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The Impact of QRIS Payment Usage on Business Income Growth in MSMEs

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ABSTRACT

This study aims to examine the effect of the implementation of the Quick Response Code Indonesian Standard (QRIS) in increasing business income, especially for Micro, Small and Medium Enterprises (MSMEs) using the Technology Acceptance Model (TAM) approach. The method used in this study is a descriptive quantitative approach, which aims to provide an overview of the QR Code implementation. The population in this study involved MSME owners, with a sample taken from 100 respondents through non-probability sampling techniques. Data collection was done through questionnaires. Data analysis includes testing research instruments to assess data quality (validity and reliability), classical assumption test (normality), as well as multiple linear regression analysis and hypothesis testing (t test and F test). The results show that QRIS implementation and user satisfaction have a significant influence on increasing MSME income, which supports TAM theory regarding the importance of perceived usefulness and perceived ease of use in technology acceptance. However, other variables, such as QRIS usage literacy, convenience of use, and QRIS service price, did not show a significant influence on MSME income. Simultaneously, these factors still have an effect on MSME income, although with different variations in influence.

Keywords:
Quick Response Code Indonesian Standard (QRIS), Micro, Small and Medium Enterprises (MSMEs), Technology Acceptance Model (TAM) and business revenue

1. INTRODUCTION

The continuous advancement of technology encourages companies to adapt to the digital environment (Alifia, Permana, & Harnovinsah, 2024). In today's digital era, transformation in payment methods has become one of the key factors driving economic growth, particularly in the Micro, Small, and Medium Enterprises (MSMEs) sector. One of the innovations gaining popularity is the use of digital payment systems, especially through the Quick Response Code Indonesian Standard (QRIS).

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QRIS is an update to the Quick Response Code (QR Code) payment method, which was officially released by Bank Indonesia on January 1, 2020 (Mayanti, 2020). The utilization of QRIS by MSME actors can offer various benefits, including improved operational efficiency and business growth. QRIS not only simplifies transactions but also enables MSMEs to reach more consumers through digital platforms. By implementing QRIS, cash transactions can be simplified into cashless ones, making the buying and selling process easier for both sellers and buyers (Alifia, Permana, & Harnovinsah, 2024).

The growth of a country's digital economy is significantly influenced by advances in technology and information. The changing transaction systems over time are a form of continuous innovation (Fahrudin & Isnaini, 2023). In today's internet age, an increasing number of Indonesians are using smartphones, which in turn opens greater opportunities for adopting cashless systems in various transactions.

This development reflects the evolution of the payment system, from the barter system (before money was introduced), physical currency, to the current cashless system. Cashless transactions, now commonly known as cashless payments, are typically carried out through electronic transfers using services such as mobile banking (m-banking) (Fahrudin & Isnaini, 2023).

The use of QRIS represents one of the manifestations of Indonesia's vision for a future payment system, aiming to reduce the use of cash while supporting the growth of Micro, Small, and Medium Enterprises (MSMEs) across regions. This effort is being carried out by promoting digitalization to expand market access and increase competitiveness. One of the innovations developed is the Quick Response Code Indonesian Standard (QRIS) payment system, which is a collaboration between Bank Indonesia and the Indonesian Payment System Association (ASPI). QRIS is based on international EMV Co standards (Europay, MasterCard, Visa), ensuring that transactions can be accepted from various payment applications according to the buyer's country of origin. The government is also working to educate MSME actors on the use of QRIS through digital payment applications and mobile banking, thereby increasing public understanding of this cashless payment system (Lyani, Wismayanti, & Yudartha, 2023). Currently, cashless transactions have become easier because QRIS can be used through various platforms, such as mobile banking and e-wallet applications. This enables cross-bank payments to be more practical. For business owners, QRIS offers many advantages, such as:

a. No need to prepare change with various denominations.
b. Avoiding the risk of counterfeit money.
c. Simplifying transaction records, making them more transparent and efficient.
d. Reducing the potential for misunderstandings in business administration (Fahrudin & Isnaini, 2023).

From the consumer side, QRIS makes payments easier without having to carry large amounts of cash. This cashless system is more convenient because it can be accessed anytime and anywhere. Meanwhile, for the government, QRIS helps increase economic efficiency, reduces costs associated with printing, distributing, and managing cash, and supports state revenue through taxes. All transactions that are recorded become more transparent and accountable (Nurhaliza, Putri, Atika, & Nofirda, 2023).

