

THE UTILIZATION OF QRIS IN THE ES TELER 88 BUSINESS IN RAPPOCINI DISTRICT, MAKASSAR CITY

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Abstract

This study aims to examine the use of QRIS (Quick Response Code Indonesian Standard) as a digital payment method at Es Teler 88, a business located in Rappocini District, Makassar City. The focus of the study includes the ease of payment for customers, benefits for business owners (merchants), and the positive and negative impacts of QRIS implementation on business operations. This study employs a qualitative descriptive approach with data collection techniques including in-depth interviews, direct observation, and documentation. The results of the study indicate that the use of QRIS provides convenience, speed, and a sense of security in transactions for customers. For business operators, QRIS enhances the modern image of the business, reduces the risk of counterfeit money, facilitates automatic financial record-keeping, and improves efficiency in transaction management. However, some challenges such as technical issues and administrative fees remain as challenges that need to be addressed.

Keywords: QRIS, Digital Payment, MSMEs.

INTRODUCTION

Es Teler 88, located in the Rapoccini District of Makassar City, is one of the Micro, Small, and Medium Enterprises (MSMEs) that is widely recognized among the community. This business offers various types of es teler and refreshing drinks that have become favorites among many customers, especially among young people and families. With a varied menu and distinctive flavors, Es Teler 88 has successfully attracted consumer attention and created a loyal customer base. The existence of this business

not only provides interesting culinary options but also contributes to the local economy by creating jobs and supporting the growth of SMEs in the area.

In this digital era, the development of information and communication technology has changed the way people transact. One of the innovations that has emerged is a digital payment system that offers convenience and speed in transactions. QRIS (Quick Response Code Indonesian Standard) is a form of digital payment system introduced by Bank Indonesia to facilitate cashless transactions throughout Indonesia. With QRIS, business operators like Es Teler 88 can receive payments from various digital wallet applications simply by scanning a QR code, thereby simplifying the transaction process for consumers. (Annisa et al., 2024)

Cashless payments are increasingly becoming a trend among Indonesian society, both in urban and rural areas. Cashless money is considered more effective as a payment transaction tool and has become a major driver of current economic growth. Bank Indonesia recorded that the value of electronic money transactions doubled to Rp31.66 trillion from January to September 2018 compared to the entire year of 2017. The main drivers of non-cash growth include online payments and electronic money. In developed countries, economic transactions supporting economic growth not only use cash and coins, but mostly use non-cash methods. (Apriliana & Maharani, 2024)

In Indonesia, there are several digital wallet applications that are popular among the public, such as OVO, GoPay, Dana, Doku, and LinkAja. The advantages of paying using these digital wallets lie in their practicality, ease of use, and security. The payment mechanism is carried out in just a few simple steps until the transaction is declared successful, and the transaction proof is automatically sent to the consumer's transaction history. In the digital payment method, sellers/merchants only need to provide a Quick Response (QR) Code, and consumers only need to scan/download the QR code. The payment transaction is completed in just a few moments, provided that the funds available in the consumer's digital wallet application are sufficient and the internet connection is adequate.

With the presence of several types of digital wallet applications, sellers need to provide multiple QR code services equal to the number of available digital wallet applications for each of those applications to scan. Meanwhile, with the various QR codes provided by the seller, consumers face their own difficulties in scanning the QR codes due to the different terms and conditions of each QR code. This phenomenon is mapped by Bank Indonesia as the regulator of the National Payment Gateway (GPN), thus a system is needed that can integrate various payment instruments and channels nationally. (Silaban et al., 2024).

