

The Success of Halal Food MSME Business Growth: Application of Payment Technology and Spiritual Entrepreneurship

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ABSTRACT

The success of the growth of halal food MSMEs through the level of technology adoption and internalization of spiritual values faces problems where there are technical constraints such as limited internet infrastructure, transaction security, and digital literacy which are the main obstacles to the use of QRIS by MSMEs in less digitized areas. In addition, spiritual values in business require a deep understanding of how these values can be translated into ethical and sustainable business practices, which are often difficult due to the lack of guidance and concrete examples. The purpose of this study was to see the relationship between payment technology, namely QRIS and spiritual entrepreneurship on the development and the success of the growth of Halal Food MSMEs in Lampung Province. The research methodology used in this study was quantitative using the SmartPLS 3.0 software. Primary data collection was carried out by taking a sample of respondents, namely Halal Food MSME business actors in Lampung Province, Indonesia through a purposive sampling method. A total of 200 samples were used for this study. Data were obtained through the use of Google Form, with indicator assessments carried out using the Likert Scale. The findings of the study indicated a relationship between payment technology, namely QRIS and spiritual entrepreneurship on the development of the success of the growth of Halal Food MSMEs in Lampung Province.

Keywords: Payment Technology, Spiritual Entrepreneurship, Business Growth, Halal Food MSME

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INTRODUCTION

The growth of halal food Micro, Small, and Medium Enterprises (MSMEs) in Indonesia has emerged as one of the most significant phenomena in the national economy. This issue illustrates an important transition where the success of halal food MSMEs is not only an indication of economic expansion, but also a reflection of profound social and cultural changes. Indonesia, as the country with the largest Muslim population in the world, has witnessed a strong increase in demand for halal products, which directly affects the growth of MSMEs in this sector (Rahman et al., 2022). The main driving factors behind the success of halal food MSMEs include, first, increasing consumer awareness and demand for halal products. Consumers in Indonesia are increasingly aware of what they consume, not only in terms of health but also the halalness of the product. This is supported by the growth of a religious middle class and increased access to information, which allows consumers to be more selective in choosing products. Digital market penetration has opened up new opportunities for halal food MSMEs to market their products to a wider audience. Overall, the successful growth of halal food MSMEs in Indonesia is the result of a combination of market factors, government support, and technological adaptation. This issue shows the vast potential for inclusive economic development, as well as providing valuable lessons on how cultural and religious values can be integrated into modern business practices to create sustainable growth (Lontchi et al., 2023).

Lampung Province, located at the southern tip of the Indonesian island of Sumatra, has seen significant growth in the halal food MSMEs sector, reflecting a positive trend across the country. This phenomenon not only indicates economic progress but also highlights a shift in business principles that adopt cultural and religious values. The growth of halal food MSMEs in Lampung is considered a response to growing market demand as well as a promising economic opportunities and this is due to several things including Cultural and Religious Context, Market Demand and Economic Opportunities, Challenges in Technology Adoption, and Integration of Spiritual Values. Lampung has a demographic advantage as a region with a Muslim majority population, which naturally creates high demand for halal food products (Cueto et al., 2022). Awareness of halal products not only increases local consumption but also provides opportunities for MSMEs to explore a wider market. In addition, the diversity of culture and culinary

traditions in Lampung offers a variety of products that can attract both local consumers and visiting tourists. However, the growth of halal food MSMEs in Lampung also faces a number of challenges. One of the main ones is the consistency and maintenance of product quality standards, which are vital to maintaining consumer trust. In addition, although the government has provided support, access to financing sources is still a major obstacle for many MSMEs. This barrier often limits their ability to expand operations and adopt new technologies (Harsanto et al., 2024).

The issues regarding the development of successful growth of halal food MSMEs in Lampung Province, especially in terms of the application of payment technology such as QRIS and spiritual entrepreneurial practices, reveal several critical dimensions that require further research. These two aspects—application of technology and integration of spiritual values—are key elements that influence the sustainability and growth of MSMEs, but also present significant challenges and gaps in the literature and practice. The adoption of payment technologies such as QRIS among halal food MSMEs in Lampung still faces obstacles. Although QRIS offers convenience and efficiency of transactions, the level of penetration and acceptance of this technology still varies (Nuryyev et al., 2020). Penetration and acceptance of technology among halal food MSME owners in Lampung is still limited, especially in rural areas. This is in contrast to more urban provinces where digital literacy and infrastructure may be more developed. Challenges faced in Lampung, such as unstable internet connectivity and limited access to devices, highlight unique barriers to QRIS adoption. Studies have often found that lack of technological infrastructure, limited understanding of the benefits of QRIS, and resistance to change as key factors inhibiting full adoption. In addition, transaction security and data privacy are concerns that have not been fully addressed, given the increased risk of cybercrime. In the context of spiritual entrepreneurial practices, many halal food MSMEs in Lampung are trying to integrate Islamic values into their business operations, but their implementation is often inconsistent or unsystematic. This indicates a gap in research on how spiritual values can specifically be integrated into daily business practices to generate optimal business performance (Kurniasari et al., 2023).

The success of halal food MSME business growth is a multidimensional issue, influenced by various interrelated factors, including the implementation

of payment technologies such as QRIS and spiritual entrepreneurial practices. The implementation of payment technologies such as the Quick Response Code Indonesian Standard (QRIS) has played a significant role in supporting the growth of halal food MSMEs in Lampung Province. QRIS, as a standardized payment system in Indonesia, simplifies the transaction process by enabling cross-platform payments using QR codes. This innovation has brought about significant changes in the way halal food MSMEs in Lampung operate and interact with their consumers. QRIS increases the ease and speed of transactions (Tengeh & Talom, 2020). By utilizing QRIS, halal food MSME customers can make payments simply by scanning a QR code through their payment application. This eliminates the need for cash transactions which are often slower and less efficient. This speed and convenience are especially important in busy retail environments, where shorter waiting times can increase customer satisfaction and reduce queues. QRIS enables halal food MSMEs to improve their operational efficiency. This system minimizes errors that often occur in cash transactions and makes financial recording easier. With a digital record of each transaction, MSMEs can more easily manage their finances and monitor cash flow more accurately. This ease of financial management is essential for MSMEs on a scale of operation that is often limited by administrative resources (Fanelli, 2021).

Although payment technologies such as the QRIS have been widely adopted in many business sectors as a tool to facilitate transactions, contradictions arise when considering the impact of this technology on the growth of halal food MSMEs in Lampung Province. Although in theory QRIS offers a number of advantages, in practice there are factors that limit its effectiveness in supporting the growth of MSMEs in this sector. Penetration and acceptance of technology among halal food MSME owners is still limited, especially in rural areas or for business actors who are less technologically literate. Many MSME owners in Lampung are not yet fully accustomed to or do not have access to devices that support the use of QRIS (Shwedeh et al., 2022). Digital infrastructure limitations, such as unstable internet connectivity and minimal technical support, make QRIS less practical for some MSMEs. Consumer trust and habits in using cash are also important obstacles. In many local communities in Lampung, cash is still considered the safest and most convenient payment method. Distrust of digital transactions and concerns about the security of personal data reduce

the tendency of consumers to use non-cash payment methods such as QRIS. This directly affects the effectiveness of QRIS in increasing sales of halal food MSMEs. The implementation and operational costs of QRIS also pose a dilemma for MSMEs. Although QRIS is claimed to be an efficient and economical solution, there are still costs that must be incurred to set up and maintain a digital payment system. For MSMEs that operate with thin profit margins, these additional costs can be an unexpected financial burden and reduce the financial benefits of using QRIS (Rehman et al., 2023).

Spirituality in entrepreneurship has become an important aspect that influences the dynamics and success of halal food MSMEs in Lampung Province. Integration of spiritual values in business practices not only reflects a commitment to ethics and social responsibility but also strengthens customer trust and loyalty. Spiritual practices in entrepreneurship strengthen relationships with customers and communities. MSMEs that operate based on spiritual values are often more sensitive to customer needs and expectations. They also tend to be more committed to the welfare of the community, whether through charity, environmental conservation, or local economic empowerment. These actions create stronger bonds with customers and local communities, which in turn can increase customer support and loyalty (Iqbal et al., 2019). Entrepreneurial spirituality influences the trust and brand image of halal food MSMEs. Business actors who implement spiritual values in their businesses tend to be more trusted by consumers who prioritize the halalness of products. This is because spiritual principles are often considered to be in line with honesty, transparency, and integrity. The emphasis on spiritual entrepreneurship in Lampung reflects the community's commitment to ethical business practices. This focus on integrity and honesty in business operations is critical to building customer trust and loyalty, distinguishing Lampung from other provinces that may not prioritize these values as strongly. In the halal food industry, where compliance with halal standards is essential, this trust becomes a valuable asset that enhances the reputation and competitiveness of MSMEs. Transparency in business operations, especially in terms of raw material sourcing and production processes, is highly valued in the halal food industry. MSMEs that can provide clear and open information about the halalness of their products tend to be more trusted by consumers. This transparency not only strengthens relationships with customers but also facilitates easier halal audit and certification processes, which are essential requirements for business operations in the halal food sector (Ishaq & Abbass, 2020).