For example, the consumption pattern of the people in Pontianak, which tends to be consumptive, shows great potential for the utilization of QRIS. Business activities in various areas, such as culinary, basic goods, and clothing, are always bustling with visitors. By utilizing QRIS, MSME actors in Pontianak can more easily serve customers without worrying about change or administrative errors.

Based on the research conducted by Alifia, Permana, & Harnovinsah (2024) and Pratiwi, Ningsih, Amaliah, & Intan (2024), there is still a significant research gap in understanding the relationship between the use of QRIS and the turnover or income of MSMEs. The study by Alifia, Permana, & Harnovinsah (2024) employed a qualitative approach that emphasizes the broad benefits of QRIS in increasing MSME income, highlighting national-level phenomena but lacking detail in examining the specific variables that drive this improvement. Meanwhile, Pratiwi, Ningsih, Amaliah, & Intan (2024) used a quantitative approach with nine independent variables and concluded that none of the variables had any significant effect. Therefore, this study aims to bridge this gap by conducting a focused analysis that integrates both qualitative and quantitative approaches, exploring measurable factors and contextual nuances to better understand how the use of QRIS directly impacts the income of MSMEs.

Although the use of QRIS has shown potential in improving transaction efficiency and flexibility for MSMEs, many MSMEs still have not fully utilized this technology. Existing studies mostly focus on the general benefits of QRIS without exploring how specific variables, such as perceived ease of use, perceived usefulness, and attitude toward use, contribute to the increase in MSME income. Therefore, there is a need to gain a deeper

understanding of how these factors influence the performance of MSMEs in the context of QRIS usage. This study aims to analyze the impact of QRIS usage on the increase in MSME income, focusing on variables such as Perceived Ease of Use, Perceived Usefulness, and Attitude Toward Using, which contribute to the adoption of QRIS technology in business transactions.

2. METHOD

Translation to English:

This study uses a descriptive quantitative approach to analyze the effect of QRIS usage on MSME income. The independent variables examined include literacy on QRIS usage, application of QRIS usage, QRIS usage ability, QRIS usage comfort, QRIS service cost, QRIS usage satisfaction, QRIS usage efficiency, and QRIS usage strategy, while the dependent variable is MSME income. Data is collected through questionnaires distributed to MSME owners who have used QRIS and analyzed using multiple linear regression to test the influence of each variable on income.

The analysis technique used in this study applies non-probability sampling. The non-probability sampling method used is accidental sampling, which is a method of sample selection based on chance, where anyone who happens to meet the researcher can be used as a sample, if it is deemed that the person met is suitable as a data source. The sample data obtained from the questionnaire consists of 100 respondents and will be analyzed using quantitative documents, including data quality tests (Validity, Reliability), classical assumption tests (Normality), determination, multiple linear regression, and hypothesis testing using t-test (partial), F-test (simultaneous) with alpha = 5%. Data processing is done using SPSS version 29 software, which will facilitate the researcher in performing the data analysis.

Table 1. Research Variables

Variable	Indicator	Source
QRIS Usage Literacy (X1_LP)	1. Understanding the concept of QRIS. 2. Seeking information about QRIS usage.	(Alifia, Permana, & Harnovinsah, 2024) and (Pratiwi, Ningsih, Amaliah, & Intan, 2024)
QRIS Application (X2_PP)	1. Implementing QRIS in business. 2. Understanding the ease of QRIS implementation.	(Hidayat, Aini, & Fetrina, 2020), (Mayanti, 2020), (Alifia, Permana, & Harnovinsah, 2024), (Riantika & Ayuningsasi, 2024), (Pratiwi, Ningsih, Amaliah, & Intan, 2024), (Fahrudin & Isnaini, 2023), (Mukarromah & Amelya, 2024), and (Hairani, et al., 2024).
QRIS Usage (X3_PG)	1. Frequency of QRIS use for transactions in business. 2.	(Siswoyo & Irianto, 2023), (Adnyasuari & Darma, 2017), (Arianti, Darma, & Mahyuni, 2019), (Alifia,