To support the achievement of an integrated system, Bank Indonesia has established a QR payment code standard to facilitate digital payment transactions in Indonesia, known as QRIS (Quick Response Indonesia Standard). QRIS is a QR code developed by regulators in collaboration with the Indonesian Payment System

Association (ASPI) aimed at facilitating a secure digital payment system, promoting government efficiency, and accelerating digital financial inclusion. QRIS is a QR code provided for all types of digital payment transactions. QRIS was first launched at the Bank Indonesia Headquarters and simultaneously at the regional offices of Bank Indonesia on August 17, 2019, coinciding with the 74th anniversary of Indonesia's Independence Day. (Rika Widianita, 2023)

In the era of digitalization, Micro, Small, and Medium Enterprises (MSMEs) as the largest group of businesses in the Indonesian economy are required to be technologically literate so that their business development does not lag behind other business products. Based on information from Bank Indonesia, the use of QRIS reached 190,706 or an increase of 47% since March 22, 2022, medium merchants reached 333,992 or an increase of 26%, small and medium enterprises (SMEs) reached 685,328 or an increase of 125%, micro, small, and medium enterprises (MSMEs) reached 2,603,516 or an increase of 9%, and donation merchants reached 9,288 or an increase of 132%. (Firdausya & Ompusunggu, 2023)

In 2022, Bank Indonesia targeted 15 million Micro, Small, and Medium Enterprises (MSMEs) to start using the Quick Response Indonesia Standard (QRIS). This is done by Bank Indonesia to encourage the expansion of digitalization for Micro, Small, and Medium Enterprises (MSMEs) as part of efforts to empower MSMEs and to encourage more MSMEs to participate in the National Movement Proud of Made in Indonesia with better and digitized curation processes. Bank Indonesia also stated that through QRIS, the digitalization process for MSMEs will be further accelerated, thereby supporting national economic and financial inclusion, including the availability of MSME data, which has been one of the obstacles in MSME development. (Rika Widianita, 2023)

The implementation of QRIS, as stipulated in the regulations, is mandatory starting January 1, 2020, for every digital payment transaction in Indonesia facilitated by a QR code. User perceptions provide an overview of the ideal function and form of QRIS in the eyes of MSME business actors. They describe QRIS as a beneficial payment tool, an alternative payment method, more hygienic because it reduces physical contact, easy to use, simple in payment, with a straightforward form, requiring only the placement of the QR code in front of the cashier's desk. QRIS is understood as a form of digital barcode that provides facilities for recording digital transactions and digital payments.

Although QRIS offers various advantages, its implementation still faces several challenges, especially among MSME actors. Many business owners do not yet fully understand how QRIS works and the benefits that can be obtained. On the other hand, there are still consumers who tend to prefer conventional payment methods. Therefore, it is important to evaluate the extent to which QRIS can be accepted and implemented in Es Teler 88, as well as its impact on customer satisfaction and the smoothness of the transaction process. This research aims to delve deeper into the

experiences and perspectives of both consumers and business operators regarding the use of QRIS. In this context, this study will use a qualitative approach to explore the use of QRIS at Es Teler 88. By understanding how this payment system can enhance payment convenience for customers, it is hoped that solutions can be found to address existing obstacles. In addition, this research will also identify the factors that influence the acceptance of QRIS by consumers and business operators, thereby providing useful recommendations for business development.

Ultimately, the results of this research are expected to provide a positive contribution to Es Teler 88 and other MSME actors in implementing digital payment systems. By understanding the existing challenges and opportunities, it is hoped that this effort can be better prepared to face changes and adapt to ongoing technological developments, thereby enhancing competitiveness and business sustainability in the future. This research will not only provide new insights for business actors but also for academics and stakeholders interested in technology development in the MSME sector.

RESEARCH METHOD

The approach used in this research is a qualitative approach. Qualitative research is one of the research procedures that produces descriptive data in the form of speech or writing and the behavior of observed individuals. The qualitative approach is expected to produce an in-depth description of speech, writing, and/or behavior that can be observed from an individual, group, community, or specific organization studied from a complete, comprehensive, and holistic perspective. (Dianna, 2020).

To facilitate researchers in analyzing the research results, this study is focused on:

1. The use of QRIS simplifies the payment process for customers at Es Teler 88 in Rappocini District. The focus of this research is aimed at users of the QRIS payment application, namely:

- a. Fast and modern.
- b. No need to hassle with carrying cash anymore.
- c. No need to worry about whose QR code is being used.
- d. Protected because all QRIS PJSP providers are guaranteed to have permits and are supervised by Bank Indonesia.