Although spirituality in entrepreneurship is often considered as a driver of growth and success in many businesses, there is a significant contradiction in the context of halal food MSMEs in Lampung Province. This can be attributed to several factors that indicate that spiritual principles do not always directly impact business success, especially in the context of a highly competitive and diverse market. The main obstacle is the perception and implementation of spiritual practices that are not aligned with market expectations or operational needs. In some cases, excessive focus on spiritual values can distract from other important aspects such as innovation, operational efficiency, and aggressive marketing strategies. MSMEs that place too much emphasis on spiritual adherence may fail to compete with rivals that are more flexible in adapting to market trends or new technologies (Kurt et al., 2020). While spiritual practices in entrepreneurship such as integrity and responsibility can build trust, they are often not enough to ensure financial success or long-term growth. In some situations, customers may prioritize factors such as price, quality, or product availability over the spiritual values held by MSMEs. This suggests that economic factors often outweigh spiritual factors in purchasing decisions. In the social and cultural context of Lampung, where there is a diversity of religions and beliefs, overemphasizing certain spiritual values can backfire. MSMEs that focus too much on certain spiritual aspects may not appeal to a wider market segment or to consumers who hold different views (Arabeche et al., 2022).

The relationship between payment technologies such as the QRIS, entrepreneurial spirituality, and the development and successful growth of halal food MSMEs shows a complex and multifaceted synergy. The interaction between these factors forms a unique landscape for halal food MSMEs, especially in navigating current market challenges and capitalizing on existing opportunities. QRIS as an innovative payment technology supports halal food MSME operations by simplifying transactions and expanding access to a wider market. This technology enables fast, secure, and efficient payments, which are critical in maintaining customer satisfaction. QRIS also makes it easier for MSMEs to track and manage income more accurately, thus helping in making more informed financial decisions. Entrepreneurial spirituality, which is often rooted in ethical and moral values, provides a strong foundation for business operations and social interactions in halal food MSMEs (Hermawati et al., 2022). Practices such as honesty, transparency, and social responsibility not only enhance a

business' reputation but also strengthen relationships with customers and suppliers. In the halal food industry, where trust and adherence to halal standards are critical, entrepreneurial spirituality becomes an important element that differentiates MSMEs in the eyes of consumers. The integration of QRIS and entrepreneurial spiritual values offers the potential to build deeper trust and sustainable customer satisfaction. For example, MSMEs that implement QRIS with an ethical and transparent approach can more easily communicate their adherence to halal standards and their commitment to quality to customers. This not only facilitates smoother transactions but also strengthens the brand image as a trustworthy and responsible entity. Thus, the relationship between QRIS, entrepreneurial spirituality, and the success of halal food MSMEs forms a dynamic ecosystem, where technology and ethical values support each other to achieve sustainable growth and satisfy customer needs in this highly competitive industry (Alshebami et al., 2023).

The urgency and pressing need to conduct research on the influence of payment technology such as the QRIS and entrepreneurial spirituality on the development and success of halal food MSMEs in Lampung Province can be seen from several important aspects. This situation is driven by changes in market dynamics, technological developments, and the need for rapid business adaptation, all of which affect the survival and growth of MSMEs in the region. With the increasing penetration of the internet and smartphones in Indonesia, consumers are becoming more familiar with digital technology and non-cash payments. QRIS, as a national initiative to simplify digital transactions across platforms, offers great potential to facilitate transactions and expand market reach (Bhutada, 2020) MSMEs. However, the level of adoption and effectiveness of QRIS among halal food MSMEs in Lampung has not been well measured, raising the need for research that can provide insight into the barriers and opportunities in implementing this technology. Entrepreneurial spirituality, which includes the values of ethics, honesty, and social responsibility, is highly relevant in the context of the halal food business. These values are not only important in meeting halal standards but also in building customer trust and loyalty. Research that explores how these values are implemented and their impact on business operations can provide guidance for MSMEs in integrating good business practices with halal compliance (Srimulyani & Hermanto, 2022). Digital transformation in the retail and F&B sectors requires in-depth study to understand the implications for local MSMEs. In particular, in the face

of competition from large businesses and e-commerce platforms that are already well integrated with digital payment systems, halal food MSMEs need an effective strategy to utilize technologies such as QRIS without losing the essence of the spiritual values that underlie their businesses. The global pandemic has accelerated the transition to cashless transactions and business digitalization. MSMEs that do not adapt quickly to these changes risk being left behind. Therefore, research on QRIS and entrepreneurial spirituality is crucial to help halal food MSMEs in Lampung understand and implement these changes in a profitable and sustainable manner (Sulistiyani et al., 2022).

The purpose of this study was to see the relationship between payment technology, namely QRIS and spiritual entrepreneurship towards the development of successful growth of Halal Food MSMEs in Lampung Province. This study showed several unique and distinctive characteristics that distinguish it from previous studies. These aspects provide important added value in the existing literature and offer a new perspective in understanding the dynamics that influence MSMEs in the digital era and markets that are highly based on ethical and religious values. This study integrated two main variables that have not been widely explored together in the context of halal food MSMEs, namely QRIS payment technology and spiritual entrepreneurship. Previous studies tended to focus on one aspect, either payment technology or spiritual aspects without examining the interaction between the two (Wahyudi et al., 2021). By combining these two factors, this study sought to understand how synergies and potential conflicts between the adoption of modern technology and the maintenance of traditional values affect the operation and success of MSMEs. This study was conducted in Lampung Province, a region with unique socio-economic dynamics that has not been widely studied in this context. Lampung, as a province with a large Muslim population and active in halal economic activities, provides a rich context to examine the influence of technology and spirituality on entrepreneurship. This allowed the study to explore local factors that may influence the acceptance and effectiveness of QRIS as well as the application of spiritual values in business (Contreras-Barraza et al., 2022). This study used a comprehensive methodological approach to gain a deeper understanding of the influence of payment technology and entrepreneurial spirituality. The results of this study are expected to provide specific and evidence-based recommendations for policy makers and practitioners in designing strategies that support the growth of halal

food MSMEs in Lampung. Thus, the study not only provides academic contributions, but also practical ones, supporting regional economic development in marketing management studies through informed and effective initiatives. Considering these unique features, this study offers significant contributions to enrich the existing literature and support the development of evidence-based strategies that can improve the success of halal food MSMEs in Lampung Province in the era of digitalization and globalization (Cai et al., 2023).

From a theoretical perspective, this study offers an important contribution to the marketing management literature by integrating two relatively unexplored domains together—digital payment technology and spiritual values in entrepreneurship. By focusing on QRIS, this study broadens the understanding of how digital payment technology influences consumer purchasing behavior in the context of halal food MSMEs, a sector that relies heavily on trust and adherence to religious norms. Furthermore, by examining entrepreneurial spirituality, this study deepens marketing theory by exploring how core values such as honesty, ethics, and social responsibility influence customer loyalty and brand perception. This helps fill a gap in the literature that often separates technology and ethics, demonstrating that these two elements interact in a complex way to influence consumer decisions.

Practically, the findings of this study provide valuable guidance for halal food MSME owners in Lampung in implementing QRIS payment technology. By understanding the impact of QRIS on customer experience, MSMEs can be more effective in designing marketing strategies that leverage the convenience and security of digital payments to increase customer satisfaction and purchase frequency. Furthermore, this study suggests that the integration of spiritual values in marketing strategies can be a powerful differentiation tool, especially in highly competitive markets. MSMEs can use the results of this study to highlight their commitment to ethical and responsible practices, which can appeal to market segments that are increasingly aware of social and ethical issues. This study also has implications for policy makers and payment system developers. By showing how QRIS can be integrated with spiritual values in business practices, this study supports the need for policies and infrastructure that support the growth of MSMEs in a sustainable and ethical manner. In addition,

these findings can be used as a basis for targeted training and development programs by business associations or government agencies, where MSMEs can be trained to optimize the use of payment technology while maintaining ethical values in their operations.

