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Uses, constraints, and benefits of QRIS for merchants in Pondok Cina Station

Alyssa Tsabita Farhana[1], Dzahira Brilliant Syakira[2], Muh Syukron[3], Ruth Meilianna [4], Yanti Astrelina Purba[5*)]

[1]*Faculty of Language and Arts, Universitas Negeri Jakarta*
11 Rawamangun Muka Avenue, Eastern Jakarta,, Indonesia
[2]*Faculty of Economic and Business, UIN Syarif Hidayatullah*
Tarumanegara Street, Pisangan, Ciputat, Southern Tangerang, Indonesia
[3]*Business, Sustainability and Technology Lab, University of British Colombia*
2424 Main Mall, Vancouver, BC, Canada V6T 1Z4, Canada
[4]*Research Center for Population, Badan Riset dan Inovasi Nasional*
Kav 10, Gatot Subroto Avenue, Jakarta, Indonesia
Email: yantipurba1995@gmail.com, Phone: +62 21 5221687

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Abstract As technology continuously develops, economic activities begin to shift from the use of traditional payment systems to the use of digital payments. The urgency of the Micro, Small and Medium Enterprises (MSME) digitalisation program will gradually encourage small-scale street food vendors to adjust to technological advances. With this transformation, this study aimed to measure the development of QRIS usage among small merchants, whereby only little research has been done on the use of QRIS among small merchants. The researchers conducted a survey and in-depth interviews with small merchants at Pondok Cina Station, Depok, West Java, Indonesia. The results showed that there were more respondents who did not use QRIS with 53.3%, rather than those who used QRIS with 46,7%, although the difference was relatively not large. The biggest reason why merchants still do not use QRIS is that they do not understand how to use it and have encountered difficulty using it. In fact, there are still customers who rarely use it. Nevertheless, meeting high customer demand is one of the most common reasons why merchants use QRIS as a means of payment. Education, gender and age of merchants are aspects that can be researched deeper which are the determining factors for merchants using QRIS. The interview results show that QRIS is able to increase merchants' sales profits. There are several reasons why the respondents do not use QRIS, such as lack of understanding on how to use it, with 19.4%, consumers rarely use QRIS with 22.6%, inconvenience of using it with 22.6%, and making losses with 3.2%.

Keywords: communication technology; digital payment; MSME, QRIS

INTRODUCTION

Almost all aspects of modern human life have been touched by the development of science and technology (Tarantang et al., 2019). The use of technology has impacted almost all sectors, particularly the financial sector, government, health, transportation, fisheries, education, plantations, law, business, agriculture, e-commerce (Fauzi et al., 2023). In the financial sector, technology facilitates faster and more effective customer service and allows organisations to continue to obtain the latest information at the same level as competitors. In addition, customers can easily make online transactions. Further, technology also provides convenience in financial reporting.

*)Corresponding Author

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This encourages people to recourse payments through online transactions (Fauzi, et al. 2023; Esawe, 2022). With that it can be deduced that technological advancements encourage changes in payment systems that adapt to scientific developments (Tawakalni, 2020; Alemán et al., 2023). Technological advances cannot be inevitable, especially in the realm of digital payment systems development in doing economic transactions. Though, digital payment systems have their own advantages and disadvantages (Tarantang et al., 2019). But it is evident that the presence of various non-cash payment instruments is not only due to innovation in the banking sector but also due to the encouragement of the needs of society that require practical payment instruments (Tarantang et al., 2019).

One example is digital payment. It is a transaction process using electronic money with bank transfer methods, QR scans, or electronic wallets (Rahmadani, 2023; Aggarwal, 2024; Kumar et al., 2024). Money is stored, processed and received in the form of digital information and the process of transferring begins through electronic payment instruments in digital payments (Rahmadani, 2023) and the main components used include money transfer applications, network infrastructure, rules and producers that regulate payment systems (Noviana & Darma, 2020). Digital payment uses electronic media where all activities can be carried out using electronic devices, such as smartphones (Handayani & Soeparan, 2022).

Digitalisation is one of the discussions of the three priority issues of the 2022 Group of Twenty (G20) Summit wherein one of the focus areas was digital transformation where digital payments are seen as a factor that could encourage economic recovery. In order to achieve this, Bank Indonesia has tried to accelerate the consolidation of the payment system industry consisting of banking, development of integrated payment system infrastructure, and forming synergies and coordination that include electronification, integration, transformation and digitalisation of MSMEs.

Currently, there are various payment systems existing such as ATMs, debit cards and credit cards, and also popular digital payment applications such as OVO, GO-PAY and DANA (Tarantang et al., 2019). The electronic payment system that operates separately encourages the Bank Indonesia to develop a national standard that integrates all QR codes into a single system called the Quick Response Code Indonesian Standard (QRIS) in 2019.

