - 53	3	4
7	54 - 59	0	0
8	60 - 65	2	3
	Amount	77	100

Source: Primary data processed (2023)

Based on Table 4.1, the largest number of respondents were in the age range 25 - 30 years and 31 - 36 years, namely 20 people each. This was followed by 15 respondents in the 37 - 42 year age range and 10 people in the 19 - 26 age range. Based on this data, it can be seen that the culinary traders in Jimbaran who were respondents fall into the productive age group where individuals have optimal thinking and reasoning abilities so they can increase their production which results in higher income levels. Age is related to a person's level of maturity, including the management of their finances. The older a person is, the wiser a person is in managing their finances.

Table 4.2 Characteristics of Respondents Based on Education Level

No	Education	Number of Respondents	
		Person	Percentage (%)
1	No school	0	0
2	elementary school	0	0
3	Junior High School	18	23
4	Senior High School	40	52
5	College	19	25
	Amount	77	100

Source: Primary data processed (2023)

From Table 4.2, the education level of culinary traders in Jimbaran who were respondents was dominated by high school graduates, namely 40 people or 52 percent. This was followed by the number of respondents who had graduated from college at 25 percent, and respondents who had graduated from junior high school (Junior High School) at 23 percent. The dominance of education levels from high

school graduates at 52 percent shows that these traders have a great opportunity to easily understand things related to financial management and the use of technology.

Table 4.3 Characteristics of Respondents Based on Gender

No	Gender	Number of Respondents	
		Person	Percentage (%)
1	Man	36	47
2	Woman	41	53
Amount		77	100

Source: Primary records processed (2023)

Table 4.3 shows that of the 77 respondents studied, there were 47 percent of respondents who were male, and 53 percent of respondents who were female. Based on research data, it can be concluded that the majority of culinary traders in Jimbaran who were respondents were female, namely 41 people or 53 percent. The female gender is more dominant than the male gender because many women are actually housewives but also have side jobs to help support their family's economy as traders.

Table 4.4 Description of variables based on financial literacy

No	Statement	STS (%)	T.S (%)	C (%)	S (%)	SS (%)
Knowledge						
1	I am able to carry out financial planning for my business	3.9 (3)	19.5 (15)	20.8 (16)	44.2 (34)	11.7 (9)
2	I understand the benefits of doing financial planning for my business	2.6 (2)	18.2 (14)	26 (26)	37.7 (29)	15.6 (12)
3	I understand how to manage finances effectively	9.1 (7)	9.1 (7)	35.1 (27)	28.6 (22)	18.2 (14)
4	I know the conditions for getting a loan from the bank	5.2 (4)	35.1 (27)	20.8 (16)	29.9 (23)	9.1 (7)
5	I understand the benefits of the facilities offered by banks	5.2 (4)	33.8 (26)	18.2 (14)	31.2 (24)	11.7 (9)
Behavior						
6	I make daily financial records	2.6 (2)	22.1 (17)	19.5 (15)	39 (30)	16.9 (13)
7	I do financial planning to determine existing strategies	6.5 (5)	19.5 (15)	23.4 (18)	36.4 (28)	14.3 (11)
8	I prepare a budget for my business	3.9 (3)	16.9 (13)	19.5 (15)	31.2 (24)	28.6 (22)
9	I consider taking out credit at the bank	10 (8)	29.9 (23)	23.4 (18)	26 (20)	10.4 (8)
Viewpoint						

10	I am willing to accept risks in making decisions	0 (0)	28.6 (6)	28.6 (22)	46.8 (36)	16.9 (13)
11	I am able to develop strategies to minimize financial risks that will occur	1.3 (1)	10.4 (8)	31.2 (24)	35.1 (27)	22.1 (17)
12	I plan the future goals of my business	1.3 (1)	5.2 (4)	27.3 (21)	40.3 (31)	26.0 (20)
	Average	4.33	20.69	24.48	35.53	15.95

Source: Primary records processed (2023)

From table 4.4, it shows that of the 12 statements regarding traders' insight and abilities regarding financial literacy, 35.53 percent of traders "agree" that financial literacy has a positive influence on their business. The traders who were respondents agreed that with financial literacy, respondents were able to manage their business finances well. However, there are some traders who still do not understand and apply financial literacy in their business and some traders still do not know the benefits of financial literacy for their business.

