

Analysis Of The Use Of Quick Response Code Indonesian Standard (QRIS) In Increasing Sales Transactions At Umart UMKM In Rappang Village

Febriyana¹, Muhammad Rais Rahmat Razak², Wahyudi Sofyan³

^{1,2,3}Digital Business, Muhammadiyah University of Sidenreng Rappang, Sidenreng Rappang, South Sulawesi

Article Info	ABSTRACT
Keywords: QRIS, Sales Transactions, UMKM	QRIS (Quick Response Code Indonesian Standard) is Bank Indonesia's new breakthrough in supporting people's digital lifestyle, especially in the field of commerce/buying and selling. UMart is a local mini market that has used QRIS as an alternative solution for payment transactions to increase sales transaction volume. In terms of use, conventional payment transactions are still very dominant compared to payment transactions via QRIS. The aim of this research is to analyze how the use of QRIS at UMART increases sales transactions. This research uses qualitative methods with the research object being UMART owners and customers who make transactions via QRIS. The data collection technique is purposive sampling through observation, interviews and documentation. This research was conducted at one of the UMKM in Rappang Village, namely UMART. The research results show that using QRIS at UMart can increase sales transactions by 8% because QRIS is very flexible, making the payment transaction process easier. The author suggests the need for outreach from both the government and merchants to the public so that people are interested in using QRIS educated in supporting Indonesia's digital economy in the future.

This is an open access article under the [CC BY-NC](https://creativecommons.org/licenses/by-nc/4.0/) license



Corresponding Author:

Febriyana

Muhammadiyah University of Sidenreng Rappang

Jalan Pasar Baru Rappang

febyalavigne@gmail.com

INTRODUCTION

The rapid development of technology has made people's attitudes and lifestyles more sensitive and critical to every change that occurs in various areas of life. One of them is in the field of commerce or buying and selling which shifts the cash payment system to non-cash/cashless (digital) payments. Because non-cash payments do not require consumers to carry large amounts of cash or payment cards, non-cash payments have become a lifestyle for people who are always looking for convenience and efficiency. Nowadays, everyone has easy access to everything using their gadgets and smartphones (Aisyah, Sepfiani, et al., 2023). The development of technology then has a big influence on people's behavior and habits, this not only happens in big cities but also in villages. (Razak, MRR., 2018). What's more, millennials use mobile phones for a variety of tasks, including buying, selling, connecting with friends, and finding local companies (Ahmad Fauzi et al., 2023)

The Indonesian government supports people's digital lifestyle by releasing and establishing QRIS (Quick Response Code Indonesian Standard) payment standardization on January 1 2020 by Bank Indonesia (BI) which aims to achieve a safe, efficient and smooth payment system. QRIS is a type of digital barcode that provides the option of recording digital transactions and digital payments (Putu et al., 2022). The presence of QRIS allows one QR Code to be used for various types of digital payment applications in Indonesia such as DANA, OVO, GoPay, ShopeePay and even Link Aja. QRIS provisions regarding the implementation of the national quick response code standard for payments are regulated in Member of the Board of Governors Regulation (PADG) Number 21/18/2019 and then there is a second amendment to PADG No. 21/18/2019 on 25 February 2022 concerning the implementation of the national standard quick response code for payments. According to the Governor of Bank Indonesia, QRIS strives to uphold the UNGGUL principles, namely Universal, Easy, Profitable and Direct (Aisyah, Andriani, et al., 2023). Apart from that, QRIS may have several disadvantages in its use, such as transaction fees charged to merchants and a deadline of approximately 3 days in the process of disbursing funds to the QRIS owner's account. When using QRIS, there are two types of fees charged to merchants, namely MDR fees and payment fees. MDR fees or Merchant Discount Rate are fees charged to merchants by organizers at a rate set by Bank Indonesia of 0.7%. Payment fees are the costs of transferring money to the seller's account (Fahrudin & Laylatul Isnaini, 2023).