QRIS was developed to make the transaction process easier, faster, and more secure (Bank Indonesia, 2020). All payments from banks and non-banks are available and can be used by merchants, stalls, parking services, ticketing, tourism businesses, and donations who open accounts with one of the organisers licensed by Bank Indonesia (BI). The nominal limit of QRIS is also relatively large, at 10 million rupiah (SGD 800). In addition, QRIS has the advantage of being able to accept payments from any payment application that uses a QR code so that people do not need to have various applications as it is convenient to use just by scanning the QR Code which only requires a minimum of one account to receive QR Code payments, and lastly payments are processed instantly. In addition, QRIS provides many benefits such as fast and modern, no need to carry cash. A user need not to worry about whose QR is installed as it is protected because all Payment System Service Providers (PJSP) QRIS organizers are required to have permits and are supervised by BI. For merchants, QRIS also has the potential to provide benefits such as the potential to increase profits because they can accept any QR-based payments, enhance branding, provide convenience, reduce cash management costs, avoid counterfeit money, and eliminate the need to provide change. In addition, QRIS also helps transactions to be recorded automatically and can be viewed at any time as it helps separate money for business and personal and easily facilitates reconciliation. In addition, QRIS also has the potential to prevent fraud, open cash transactions, and build credit profile information to make it easier to obtain credit in the future. These benefits have the potential to encourage more economic activities and economic actors to want use the QRIS.

Despite its many advantages, QRIS also has several disadvantages such as the dependence on internet network and knowledge about the use of QRIS which are not evenly distributed across all regions in Indonesia as there are still areas that have not been reached by adequate technology (Darwiyani et al., 2023). It is also stated that the reach of science and technology is not evenly distributed. One evidence is that there are still areas where the use of smartphones is limited to young people, besides older people who do not completely understand how to operate smartphones(Paramitha & Kusumaningtyas, 2020). In addition,

using QRIS can make people more consumptive because QRIS offers promotions and cashback (Darwiyani et al., 2023).

This is particularly relevant to Micro, Small, and Medium Enterprises (MSMEs) that can be divided into three categories: micro, small, and medium. In PP 7 No. 2022, capital and assets in micro, small and medium enterprises are 0-1 billion rupiah for micro businesses, 1-5 billion rupiah for small businesses, and 5-10 billion for medium businesses. The turnover of micro businesses is 0-2 billion rupiah; the turnover of small businesses is 2-15 billion rupiah, and medium businesses are 15-50 billion. According to the Indonesian Statistic Agency (BPS), the characteristics of micro, small, and medium enterprises are based on the number of workers. In micro-businesses, workers range from 1 to 4 people. In small businesses, the number of workers ranges from 5-19 people. In medium businesses, workers range from 20-99 people (SMERU, 2023).

The use of digital payments helps buying and selling transactions and payment systems become more effective, efficient and economical (Rahmadani, 2023; Haikova et al., 2023; Li & Zhao, 2024), also financial activities can be carried out anywhere easily, safely and under control (Daud et al., 2022; Gayathri & Shanmugam, 2023; Veena & Epsheeba, 2023). The server-based digital payment system is beneficial for users where it is a new prospect for the community with the convenience of non-cash payments that are easier, systematic and safe, and business development can grow (Nuranindita, 2023). Handayani & Soeparan (2022), stated that the application of digitalization to MSMEs provides benefits with easier and more practical transactions, safer transactions, convenience in transactions, transaction speed, and can be used for various services.

According to Rahmadani (2023); Musyaffi et al., (2024); Bhattarai et al., (2023), they stated that digital payment transactions can improve the sales performance of MSMEs. Rahmadani (2023) also summarized that there are several previous studies that show the benefits of MSMEs. The results of the study conducted by Aulia et al., (2022); Dudu et al., (2024), show that the ease of digital payments has a positive effect on the performance of MSMEs. With the behaviour of a cashless society and the habit of carrying gadgets in society, business actors need to implement digital payments in MSME businesses so that they are not threatened with extinction or left behind. The results of the study by Putri et al. (2022) stated that implementing a digital payment system has a positive effect on business income because its use is beneficial for business owners because it provides convenience in making payments. In addition, the results of the study by Wulan et al. (2021) stated that digital payments affect the sales performance of MSMEs. MSMEs or business actors need to utilise technology to support their businesses because almost all activities today use technology as digitalisation in MSMEs is the first step to advancing their business through product marketing and product buying and selling transactions digitally. However, MSMEs in villages have not yet mastered digital technology and capabilities regarding non-cash transactions and their sales are still limited to cash transactions (Nuranindita, 2023).