	Other methods used besides QRIS.	Permana, & Harnovinsah, 2024), (Pratiwi, Ningsih, Amaliah, & Intan, 2024), (Mukarromah & Amelya, 2024), and (Hairani, et al., 2024).
QRIS Usage Ability (X4_KP)	1. Confidence in implementing QRIS. 2. Desire to improve QRIS usage skills.	(Hidayat, Aini, & Fetrina, 2020), (Nurhaliza, Putri, Atika, & Nofirda, 2023), (Sihaloho, Ramadani, & Rahmayanti, 2020), (Arianti, Darma, & Mahyuni, 2019), (Alifia, Permana, & Harnovinsah, 2024), (Pratiwi, Ningsih, Amaliah, & Intan, 2024), (Mukarromah & Amelya, 2024), and (Hairani, et al., 2024).
QRIS Usage Comfort (X5_HLP)	1. Feeling comfortable using QRIS as a payment method. 2. Understanding time efficiency during QRIS transactions.	(Sihaloho, Ramadani, & Rahmayanti, 2020), (Alifia, Permana, & Harnovinsah, 2024), (Pratiwi, Ningsih, Amaliah, & Intan, 2024), (Mukarromah & Amelya, 2024), and (Hairani, et al., 2024).
QRIS Service Price (X6_KPG)	1. Evaluation of the cost charged for QRIS usage in transactions. 2. Deciding to use QRIS based on the service price charged.	(Nurhaliza, Putri, Atika, & Nofirda, 2023), (Sihaloho, Ramadani, & Rahmayanti, 2020), and (Hairani, et al., 2024).
QRIS Usage Satisfaction (X7_PEP)	1. MSME satisfaction with using QRIS in transactions. 2. Recommending QRIS to other MSMEs that have not implemented it.	(Hidayat, Aini, & Fetrina, 2020), (Sihaloho, Ramadani, & Rahmayanti, 2020), (Alifia, Permana, & Harnovinsah, 2024), (Pratiwi, Ningsih, Amaliah, & Intan, 2024), (Mukarromah & Amelya, 2024), and (Hairani, et al., 2024).
QRIS Usage Efficiency Improvement (X8_SEP)	1. Feeling an increase in operational efficiency when implementing QRIS in transactions. 2. Understanding how much time is needed in a single QRIS transaction.	(Saputra, 2022), (Nurhaliza, Putri, Atika, & Nofirda, 2023), (Sihaloho, Ramadani, & Rahmayanti, 2020), (Alifia, Permana, & Harnovinsah, 2024), (Pratiwi, Ningsih, Amaliah, & Intan, 2024), and (Mukarromah & Amelya, 2024).
QRIS Payment Strategy (X9_SPP)	1. Considering QRIS as a long-term payment tool in business. 2. Understanding	(Sihaloho, Ramadani, & Rahmayanti, 2020), (Alifia, Permana, & Harnovinsah, 2024), (Pratiwi, Ningsih,

	other facilities that QRIS can offer to attract consumers.	Amaliah, & Intan, 2024), and (Mukarromah & Amelya, 2024).
MSME Income (Y_PN)	1. Feeling an increase in income after using QRIS. 2. How much income has increased after using QRIS. 3. Comparison of income before and after QRIS usage.	(Nurhaliza, Putri, Atika, & Nofirda, 2023), (Sihaloho, Ramadani, & Rahmayanti, 2020), (Alifia, Permana, & Harnovinsah, 2024), (Riantika & Ayuningsasi, 2024), (Pratiwi, Ningsih, Amaliah, & Intan, 2024), (Mukarromah & Amelya, 2024), and (Hairani, et al., 2024).

3. DISCUSSION/CONCLUSION (10 PT)

Validity and Reliability Test

Table 2. Validity Test

Variable	Indicator	Table R	Calculated R	Sig	Description
X1_LP	X1_LP.1	0.195	0.874	0.000	Valid
	X1_LP.2	0.195	0.851	0.000	Valid
X2_PP	X2_PP.1	0.195	0.918	0.000	Valid
	X2_PP.2	0.195	0.825	0.000	Valid
X3_PG	X3_PG.1	0.195	0.812	0.000	Valid
	X3_PG.2	0.195	0.889	0.000	Valid
X4_KP	X4_KP.1	0.195	0.848	0.000	Valid
	X4_KP.2	0.195	0.844	0.000	Valid
X5_HLP	X5_HLP.1	0.195	0.945	0.000	Valid
	X5_HLP.2	0.195	0.954	0.000	Valid
X6_KPG	X6_KPG.1	0.195	0.845	0.000	Valid
	X6_KPG.2	0.195	0.859	0.000	Valid
X7_PEP	X7_PEP.1	0.195	0.891	0.000	Valid
	X7_PEP.2	0.195	0.862	0.000	Valid
X8_SEP	X8_SEP.1	0.195	0.845	0.000	Valid
	X8_SEP.2	0.195	0.908	0.000	Valid
X9_SPP	X9_SPP.1	0.195	0.833	0.000	Valid
	X9_SPP.2	0.195	0.888	0.000	Valid

Source: Processed data, 2024

Based on the results in Table 2, the validity test indicates that all the indicators used to measure the variables in this study have correlation coefficient values greater than the table value of rtabel = 0.195, so all indicators are valid. In addition to comparing the values of rtabel and rhitung, the results of the validity test show that all the indicators have a Sig.

value below 0.05, specifically 0.000, further supporting that all indicators used in this study are valid.

