

Analysis of the use of Quick Response Code Indonesian Standard (Qris) on Parking Retribution in Mataram City

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ABSTRACT

Quick Response code Indonesian Standard (QRIS) is a system used for non-cash payment of parking fees, one of which is in Mataram City. This study aims to determine and analyze the use of this QRIS system for parking retribution. This type of research is descriptive phenomenology with a feasibility study approach. The object of this research is QRIS of parking levy revenue in Mataram City. The results show that payment of parking retribution using QRIS is a system that is feasible to continue, and payment using a non-cash system is said to be effective because the system transition has been accepted. After using QRIS, the movement of parking levy revenue has increased, reaching a percentage of 84.74% in 2023.

INTRODUCTION

Technology's development is so rapid that it has become an unavoidable event. With the development of technology today, people are required to adapt to change quickly. One sector that has experienced many adjustments is the digitization of the financial sector. This form of digitization is characterized by using fast, precise, and secure means of payment through electronic payments. (Mareta & Meiryani, 2023). The emergence of electronic payments through electronic money is based on Bank Indonesia's invitation to reduce the use of cash (less cash society) in Indonesia. (Tarantang, Awwaliayah, Astuti, & Munawaroh, 2019). The form of this policy is known as Quick Response Code Indonesian Standard abbreviated (QRIS), which Bank Indonesia launched on August 17, 2019 (Bank Indonesia, 2019).

In local governments, this policy is accompanied by the Presidential Decree of the Republic of Indonesia Number 3 of 2021. It concerns the Regional Digitalization Task Force and Expansion. The entry of the era into the digitalization era is included in the Presidential regulation regarding the need to accelerate and expand digitalization through electronic media in transactions in local governments for spending transaction activities and regional revenue receipts. One of the manifestations is the non-cash payment in the community for parking retribution. Before the implementation of the QRIS usage regulation, parking levy deposits were still made in cash and guided by Regional Regulation Number 7 of 2015 Concerning Parking Management. Parking attendants come directly to the Mataram City Transportation Agency office to deposit the parking levy obtained. Deposits can also be submitted through the field coordinator of each parking attendant.

According to the researcher's initial interview with an employee of the Mataram City Transportation Office, the Parking Technical Implementation Unit (UPTD) stated that cash deposits cause the possibility of insufficient amounts deposited by parking attendants and field coordinators to the agency because, without an online system, the Transportation Office does not have exact data on how many parking service users each day. Similarly, if the parking attendant is late in depositing, the Transportation Agency cannot know precisely how long the delay in depositing the parking retribution is. In addition, parking attendants and customers who experienced obstacles in implementing QRIS are still comfortable with cash payments due to several factors. Payments using QRIS must follow time-consuming procedures and require a data package. Other obstacles include public trust in payment security, and the practicality of using non-cash is still in doubt.

Still, based on the researcher's interview with a Mataram City Transportation Office employee, he stated that the UPTD parking has the Sijukir application. The Sijukir application began to be implemented again in 2021 and is still being implemented today. Since the implementation of QRIS, the Sijukir application has been compiled systematically according to the data needs required by the Mataram City Transportation Office. QRIS is connected through the application to provide convenience in the digitalization era.

Similar research has been conducted in other cities. Research (Sriekaningsih Ana, Riyanto, & Prakasa, 2022) proves that the public understanding of QRIS in Tarakan City is good, and many people have used QRIS. Another study conducted by (Prabandari, Pandawani, & Maba, 2023) proved that the effectiveness of parking services in Gianyar Regency in implementing QRIS still needs to be more effective. The problem found is that customers or parking attendants need to heed the directions of the Ministry of Transportation due to limited technological knowledge related to the application of QRIS. The resources used in implementing QRIS are less than optimal, such as human resources, which are less technologically literate; parking attendants are also, on average, old, so they prefer to use cash. In addition, the problems at the research location are also related to application development, which still needs to be more reliable and trusted by customers because it is considered impractical to use QRIS. Requires internet in its use. Therefore, it is necessary to conduct counselling and provide information to parking attendants and the public to implement a reliable parking service system.