2. The utilization of QRIS in the Es Teler 88 business in Rappocini District. The focus of this research is aimed at Merchants, namely:

- a. Enhancing branding.
- b. Modern.
- c. More practical because it only requires one QRIS.
- d. Reducing cash management costs.
- e. Avoid counterfeit money.

f. Transactions are automatically recorded and can be viewed at any time.

3. The impact of implementing QRIS as a payment method on Es Teler 88 business. The focus of this research is as follows:

- a. Positive Impact
 - 1. Reduction of counterfeit money risk
 - 2. Ease of financial recording
- b. Negative Impact
 - 1. Technical constraints
 - 2. Administrative costs

The data used in this research is of a qualitative type, which means that the information is conveyed in the form of verbal words based on data and results obtained during the research process. Qualitative data is measured indirectly and presented in the form of descriptions rather than numbers.

The sources of data used are two, namely primary data and secondary data:

- 1. Primary Data, which is data and information collected by researchers from the primary data source. Primary data is usually referred to as data that has not undergone data processing. The primary data source for this research is buyers/consumers.
- 2. Secondary Data, which is data related to the past or has undergone data processing by an institution being studied. The secondary data sources for this research were obtained from relevant institutions and publications such as journals, books, and supporting documents.

Qualitative research, the researcher collects data based on observations of natural situations, as they are, without being influenced or manipulated. Researchers who start or enter the field directly engage with the situation and the people involved. Therefore, researchers must immerse themselves directly in the field to obtain interview results that can be documented through diligence or through recordings or in video form. (Hadisaputra, 2020)

- 1. Observation is the recording to directly observe with information sources regarding the research object, teacher conditions, and student conditions.
- 2. Interview is a record of questions in the form of a list of questions without accompanying a number of answer choices.
- 3. Documentation is a record of information or objective conditions from the research location and the sample being studied by directly recording all data from references discussing the research object.

Data validity checks aim to ensure that the data obtained during data collection truly corresponds to the facts on the ground. Equipment capacity checks can be conducted as follows.

1. Source Triangulation

Source triangulation is a technique used to verify data by utilizing various sources of information. The goal is to ensure that the data obtained is consistent and reliable. The researchers collected data from various different sources, such as: Interviews with different informants (e.g., customers, business owners, employees). Direct observation on-site. Relevant documents or records (for example, financial reports, transaction records). Questionnaires or surveys filled out by respondents. By comparing information obtained from various sources, researchers can identify similarities and differences, as well as ensure data accuracy. (Susanto et al., 2023)

2. Time Triangulation

Time triangulation is a technique used to verify data by collecting information at different times. This aims to see whether the findings remain consistent over time. Researchers collect data at several different points in time, for example: Conducting interviews or surveys at the beginning of the study and then repeating them after a few months. Observing the same phenomenon at different times (for example, before and after the implementation of a policy or technology). By comparing data obtained at different times, researchers can assess the stability and consistency of the findings.

Data analysis is a process of depicting and organizing various materials that have been collected. Data analysis is conducted so that researchers can better understand the existing data and be able to present it clearly in relation to the findings in the field (Haryoko et al., 2020). Here are the steps of data analysis according to Miles & Huberman (1992):

1. Data Reduction

Data reduction is the process of filtering and refining data by selecting, grouping, and summarizing relevant information. The purpose of data reduction is to facilitate researchers in further data collection and draw more focused conclusions. The result of this stage is the formation of themes or categories that can serve as the basis for further analysis.

2. Presentation of Data

The presentation of data involves presenting the main content of the data while ensuring the authenticity of the obtained data. The presentation of data can be done in the form of a narrative description. In this research, the presentation of data is provided in the form of a narrative description with the research results that have been obtained.

3. Drawing Conclusions

Drawing conclusions is the final process carried out by researchers in their study. The purpose of this process is to understand and derive results or meanings from the research that has been conducted. Through this research process, the researcher can conclude various aspects related to the study that will be conducted by the researcher.