Acceptance Model Theory (TAM)

The Theory of Acceptance Model (TAM), proposed by Fred Davis in 1989, is an important theoretical framework for understanding how users accept and use technology. The model is widely used in information technology adoption studies to explain how users come to accept and use a particular technology. A key aspect of TAM is its focus on user perceptions of usefulness and ease of use as determinants of technology acceptance. TAM states that perceived usefulness (PU) is the extent to which a person believes that using a particular technology will improve his or her job performance. In this context, if a technology is perceived as useful, it is more likely that the technology will be accepted and used effectively (Na et al., 2022). This is based on the assumption that users are more likely to use technology that they perceive will be beneficial in completing certain tasks. Perceived ease of use (PEOU) is the extent to which a person believes that using a particular technology will be free of effort. In other words, if a technology is perceived as easy to use, then it is expected that the use of that technology will increase. According to TAM, this ease of use can directly influence perceived usefulness because easier-to-use technology can make tasks more efficient and less burdensome. TAM proposes that these two perceptions (usefulness and ease of use) influence attitudes toward using the technology, which then influence actual intentions to use, and ultimately actual use of the technology. This suggests a gradual process in which initial perceptions gradually influence technology use decisions (Rosli et al., 2023).

The relationship between the TAM with the influence of payment technology, namely QRIS, on the development of the success of the growth of Halal Food MSMEs, namely in the context of halal food MSMEs, (Perceived Usefulness, PU) can be interpreted as the level at which MSME owners believe that the use of QRIS will improve their business performance. This includes improvements in transaction efficiency, speed of service to customers, and ultimately, improvements in customer satisfaction.

If halal food MSME owners consider QRIS as a tool that can increase productivity and efficiency, they are more likely to adopt and continue using this technology. Perceived Ease of Use (PEOU), in the context of QRIS, concerns how easy it is for halal food MSME owners to use this technology. If QRIS is considered easy to learn and use, then the chances of adoption are higher. The ease of use of QRIS can reduce technical and operational barriers, making it more attractive to MSMEs that may not have large resources or technical expertise. TAM proposes that perceived usefulness (PU) and perceived ease of use (PEOU) together influence attitudes toward technology use, which in turn influence intentions to use, and ultimately actual use of the technology. In the context of halal food MSMEs, this means that positive attitudes toward QRIS, shaped by perceived usefulness and ease of use, can facilitate wider adoption and continued use of this payment system (Müller-Pérez et al., 2022).

Market Orientation Theory

The Market Orientation Theory (MOT) is a fundamental concept in marketing management science that was first introduced and developed by John C. Narver and Stanley F. Slater in the early 1990s. This concept focuses on the importance of organizations to systematically analyze and respond to market needs in order to achieve long-term success. The theory identifies three main components of market orientation: customer orientation, competitor orientation, and cross-departmental functional coordination. Customer orientation is a deep understanding of the needs and wants of existing and potential buyers. Narver and Slater emphasized that understanding customer needs is more than just meeting their expectations; it also involves anticipating their future needs. In practice, this means that companies must continually conduct research and analysis to keep up with or even get ahead of changes in customer preferences. Competitor orientation refers to a company's understanding of the strengths and weaknesses of current and potential competitors. This not only leads to a better understanding of the company's competitive position but also helps in anticipating the moves that competitors might make (Lucic, 2020). Thus, market-oriented companies will continuously analyze the competitive landscape to effectively adjust their strategies and tactics. Functional coordination is an important aspect that concerns the integration and coordination across departments within the company to create value

for customers. This includes sharing information and resources among various departments, such as marketing, sales, and production, to ensure that all aspects of the company's operations are aligned with market needs. This coordination is essential to ensure that the company can respond efficiently and effectively to dynamic market demands. Furthermore, market orientation requires commitment from all levels within the organization. Narver and Slater describe market orientation not only as a strategy but as an organizational culture that must permeate every business activity. This includes a commitment to continually learning about and responding to the market, which in turn supports continuous innovation and improved company performance (Butkouskaya et al., 2020).

The relationship between Market Orientation Theory with the influence of spiritual entrepreneurship on the development of successful growth of halal food MSMEs, namely market orientation emphasizes the importance of a deep understanding of customers and competitors and effective internal coordination, while entrepreneurial spirituality introduces the dimension of ethical values and social responsibility in business practices. Customer orientation in market orientation theory requires that halal food MSMEs not only understand the basic needs of customers but also the values they hold, which often include compliance with halal laws and ethical practices. In this context, entrepreneurial spirituality supports market orientation by emphasizing the importance of meeting these ethical expectations, not only to meet customer needs but to exceed them, thereby deepening relationships and building trust (Li et al., 2021). Competitor orientation allows halal food MSMEs to identify and understand the strategies and actions of competitors who may also be trying to meet similar halal and ethical standards. By integrating entrepreneurial spirituality, MSMEs can explore new ways to differentiate themselves through a commitment to authenticity and integrity, not just in products, but in all aspects of business operations. Functional coordination, as the third pillar of market orientation, demands strong integration between various departments within the MSME to ensure that all aspects of the business contribute to a cohesive and ethical customer experience. This is where entrepreneurial spirituality plays a key role, as it promotes a values-based corporate culture where every team member understands and is committed to a higher common purpose. This enhances consistency and authenticity in delivering halal and ethical values to customers (Octasyilva et al., 2022).

Business Performance Growth

Business performance growth is the increase in a company's capacity to create greater value over time. This can be measured through key performance indicators such as increased revenue, profits, ROI, and market value. Performance growth should be viewed not only in light of short-term financial results but also in terms of the company's ability to sustain and improve these results over the long term. Effective business performance growth involves continuous improvement in efficiency, product innovation, and responsiveness to changing market needs. Business performance should be measured through four interrelated perspectives: financial, customer, internal business processes, and learning and growth (Kim, 2021). This approach allows managers to gain a holistic view of company performance and emphasizes the importance of non-financial aspects such as customer satisfaction and innovation capacity as drivers of long-term performance. Improving business performance involves not only achieving financial targets but also optimizing resources, innovation, and organizational development. He argues that sustainable growth requires organizations to proactively manage and renew their resources and capabilities (Wang et al., 2023).

The growth of halal food business performance in the era of globalization can be seen from the increase in market reach. Globalization opens up opportunities for halal food businesses to export products to various countries, taking advantage of the growing global demand for ethical and Islamically compliant products. Business performance in this context is measured through market expansion, both geographically and in new consumer segments that may not yet be fully aware of the benefits of halal products. The growth of halal food business performance also includes innovation in products and services. In the era of globalization, especially with rapid technological developments, halal food businesses must innovate to stay relevant (Han et al., 2021). This includes developing new products that meet or exceed halal standards, integrating sustainability practices, and leveraging digital technologies to optimize production and distribution. These innovations not only improve product quality and diversity but also operational efficiency. Performance growth is measured through the business's ability to adapt to regulatory and market constraints. In a global context, halal food businesses face a variety of different regulatory

frameworks, which affect how products are produced, labeled, and marketed. The effectiveness of businesses in managing these regulatory complexities and adapting their market strategies to local policies and preferences is an important indicator of their performance (Wiyono et al., 2022).

Micro, Small and Medium Enterprises (MSMEs)

MSMEs is a terminology used to classify businesses based on the scale of operations and assets owned. In the legal context in Indonesia, MSMEs are classified into three categories. MSMEs are a category of businesses that play an important role in the global economy, especially as drivers of economic growth, job creation, and innovation. MSMEs are usually defined based on several criteria, including the number of employees, total assets, and annual turnover. These criteria vary from country to country, but in general, MSMEs are companies that have a relatively small number of employees and asset volume compared to large companies (Kikawa et al., 2022). Micro businesses have maximum assets of IDR 50 million, excluding land and buildings for business premises, or have annual sales of no more than IDR 300 million. Small businesses are those with assets of more than IDR 50 million to IDR 500 million, excluding land and buildings for business premises, or have annual sales of more than IDR 300 million to IDR 2.5 billion. Meanwhile, medium businesses have assets between IDR 500 million to IDR 10 billion, excluding land and buildings for business premises, or annual sales between IDR 2.5 billion to IDR 50 billion. MSMEs play an important role in the economy because they promote innovation and entrepreneurship. With their smaller size and more flexible structure, MSMEs are able to adapt to market changes and technological trends more quickly than large companies. In addition, MSMEs are often more connected to local communities and play an important role in income distribution in rural and urban areas (LY Li et al., 2023).

The growth of MSMEs in the halal food sector has reflected the trend of globalization and increasing consumer awareness of halal products. Amidst increasingly open global market conditions, halal food MSMEs are not only growing in countries with a majority Muslim population, but are also reaching wider international markets, including non-Muslim countries. This phenomenon is driven by several main factors that shape the dynamics of their growth in the era of globalization. The increase in the global Muslim

population and the increasing awareness of compliance with Islamic law in food consumption are the main drivers of the growth of the halal food industry (Bux et al., 2022). The large and growing Muslim population, estimated to be a quarter of the world's population, offers a broad and diverse consumer base. This awareness is not only limited to consuming halal food, but also includes processing, packaging, and distribution processes that meet halal standards. Government initiatives and cooperation between countries also play a vital role in supporting halal food MSMEs. Many countries have developed policies designed to support the growth of the halal food industry through fiscal incentives, subsidies, and training programs. International cooperation, such as free trade agreements and economic forums, also support the growth of this sector by facilitating market access and promoting uniform halal standards (Nazaruddin & Fekete-farkas, 2023).