Research conducted by (Sartini, Yudartha, & Purnamaningsih, 2023) also found that the results of traders in Denpasar using QRIS still need to be running effectively. Many traders still need to start using QRIS; the network quality needs to support it, and there is a stigma among people who think traditional markets need to provide QRIS payments. (Dewi & Darma, 2022) They also conducted research in Gianyar Regency, obtaining ineffective results because, when applying the e-parking system, there were still obstacles from people who still needed help with using e-parking. Parking attendants also do not all have data packages, and there needs to be more government to nationalize the use of this latest technology. Still, other research conducted in Surakarta City by (Billqis & Suryawati 2022) revealed that implementing the e-parking program in Surakarta still needs to meet the requirements for compliance with the rules entirely. As in the implementation stage, parking attendants still need to start using the tool, and some parking attendants, especially older people, need help operating the e-parking tool.

THEORETICAL REVIEW

Feasible Study

The grand theory used in this research is a Feasible Study. A feasible study, also called a high point review, is a study that will be used to determine whether the development of a system project is possible to continue or stop. (Jogiyanto, 2005). This research examines using QRIS as a feasible system for paying government parking fees. Therefore, this research uses a feasibility study to determine whether QRIS can increase Regional Original Revenue (PAD), so it is worth collecting parking fees.

Quick Response code Indonesian Standard (QRIS)

In Mayor Regulation 42 of 2022, Concerning the Implementation of Non-Cash Parking Services, QRIS aims to increase Regional Original Revenue (PAD) from the regional retribution sector. This system is also expected to improve parking services by establishing QRIS-based non-cash parking services. Related to the progressive tariff of parking levies in Mataram City is in the drafting stage, so the draft regulation has yet to be issued. Therefore, according to research (Handayani, 2023), The Mataram City Transportation Office strives to improve the quality and security of its data. The Transportation Agency is gradually trying to direct parking attendants and the public to use the Quick Response Indonesian Standard (QRIS) by educating the public to transact using QRIS. Based on the researcher's interview with the Head of the UPTD parking section of the Mataram City Transportation Office, Bank Indonesia is collaborating with the Mataram City government to motivate parking attendants to implement parking levy payments using QRIS. The form of collaboration is that Bank Indonesia holds a competition to improve digital non-cash parking services in Mataram City by using QRIS.

In addition, the Head of the UPTD parking section of the Mataram City Transportation Agency also stated that the Quick Response Code Indonesian Standard (QRIS) is a QR code provided for all types of transactions that aims to improve security aspects in making payments. Research conducted in Bengkulu City (Yani, 2021) proves that the effectiveness of use or fast performance is why millennials often use e-wallets connected via QRIS. However, another study conducted in Palopo City by (Yusril, 2023) proved that people may need to be more familiar with QRIS, need more confidence in security, and face general reliability issues. Research conducted in Samarinda City by (Calcabilla & Dyastari, 2023) proves that changing conventional parking to electronic parking is ineffective because many still need to use traditional parking.

For the City of Mataram, related to the Quick Response Code Indonesian Standard (QRIS) implementation procedure stipulated in the Mataram Mayor Regulation Number 42 of 2022 Chapter II Third Section Regarding the Implementation of Non-Cash Parking Services, it is stated that the usage procedure is carried out using each parking location point must be marked to indicate that the location has implemented a QRIS-based non-cash parking service. Customers scan the Static and Dynamic QR codes that the parking attendant hangs. There are two types of transactions for depositing parking levies, namely using Static QR, which is intended for the public in paying parking levies using non-cash, and Dynamic QR, which is used by the parking attendant himself in depositing levies if the public pays with cash. Cash payments are made if the community still needs an e-wallet. The parking attendant then makes a deposit using the Dynamic QR code using QRIS, which is available in the e-wallet.