Table 4.5 Description of Variables Based on QRIS Use

No	Use of QRIS	Number of Respondents	
		Person	Percentage (%)
1	Not Using QRIS	30	38
2	Using QRIS	47	62
	Amount	77	100

Source: Primary records processed (2023)

The use of QRIS on this studies is measured the usage of a dummy variable, wherein the cost zero is for culinary investors who do now no longer use QRIS and the cost one is for culinary investors who use QRIS. Based at the outcomes of studies that has been carried out, it become located that almost all of culinary investors in Jimbaran who have been respondents, specifically sixty two percentage of respondents used QRIS and 38 percentage did now no longer use QRIS. The life of QRIS allows price transactions among investors and clients, specifically for clients who do now no longer bring cash. Lack of information approximately how QRIS works is the principle cause a few culinary investors do now no longer use QRIS.

Table 4.6 Description of variables based on length of business

No	Length of Business (Years)	Number of Respondents	
		Person	Percentage (%)
1	1	24	31
2	2	19	24
3	3	13	17
4	4	6	8
5	5	5	6
6	6	2	3
7	7	2	3
8	≥8	6	8
	Amount	77	100

Source: Primary records processed (2023)

Based on Table 4.6, the largest number of respondents, namely 24 respondents, had run their businesses within a period of 1 year with a percentage of 31 percent of the total respondents. Then, the minimum length of business is 5 and 6 years with a percentage of 3 percent each. The large number of respondents who had businesses for 1 year was due to the pandemic several years ago which made these traders change professions from their previous jobs.

Table 4.7 Description of variables based on working hours

No	Working Hours per Month	Number of Respondents	
		Person	Percentage (%)
1	240 - 267	13	17
2	268 - 295	5	6
3	296 - 322	18	23
4	323 - 349	11	14
5	350 - 377	20	26
6	378 - 404	2	3
7	405 - 431	6	8
8	432 - 458	2	3
	Amount	77	100

Source: Primary records processed (2023)

Based on Table 4.7 above, it can be seen that more respondents devote their time to work for 350 to 377 hours per month, namely 20 respondents or 26 percent of the total respondents. The lowest category is 2 percent with 2 respondents each who work 378 to 404 hours per month and 432 to 458 hours per month. If you look at the table above, the average time spent by traders per week is 87 hours per week. This means that culinary traders' working hours are above normal working hours. The normal working hour rules stipulated in Law Number 11 of 2020 concerning Job Creation are 40 hours per week and these working hour rules do not apply to all types of work.

Table 4.8 Description of Variables Based on Income

No	Income (Monthly)	Number of Respondents	
		Respondent	Percentage (%)
1	<Rp. 15,000,000	0	0
2	IDR 15,100,000 - IDR 24,000,000	5	7
3	Rp.24,100,000 - Rp.33,000,000	20	26
4	Rp.33,100,000 - Rp.42,000,000	17	22
5	Rp.42,100,000 - Rp.51,000,000	14	18
6	Rp.51,100,000 - Rp.60,000,000	14	18
7	Rp.60,100,000 - Rp.69,000,000	3	4
8	>69,000,000	4	5
	Amount	77	100

Source: Primary data processed (2023)

Based at the information acquired from the questionnaire effects concerning income, it could be visible in Table 4.8 which suggests that the amount of income received by culinary traders in Jimbaran varies greatly. The monthly income of culinary traders in Jimbaran who were respondents was between Rp. 24,100,000 -

Rp. 33,000,000 had the largest number of respondents with a percentage of 26 percent or 20 respondents. The amount of income earned is uncertain in one month because traders are in a transition period from the recent Covid pandemic. If you look at the 2024 Bali UMK for Badung Regency per month, which is IDR 3,318,628.06, then the income of culinary traders in Jimbaran is much greater than the Badung Regency UMK.

DISCUSSION OF RESEARCH RESULTS

Validity check is a check used to degree whether or not a questionnaire is legitimate or not. The importance take a look at is done via way of means of evaluating the outcomes of the rcount fee with rtable with tiers of freedom (df) = n-2.

