

**CERTIFICATE
OF RECOGNITION**

10313/UN1/FEB/UP/TR/2024

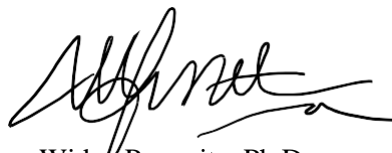
This is to certify that Prof. Dr. Ignatius Roni Setyawan, S.E., M.Si. has reviewed manuscript #11631 titled

**THE IMPACT OF FINANCIAL LITERACY ON THE EFFECTIVENESS OF QRIS USAGE FOR
INDONESIAN MSMES**

in the Journal of Indonesian Economy and Business (JIEB).

We recognize his outstanding contribution to the quality of the journal. The professional work of Prof. Dr. Ignatius Roni Setyawan, S.E., M.Si. is highly appreciated.

Yogyakarta, Indonesia
October 31, 2024



Widya Paramita, Ph.D.
Editor in Chief