Sijukir

Based on an interview with the Head of the parking UPTD of the Mataram City Transportation Office, the Sijukir application aims to assist in recording and monitoring parking activities in Mataram City. This application helps anticipate the possibility of data discrepancies in completely recording parking retribution revenue, starting from the target achievement to the realization of the target. The Sijukir application has begun to be compiled systematically since 2021 because it can facilitate the bureaucratic data collection of deposits and parking attendant data. In the Sijukir application, deposits are ranging from:

- a. Total Revenue Acquisition of Parking Juru Retribution Per Year
- b. Total Data Based on Parking Juru Area in Mataram City
- c. Total Data of Parking Retribution by Month
- d. Top 5 most depositing parking attendants

METHODOLOGY

Subjects and Objects of Research

The subject of this research is the Mataram City Transportation Office. At the Department of Transportation of Mataram City, researchers will conduct interviews and take primary data as documentation of the results obtained by parking attendants in collecting parking fees. The object of this research is QRIS of parking levy revenue in Mataram City. The data researchers need to realize Regional Original Revenue (PAD) at the Mataram City Transportation Office, especially parking levy revenue from before the use of QRIS in the last eight years until after the use of QRIS. This study aims to determine the acquisition of parking levy revenue before and after using QRIS.

Type of Research

The type of research used is descriptive phenomenological research to understand the description of the phenomenon studied. (Yoki, 2020). The phenomenon studied is the implementation of QRIS as a non-cash payment system in parking retribution, seeing whether the results have increased after using QRIS. This research was conducted in Mataram City. This research also aims at the system's feasibility, based on acceptance and changes and the convenience of parking attendants and the Mataram City Transportation Office, regarding whether the system should be stopped or continued.

Data Collection Methods

The data collection method is done by:

- a. Documentation. Documentation is taken in the form of data owned by the Mataram City Transportation Office. This research document is the realization of local revenue, especially parking fees, from 2016 to 17, May 2024.

- b. Interviews or interviews conducted at the Mataram City Transportation Office, especially with critical informants, namely the Head of the UPTD parking section of Mataram City, to analyze the last eight years of data in the form of realization of local revenue. Primarily, the parking retribution of the Mataram City Transportation Office was obtained from the actual situation. This research uses a semi-structured interview form. Researchers came directly to the Mataram City Transportation Office to interview key informants.

The data is then compared, both before and after using QRIS, to analyze the smoothness of the system. Does the retribution revenue increase due to the non-cash system update, and is the system acceptable? After the comparison, conclusions are drawn by comparing the numbers and getting the standard acquisition rate if it reaches the realization target and the smoothness of the system so that QRIS can be adequate. The standard level of numbers before and after using QRIS can provide benefits and solutions in facing this digitalization era. Whether or not, after using QRIS, it can be adequate as a system or vice versa.

RESULTS

Analysis of the Use of Quick Response Code Indonesian Standard (QRIS) on Parking Retribution in Mataram City

Quick Response Code Indonesian Standard (QRIS) will be used as a payment tool for parking levy with a non-cash system in 2021. The transition of parking retribution payment from cash to non-cash is implemented to increase the acquisition of parking retribution in Mataram City. Based on the researcher's interview with the Head of the UPTD parking section of the Mataram City Transportation Office, the use of QRIS as a retribution deposit is also a new system issued by the Mataram City Transportation Office as progress and monitoring of parking retribution collection in a transparent manner. The primary purpose of developing the new system is to reduce the practice of rogue parking attendants so that leaks can be minimized when collecting retribution by parking attendants due to late payment, underpayment, and even non-payment.

Therefore, parking payment using QRIS can be a medium of supervision in the sustainability of parking levy collection. Parking levy collection can be done by scanning the QR code that the Mataram City Transportation Office has facilitated in the form of a necklace that parking attendants must always use in collecting parking levies. There are two types of QR codes: Static QR and Dynamic QR. The difference is that Static QR is intended to park customers who want to pay using QRIS. At the same time, Dynamic QR exists because the parking attendant gets cash from the customer, and then the parking attendant deposits using Dynamic QR for the proceeds of the parking levy.