Payment Technology

Payment technology refers to the collection of methods, tools, and infrastructure used to facilitate the transfer of money and the processing of financial transactions. As the foundation of the digital economy, payment technology has evolved from traditional forms such as cash and checks, to more sophisticated and integrated solutions such as electronic payments, contactless transactions, and digital payment platforms. These advancements have not only enabled greater speed and efficiency in transactions, but have also increased the accessibility of financial services to a wider population. Modern payment technology applications often involve the use of smartphone-based applications, smart cards, and cloud-based technologies that integrate payment systems with mobile and online devices. These innovations make it easier for consumers to make payment transactions without geographical or time constraints (Widayat et al., 2020). In addition, technologies such as encryption and tokenization have increased security in electronic transactions, reducing the risk of data leakage and fraud. In line with the evolution of payment technology, regulations and security standards have also evolved. Financial institutions and regulators such as the Central Bank and other financial institutions have set strict policies to regulate digital payment operations. These standards are designed to protect consumers and ensure the integrity of the financial system. QRIS is a payment system that uses QR codes to facilitate various types of financial transactions (Zhao & Bacao, 2021). Developed by Bank Indonesia together with the Indonesian

Payment System Association, QRIS is designed as a national standard for QR code payments, facilitating the integration of various digital payment services in Indonesia. The main objectives of QRIS implementation are to increase financial inclusion, expand access to electronic payment services, and strengthen the digital economy in Indonesia. QRIS operates a unique payment system by allowing users, both individuals and businesses, to make transactions simply by scanning a QR code. With this technology, QRIS eliminates the need to have physical payment devices such as Electronic Data Capture (EDC) machines. In addition, QRIS provides a universal platform, where all digital payment service providers can connect and interact, thereby increasing efficiency and reducing transaction costs (Martini et al., 2023).

The development of the QRIS in the halal food MSMEs sector in Indonesia marks a significant change in the way these MSMEs transact and interact with their customers. As an initiative initiated by Bank Indonesia, QRIS is designed to simplify payment transactions and encourage financial inclusion. The implementation of QRIS in halal food MSMEs not only supports ease of transactions but also integrates these small businesses into a wider digital ecosystem, increasing their visibility and accessibility to a larger market. With the QRIS payment system, halal food MSMEs in Indonesia can accept payments from various sources without the need for expensive or complicated technological infrastructure (Glavina et al., 2021). It eliminates the need for special hardware such as credit card machines and enables faster and more secure transactions. The ease of use of QRIS allows customers to make payments by simply scanning a QR code using a smartphone, offering greater convenience and flexibility for both parties. This is especially important in the context of the Indonesian market, where smartphone penetration continues to increase and people are increasingly adopting digital solutions in their daily lives. In addition, QRIS helps halal food MSMEs increase customer trust. The security offered by this digital payment system makes transactions safer from fraud, which in turn increases customer confidence in making transactions (Kampan et al., 2022).

Spiritual Entrepreneurship

Spirituality in entrepreneurship, often referred to as spiritual entrepreneurship, is a holistic approach to business practice that integrates

spiritual values with entrepreneurial activities. The concept focuses on the search for deeper meaning and higher purpose through entrepreneurial activity, where success is measured not only in financial profitability but also in broader social impact and well-being. In this framework, spirituality does not simply refer to religion or religious beliefs, but rather encompasses a deep sense of ethics, values, and self-awareness. Spiritual entrepreneurship emphasizes creating value in an ethical and responsible manner. Entrepreneurs who adopt this approach are often guided by a personal mission and a desire to make a positive contribution to society and the environment. They are concerned with the alignment between personal goals and business values, seeking ways to enrich the lives of others while achieving their business goals (Block et al., 2020). This includes a commitment to fair, transparent business practices. In addition, spiritual entrepreneurship also includes self-development and deeper self-understanding as part of the entrepreneurial process. It involves self-reflection, meditation, and other practices that increase self-awareness and mental clarity. These activities help entrepreneurs cope with the stress and uncertainty that often comes with running a business, while also enabling them to make more informed and empathetic decisions. Spiritual entrepreneurship reinforces the importance of networks and community in business success. Through collaboration and building authentic, meaningful relationships, entrepreneurs can create strong support networks that aid in business growth and the achievement of broader goals. In this context, entrepreneurial success is measured not just in terms of profits, but also in the achievement of greater happiness, satisfaction, and well-being for individuals and society at large (Chatterji, 2020).

Spiritual entrepreneurship in the context of halal food MSMEs in Indonesia is a reflection of the integration of spiritual values with business practices that are oriented towards achieving social welfare and sustainable economic growth. Halal food MSMEs in Indonesia, which operate in a society with strong Islamic values, tend to instill ethical and moral principles that are in accordance with religious teachings in every aspect of their operations. This includes honesty in transactions, fairness in the treatment of employees and customers, and a commitment to product quality and halalness. The influence of this spirituality is also seen in the way halal food MSMEs manage their internal relationships (Cannavale et al., 2020). Respect for employees, providing a fair and supportive work environment,

and offering training and development for personal and professional growth of employees are some aspects that reflect the application of spiritual entrepreneurship. These practices not only improve morale and job satisfaction, but also foster employee loyalty and commitment to the company, which ultimately contributes to productivity and business success. On the customer side, spiritual entrepreneurship influences how halal food SMEs interact and serve them. This includes providing products that are safe, healthy, and in accordance with halal principles, as well as ensuring transparency in product information. Ethical communication and customer satisfaction-oriented service reflect deep spiritual values and strengthen customer relationships, which are essential in a competitive business environment (Jeong et al., 2020).

Hypothesis Development

Payment Technology and Growth of Halal Food MSME Business

The implementation of payment technology through the QRIS has had a significant impact on the growth of halal food MSMEs in Indonesia. QRIS, which was developed as an initiative of Bank Indonesia, aims to simplify and unify various digital payment methods under one standard system that can be accessed by all financial service providers. The impact of using QRIS on halal food MSMEs is very much felt in several aspects, from increasing market access to increasing operational efficiency. QRIS allows halal food MSMEs to easily accept payments from various sources without the need for expensive additional equipment (Zarrouk et al., 2021). Since QR codes can be printed and displayed without significant cost, it lowers the barrier to entry for MSMEs looking to switch to digital payment systems. This convenience not only reduces operational costs but also speeds up the transaction process, allowing customers to make payments quickly and efficiently, which in turn increases customer satisfaction and the potential for repeat purchases. QRIS supports financial inclusion by providing access to a wider range of payment systems for halal food MSMEs, who may have previously been limited by the affordability of electronic payment solutions. By adding QRIS, MSMEs can transact not only locally but also accept payments from customers using various digital wallet applications. This opens the door to a wider market, integrates MSMEs into the digital economy, and allows them to compete more effectively in a larger market (Tang et al., 2021).

Research findings such as Latuheru and Foenay (2021) show that the use of QRIS payment technology in interactions between business owners and customers helped culinary businesses grow and have a profitable influence. Kala'lembang, (2021) showed that payment technology including the use of QRIS as a smart solution increased the productivity and income of micro and small businesses. Mangifera and Mawardi (2022) showed that during digital transactions using payment technology, sales and profits increased and small food and beverage businesses will be encouraged to take advantage of the benefits of digital transformation as an opportunity to improve their financial performance. This study developed the following hypothesis:

H1: Payment technology has an influential relationship with the growth of the halal food MSME businesses.

Spiritual Entrepreneurship and the Growth of Halal Food MSME Business

Spiritual entrepreneurship is an approach that integrates spiritual and ethical values into business practices, creating a significant impact on the growth of halal food MSMEs. In the context of halal food MSMEs in Indonesia, this approach not only strengthens compliance with halal standards but also deepens values such as honesty, fairness, and social responsibility. Spiritual entrepreneurship strengthens the reputation and brand image of halal food MSMEs. By implementing ethical values in daily operations, MSMEs can stand out in a highly competitive market. Trust built through ethical business practices attracts customers whose values resonate with brand integrity (Woodside et al., 2020). In the halal food industry, where consumer trust in the halalness of products is crucial, the application of spiritual entrepreneurship becomes an important differentiator that not only increases the customer base but also increases their loyalty. Through the application of spiritual entrepreneurship, halal food SMEs can increase employee satisfaction and retention. Employees who feel that they are working in an environment that supports ethical values and fairness tend to have higher levels of job satisfaction, greater productivity, and stronger loyalty. This has a positive impact on product quality and customer service, two critical aspects in the success of halal food SMEs (Heslam, 2021).