Sales transactions are the main element in ongoing business processes (Setiyani et al., 2022). Currently, these transactions can be completed easily using a smartphone connected to the internet and a payment application or digital wallet (Purwinarti, Ella Nilla Chandra, Safira Adhliana, Rena Yolanda, et al., 2022). According to Kotler & Keller in (Febrianto & Sitingjak, 2023) There are five determinants of sales transaction service quality, namely tangibles (direct evidence), empathy (empathy), reliability, responsiveness, and assurance (safety). So, using QRIS in a business is one way to make sales transactions efficient so that they can compete with business actors who need to follow current consumer shopping styles that demand efficiency.

Micro, Small and Medium Enterprises (UMKM) are a business sector that plays a crucial role in the global economy (Dwi Ananda & Susilowati, 2017). Basically, the distinction between micro businesses (UM), small businesses (UK), and medium businesses (UM) is usually based on the initial value of assets (excluding land and buildings), average turnover or number per year, and employees. (Gonibala et al., 2019). It is hoped that implementing QRIS for UMKM can empower UMKM by providing efficient payment solutions. Apart from efficiency, using QRIS offers several benefits for sellers and buyers. With QRIS, buyers no longer need to prepare cash or e-wallet applications so transactions are faster. At the same time, it can increase sales for sellers. Sellers can also create a credit profile that can be used by UMKM if they want to increase their business capital model at any time by taking out loans from banks. (Purwinarti, Ella Nilla Chandra, Safira Adhliana, & Yolanda, 2022).

Previous research in the journal of Islamic economics and finance with the title "Analysis of the Implementation of the Quick Response Code Indonesian Standard (QRIS) Payment System in the New Canteen of Jakarta State University". The implementation of QRIS in the

new canteen of Jakarta State University has gone well and provides great benefits in the payment process, thus QRIS has the potential to be used by UMKM in the Rappang sub-district with the aim of increasing sales transactions

Based on pre-research conducted by the author on one of the UMKM in the Rappang sub-district, namely UMART, which is a local mini market that has used QRIS as an alternative solution for payment transactions other than cash and debit, namely the conventional payment transaction process is still very dominant compared to payment transactions via QRIS. In this case, the volume of QRIS transactions and operational sales transactions has not yet increased, so there is still a need for consumer literacy and education regarding digital payments.

From the background description, the researcher chose the title "Analysis of the Use of the Indonesian Standard Quick Response Code (QRIS) in Increasing Sales Transactions in UMART UMKM in Rappang Village". With a problem formulation on how to use the Indonesian Standard Quick Response Code to increase sales transactions. The aim of this research is to analyze how QRIS is used by UMART UMKM to increase sales transactions. It is hoped that this research will be useful in that the use of QRIS can improve the quality of sales transactions and become increasingly developed.

METHODS

This research uses qualitative methods with an analytical focus on the phenomenon of human social problems presented orally obtained from information sources (Rozy Hrp & Tambunan, 2023). The research location was carried out at UMART, precisely on Jalan Andi Noni, Rappang Village, District. Panca Rijang, Sidenreng Rappang Regency. The author chose this location because the UMART shop has implemented a payment system using QRIS. The research object is a source of information that must be included in a study, so the researcher used a purposive sampling technique through interviews with UMART owners and interviews with buyers who used QRIS in the sales transaction process with a total of 16 informants.

The data analysis technique in this research uses the Miles and Huberman model. Data analysis in this research collects and organizes observational data systematically, grouping data into categories (data reduction), describing it in units (data display), synthesizing it and arranging it into patterns to find out what is important, and draw conclusions (verification). To facilitate the presentation of data analysis, nvivo is used. Test the validity of the data using triangulation.