Table 4.9 Financial Literacy Validity Test Results

Statement	rcount	rtable	Information
P1	0.777	0.224	<i>Valid</i>
P2	0.774	0.224	<i>Valid</i>
P3	0.807	0.224	<i>Valid</i>
P4	0.701	0.224	<i>Valid</i>
P5	0.716	0.224	<i>Valid</i>
P6	0.828	0.224	<i>Valid</i>
P7	0.798	0.224	<i>Valid</i>
P8	0.849	0.224	<i>Valid</i>
P9	0.65	0.224	<i>Valid</i>
P10	0.756	0.224	<i>Valid</i>
P11	0.842	0.224	<i>Valid</i>
P12	0.845	0.224	<i>Valid</i>

Source: Primary data processed (2023)

Based on the results of Table 4.9, that the financial literacy variable has valid criteria, this can be explained from all the rcount results which are greater than the rtable which in this study was 0.224 so it can be concluded that each statement in the financial literacy variable can be said to be feasible in research.

Table 4.10. Reliability Test Results

Variable	Cronbach Alpha	N of items	Information
Financial Literacy	0.940	12	Reliable

Source: Primary data processed (2023)

Based on the results in table 4.10, the Cronbach Alpha value of the financial literacy variable is 0.940. From these results, it could be concluded that the statements on this questionnaire are dependable due to the fact the Cronbach Alpha price is more than the importance price of 0.60.

Table 4.11 Kolmogorov-Smirnov Normality Test Results

Statistical Tests		0.114
Asymp. Sig. (2-tailed)		.015c
Exact Sig. (2-tailed)		0.251

Source: Primary data processed (2023)

From table 4.11, the Kolmogorov-Smirnov test using the Exact approach, it can be seen that the results are Exact. Sig (2-tailed) in this study is 0.251, which is greater than the provisions of the Kolmogorov-Smirnov normality test with a value of > 0.05. Therefore, it may be concluded that the records on this observe is commonly dispensed and constant with preceding check results, and this records is appropriate to be used in research.

Table 4.12 Multicollinearity Test Results

Variable	Collinearity Statistics	
	Tolerance	VIF
Financial Literacy	0.692	1,445
QRIS Usage	0.754	1,327
Length of Business	0.814	1,229
Working Hours	0.927	1,078

Primary data processed (2023)

From desk 4.12, it is able to be visible that the tolerance fee for the economic literacy variable is 0.692, QRIS utilization is 0.754, period of commercial enterprise is 0.814, and running hours is 0.927. The all unbiased variables above have met the requirements for multicollinearity testing, mainly the tolerance charge is greater than 0.10. So it can be concluded that there can be no multicollinearity withinside the regression model and it can be used in this research.

Table 4.13 Heteroscedasticity Test Results

Variable	Sig.
Financial Literacy	0.058
QRIS	0.672
Length of Business	0.238
Working Hours	0.880

Source: Primary data processed (2023)

From desk 4.13 with the aid of using sporting out the Glejser take a look at, the effects of the take a look at at the economic literacy variable (X1) are 0.058, QRIS usage (X2) 0.672, period of business (X3) 0.238, and operating hours (X4) 0.880, so there's no heteroscedasticity due to the fact The 4 values of every variable are more than the importance value, specifically 0.05.

Table 4.14 Multiple Linear Regression Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	13364441,657	9459390,443		1,413	0.162
	Financial Literacy	347294,522	167581,336	0.236	2,072	0.042
	QRIS	7537687,944	3298670,098	0.250	2,285	0.025
	long time in business	1551099,323	626195,444	0.260	2,477	0.016
	working hours	516718,529	785729,158	0.065	0.658	0.513

	R ²	0.352				
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Source: Primary data processed (2023)

Based on table 4.14 using the SPSS 25 program, the following multiple linear regression equation can be obtained:

$$Y = 13364441.66 + 347294.522X_1 + 7537687.944X_2 + 1551099.323X_3 + 516718.529X_4 + \mu$$

Table 4.15 F Test Results

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.94327E+15	4	1.48582E+15	9,785	,000b
	Residual	1.09333E+16	72	1.51852E+14		
	Total	1.68766E+16	76			

Source: Primary data processed (2023)

Based on desk 4.15, the consequences of the F statistical check display that the fee of Fcount is 9.785 with a importance of 0.000. From those consequences it could be proven that Fcount > Ftable = 9.785 > 2.50, so H0 is rejected. So it could be concluded that the variables monetary literacy, use of QRIS, period of business, and operating hours concurrently and appreciably have an effect on the profits of culinary investors in Jimbaran. If traders have broad insight in financial knowledge, assisted by the use of financial technology as digitalization, experience while running a business, then they are able to maximize their business activities in order to get maximum results too.