In addition to being viewed from its positive impacts, the use of QRIS by MSMEs can be reviewed from the lens of Unified Theory of Acceptance and Use of Technology (UTAUT), the main idea of which refers to the acceptance of certain technologies or how ready an individual is to adopt and utilise certain technological advances (Santika et al., 2024). UTAUT theory was developed by Venkatesh et al. (2003), which is a theoretical approach that explains consumer desire to adopt technology and subsequent usage behaviour. Several aspects influence a person's behaviour in using something. Some of them are performance expectancy, effort expectancy, social influence, facilitating condition, hedonic motivation, price value, habit, gender, age, and experience (Cheng, 2024). Performance expectancy describes the degree to which an individual believes that a system can help work performance. Effort expectancy is related to the ease of using the system. Hedonic motivation is related to the level of pleasure obtained from using technology. Price value is related to the trade-off between the advantages or benefits of the application and the monetary cost of using technology. This theory is related to how MSMEs want to use QRIS which is related to the ease, convenience and benefits of using QRIS.

Street vendors in Pondok Cina can be included in one of the business categories under MSMEs. MSMEs spread across urban and rural areas have an essential role in the economy in Indonesia (Handayani & Soeparan, 2022), in addition to their ability to survive the 1998

economic crisis. MSMEs in the future need to make efforts to be able to survive in the midst of conditions where most economic transactions have used digital payments in order to be competitive and adapt by taking advantage of various opportunities in the current digital economic system. At least in 2020, 9.4 million MSMEs have implemented digitalisation in their businesses (Wijoyo & Widiyanti, 2020), such as using social media for advertising, using information technology media to distribute their goods, using online payment systems for transactions, and many more. In addition, MSMEs are supported to be able to compete and adapt so as not to be left behind. Providing digital payment options can support consumer satisfaction so that producers who offer these payment options can receive more consumers than those who do not (Sava et al., 2024). MSMEs that do not use them can lose out to those who do not use digital options. Researchers believe that the development of information technology is a solution for MSMEs to increase business progress (Abidin, 2015; Umami et al., 2023; Subhadhanuraja et al., 2024). In addition, society increasingly needs technological payment tools that provide speed, accuracy, and security in every transaction (Abidin, 2015). Furthermore, it seems that digitalisation in MSMEs is one of the country's focuses so that MSMEs can survive and develop their businesses through going digital or online considering that the contribution of MSMEs to the economy is enormous.

The government program in forming QRIS encourages small business actors to adapt to technological advances. In addition, the high demand from consumers for digital payments encourages small merchants to follow technological developments so that small merchants can survive and compete in the market. Several studies discuss QRIS but there are still limited surveys that discuss the use of QRIS among small merchants. Previous studies discussed QRIS users in general in Indonesia. This study wanted to know the development of the spread of QRIS use among small merchants. In addition, this study aimed to examine the factors that encourage small business actors to use QRIS and those who have not or do not use QRIS and how QRIS impacts small business actors. The researchers conducted a survey and in-depth interviews with merchants to measure the development of the spread of QRIS use, benefits, obstacles and reasons for using QRIS at least in a location where there are many small merchants. This study used the station location considering that there are many small merchants at the station. In addition, with the large number of people passing through the station, it is possible to make many transactions at the station. This encouraged us to research the buying and selling transaction activities using digitalisation at the station, especially at Pondok Cina Station, Depok, West Java, Indonesia where consumers in the capital city have widely used QRIS.

In addition to the place being busy because of the foot traffic, Pondok Cina Station is a place that is crowded with students and workers as it has many street vendors and cafes that offer lots of food and drinks. Activities at Pondok Cina Station are not only waiting for the train but also enjoying food and drinks or just hanging out to do assignments at the cafe. Pondok Cina Station is one of the suitable places that provides many vendors with various characteristics, both those who use QRIS and those who do not use QRIS. In addition, Pondok Cina Station is located in Depok, West Java with dense settlements or can be said to be included in an area with high population density (Valentina et al., 2022), in that case Pondok Cina Station is one of the centres of population mobility. This reason makes Pondok Cina Station an ideal location for the study.

There are several previous studies that state that digital payments will have a positive impact on society that including social and economic effects. The effectiveness and efficiency of the program will have a positive impact if society uses this technology massively, both from the merchant side and from the buyer side. This study aimed to analyse traders' understanding of the benefits and obstacles to using QRIS and to what extent small traders have used QRIS. In addition, this study also aimed to examine the opinions of traders who are still reluctant to use QRIS regarding the shortcomings and obstacles to using QRIS, so that appropriate policies are found to increase merchants' desire to use QRIS. Views and opinions from the merchant perspective will benefit policymakers in order to increase the efficiency and effectiveness of the QRIS program.

The differences and advantages of this study compared to previous similar studies are that this study used both surveys and in-depth interviews directly to small merchants, where there is still limited research discussing QRIS from small traders. In addition, limited research uses survey methods and in-depth interviews directly with small merchants. This study also discussed not only the benefits, but also the obstacles for traders in using QRIS. In addition, there

is still limited research that discusses the role of QRIS in increasing the income of small merchants. This study reviews the role of digital payment technology in improving the economy or income of small merchants.