It is still based on the researcher's interview with the Head of the UPTD parking section of the Mataram City Transportation Office. The existence of a payment system through QRIS is considered capable of making it easier and more efficient for parking attendants and the Mataram City Transportation Office to deposit and obtain parking levies. This makes payments more accurate, and retribution leaks can be minimized so interested parties can find out in detail about the amount of parking retribution that comes in daily.

Changes that Occur After Using Quick Response Code Indonesian Standard (QRIS)

Based on the documentation obtained by the researchers, the data on the realization of Local Revenue, especially on parking levy revenue from the Transportation Department of Mataram City for the last eight years, is presented in the following table:

Table 1. Realization of Local Revenue, especially Parking Retribution for the Year 2016-2023 Mataram City Transportation Agency

Year	Target Budget	Total Realization	Percentage of Revenue from Target
Before using QRIS			
2016	Rp2.000.000.000	Rp1.466.921.000	73,35%
2017	Rp5.000.000.000	Rp1.985.885.500	39,72%
2018	Rp5.000.000.000	Rp1.875.805.000	37,52%
2019	Rp5.000.000.000	Rp1.997.400.000	39,95%
2020	Rp12.000.000.000	Rp1.916.454.000	15,33%
After using QRIS			
2021	Rp18.750.000.000	Rp3.089.521.809	16,48%
2022	Rp28.125.000.000	Rp8.191.701.730	29,13%
2023	Rp11.000.000.000	Rp9.321.247.125	84,74%
2024 Jan-May 17 (ongoing)	Rp15.500.000.000	Rp2.723.378.154	17,57%

Source: Revenue Treasurer of Mataram City Transportation Office

After depositing retribution using QRIS, parking retribution revenue in Mataram City has increased. On the other hand, a decrease in parking retribution revenue is still usually experienced due to several factors, namely the Nyepi holiday, the fasting month, and the rainy season. This causes community activities to be limited, thus affecting parking retribution revenue.

Based on an interview with the Head of the UPTD parking section of the Mataram City Transportation Office, it is suspected that the community culture and parking attendants can also affect the optimization of parking levy revenue realization. There are still people who do not use QRIS and parking attendants who do not provide services to the public through QRIS, so the realization rate with the parking levy revenue target still needs to reach the target. In 2020, the realization target was higher than before. Thus, it has yet to meet the budget target given. Therefore, in 2021, the Mataram City Transportation Office conducted a trial using QRIS with a realization target of IDR 18,750,000,000 and obtained IDR 3,089,521,809. The percentage realized reached 16.48% because it was still in the introduction and trial stage.

However, in 2021, a relatively high target of IDR 28,125,000,000 was given. This target is a combination of parking tax and parking levy targets, which, at that time, the Mataram City Transportation Office only managed parking levies. The percentage of target achievement was only 29.13%, and revenue was obtained at Rp8,191,701,730. This is far from reaching the target and cannot be optimal. Meanwhile, in 2023, a target of Rp11,000,000,000 was given, and revenue of Rp9,321,247,125 was obtained, touching 84.74%. These results are optimal in 2023.

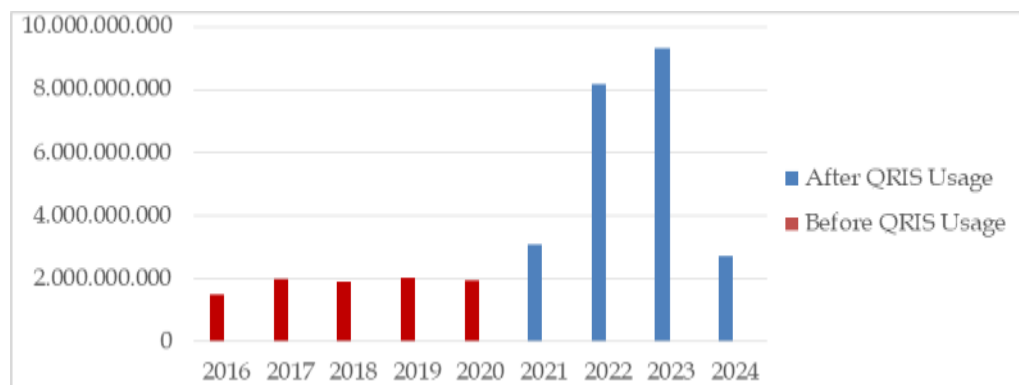


Figure 1. Realization of Local Revenue, especially Parking Retribution Mataram City Transportation Office