This finding has a direction that is in line with research conducted by Kurt et al. (2020) that the impact of religion and spirituality on business networks has a unique role in the contribution of Turkish SMEs to business growth worldwide. Islam et al. (2023) showed that spiritual leadership based on Islamic perspective is an excellent non-financial systemic motivational tool during and after emergencies in various backgrounds, cultures, and innovation strategy settings for SMEs. The configuration of successful SMEs that focus on applied innovation strategies through spiritual leadership development has been provided. The main value of this paradigm is its potential to measure and address aspects of spiritual leadership derived from Islamic ideas. The study formulated the hypothesis:

H2: Spiritual entrepreneurship has an influential relationship with the growth of halal food MSME businesses.

METHOD

The research adopted a quantitative design and an associative approach in seeing cause and effect relationships (Sugiyono, 2017). There were independent variables or influencing variables, namely payment technology (X1) and spiritual entrepreneurship (X2) and the dependent variable as the influenced variable, namely the Success of Halal Food MSME Business Growth (Y). The research period was from January to June 2024. The research was conducted in Lampung Province, Indonesia. Primary data was collected directly from individuals who participated in the using a purposive sampling technique with certain considerations, namely Halal food MSME actors operating in Lampung Province, MSMEs operating for at least two years and having between 5 and 50 employees, MSMEs must offer more than one type of halal food product, the selected MSMEs have implemented QRIS as one of the payment methods, MSMEs must have policies or practices that reflected spiritual entrepreneurial values, such as justice, integrity, and social responsibility. Bougie and Now (2019) and Roscoe (1975) stated that the appropriate sample size for research is between 30 to 500 samples. Therefore, based on the sampling technique and theory, the sample used in this study was 200 respondents in Lampung Province who ran halal food businesses. Access to Google Forms was used for the data collection process, and the Likert Scale was used to evaluate the indicators.

Table 1: Sample Characteristics

No.	Social and Demographic Characteristics		Number of Respondents	Percentage (%)
1.	Education	Senior High School	35	17.5%
		Diploma	49	24.5%
		Bachelor degree	94	47%
		Strata (S2)	21	11%
2.	Age	25-30 years	36	18%
		31-35 years	95	47.5%
		36-40 years	49	24.5%
		> 40 Years	20	10%
3.	Gender	Man	96	96
		Woman	104	52%
4.	Income	Rp. 5,000,000 - Rp. 6,000,000	47	23.5%
		Rp. 6,000,001 - Rp. 7,000,000	41	20.5%
		Rp. 7,000,001 - Rp. 8,000,000	69	34.5%
		Rp. 8,000,001 - Rp. 9,000,000	23	11.5%
		> Rp. 10,000,000	20	10%

Source: Data Processing Results (2024)

Table 1 provides an overview of the characteristics of the respondents. It can be seen that the data shows a varied distribution of education among halal food MSME actors in Lampung. As many as 17.5% of respondents had a high school education, 24.5% of the respondents had completed a diploma in education, and a large number, namely 47%, were Bachelor degree graduates (S1). In addition, 11% had Master's qualifications (S2), which showed that there was a strong indication that the majority of these MSME actors had an adequate level of understanding to implement modern payment technologies such as QRIS. Higher education usually correlates with better ability in conceptual and technical understanding, which is essential in adopting technological innovations and spiritual principles in entrepreneurship. This high level of education indicated that most MSME owners had access to academic knowledge and were more open to adopting new innovations and technologies, including QRIS. Higher education can also be related to better ability to understand and implement concepts in spiritual entrepreneurship. The data showed that the majority of respondents were in the age range of 31 to 35 years. This age group is usually characterized by high energy, strong motivation, and readiness to take risks, which are essential in business development and expansion. This age group is often considered to have the ideal combination of energy,

motivation, and practical experience. They are also more open to adopting new technologies and innovative business practices. Their readiness to integrate QRIS into their business operations and apply spiritual principles of entrepreneurship can be key factors in driving innovation and sustainable growth. The courage to adopt new payment technologies such as QRIS and apply spiritual principles of entrepreneurship was higher among this group. As many as 52% of MSME actors were women, indicating that the role of women was very significant in halal food MSMEs in Lampung.

The gender dominance in the sample, where 52% were women, indicated the important role of women in the halal food MSME sector in Lampung. Women often bring unique perspectives to the business, including a more inclusive and community-oriented approach that is very much in line with the concept of spiritual entrepreneurship. This can include a focus on social justice, sustainability, and strong business ethics, all of which are important in attracting and retaining customers in the halal food industry. The involvement of women in the business can influence how the business is run, especially in terms of sustainability and a community-oriented approach, which are important aspects of spiritual entrepreneurship. The majority of the respondents had a monthly income of between IDR 7,000,001 – IDR 8,000,000, reflecting a stable financial position but still looking for opportunities for improvement. This financial stability provided a strong foundation for MSMEs to invest in payment technologies such as QRIS, which can help maximize transaction efficiency and expand their market reach. In addition, a stable income also provided the ability to explore and implement value-based initiatives related to spiritual entrepreneurship. This income level reflected a stable middle class, which had the capacity to invest and innovate in their businesses. This stable income also provided the ability to experiment and implement new payment systems such as QRIS without major financial risks. From the characteristics of this sample, it was concluded that halal food MSMEs in Lampung were run by relatively young, highly educated, and financially stable individuals. These conditions were very conducive to the adoption of QRIS and the principles of spiritual entrepreneurship. The high level of education and ideal age distribution supported innovation and a high possibility for the implementation of new technologies and strategies. Furthermore, the dominance of women in this sample was a strong supporting factor in the implementation of sustainability and ethical values in business, which are crucial in spiritual entrepreneurship.

Table 2: Operational Variables

No.	Variables	Indicator	Scale
1.	Payment Technology (X1)	Technology Adoption	Ordinal
		Transaction Efficiency	
		Customer satisfaction	
		Transaction Security	
		Innovation in Service	
2.	Spiritual Entrepreneurship (X2)	Integrity and Honesty	Ordinal
		Transparency	
		Employee Justice	
		Ethics in Operations	
		Visionary Leadership	
3.	MSMEs Business Growth (Y)	Revenue Growth	Ordinal
		Increased Market Reach	
		Adaptability	
		Customer Satisfaction and Loyalty	
		Risk Management and Resilience	

Source: Data Processing Results (2024)

Data analysis plays an important role in determining the validity and reliability of the overall research results in this study. The SmartPLS 3.0 statistical tool was used for this purpose, because this tool is known for its ability to analyze structural equation models using the Partial Least Square (PLS) technique. This tool makes it easier for researchers to evaluate the relationship between variables using efficient and accurate estimation techniques, especially in studies with limited sample sizes or non-normal data. Convergent validity testing is a crucial part of the instrument validation process. This test is carried out to assess the degree of positive and significant correlation between indicators of a latent variable while measuring the same basic concept. This is done by examining the factor loading of each indicator on the latent variable in question. The convergent validity of an indicator is considered satisfactory when its loading factor exceeds 0.70, according to established guidelines. If the value is lower, the indicator may be less relevant to the construct and may be evaluated for exclusion from the study. This study assessed the reliability of the measuring instrument, in addition to testing its convergent validity. Reliability testing focuses on assessing the consistency of the scores produced by the instrument when used several times for measurement. Two measures that are often used in this particular context are Cronbach's Alpha and Composite dependability. Cronbach's Alpha is a metric used to assess the internal consistency of

a measure. Values above 0.70 are generally viewed as an indication of strong dependability. However, Cronbach's Alpha has been criticized for its potential to provide biased estimates when certain assumptions are not met. Composite reliability is used as an alternative method to assess dependability. Similar to Cronbach's Alpha, composite reliability ratings above 0.70 are also viewed as an indication of a satisfactory level of instrument consistency. Composite reliability is more adaptable and produces more precise estimates in some circumstances, particularly when the data distribution is non-normal or when the structural model includes multiple constructs with multiple indications (Hamid, 2019).