Table 4.16 t test results

	Model	Unstandardized Coefficients		Standardized Coefficients	t
		B	Std. Error	Beta	
1	(Constant)	13364441,657	9459390,443		1,413
	Financial Literacy	347294,522	167581,336	0.236	2,072
	QRIS	7537687,944	3298670,098	0.250	2,285
	Length of business	1551099,323	626195,444	0.260	2,477
	working hours	516718,529	785729,158	0.065	0.658

Source: Primary data processed (2023)

Based on table 4.16 of the t test results, the influence of each variable can be explained as follows:

The monetary literacy variable has a tcount fee of 2.072 and a ttable fee of $t = t = 1.992$. From those values, if we examine the fee of tcount = 2.072 > 1.992 and the fee of Sig. = 0.042 < $\alpha = 0.05$ then H0 is rejected. In other words, for every increase in knowledge in financial literacy applied in business, the income of culinary traders in Jimbaran will increase by 347,294,522 rupiah.

The tcount value of the QRIS usage variable is 2.285, ttable = 1.992. Comparing the value of tcount = 2.285 > 1.992 and the fee of Sig from those values, we get: = 0.042 < $\alpha = 0.05$, then H0 is rejected. In other words, a food service operator in Jimbaran who uses QRIS will earn Rp 753,7687,944 more than a food service operator who does not use QRIS.

The length of the business variable has a t -count value of 2.477 and t -table = 1.992. Comparing the value of t -count = 2.477 > 1.992 and the fee of Sig from those values, we get: $= 0.016 < \alpha = 0.05$, then H_0 is rejected. It may be concluded that the commercial enterprise variable duration partly has a high-quality and great effect at the profits of Jimbaran caterers. In different words, assuming different variables, particularly the usage of QRIS and the usage of constant running hours, for each extra 12 months of a dealer's commercial enterprise life, the profits of a Jimbaran culinary dealer will increase through Rp 155,1099,323

.The running hours variable has a t -count fee of 0.658 and a t -table = 1.992. From those values, if we examine the fee of t -count = 0.658 < 1.992 and the value of Sig. = 0.0513 > $\alpha = 0.05$ then H_0 is accepted. So it is able to be concluded that partly buyers who paintings excessive hours have an profits that isn't better than buyers who paintings low hours at culinary buyers in Jimbaran.

Discussion

Financial literacy has a significant impact on the income of food service operators in Jimbaran. Skills and the application of financial literacy to business is one of the things that traders need to pay attention to. Traders need to always expand their knowledge in managing their business finances so that they understand the process of developing their business, even with external assistance in the form of credit loans, traders can not only develop but can become a support when experiencing times of difficulty in business. That way, they are able to continue to increase their business income.

Use of QRIS has a significant impact on the income of Jimbaran food vendors. In line with research conducted by Sihaloho & et al. (2020) which states that the existence of QRIS will maintain traders' income. The push for financial digitalization and the many benefits provided by QRIS will make traders more practical in conducting their business. With technology in the form of QRIS, fraud by counterfeiting money can be minimized, customers who make cashless transactions can be reached, traders get financial reports every time they sell. These things really help traders in increasing their income.

The results of this study show that the length of the business variable has a significant impact on the income of Jimbaran food vendors. The longer a dealer runs a business, the better they know what the business needs. According to Herman (2020), his research found that the length of time a person operates and practices a business influences professionalism. The longer someone runs a business, the more the entrepreneur understands the tastes and behavior of consumers. Apart from that, if the trader moves their place of business, this will not affect their income because they already have regular customers and the relationship between the trader and the buyer is able to maintain their business income.

The results of this research show that working hours have no effect on the income of culinary traders in Jimbaran. Buyers' lack of interest in what traders are selling is one of the factors why working hours do not have a significant effect on income. Merciless scheduling is one reason why working hours do not affect earnings. Longer working hours do not mean that income will always increase, so traders need to determine when is the best time to start their business where customers are busy when their business is operating.

CONCLUSION

Looking at the interesting research results, several conclusions can be drawn: Financial literacy, use of QRIS, length of business and working hours simultaneously have a significant effect on the income of culinary traders in Jimbaran. Financial literacy, length of business partially have a positive effect on the income of culinary traders in Jimbaran. The results of this study indicate that partial work hours do not affect the income of culinary entrepreneurs in Jimbaran. Traders who use QRIS in Jimbaran earn higher incomes than traders who do not use QRIS in Jimbaran.

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