METHODOLOGY

This study used a survey research method and was conducted through going directly to merchants at Pondok Cina Station which was conducted in 2022. The subjects in this study were 30 merchants at Pondok Cina Station. The challenge in this study was merchants refusing to be surveyed and interviewed, so the number of merchants the researchers interviewed was limited.

We have given questions related to the background of work, education, income, internet usage of the merchants. Then we also added questions from aspects of QRIS usage such as using or not using QRIS, QRIS usage (for those using QRIS), reasons for using QRIS, and reasons for not using QRIS. Then, we asked subjective questions from QRIS users regarding knowledge of QRIS functions, opinions of QRIS users regarding QRIS security, benefits and obstacles to using QRIS, and other subjective opinions and questions to the merchants who use QRIS. Each of these aspects contains related questions. In addition to surveys, we also have conducted in-depth interviews, related to interesting things. For example, if merchants state that QRIS can influence the increase of trader income. Next, we asked further about the nominal or percentage increase in income due to the use of QRIS, followed by questions about the benefits that merchants feel by using QRIS. Lastly, we also asked other things such as obstacles to using QRIS.

Table 1. Aspects and questions asked to respondents

No	Aspect	Question
1	Respondent Background	Name
		Age
		Gender
		Work
		Last education
		Business operating hours
		Types of goods sold
		Internet usage
		Use and utilization of the Internet
2	QRIS Users	To use or not to use
		Length of use of QRIS for those who use it
		Reasons for using QRIS
		Reasons not to use QRIS
3	Knowledge	Function
		Ease of use of QRIS
		Providing various benefits (from various aspects such as security, convenience, practical transaction speed, cashback, facilitating bank loans, increasing sales)
		Increasing knowledge about digitalization
4	Perception	QRIS security level for transaction failure
		QRIS validity period
		Benefits (increase sales and revenue, minimize transaction time)
		Satisfaction (QRIS features, practical and can be used anywhere, easy to learn, difficulty in top up, convenience)
		Obstacles (connection, internet costs for connection, application errors)

Source: Data processed by author (2022)

RESULTS AND DISCUSSION

Most of the merchants who were respondents were male. As many as 83.9% of respondents were male, whereas female respondents were only 12.9% as seen in Figure 1. Respondents were divided into several age categories. There were respondents whose are <= 30 years, between 31-40 years, 41-50 years, and those aged 51-60 years as referenced in Figure 2. Respondents were dominated by those aged <= 30 years, namely 60% of respondents. Then followed by those aged 31-40 years, with 20% and followed by those aged 41-50 years, with 16.7%, lastly followed by those aged 51-60 years with 3.3%. The majority of the educational attainment of the respondents was vocational high school and junior high school/MTS education, with 25.8% and 29%, as seen in Figure 3. In addition, there were merchants with high school education, with 19.4%. Then merchants with elementary school education were 16.1%. Then merchants who have a Diploma education (Associate Degree) were 3.2%, and those who have Bachelor's/Master's/Doctoral education are 3.2%. The number of working hours of the

respondents varies in a week. Some merchants work 25 hours a week, up to those who work 98 hours a week. Even so, the respondents are dominated by workers who work 56 hours and 63 hours were 19.4% and 12.9%. In addition, some workers work between 60-90 hours. On average, respondents working these hours are around 6.5%. Then most respondents work 7 days a week with 71% as seen in Figure 4. Furthermore, most respondents are merchants of various foods. Starting from merchants of mineral water, meatballs, batagor, iced young coconut, guava rujak, macaroni, chocolate banana, teh poci, rolled eggs, and many more. Then, there is one respondent who is a food seller. The respondents have employees or paid staff who help them in their business. As many as 12.9% had one paid worker/employee/employee and 9.7% of respondents had two paid workers/employees/employees. Respondent's income varied from under one million rupiah (SGD 90) to Five million rupiah (SGD 400) monthly

Figure 1. Percentage of Female and Male Respondents
Source: Data Processed by Author (2024)

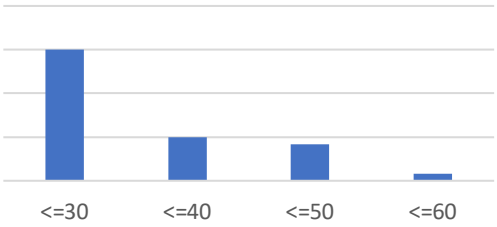

Figure 2. Percentage of Respondents' Age Groups
Source: Data Processed by Author (2024)