Inner model testing is a crucial element in research using structural equation models with Partial Least Square (PLS) methodology. This test attempts to assess the suitability or applicability of the suggested model to the collected data. In the Partial Least Squares (PLS) framework, inner model testing specifically targets the examination of the structure of relationships between latent variables in the model. This is achieved by assessing the extent to which the internal latent variables in the model can be explained by the external latent variables associated with them. The coefficient of determination, often referred to as R-Square, is the primary statistic used to evaluate inner model testing. The R-Square value quantifies the extent to which the independent variables in the model account for the variability of the dependent variable. A higher R-Square value indicates a better fit of the model to the data, as it explains a greater amount of variability. In a research setting, a large R-Square value indicates the efficacy of the independent variables in explaining the dependent variable. Therefore, it is an important indication of the appropriateness of the model. In addition to R-Square, hypothesis testing is an important component of internal model testing to assess the significance of predictive relationships between variables. This hypothesis testing is done by evaluating the p-value and t-statistic of each route in the model. The p-value represents the likelihood that the observed impact is due to chance alone, with a smaller p-value (often less than 0.05) indicating that the observed relationship is statistically significant. This indicates that it is unlikely that the association found in the sample is the result of random error. The t-statistic is used in conjunction with the p-value to assess the magnitude and direction of the relationship between variables. A t-statistic result above a critical value such as 1.96 for a 95% confidence level indicates a statistically significant relationship between the variables. A high t-statistic strengthens the hypothesis put forward in the study by

indicating a significant relationship between the independent and dependent variables. Model testing in SmartPLS 3.0 uses R-Square, p-value, and t-statistics to provide a robust framework for evaluating and confirming the significance and fit of the suggested structural model (Hendriyadi, 2019).

RESULTS AND DISCUSSION

Validity testing is an important verification process that aims to determine the extent to which an instrument is able to measure the intended variable accurately. Validity is an important indicator that measures the effectiveness of a tool in performing its intended measurement function, and specifically determines whether the tool actually measures the concept or construct that it is supposed to measure. The instrument validation process is critical and requires careful consideration and application of appropriate methods for each type of validity. Without adequate validity, decisions made based on data are inaccurate or even misleading, affecting the integrity of the entire study. A thorough and systematic validation process is essential to ensuring the integrity and reliability of the research or measurement being conducted. Without adequate validity, conclusions drawn from data are inaccurate, which in turn can impact decisions and policies built on the results. Therefore, validity testing should be treated as an important component in research design or instrument development.

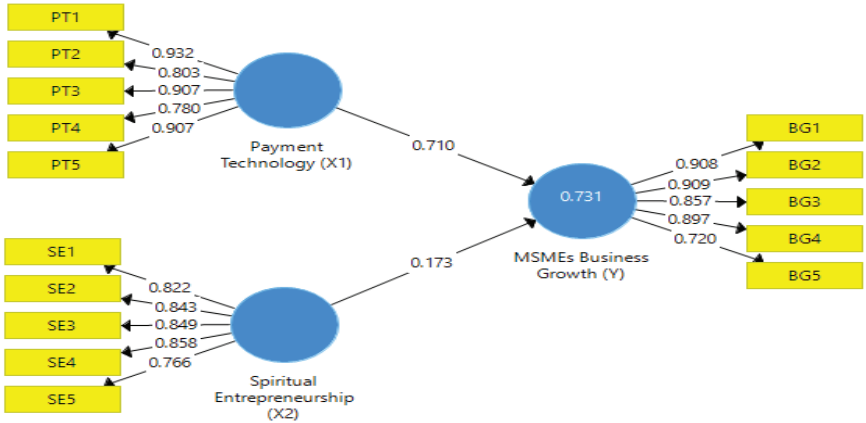


Figure 1: Test Results of the Measurement Model
Source: Data Processing Results (2024)

Validity testing of questionnaire questions is a critical step that is essential to ensure that the instrument used in the study is able to measure what it is supposed to measure accurately. This step is important to validate that the questions asked in the questionnaire are in accordance with the research objectives and are able to produce reliable and valid data. This process aims to confirm that each question asked in the questionnaire is able to measure what it is supposed to measure, thus providing reliable and valid results. This is important because the quality of the data produced directly affects the validity of the entire study. Without adequate validity, conclusions drawn from the study can be inaccurate or misleading. The validity testing process for questionnaires generally begins with content validity. Content validity refers to how well the items in the questionnaire cover all aspects of the construct to be measured. The questionnaire validation process is not only about checking the format of the questions, but more broadly in ensuring the alignment between the questions and the theoretical constructs to be measured. The entire questionnaire validation process is crucial to building confidence in the reliability and validity of the research results. Without adequate validity, conclusions drawn from the questionnaire data can be inaccurate or misleading, which will ultimately have a negative impact on the scientific value of the study. Therefore, validity affects not only the quality of the data but also the overall integrity of the empirical research.

Table 3: Results of Validity Test Implementation

Variables	Indicator	Loading Value	Information
Payment Technology (X1)	PT.1	0.932	Valid
	PT.2	0.803	Valid
	PT.3	0.907	Valid
	PT.4	0.780	Valid
	PT.5	0.907	Valid
Spiritual Entrepreneurship (X2)	SE.1	0.822	Valid
	SE.2	0.843	Valid
	SE.3	0.849	Valid
	SE.4	0.858	Valid
	SE.5	0.766	Valid
MSMEs Business Growth (Y)	BG.1	0.908	Valid
	BG.2	0.909	Valid
	BG.3	0.857	Valid
	BG.4	0.897	Valid
	BG.5	0.720	Valid

Source: Data Processing Results (2024)

In a study exploring the relationship between payment technology (X1), entrepreneurial spirituality (X2), and the success of Halal Food MSME business growth (Y), validity testing is a crucial step to ensure the reliability and relevance of the measurement instrument used. This validity test was conducted to verify that each indicator in the questionnaire or measurement instrument indeed measures the intended variable appropriately. Table 3, which presents the results of the validity test, provides important information regarding the validity value of each indicator used in the study. A value above 0.70 for each indicator, as shown in Table 3, indicated high validity. In the context of measurement, this value indicated that most of the variance of each indicator can be explained by the variable it measured. In other words, if the indicators for payment technology, entrepreneurial spirituality, and business growth success show high validity values, this implies that the items in the questionnaire effectively and accurately reflect the appropriate construct. Further interpretation of this high value also indicates that the research instrument has been designed and implemented in a way that allows for proper data collection to analyze the relationship between the variables studied. This is important in the context of social and business research because it provides a strong basis for drawing valid and reliable conclusions from the data. It confirms that the instrument used is able to distinguish between respondents with different levels of payment technology, entrepreneurial spirituality, and growth success significantly and consistently. With a high validity value, the results of this study can be considered more accurate and reliable, increasing the overall credibility of the study. It also facilitates the generalization of the findings to a wider context, making significant contributions to academic literature and practice in the field. Valid results not only support the claims of the research conducted but also open up opportunities for practical applications of the findings in developing strategies and policies for halal food MSMEs.

Table 4: Results of Reliability Test Implementation

Variables	Cronbach's Alpha	Composite Reliability
Payment Technology (X1)	0.917	0.938
Spiritual Entrepreneurship (X2)	0.885	0.916
MSMEs Business Growth (Y)	0.911	0.934

Source: Data Processing Results (2024)

Reliability testing is a crucial aspect, aiming to ensure that the measurement instrument used is able to produce consistent results when applied to the same subject or object under similar conditions. This process ensures that the measurements taken can be repeated with stable results, strengthening confidence in the interpretation and conclusions generated from the data. This is especially important in social and business research, where the stability of variables can greatly affect the overall validity of the research findings. In a study focused on the success of Halal Food MSMEs, reliability testing was used to determine the internal consistency of the measurement instrument used. Reliability refers to the ability of an instrument to provide consistent results under the same conditions on repeated measurements. In the context of the research conducted, the high reliability test results as presented in Table 4 illustrate the excellent quality of the instrument used. For the payment technology variable (X1), the Cronbach's Alpha coefficient of 0.917 and the Composite Reliability coefficient of 0.938 indicated that this measurement instrument had very high internal consistency. These values were very significant because they indicated that the various items in the questionnaire measuring payment technology worked harmoniously to assess the same construct. This was important in ensuring that this variable was measured in a stable and reliable manner, strengthening the validity of the results obtained from the study. Meanwhile, the spiritual entrepreneurship variable (X2) also recorded a very good level of reliability, with a Cronbach's Alpha coefficient of 0.885 and a Composite Reliability coefficient of 0.916. This value indicated that the measurement instrument for spiritual entrepreneurship also had strong internal coherence, indicating that all items in the questionnaire effectively measured key aspects of spiritual entrepreneurship in the context of halal food MSMEs. This consistency was very important in evaluating how well spiritual values are integrated into entrepreneurial practices and their impact on business operations.