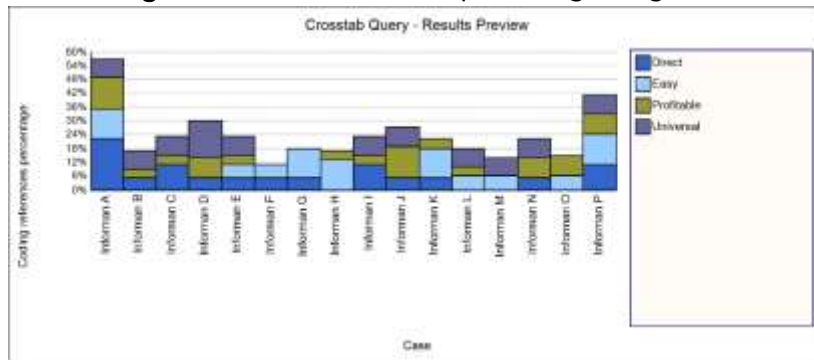
RESULTS AND DISCUSSION

UMart is an UMKM (Micro, Small and Medium Enterprises) which is engaged in selling basic necessities which are generally needed by the wider community such as cooking oil, butter, granulated sugar, milk, instant noodles, mineral water and so on. This UMart MSME is still relatively young in the Rappang sub-district, precisely on Jalan Andi Noni, which was founded in 2023 by Mrs. Dian Eka Saputri.

Before the implementation of the QRIS payment system, UMart used to only accept payments using cash and some via bank transfer. Lack of digital literacy is one of the factors

inhibiting the implementation of QRIS as an alternative payment method in sales transactions. The QRIS payment system for UMart UMKM has only been implemented in the last 3 months since it was founded in April 2023, starting from socialization carried out by Bank Mandiri for UMKM in Sidenreng Rappang district. The type of QRIS used by UMart is a print out that is attached to the cashier's desk.

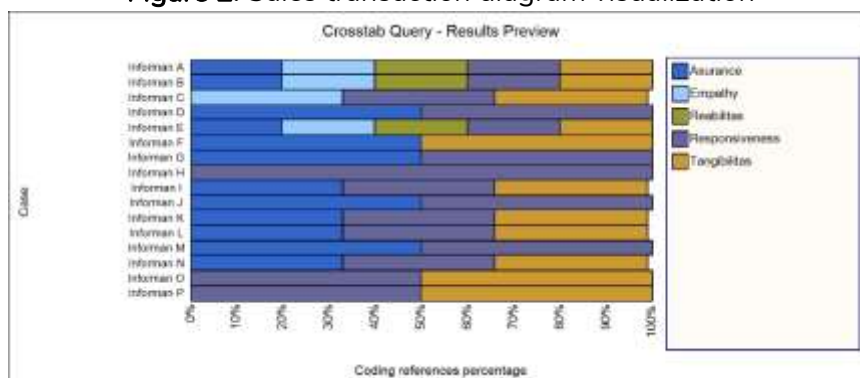
Figure 1. Visualization of QRIS usage diagram



Source: Results of research data processing using nvivo, 2024

Based on the results of the analysis related to the use of QRIS as measured by the characteristics of the QRIS itself, the most dominant of the four indicators is profit with a percentage value of 31.83% then directly at 27.27% followed by the easy indicator at 22.73% and the most low is a universal indicator with a percentage value of 18.18%. This is in accordance with what researchers in the field found that the characteristic of QRIS that is most preferred by customers and business actors who use QRIS is profit, where with QRIS customers can use all types of e-money to make transactions and merchants only need to have one account to be able to do so. accepts all types of QR Code payments. Meanwhile, the lowest indicator where customers are less focused on the value of QRIS but is still a consideration for several informants is the universal indicator where consumers do not have to have various types of payment applications because QRIS can be used for all types of payment applications that use QR Codes.

Figure 2. Sales transaction diagram visualization



Source: Results of research data processing using nvivo, 2024

Based on the results of the analysis related to sales transactions as measured by five indicators of sales transaction service quality, the most dominant among the five indicators is

responsiveness with a percentage value of 33.33%, then insurance at 26.67%, followed by the tangibility indicator at 24.44%, empathy at 24.44%. 8.89% and the lowest is the reliability indicator with a percentage value of 6.67%. From the results of this analysis, it can be seen that improving the quality of sales transactions using QRIS will affect attention and speed in completing sales transactions responsively.