Source: Revenue Treasurer of Mataram City Transportation Office

Based on the realization data of Local Revenue from 2016 to May 17, 2024, the parking levy revenue of Mataram City increased significantly. Before using QRIS, the revenue figure for parking fees in Mataram City touched an average of approximately one billion. However, after using QRIS, the parking levy revenue increased by three to eight billion. This can be seen from the Sijukir application, which records the parking levy revenue acquisition journey in Mataram City. Recording data in QRIS, SiJukir makes the administrative journey of depositing parking retribution transparent and briefer to avoid parking attendants who may experience late deposits or under deposits. The following display is the monitoring media in the Sijukir application:

Total Revenue Acquisition of Parking Lot Operator Retribution by Year

The acquisition of parking retribution revenue for Mataram City can be seen transparently in the Si Jukir application, starting from using QRIS from 2022 to 2024 on May 17. The following is an example of revenue display through the Si Jukir application.

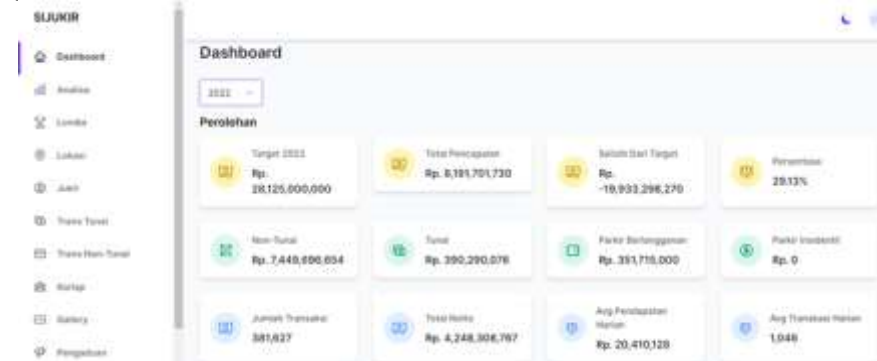


Figure 2. Sijukir Application (Parking Retribution Revenue in 2022)

Source: <https://sijukir.mataramkota.go.id>

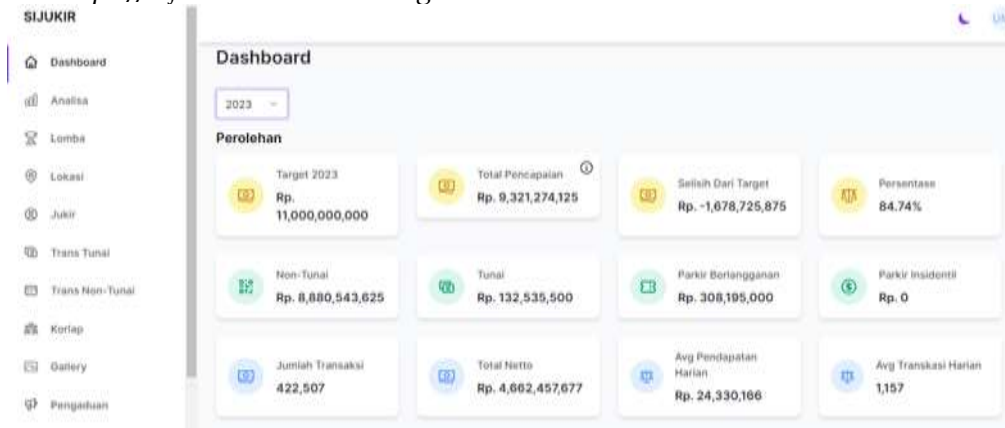


Figure 3. Sijukir App (Parking Levy Revenue in 2023)