The variable of success of growth of Halal Food MSMEs (Y) in Lampung Province was no exception in terms of reliability. With a Cronbach's Alpha coefficient of 0.911 and a Composite Reliability coefficient of 0.934, this instrument showed high reliability, which supported the reliability of measurement of business growth success. This high reliability indicated that the business growth variable was measured with consistency and accuracy, ensuring that the results obtained can be used as a strong basis

for further analysis and conclusions. Overall, the high reliability values for all variables involved in this study confirmed that the questionnaire or instrument used had been well designed and implemented. This not only increased confidence in the data collected but also ensured that the findings and recommendations generated based on the data were valid and reliable. This is important in empirical studies to ensure that the interpretations and conclusions made based on the measurement results were acceptable in the scientific community and business practice.

Table 5: Structural Model Test Results

Hypothesis	Original Sample	T – Statistics	P - Value
Payment Technology (X1) -> MSMEs Business Growth (Y)	0.710	12.905	0.000
Spiritual Entrepreneurship (X2) -> MSMEs Business Growth (Y)	0.173	3,078	0.002

Source: Data Processing Results (2024)

Interpretation of the results of the structural model test in the context of research that assesses the relationship between payment technology and spiritual entrepreneurship with the success of the growth of Halal Food MSME businesses provided important insights into the factors that contributed to the success of this business in Lampung Province. The results of the analysis as shown in Table 5, had highly significant findings and provided strong evidence of the positive influence of both the independent variables on the dependent variable. The results of the analysis showed an original sample coefficient of 0.710 for the relationship between payment technology (X1) and the success of MSME business growth (Y) which indicated that payment technology had a very strong and positive influence on the success of business growth. This implied that the adoption and implementation of efficient payment technology significantly contributed to improving business performance. The fact that the t-statistic value reached 12.905, which far exceeded the critical value of 1.96, as well as the p-value that recorded 0.000, confirmed that this relationship was not only statistically significant but also practically relevant with a very high level of confidence. Furthermore, the spiritual entrepreneurship variable (X2) which showed a coefficient of 0.173 on the success of business growth (Y) illustrated that although its influence was not as strong as payment technology, the existence and integration of spiritual values in entrepreneurship still played a significant role in supporting business success. This coefficient,

although lower, indicated that ethical and value-oriented business practices contributed positively to growth. The t-statistic value of 3.078 which also exceeded the critical limit and the very low p-value (0.002) confirmed the statistical validity of this relationship. This finding indicated that Halal Food MSMEs in Lampung Province that integrated advanced payment technology and maintained a spiritual ethos in their operations tended to experience more successful business growth. This emphasized the importance of adopting technological innovation while maintaining a commitment to spiritual values to gain competitive advantage and long-term sustainability. In conclusion, the results of this structural model test provided strong confirmation that both payment technology and spiritual entrepreneurship were key factors supporting the success and growth of halal food MSMEs. By understanding and applying these results, stakeholders in the halal food MSME sector can be more strategic in formulating and implementing policies and practices that will maximize their growth potential.

Table 6: Test Results of R-Square Values on Endogenous Variables

Variables	R Square	Adjusted R Square
MSMEs Business Growth (Y)	0.731	0.728

Source: Data Processing Results (2024)

The high R-Square test results, as presented in Table 6, indicated the strength and relevance of the model used in explaining the relationship between the variables studied. The R-square value of 0.731 or 73.1% in this context, stated that 73.1% of the variability in the success of the growth of the Halal Food MSME business (Y) in Lampung Province can be explained through the independent variables, namely payment technology (X1) and spiritual entrepreneurship (X2). This value provided significant evidence of the strong influence of these two variables on the success of business growth, showing that the integration of payment technology and spiritual entrepreneurial values significantly predicted an increase in business performance. An R-square value of 73.1% in empirical research is considered very high, indicating that the model used has great predictive power. In the context of social and business research, an R-square value exceeding 70% indicates that the model is effective in capturing most of the relevant information to explain the relationship between the independent and dependent variables. This implies that the variables selected and the way they are measured in this study are very appropriate and relevant to

the phenomenon studied. However, it is also important to realize that there was still 26.9% of variability that was not explained by the model. This percentage described other factors that may influence the success of the growth of Halal Food MSMEs that were not included in this research model. This unexplained variability can include external factors such as economic conditions, changes in government policies, market factors, competition, and other aspects of MSME internal management that are not directly related to payment technology and entrepreneurial spirituality. The existence of this unexplained variability provides an opportunity for further research. Future researchers can explore other variables that may also influence the success of MSME growth, or perhaps develop a more comprehensive model that includes additional variables to increase predictive power and reduce the percentage of unexplained variability. In conclusion, the interpretation of this R-square value indicated that the research model had substantial validity in the context studied, but still allowed for refinement and further exploration through further studies. This understanding is important for data-based decision making in developing strategies to improve the success of halal food MSMEs in Lampung Province, and in general in the context of business and management research.

Payment Technology and Growth of Halal Food MSME Business in Lampung Province

The results of the study provided empirical evidence that payment technology, namely QRIS, had an influence on the success of halal food MSME business growth in Lampung Province. This was because the adoption of QRIS technology by halal food MSMEs in Lampung reflected the increased readiness and courage of MSME actors in adopting new technological solutions. This not only helped in modernizing their operations but also attracted a wider demographic of customers who preferred non-cash payments. This adoption indirectly improved their image and competitiveness in an increasingly digital market. The transaction efficiency offered by QRIS had substantially reduced the time and complexity in the payment process. This better transaction speed and ease supported a smoother and more efficient operational flow, which was vital in the halal food industry where speed of service can directly affect customer satisfaction. By reducing transaction barriers, MSMEs can serve more customers in less time, which directly contributes to increased sales

volume. Customer satisfaction has been shown to increase as a result of QRIS implementation. Customers enjoyed the convenience of fast and easy payments, which reduced queues and waiting times that were often a barrier to the dining experience. This satisfaction not only increased the frequency of customer visits but also triggered an increase in word-of-mouth marketing, which was very important for the growth of MSMEs. Transaction security was another critical aspect that was strengthened by QRIS. This technology offered an additional layer of security through encryption and data protection that minimized the risk of personal and financial information leakage. Customer trust in the security of their transactions increased, which was very important in building long-term relationships and customer loyalty. QRIS drove innovation in services by allowing MSMEs to integrate additional services such as customer loyalty and promotions directly through the payment platform. These innovations not only added value to customers but also helped MSMEs to differentiate themselves from competitors, thus driving sustainable growth. Overall empirical evidence showed that QRIS not only facilitated financial transactions but also strategically supported and accelerated the growth of the halal food MSME businesses in Lampung through increased efficiency, customer satisfaction, security, and service innovation. This study recommends more MSMEs to adopt similar technologies to optimize operations and achieve substantial growth.

The findings of this study were reinforced by the TAM Theory. TAM is a model that helps explain how users accept and use technology, based on perceived usefulness and perceived ease of use. In the context of QRIS acceptance, ‘perceived usefulness’ or perception of the usefulness of technology was a key factor. Halal food MSMEs that used QRIS as a tool that can increase transaction efficiency, expand market reach, and speed up the sales process will be more likely to adopt this technology. Research has shown that QRIS does improve business operations by facilitating payments and reducing transaction errors, which directly affected the success of business growth (Lutfi, 2022). Perceived ease of use or perception of ease of use of QRIS also played a significant role in its adoption by MSMEs. QRIS, which offered a simple user interface and easy integration with existing cashier systems, lowered barriers to technology adoption by MSME owners. This factor was especially important in the context of halal food MSMEs in Lampung, where business owners may have varying levels of digital literacy. The intermediary effect of ‘perceived ease of use’ on ‘perceived usefulness’

was also consistent with findings in the field. MSMEs that found QRIS easy to use tended to view the technology as more useful. This confirmed that ease of use of QRIS directly increased its perceived usefulness, which in turn influenced the decision to adopt and continue using the technology in daily operations (Firmansyah et al., 2022).

This finding is in line with the hypothesis developed by Latuheru and Foenay (2021). The use of QRIS payment technology in interactions between business owners and customers helped culinary businesses grow and have a profitable influence. Evidence from Kala'lembang (2021) showed that payment technology including the use of QRIS as a smart solution increased the productivity and income of micro and small businesses. Mangifera and Mawardi (2022) showed that during digital transactions using payment technology, sales and profits increase and small food and beverage businesses will be encouraged to take advantage of the benefits of digital transformation as an opportunity to improve their financial performance.