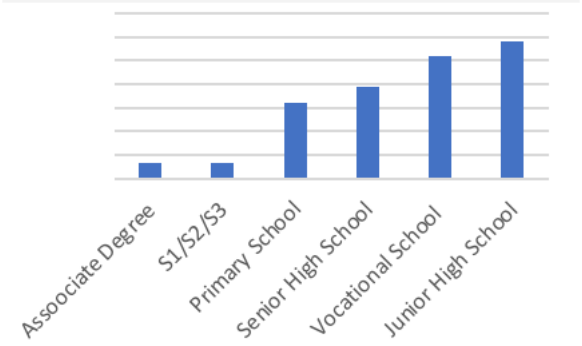

Figure 3. Percentage of Respondents' Education
Source: Data Processed by Author (2024)

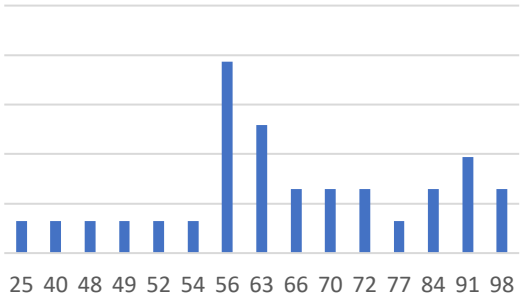

Figure 4. Percentage of Respondents' Working Hours
Source: Data Processed by Author (2024

Some respondents admitted not using social media in their work but some workers admitted to using the internet in their work. There are merchants who use the internet in their work, using it for promotion, as a communication medium, or a media for buying and selling transactions. As many as 19.4% of respondents admitted to using the internet as a promotional medium and 16.1% admitted to using the internet as a communication medium. Furthermore, 51.6% of workers admitted to using the internet for buying and selling transactions.

Furthermore, respondents were divided into two; specifically respondents who use QRIS in their buying and selling activities with 46.7% and respondents who do not use QRIS with 53.3% as seen in Figure 5. The span of use of QRIS varies between respondents. Some use it for more than a year already; less than 6 months, and some less than 3 months. Respondents aged <=30 years are divided into two,such as those who use QRIS and those who do not use QRIS. The percentage of both is relatively the same, with 30% of the total respondents. This can show that respondents are dominated by those aged <=30 years and at that age are not dominated by those who use QRIS or those who do not use QRIS, and both are evenly divided as referenced in Figure 6. Furthermore, at the age of <=40 years, the total number of QRIS users is greater, with 13.3% of the total respondents and those respondents who do not use are 6.7%. Interestingly, the pattern of QRIS usage based on age is not linear.

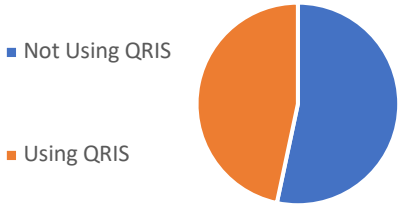

Figure 5. QRIS Users and Non-Users
Source: Data Processed by Author (2024)

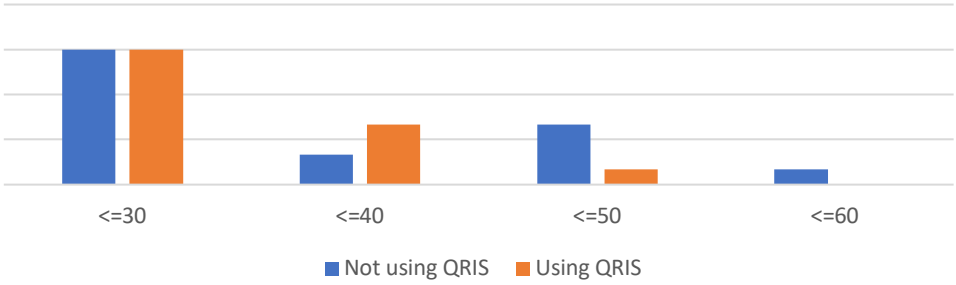

Figure 6. Number of QRIS Users by Age Group
Source: Data Processed by Author (2024)

Figure 7. Male and Female QRIS Users from Total Respondents
Source: Data Processed by Author (2024)

In the age group <=50, QRIS users are actually smaller than those who do not use QRIS, with 25.0% compared to 7.1%. Furthermore, in the age group <=60, 3.3% of the total respondents did not use QRIS. Overall, there were more respondents who did not use QRIS than those who used QRIS, although the difference was small, namely 53.3% who used it compared to 46.7% who did not use it. If explored further, male users are certainly more than female users because the number of male respondents is greater than female, but if you look at the

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percentage of the total for each gender, there are more female respondents who use QRIS than male respondents who use QRIS. The percentage of women who use QRIS from the total respondents who use it is 75.0% while the percentage of men who use QRIS from the total male respondents is only 42.3% as seen in Figure 7. This presents a more interesting subject to further investigate whether gender plays an important role in a person's trust in using QRIS. Furthermore, a person's level of education seems to be able to increase a person's interest in using QRIS.