RESULTS AND DISCUSSION

The research results show that the utilization of QRIS at Es Teler 88 in Rappocini District contributes positively by facilitating the payment process and improving the management of business finances. This is in line with the theory of digital payment systems which states that technology-based payment systems can enhance efficiency, security, and convenience in transactions. Although there are some obstacles in its implementation, in general, the use of QRIS provides more benefits than drawbacks. With the right adaptation and education strategies, QRIS can continue to support the sustainable growth and development of Es Teler 88.

1. Utilization of QRIS in Facilitating Payments

The utilization of QRIS (Quick Response Code Indonesian Standard) as a digital payment method has become part of the transformation of transaction systems in various business sectors, including small and medium enterprises (SMEs). At Es Teler 88 located in Rappocini District, the use of QRIS provides real convenience in the payment process for customers. (Manurung & Lestari, 2020) that the implementation of QR-Code-based payment systems is considered efficient in various aspects.

First, QRIS is seen as a fast and modern payment method, especially among the millennial generation. This is in line with the findings of Muniarty et al. (2023), which state that QRIS provides efficiency and convenience in transactions, especially for the younger generation accustomed to digital services. QRIS can simply be scanned using a smartphone, and transactions can be completed in seconds without having to wait for change like in cash transactions. Secondly, the use of QRIS eliminates the need to carry cash, which is often considered cumbersome and risky. The research results of Rukayyah et al. (2024) also show that users feel more comfortable because they do not need to prepare cash or change, and the payment amount directly matches the displayed price.

Third, customers do not need to worry about the security and validity of the QRIS used, because the legitimate QRIS system can only be issued by Payment System Service Providers (PJSP) that have obtained permission and are directly supervised by Bank Indonesia. This fosters user trust, as mentioned by Sudyantara & Yuwono (2023), that MSME actors using QRIS show an improvement in service quality due to the security guarantees and oversight from official authorities.

Fourth, consumer protection against payment system abuse becomes an important aspect in the digital ecosystem. Bank Indonesia, as the regulator, ensures that all QRIS Payment System Providers (PJSP) are required to be registered and comply with the applicable regulations. This is in line with the assertion by Kamilah et al. (2024), which highlights that the perception of risk towards QRIS does not actually reduce user interest due to the guarantees of security and legality.

Thus, the focus of this research indicates that QRIS not only facilitates transactions but also enhances customer experience and comfort. QRIS is considered

an adaptive payment solution to the times, safe to use, and supports operational efficiency and the attractiveness of businesses like Es Teler 88 in attracting consumers, especially in technology-utilizing environments.

2. Utilization of QRIS in Es Teler 88 Business

The utilization of QRIS as a digital payment method not only provides convenience for customers but also offers several significant advantages for merchants or business operators, including Es Teler 88 in Rappocini District. The focus of this research explores how QRIS helps business operators strengthen their business image, improve operational efficiency, and provide modern and secure payment solutions.

First, the use of QRIS can enhance the business image (branding) in the eyes of consumers. Merchants who use digital payment technology like QRIS are considered adaptive to the times. The findings from Muniarty et al. (2023) indicate that the use of QRIS by business operators gives a modern and professional impression, especially among millennial consumers, thereby enhancing the attractiveness and trust of consumers towards the business brand. Secondly, the contemporary aspect of QRIS adds significant value. As explained by Sudyantara & Yuwono (2023), MSME actors who implement digital payment systems like QRIS are able to keep up with digitalization trends and demonstrate readiness to face technology-based economic transformation. This also strengthens the business's position in an increasingly competitive market.

Third, QRIS simplifies the operational process because it only requires one integrated QR code from various banks and e-wallets. Merchants no longer need to provide multiple separate payment methods. According to Rukayyah et al. (2024), this system simplifies transactions because customers from various payment platforms can still transact using the same QR code, making it efficient and minimizing obstacles.

Fourth, the use of QRIS reduces cash management costs, such as the need to provide change, secure physical cash, and manual counting. This supports daily operational effectiveness. According to the study by Kamilah et al. (2024), QRIS is considered to reduce the risks associated with cash management, such as loss or theft.