Based on the results of interviews conducted by researchers with owners and several UMart consumers who use QRIS regarding benchmarks for how to use QRIS in increasing sales transactions at UMart UMKM, the following results were obtained:

- a. The quality of the system whose dimensions are seen from the characteristics of QRIS
"I prefer to use QRIS because QRIS accepts all payment applications so I don't need to withdraw money from Dana. Then I can easily get cash from the Fund at UMart by just paying more using QRIS." (Interview on March 20, 2024).

"I prefer using QRIS because it makes transactions very easy where I don't need to carry my wallet everywhere, I just need to bring my smartphone. Apart from that, perhaps because of the city's habit of using the Dana e-wallet more often for transactions, transactions using QRIS do not require a minimum transaction so transactions can be carried out in small amounts." (Interview on April 17 2024).

In accordance with the characteristics of QRIS, namely universal, easy, superior and direct, this is commensurate with the opinion of several customers who are students who use QRIS at UMart. He thinks that the presence of QRIS, especially at UMart, is very beneficial for him who always makes transactions using e-money, one of which is Dana. However, some customers have the opposite characteristics of QRIS, where they deliberately pay more with the aim of getting cash from the change.

- b. The dimensions of the quality of sales transactions are seen from customer surveys that have been updated in carrying out QRIS transactions and UMart owners as merchants
"Of course, I personally prefer transactions using QRIS rather than cash, the reason is because I don't like holding large amounts of cash so sometimes if I want to shop I will prefer sellers who use QRIS as a payment transaction system." (Interview on February 29, 2024).

"Alternative types of payment really influence my buying interest at an outlet because I use QRIS/Debit too often. This makes me sometimes forget to bring enough cash to shop so my shopping interest sometimes drops when faced with a situation like that." (Interview on March 5, 2024).

One of the customers, who is an urban resident and an office employee, believes that alternative digital payment systems should also be applied to every MSME, especially in Sidenreng Rappang district, considering that technology is very widespread and increasingly developing so that people who want to return to their hometowns no longer have to. need to bother providing cash again. Apart from that, digital payment alternatives in sales transactions also greatly influence the buying interest of one UMart customer who rarely holds cash, in other words he only carries a smartphone when he wants to leave the house.

"There are several customers who usually have network problems. Apart from that, sometimes there are also customers who deliberately pay more, for example their total purchases are IDR 12,000 and then they pay IDR. 50,000 via QRIS then ask for change in cash." (Interview on February 12, 2024).

"In terms of efficiency, yes, there has been an increase in sales transactions, which before using QRIS only reached 150 transactions per month, now this month it has increased by 175 transactions. Transactions with QRIS are faster compared to cash because we don't need to prepare change. "However, currently customers who transact in cash are still very dominant compared to QRIS, in a month there are probably only 10-20 people who use QRIS." (Interview on February 12, 2024).

The owner of the UMart said that the problem usually faced by customers who use QRIS as a payment transaction is generally the unstable network in Sidrap district. There are some customers who deliberately pay more using QRIS and then take the change in cash. This is a benchmark so that it can be said that the use of QRIS at UMart is not in accordance with the characteristics of QRIS as an alternative payment system in increasing sales transactions.

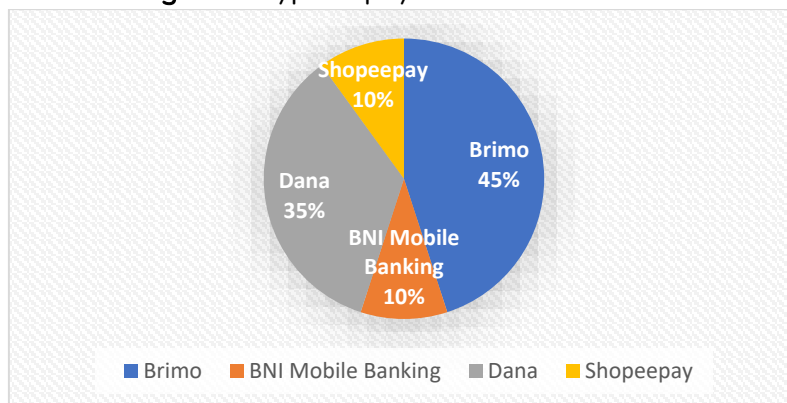
Table1. Number of QRIS Transactions February-April