Spiritual Entrepreneurship and Growth of Halal Food MSME Business in Lampung Province

The results of the study provided empirical evidence that spiritual entrepreneurship had an influence on the success of halal food MSME business growth in Lampung Province. This was because integrity and honesty in running halal food MSMEs were the main foundations that attracted customer trust. MSMEs that were managed with the principle of honesty tended to gain higher customer loyalty. Honesty in conveying product information, such as halal content and production processes, strengthened customer confidence that they were getting products that were in accordance with the values they adhered to. This directly affected the reputation and image of the business, which were important assets in long-term business growth. Operational transparency also played a critical role in increasing customer trust and satisfaction. In this era of open information, consumers tended to do more research before buying a product. MSMEs that demonstrated transparency in aspects such as raw material sources, production processes, and pricing policies were more appreciated by consumers. This transparency not only supported customer trust and satisfaction, but also positioned the business as an ethical and responsible choice. Fairness towards employees in halal food MSMEs created a positive

work environment and increases productivity. The practice of fairness and ethical treatment of employees resulted in a more committed and dedicated team. Employees who felt valued and treated fairly were more likely to perform at their best, which directly impacted the efficiency and quality of business output. Ethics in operations implemented by MSMEs demonstrated compliance with industry standards and broader social norms. This included the use of sustainable raw materials, responsible waste disposal, and compliance with food safety regulations. These ethical practices not only minimized legal risks and sanctions from regulators but also strengthened the image of the business as an entity that cared about society and the environment. Visionary leadership in entrepreneurial spirituality provided direction and inspiration for all members of the organization. Leaders who had a clear vision of business goals and how to achieve them while respecting spiritual values tended to create more sustainable business strategies. Such leaders can motivate their teams to work coherently towards common goals, which indirectly affected the growth and success of MSMEs. Overall, empirical evidence suggested that entrepreneurial spirituality significantly influenced the growth of halal food MSME businesses in Lampung. Spiritual values integrated into business practices helped build a strong foundation for ethical, responsible, and sustainable growth.

The findings of this study were reinforced by the MOT emphasizing the importance of three main components: customer orientation, competitor orientation, and cross-functional coordination in improving business performance. Customer orientation in the market orientation theory requires a deep understanding of customer needs and wants. In the context of halal food MSMEs, spiritual values such as integrity and honesty strengthened this relationship by ensuring that the business consistently delivers products that meet the halal standards expected by customers. Fulfilling these expectations not only maintains customer trust but also strengthens their loyalty, which is a critical element in sustainable growth (Chelliah et al., 2023). Competitor orientation requires MSMEs to understand the strengths and weaknesses of competitors in the same market. Halal food MSMEs that apply the principles of entrepreneurial spirituality tend to adopt a more ethical approach to competition. They are more likely to innovate in a sustainable and responsible manner, differentiating themselves from competitors who may not prioritize ethical and spiritual values in their operations. Innovation based on ethical values becomes a unique selling

point, attracting market segments whose values resonate with the business approach. Cross-functional coordination, a key component of market orientation theory, benefits from the adoption of spiritual values in the day-to-day operations of MSMEs. Fairness towards employees and operational ethics facilitate better cross-departmental teamwork, resulting in more efficient and innovative internal processes. This improved coordination accelerates adaptation to market changes and enables MSMEs to respond to customer needs more effectively (Handoyo et al., 2023).

This finding has a direction that is in line with the hypothesis developed by Kurt et al. (2020) that the impact of religion and spirituality on business networks has a unique role in the contribution of Turkish SMEs to business growth worldwide. The findings by Islam et al. (2023) showed that spiritual leadership based on Islamic perspective is an excellent non-financial systemic motivational tool during and after emergencies in various backgrounds, cultures, and innovation strategy settings for SMEs. The configuration of successful SMEs that focussed on applied innovation strategies through spiritual leadership development has been provided. The main value of this paradigm is its potential to measure and address aspects of spiritual leadership derived from Islamic ideas.

CONCLUSION

The findings of the study showed that payment technology, namely QRIS, had an influence on the success of the growth of halal food MSME businesses in Lampung Province. This is because the adoption of QRIS technology by halal food MSMEs in Lampung reflected the increased readiness and courage of MSME actors in adopting new technological solutions. This not only helped in modernizing their operations but also attracted a wider demographic of customers who prefer non-cash payments. This adoption indirectly improved their image and competitiveness in an increasingly digital market. The transaction efficiency offered by QRIS had substantially reduced the time and complexity in the payment process. This better speed and ease of transaction supported a smoother and more efficient operational flow, which was vital in the halal food industry where speed of service can directly affect customer satisfaction. By reducing transaction barriers, MSMEs served more customers in less time, which directly contributed to

increased sales volume. Entrepreneurial spirituality had an influence on the success of the growth of halal food MSME businesses in Lampung Province because integrity and honesty in running halal food MSMEs were the main foundations that attracted customer trust. MSMEs that were managed with the principle of honesty tended to gain higher customer loyalty. Honesty in conveying product information, such as halal content and production processes, strengthened customer confidence that they were getting products that were in accordance with the values they adhered to. This directly affected the reputation and image of the business, which were important assets in long-term business growth. This study highlighted the importance of integrating payment technologies such as QRIS with spiritual values in entrepreneurship. This dual approach can increase customer trust and loyalty, especially among consumers who prioritized ethical and religious considerations in their purchasing decisions. MSMEs that successfully combined these elements can differentiate themselves in a competitive market, leading to sustainable growth and success. There is a clear need for a comprehensive support system that facilitates the adoption of digital payment technologies among MSMEs, especially in less digitalized regions. Policymakers should focus on improving digital infrastructure and providing training programs that enhance digital literacy. This will empower MSMEs to leverage technology effectively, thereby increasing their operational efficiency and market reach. The government should implement policies that facilitate access to digital payment technologies for MSMEs, including subsidies or grants for technology adoption.

Theoretically, this study provides additional literature in the field of entrepreneurship and payment technology. By focusing on QRIS and entrepreneurial spirituality, this study identified and analyzed the relationship between the adoption of modern technology in financial transactions and the influence of spirituality in business decision-making. This enriched the understanding of the internal dynamics of MSMEs operating in the halal food sector, which is a growing and dynamic sector. This study introduced an integrative model that combined digital payment technology and spiritual elements in entrepreneurship. By linking QRIS and entrepreneurial spirituality, this study offered a new perspective in entrepreneurship theory that has tended to separate technology and non-technical aspects such as spirituality. The results of this study can be the basis for further research in examining the impact of payment technology

on various other aspects of entrepreneurship, especially in the context of sharia-based businesses or those that prioritize ethics and spiritual values in their operations. Practically, the findings of this study are very useful for halal food MSME owners in making decisions about adopting payment technologies such as QRIS. With a better understanding of how payment technology can affect business growth, business owners can be more strategic in implementing this technology to maximize profits and operational efficiency. This study offers insights into how spiritual elements in entrepreneurship can be leveraged to increase customer trust and loyalty, especially among consumers who adhere to sharia values. This allows MSMEs to develop marketing and operational strategies that focus not only on profits, but also on building character and business integrity. The results of this study can be used as a basis for policy makers to design and implement policies that support the growth of MSMEs, especially those operating in the halal food sector. This includes facilitating access to digital payment technologies and training on spiritual values in entrepreneurship that can increase the success and competitiveness of MSMEs at the regional and global levels. Practical implications for MSME in the halal food sector, especially in Lampung Province, vary greatly based on their level of technology adoption and spiritual integration. Key considerations such as the adoption of technology to conduct payment technologies such as QRIS can streamline their transaction processes, leading to increased operational efficiency. This is especially important in a competitive market where speed and convenience are valued by consumers, targeted training programs to improve digital literacy, policy-making that focuses on improving digital infrastructure in less developed areas to facilitate the adoption of payment technologies are needed.

This study provides valuable insights but also faces some limitations that are important to note. One of the main limitations is the limited variation in the MSME sample studied. Most of the samples may come from urban or suburban areas that are already familiar with the use of QRIS technology. This may result in results that do not fully reflect the conditions of MSMEs in rural or less digitized areas. Therefore, future research needs to expand the geographical coverage and demographic variation of the MSME sample to obtain more representative and generalizable results. This study may not have fully explored the depth of how entrepreneurial spirituality influences business decisions and operations. The complexity of spirituality, which

encompasses values, beliefs, and ethical practices, requires a more in-depth qualitative approach to uncover its influence on business success. Future studies could use mixed or qualitative methodologies to further explore the influence of spirituality on entrepreneurial behavior. This study did not fully consider the influence of external variables such as macroeconomic conditions, government regulations, and market dynamics that may also affect MSME success. Future research should include these external factors to assess their relative influence on MSME success in a broader context. This study may be cross-sectional in nature, capturing data at a single point in time. This may result in a static picture and fail to capture the dynamics of change over time. Longitudinal research that follows halal food MSMEs in Lampung Province over several years would provide deeper insights into the long-term effects of QRIS and entrepreneurial spirituality on business growth. By addressing these limitations, future research can provide more robust and actionable recommendations for stakeholders in the halal food MSME industry as well as for economic development in general.

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