Fifth, merchants can avoid the risk of counterfeit money because transactions are conducted digitally. This is one of the main advantages of cashless payments, as emphasized by Ramadhan et al. (2023), where transaction security is an important consideration in the decision to use QRIS. Sixth, the QRIS system automatically records every transaction digitally and can be accessed by merchants at any time. This provides a significant advantage in terms of financial recording and reporting. With the presence of documented transaction histories, business operators find it easier to conduct financial evaluations and business planning. This is in line with the findings of Sudyantara & Yuwono (2023), which state that the digitization of payments through QRIS also supports the improvement of service quality and business transparency.

Thus, the focus of this research underscores that QRIS is not just a payment tool, but also a strategic tool in business management, ranging from enhancing business

image to operational efficiency and financial accountability. Es Teler 88 business in Rappocini District that adopted QRIS shows that digital transformation at the MSME level is very feasible and brings a real impact on business sustainability.

3. The Impact of Implementing QRIS as a Payment Method

The implementation of QRIS as a digital payment method in the micro and small business sector, such as Es Teler 88 in Rappocini District, brings a number of impacts that can be categorized into two sides: positive and negative. This research aims to evaluate the direct impact of implementing QRIS on transaction security, financial recording, as well as potential technical and cost barriers that may arise during its use.

a. Positive Impact

1. Reduction of Counterfeit Money Risk

One of the main advantages of cashless payments through QRIS is the elimination of interaction with physical money, thereby avoiding the risk of counterfeit currency circulation. In the study by Ramadhan et al. (2023), it is mentioned that digital payment methods such as QRIS provide a sense of security to merchants because transactions occur directly through legitimate and supervised digital financial systems, without the involvement of cash. This becomes an important solution for business operators who were previously often worried about the potential of receiving counterfeit money.

2. Ease of Financial Recording

QRIS also provides benefits in terms of automatic and structured transaction recording. All payment activities conducted through QRIS are recorded digitally and can be accessed at any time by business operators. This is in line with the findings of Sudyantara & Yuwono (2023), which explain that financial recording through digital systems helps MSME actors in preparing financial reports, monitoring cash flow, and enhancing accountability and long-term business planning.

b. Negative Impact

1. Technical Constraints

Despite having many benefits, the implementation of QRIS is not without technical obstacles, such as unstable internet connections, device malfunctions (smartphones or scanners), or system errors. In the study by Muniarty et al. (2023), several respondents stated that dependence on networks and devices became a challenge when using QRIS, especially in areas that do not yet have adequate digital infrastructure.

2. Administrative Costs

In addition to technical constraints, administrative costs are also one of the complaints experienced by business operators. Although QRIS is touted as a cheap and efficient payment method, some merchants still feel the burden of transaction fee deductions or merchant discount rates (MDR) imposed by payment service providers. This is implicitly revealed in the study by Kamilah et al. (2024), which highlights the

perception of risk in the use of QRIS, including the cost aspect that merchants have to bear.

CONCLUSION

Based on the research conducted through interviews, observations, and documentation, the following conclusions can be drawn:

1. QRIS facilitates the payment process for customers at Es Teler 88. Customers feel that transactions become faster, more efficient, do not require carrying cash, and feel secure because QRIS is directly supervised by Bank Indonesia.
2. From the perspective of Es Teler 88 business operators, the use of QRIS enhances the business's image to be more modern and contemporary, provides ease in receiving payments from various applications, and helps in automatic and real-time transaction recording.
3. The positive impacts of using QRIS at Es Teler 88 include reducing the risk of receiving counterfeit money, improving financial management efficiency, and increasing the effectiveness of customer service.
4. The negative impacts found, although not significant, include technical issues such as network and system disruptions, as well as administrative costs that must be borne by the business owner.

Overall, the use of QRIS in Es Teler 88 not only strengthens the payment system but also encourages the modernization of MSMEs and enhances the competitiveness of the business in facing the era of economic digitalization.

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