Month	Amount
February	14
March	11
April	20
Total	45

Source: Kasir Umart, 2024

Based on the data above, the highest number of QRIS-based transactions was 20 transactions in April, followed by 14 transactions in February, then 11 transactions in March. It can be seen that in March there was a decrease in the number of transactions, this was because in March the network was not sufficient to use QRIS. In detail, there are four types of payment commonly used by UMart customers, namely Shopeepay, Brimo, BNI Mobile Banking, and Dana.

Figure 3. Type of payment used at UMart



Source: Results of Febriyana research data processing, 2024

From the transaction data above, it can be seen that customers who have made transactions via QRIS are dominated by Bank Rakyat Indonesia (Brimo) digital bank users with a percentage of 45%, followed by Dana at 35% and finally BNI Mobile Banking and Shopeepay at 10% each.

Based on the findings above, it is also supported by previous research. Research conducted by (Rozy Hrp & Tambunan, 2023) with the title "Analysis of the Effectiveness of Implementing the QRIS Digital Payment System in Increasing Sales of the Intan Baru Sibuhuan Plastic Trading Business". The results of this research show that the implementation of the QRIS digital payment system has had a positive and effective impact on increasing sales of the Sibuhuan Intan Baru Trading Business as proven by the existence of payment transactions worth Rp. 1,413,000 from December 2022 to March 2023. This nominal amount has increased compared to the beginning of 2022, when there were no scan payments at all. The implementation of QRIS digital payments can be said to be effective because it has been measured by 6 aspects, namely system quality, information quality, service quality, users and ease of use. Research conducted by (Salim & Nopiansyah, 2023) with the title "Efficiency of Using the Indonesian Standard Quick Response Code (Qris) to Increase Sales for UMKM at Le Garden Palembang Indah Mall". The research results show that the use of QRIS can be said to be efficient, based on the results of interviews with informants regarding efficiency benchmarks in the form of (a) With the presence of QRIS, you can receive all payments from other PJSPs with just one QR code. (b) Timeliness makes the transaction process more efficient and does not require long queues. Research conducted by (Putri Anggreani & Wiradendi Wolor, 2023) with the title "Analysis of the Implementation of the Quick Response Code Indonesian Standard (QRIS) Payment System in the New Canteen at Jakarta State University". The research results show that the use of QRIS in the New Jakarta State University canteen has gone well in accordance with the socialization that has been carried out and provides great benefits in the payment process, including convenience, security, reducing the risk of errors, and reducing dependence on cash. However, there are things that need to be improved by the management, such as the lack of consistency in payment rules and limited socialization about QRIS.

CONCLUSION

Based on the results of the analysis and data processing carried out by researchers, it can be concluded that the use of QRIS at UMart can increase sales transactions because QRIS is very flexible, making the payment transaction process easier. This is an attraction for UMart as an alternative payment transaction which makes customers prefer to shop at UMart. This caused an increase in sales transactions at UMart by 8% of the difference in total sales transactions before and after using QRIS. The advice that researchers can give is that there is still a need for socialization regarding the QRIS digital payment system by the local government to the community and also by UMart for customers who come to the shop to be interested in using QRIS so that the public can be educated in supporting Indonesia's digital economy in the future.