Source: <https://sijukir.mataramkota.go.id>

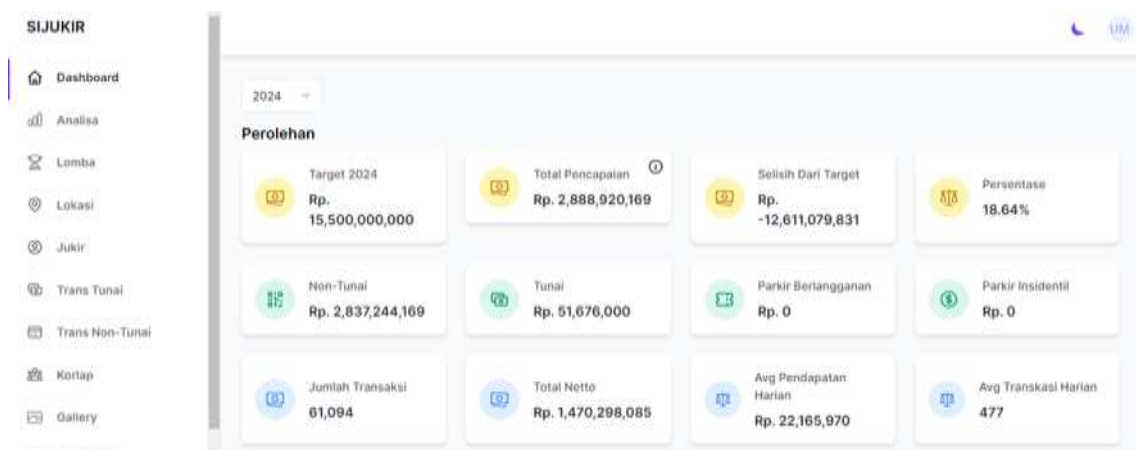
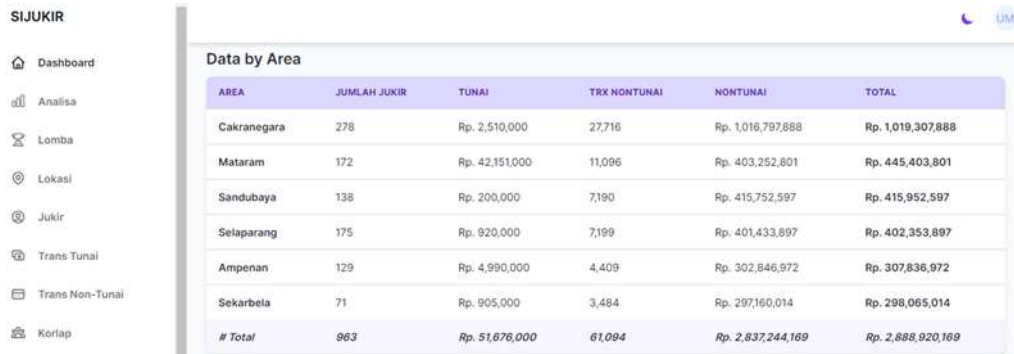


Figure 4. Sijukir Application (Parking Retribution Revenue Month January 1 - May 17, 2024)

Source: <https://sijukir.mataramkota.go.id>

Total Data Based on Area of Parking Attendants in Mataram City.

Total Data by Area of the Parking Lot in Mataram City Data based on area is displayed in the Si Jukir application, which shows the location of parking spots per sub-district in Mataram City. Here is the display.