In respondents with elementary school/MI education, the percentage of respondents who do not use QRIS is 80% while those who use QRIS are only 20%. Furthermore, for respondents with junior high school/Islamic junior high school education, the comparison of those who did not use it to those who used it was 66.7% compared to 33.3%. Further, for those with vocational high school education, those who did not use QRIS were at 37.5% and those who used it were at 62.5%. For respondents with high school/Islamic senior high school education, the percentage was 33.3% who did not use it and 66.7% who used it. Then for those with S1/S2/S3 education, 100% of respondents used QRIS. Although this pattern can illustrate that the higher a person's education, the more interested sellers are in using QRIS, for respondents with a diploma education, 100% of respondents did not use QRIS. This certainly needs to be studied further because the number of respondents is very limited and a relatively even number of respondents is required between education categories (Figure 8).

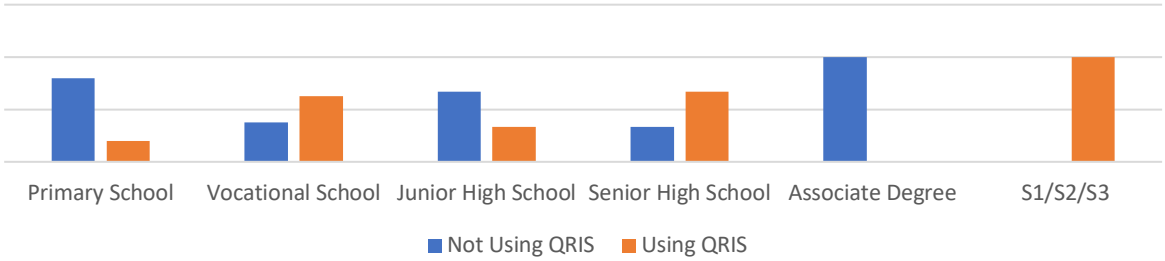

Figure 8. Percentage of QRIS Users Based on Education
Source: Data Processed by Author (2024)

There are several reasons why respondents do not use QRIS, such as not understanding how to use it with 19.4%, consumers rarely use QRIS with 22.6%, difficulty in using it with 22.6%, and reasons for losses with 3.2%. In addition, there are reasons why respondents who work as merchants use QRIS. Some of the reasons vary, such as the number of buyers who are interested in paying using QRIS, the number of buyers who do not carry cash, ease of payment, making it easier to save because the balance goes into the account, making transactions easier because you don't need to provide change, trying business opportunities through e-food, keeping up with the times. This is interesting because there are two opposing sides. Some workers think that QRIS makes transactions easier, there are many requests from buyers, and it is profitable for merchants, but on the other hand, there are sellers who state that QRIS is actually detrimental because not many buyers want to pay via QRIS, it makes transactions difficult, and it is inconvenient to use. In addition, interestingly, most of the respondents are small merchants. However, there are two opinions among all merchants who are both food merchants with the same average income of still under five million rupiah.

Next, the researchers asked about the respondents' knowledge or understanding of the QRIS function, respondents' opinions regarding the level of QRIS security, respondents' opinions regarding the benefits and obstacles in using QRIS, and other subjective sentiments about QRIS by the respondents. From the aspect of respondents' knowledge regarding the QRIS function, 87.1% of respondents admitted that they knew that QRIS was used as a payment tool. Then 41.9% of respondents admitted that they knew that QRIS would make payments easier from all banks and others using just one tool. Furthermore, 83.9% admitted that they knew that QRIS was easy to use because payments could be made through their smartphones. Furthermore, 45.2% of respondents admitted that they knew that QRIS provided cashback and 77.4% of respondents admitted that they knew that QRIS could increase knowledge of digital payments. Then 61.3% of respondents admitted that they knew that QRIS could make payments safer and 80.6% of respondents admitted that they knew that QRIS could reduce physical money

so that it was more practical. Furthermore, 74.2% of respondents knew that QRIS made people prefer it because many people don't like to pay using cash. Interestingly, 61.3% of respondents admitted to knowing that QRIS can make it easier for them to get loans for businesses. Then 58.1% admitted to knowing that QRIS can increase sales, 80.6% admitted to knowing that transactions are faster with QRIS and 32.3% of respondents knew that QRIS does not require a long time/process to claim the remaining balance in QRIS. Finally, 38.7% of respondents admitted to knowing that QRIS can store a balance of more than one million rupiah.

Next, from the aspect of respondents' opinions about the security of QRIS in transactions. Only 3.2% of respondents admitted to knowing that QRIS has no expiration date. Furthermore, 45.2% admitted to knowing that QRIS guarantees the security of users' personal data, and 41.9% of respondents admitted to knowing that QRIS is willing to take responsibility if the account owner's balance is lost. Furthermore, we recorded the opinions of respondents who use QRIS about the benefits and obstacles of using QRIS. We asked questions such as whether QRIS can increase sales, whether QRIS can minimize time compared to cash transactions, and whether respondents are satisfied with the service features presented by QRIS, whether QRIS is easy to use anywhere and anytime, whether QRIS is easy to learn, whether respondents do not experience obstacles when transacting using QRIS, whether respondents need a stable internet connection when using QRIS, whether respondents feel that the cost of an internet connection in using QRIS is affordable, whether QRIS is necessary, and whether there are obstacles when using QRIS, and whether respondents get many benefits when using QRIS.