REFERENCE

- Ahmad Fauzi, A., Sofyan, W., Harto, B., Mulyanto, Maria Dulame, I., Pramuditha, P., Iwan Sudipa, G., Devi Dwipayana, A., Jatnika, R., Wulandari, R., & Gede Iwan Sudipa, I. (2023). Pemanfaatan Teknologi Informasi di Berbagai Sektor pada Masa Society 5.0 (Sepriano & A. Juansa, Eds.).
- Aisyah, S., Andriani, N., Rahmadyah, N., Novriansyah, D., Putri, A., & Mayori, E. (2023). Implementasi Teknologi Financial Dalam Qris Sebagai Sistem Pembayaran Digital Pada Sektor Umkm Di Kota Binjai. *Jurnal Pengabdian Kepada Masyarakat Indonesia*, 3(1), 12.
- Aisyah, S., Sepfiani, P., Perdana Putri, L., Irsyad Gunawan, D., & Lauda Nararya, H. (2023). Pendampingan Penggunaan QRIS Pada UMKM Upaya Peningkatan Produktivitas UMKM di Kota Medan.
- Dwi Ananda, A., & Susilowati, D. (2017). Pengembangan Usaha Mikro Kecil dan Menengah (UMKM) Berbasis Industri Kreatif Di Kota Malang.
- Fahrudin, & Lailatul Isnaini, P. (2023). Pengaruh Penggunaan Quick Response Code Indonesian Standard (QRIS) oleh UMKM Terhadap Pendapatan Usaha. *Jurnal Manajemen Strategi Dan Simulasi Bisnis (JMASSBI)*, 4(1), 2023.
- Febrianto, Y., & Sitingjak, T. J. R. (2023). Peran Kepuasan Konsumen dalam Memediasi Pengaruh Kualitas Layanan terhadap Minat Beli Konsumen Untuk Menggunakan Jasa Maskapai Penerbangan Air Asia.
- Gonibala, N., Masinambow, V. A., & Th Maramis, M. B. (2019). Analisis Pengaruh Modal dan Biaya Produksi Terhadap Pendapatan UMKM di Kota Kotamobagu.
- Purwinarti, T., Ella Nilla Chandra, Y., Safira Adhliana, B., Rena Yolanda, dan, Niaga, A., & Negeri Jakarta, P. (2022). Analisis Strategi Pengembangan Usaha dengan Penggunaan QRIS sebagai Metode Pembayaran UMKM di Kota Depok. 8(2).
- Purwinarti, T., Ella Nilla Chandra, Y., Safira Adhliana, B., & Yolanda, R. (2022). Analisis Strategi Pengembangan Usaha dengan Penggunaan QRIS sebagai Metode Pembayaran UMKM Kuliner di Kota Depok. 11(1).
- Putri Anggreani, W., & Wiradendi Wolor, C. (2023). Analisis Penerapan Sistem Pembayaran Quick Response Code Indonesian Standard (QRIS) pada Kantin Baru Universitas Negeri Jakarta. *SANTRI : Jurnal Ekonomi Dan Keuangan Islam*, 1, 58–71.
- Razak, MRR. (2018). Pemanfaatan Teknologi Informasi dalam Optimalisasi Pelayanan Publik dan Potensi Desa.
- Rozy Hrp, G., & Tambunan, K. (2023). Analisis Efektivitas Implementasi Sistem Pembayaran Digital QRIS Dalam Meningkatkan Penjualan Usaha Dagang Plastik Intan Baru Sibuhuan. *Jurnal Pendidikan Ekonomi Dan Kewirausahaan*, 7(1).
- Salim, A., & Nopiansyah, D. (2023). Efisiensi Penggunaan Quick Response Code Indonesia Standart (Qris) Terhadap Peningkatan Penjualan Pada Umkm Di Le Garden Palembang Indah Mall. 11(2), 1385–1396.
- Setiyani, L., Liswadi, G. T., & Maulana, A. (2022). Proses Pengembangan Proses Bisnis Transaksi Penjualan pada Toko Erni Karawang. *Jurnal Interkom: Jurnal Publikasi Ilmiah Bidang Teknologi Informasi Dan Komunikasi*, 16(4), 39–45.