Table 3. Reliability Test

Variable	Cronbach Alpha	N	Description
X1_LP	0.655	2	Reliable
X2_PP	0.667	2	Reliable
X3_PG	0.614	2	Reliable
X4_KP	0.603	2	Reliable
X5_HLP	0.889	2	Reliable
X6_KPG	0.622	2	Reliable
X7_PEP	0.696	2	Reliable
X8_SEP	0.690	2	Reliable
X9_SPP	0.647	2	Reliable
Y_PN	0.811	3	Reliable

Source: Processed data, 2024

Table 3 above shows the reliability test results for each variable used in the study, where the Cronbach Alpha values are greater than 0.6, indicating that all variables in this study are reliable.

Classical Assumption Test

Table 4. Normality Test

One-Sample Kolmogorov-Smirnov Test
Unstandardized Residual
N: 100
Normal Parameters a.b: Mean = 0.0000000
Std. Deviation = 1.47382837
Most Extreme Differences:
Absolute = 0.052
Positive = 0.037
Negative = -0.052
Test Statistic = 0.052
Asymp. Sig. (2-tailed) = 0.200
Source: Processed data, 2024

Based on Table 4, the normality test results show a significance value of 0.200, which is greater than 0.05. This indicates that the residuals are normally distributed. Since the data is normally distributed, the analysis can proceed to the regression analysis stage.

Table 5. Multicollinearity Test

Variable	Tolerance	VIF	Description
X1_LP	0.635	1.575	No Multicollinearity
X2_PP	0.619	1.615	No Multicollinearity
X3_PG	0.870	1.149	No Multicollinearity
X4_KP	0.872	1.147	No Multicollinearity
X5_HLP	0.296	3.379	No Multicollinearity

X6_KPG	0.800	1.250	No Multicollinearity
X7_PEP	0.242	4.138	No Multicollinearity
X8_SEP	0.628	1.593	No Multicollinearity
X9_SPP	0.699	1.432	No Multicollinearity

Source: Processed data, 2024

The multicollinearity test results show that there is no significant multicollinearity problem between the independent variables in the regression model. Based on the Variance Inflation Factor (VIF) values, all variables show values smaller than the established threshold (usually 10), and the tolerance values are below 0.10, so it can be concluded that the independent variables do not have high correlation with each other. This indicates that the relationships between these variables do not cause instability in the regression coefficient estimates. Therefore, the regression analysis can proceed under the assumption that multicollinearity is not a concern in this model.

Table 6. Heteroskedasticity Test

Variable	Sig.	Description
X1_LP	0.795	No Heteroskedasticity
X2_PP	0.452	No Heteroskedasticity
X3_PG	0.581	No Heteroskedasticity
X4_KP	0.386	No Heteroskedasticity
X5_HLP	0.100	No Heteroskedasticity
X6_KPG	0.380	No Heteroskedasticity
X7_PEP	0.370	No Heteroskedasticity
X8_SEP	0.962	No Heteroskedasticity
X9_SPP	0.685	No Heteroskedasticity

Source: Processed data, 2024

The heteroskedasticity test results using the Glejser test show no indication of heteroskedasticity in this regression model. The significance values are all greater than 0.05, which means the residual variance is not dependent on the independent variable values, indicating that the regression model does not experience heteroskedasticity. Therefore, the assumption of homoskedasticity is met, and the regression analysis can proceed without interference from heteroskedasticity.

Hypothesis Testing

Table 7. Coefficient of Determination Test

Model Summaryb

Model | R | R Square | Adjusted R Square | Std. Error of the Estimate

1 | 0.713 | 0.508 | 0.459 | 1.546

Source: Processed data, 2024

With an Adjusted R Square value of 0.459, the regression model in this study can explain about 45.9% of the variability in the data, indicating that the model has a moderate ability to explain the relationship between the independent and dependent variables. However, about

54.1% of the variability remains unexplained by this model, which could be due to other variables not included or factors that cannot be measured. Therefore, while the model is reasonably effective, further analysis is needed to

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