Utilisation and Practical on QRIS

The results show that 100% of respondents who use QRIS agree that QRIS minimises transaction time for buying and selling compared to cash transactions, and QRIS transactions are easy to learn, there are no obstacles when transacting using QRIS, the cost of using an internet connection in using QRIS is affordable. Furthermore, 42.9% of respondents who use QRIS feel very satisfied with the service features presented by QRIS. Then 50% admitted to being satisfied with the service features presented by QRIS. Even so, 7.1% of respondents who use QRIS feel dissatisfied with the features presented by QRIS. Furthermore, 92.9% of respondents who use QRIS also agree that QRIS is easy to use anywhere and anytime. Only 7.1% disagree. Furthermore, 12 people of the total respondents who use QRIS agree that they get many benefits while using QRIS, and that QRIS is able to increase sales. However, in terms of challenges, there are 3 out of a total of 30 QRIS user respondents who agree that there are obstacles or errors when using QRIS and 100% of respondents who use QRIS agree that using QRIS requires a stable internet connection even though on the other hand they agree that the internet costs for using QRIS is affordable. Overall, the results show that QRIS users feel the benefits of using QRIS both in terms of convenience and practicality, utilisation, and being able to increase income.

Some of the interview results contain some interesting things that are specifically regarding the benefits and obstacles of using QRIS. The respondents who use QRIS are able to state how much profit they get by using QRIS or the increased income due to using QRIS. One of the respondents who is a seller of iced dawet ayu admitted that QRIS increases sales and makes it easier to process capital because the balance goes directly into the account. In addition, he felt that there were no obstacles in using QRIS. Then a round tofu merchant admitted that he felt the benefits of QRIS because it was easy to use and reduced the need for cash. Moreover, he stated that QRIS was able to increase sales. He stated that the increase in sales due to the use of QRIS was around 5%. According to him, the obstacle that often occurs is failed transactions that can arise from the application or from the internet network. Furthermore, a cilok (Cassava Snack) merchant stated that QRIS was able to increase sales even though the nominal amount has not been measured. In addition, using QRIS makes it easier for buyers and sellers to make transactions. Furthermore, a siomay merchant admitted that he benefited from QRIS because the disbursement of funds was easy even though the disbursement of funds that were less than 24 hours could not be disbursed immediately. He added that QRIS can increase income by around 10%. Then a mother selling chicken food admitted that the reason she used QRIS was because it was easy and simple to use. The reason is that there is no need to look for change (Small bills).

In addition, it increases food sterilisation because there is no need to use money that could contain various types of bacteria. Further, a mother stated that the use of QRIS can increase sales

and make it easier to save money. The mother stated that there were no obstacles in using QRIS. Also, a satay merchant has been using QRIS for more than a year and stated that QRIS makes it very easy to sell because there are quite several people who buy in large quantities but do not carry a lot of cash. This makes it easier for buyers, so they don't have to bother carrying cash and waiting for change. In addition, QRIS was able to increase sales at the beginning of the pandemic by almost 40%. She also stated that there were no obstacles when using QRIS. Furthermore, a 35 year old tea drink merchant stated that the reason for using QRIS was because she needed to keep up with the changing times where many young customers usually use online payments. Furthermore, she stated that QRIS was able to increase sales even though the increase was uncertain. Regarding obstacles, she stated that there were no obstacles in using QRIS.

Next, a siomay merchant who uses QRIS stated that the reason for using QRIS is because many students like to make payment transactions with e-wallets, so they use QRIS until now. The obstacle that is often encountered is that the application sometimes lags. The solution that is often done is to refresh the application. He added that there was an increase in income with the use of QRIS, but the nominal or percentage increase was not mentioned. Furthermore, a grilled sausage merchant who has been using QRIS for about a year stated that the benefits of using QRIS are very large because it is very easy to use, and transactions become easier between buyers and sellers because both do not need to look for cash for transactions. Even so, there are obstacles experienced such as slow financial turnover. In addition, he stated that the use of QRIS was able to increase sales because many orders were done from a distance via QRIS.

Furthermore, a hijab merchant stated that the reason for using QRIS was because of the increasing number of payment methods so that buyers are free to choose. According to him, the use of QRIS makes transactions fast. Furthermore, a tahu gejrot (Chili Tofu) merchant admitted that there were obstacles in using QRIS in the form of sometimes the nominal amount of money that came in was not correct, and sometimes the funds did not coming in. A crispy tofu food seller stated that the use of QRIS does not affect income much and the problem that is often experienced is that the QRIS application errors when there is a network problem. This makes it difficult to check the incoming balance.

The results show that more respondents at Pondok Cina Station do not use QRIS than those who use QRIS. Although the difference is not large between the percentage or number of those who use and those who do not. The results show that age and education level do not guarantee or are not determining factors for merchants in using QRIS although the results show that at a certain level of higher education, the number of QRIS users is relatively greater than merchants at a lower level of education. In other words, a person's level of education to a certain extent can increase a person's interest in using QRIS. Furthermore, interestingly, the percentage of females who use QRIS is higher than male. Even so, further research is needed with a larger number of respondents, both male and female, so that the role of gender in a person's trust in using QRIS can be answered significantly. The results of this study are in line with the UTAUT Theory where gender is one of the factors in the use of technology. However, they contradict the UTAUT theory in a sense that age is not a determining factor in the use of QRIS where the theory states otherwise.

Furthermore, there are several reasons why merchants do not use QRIS in several aspects such as in terms of knowledge of use, and several respondents say the number of respondents who use QRIS to buy the products they sell. Then the reasons respondents use QRIS vary from the aspect of the number of people who use QRIS and do not carry cash, the aspect of convenience, the benefits in terms of business opportunities, increasing income, and making it easier to save. Furthermore, QRIS users also stated that there were difficulties in using QRIS because there were still errors when using QRIS because it requires a stable internet connection even though the internet costs are affordable and sometimes there is lag in the application. Other results still show that there are respondents who do not have knowledge about QRIS from its security aspect. Furthermore, only less than 50% of QRIS users are satisfied with the service features provided.

This study's results align with the UTAUT theory where factors such as performance expectancy, effort expectancy, hedonic motivation and price value encourage merchants to use QRIS. The results of this study found that one of the reasons merchants use QRIS is the merchant's belief that QRIS makes it easier for them to pay and its ease of use, which is in line with the concept of performance expectancy and effort expectancy in the UTAUT Theory. Furthermore,

the concept of hedonic motivation and private value is also in line with the results of this study where there are factors of pleasure, enjoyment or benefits in the use of QRIS by merchants, where merchants feel the benefits of using QRIS, one of which is an increase in income so that they are willing to use QRIS technology. The results of this research are in line with the research of Prasetya et al. (2024) that states that performance expectancy and effort expectancy influence the use of QRIS. In addition, Hakimi et al. (2024); Hasanah et al. (2024); Danila et al. (2025) stated that the use of technology is influenced by performance expectancy and effort expectancy. According to Swargiar (2024); Tambunan et al., (2024) states that performance expectancy influences its use.

In addition, the results of this study are also by the results of the previous research which stated that digital payments facilitate transactions or payment systems that are more effective, efficient, easy, fast and beneficial for MSMEs (Rahmadani, 2023; Daud et al., 2022; Nuranindita, 2023; Handayani & Soeparan, 2022). More so, it is beneficial for the performance and income of MSMEs (Aulia et al., 2022; Putri et al., 2022; Wulan et al., 2021). The results of this study show similar results where QRIS positively impacts the ease of transactions and increases business profits.

CONCLUSION

The results show that more respondents at Pondok Cina Station, Depok, West Java, Indonesia, do not use QRIS than those who use QRIS, where age and education level factors do not guarantee or are not the determining factors for traders in using QRIS. Furthermore, interestingly, the percentage of women who use QRIS is higher than men. The knowledge and perception of merchants that there are still few buyers who make transactions using QRIS are why merchants do not use QRIS. While the reasons merchants use QRIS are ease of use and the benefit aspect. In addition, a large number of merchants believe that the application often encounters errors and the need for a stable internet are obstacles to using QRIS and it was found that only less than 50% of users were satisfied with the QRIS features. Even so, these results are in line with the results of previous studies which show that digital payments have a positive impact for MSMEs. Not only that, ease and benefits are important aspects that encourage someone to want to use QRIS.

The implication of this research is that some small traders still have not yet been reached and do not dare to use QRIS. The low level of knowledge about the benefits and convenience of digital payments is the driving force for the uneven use of QRIS digital payments among lower-middle-class people. Whereas knowledge of the benefits of using technology plays an important role in a person's desire or motivation to use technology. Dissemination of information and providing knowledge about the benefits and ease of QRIS can be improved and enhanced by policy makers to increase the equality of QRIS use. Knowledge of the benefits will increase the use of QRIS by all levels of society. On the other hand, this study encourages further research that can expand the scope in terms of the number of respondents and the research methods used. In addition, it is expected that there will be new research with newer data. Furthermore, future research is expected to be able to accommodate research questions that can discuss whether there are respondents who are dissatisfied after using QRIS and the extent of how much QRIS is able to improve merchant financial management. It is hoped that the results of this study can be implied to government programs and related agencies in promoting the use of QRIS/digital payments so that the QRIS program would become more effective in improving the Indonesian economy.

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