The screenshot shows the Sijukir application interface. On the left is a sidebar menu with options: Dashboard, Analisa, Lomba, Lokasi, Jukir, Trans Tunai, Trans Non-Tunai, and Koriap. The main content area displays a table titled 'Data by Area' with the following data:

AREA	JUMLAH JUKIR	TUNAI	TRX NONTUNAI	NONTUNAI	TOTAL
Cakranegara	278	Rp. 2,510,000	27,716	Rp. 1,016,797,888	Rp. 1,019,307,888
Mataram	172	Rp. 42,151,000	11,096	Rp. 403,252,801	Rp. 445,403,801
Sandubaya	138	Rp. 200,000	7,190	Rp. 415,752,597	Rp. 415,952,597
Selaparang	175	Rp. 920,000	7,199	Rp. 401,433,897	Rp. 402,353,897
Ampenan	129	Rp. 4,990,000	4,409	Rp. 302,846,972	Rp. 307,836,972
Sekarbela	71	Rp. 905,000	3,484	Rp. 297,160,014	Rp. 298,065,014
# Total	963	Rp. 51,676,000	61,094	Rp. 2,837,244,169	Rp. 2,888,920,169

Figure 5. Sijukir application in 2024 until May 17 (Data by Area)

Source: <https://sijukir.mataramkota.go.id>

Total Parking Retribution Data by Month

The Si Jukir application shows the total acquisition by month, starting from January to May 17, 2024. The data is still running and has yet to be completed because the research was conducted in May 2024. Here is the display.

Data By Month



The screenshot shows the Sijukir application interface. On the left is a sidebar menu with options: Lomba, Lokasi, Jukir, Trans Tunai, Trans Non-Tunai, Koriap, Gallery, and Pengaduan. The main content area displays a table titled 'Data by Bulan' with the following data:

BULAN	BERLANGGANAN	TUNAI	TRX NONTUNAI	NONTUNAI	TOTAL	ACH %
Jan 2024	Rp. 0	Rp. 11,590,000	16,413	Rp. 755,247,854	Rp. 766,837,854	4.95 %
Feb 2024	Rp. 0	Rp. 12,413,000	15,419	Rp. 647,135,972	Rp. 659,548,972	4.26 %
Mar 2024	Rp. 0	Rp. 9,290,000	12,649	Rp. 644,451,255	Rp. 653,741,255	4.22 %
Apr 2024	Rp. 0	Rp. 14,203,000	11,345	Rp. 631,047,083	Rp. 645,250,083	4.16 %
May 2024	Rp. 0	Rp. 4,180,000	3,268	Rp. 159,362,005	Rp. 163,542,005	1.06 %
# Total	Rp. 0	Rp. 51,676,000	61,094	Rp. 2,837,244,169	Rp. 2,888,920,169	18.64 %

Figure 6. Sijukir Application (Data by Month)

Source: <https://sijukir.mataramkota.go.id>

Top 5 Most Depositing Parking Attendants

The Si Jukir application also displays the top 5 most depositing parking attendants. Most depositors are parking attendants who diligently deposit their income in 2024. The following is the display



Figure 7. Sijukir Application (Top 5 most depositing parking attendants)

Source: <https://sijukir.mataramkota.go.id>

Various problems exist, especially about increasing parking retribution in Mataram City. The non-cash payment system using QRIS is the key to security in recording the retribution acquisition. Based on an interview with the Head of the UPTD parking section of the Mataram City Transportation Agency, he said that using the parking levy payment system in Mataram City was effective starting in August 2021. The positive impact was immediately felt after the trial was carried out for the parking attendants. The significant implication felt by parking attendants is that the honorarium earned after using QRIS is more profitable so that it can meet their living needs.

Barriers and Efforts in Program Implementation

Implementing the program following the objectives is certainly not free from obstacles and obstacles. The challenges and barriers encountered are:

1. Parking attendants still need to use the attributes provided. Even though the attribute is an identity and media introduction to the public regarding parking levy payments using QRIS. What should happen is that parking attendants offer to pay using QRIS. However, because awareness still needs to be improved and the culture of using conventional still cannot be abandoned, payments using QR Static still need to be made.
2. There are still parking attendants who still need to register as non-cash parking attendants. This can affect the results of the acquisition of parking fees in Mataram City.
3. Not all parking attendants have and understand the use of Android phones in depositing parking fees, and public roadside parking attendants are old. This is an obstacle for the Mataram City Transportation Agency in receiving parking retribution deposits.

To overcome the obstacles and barriers faced, there are efforts made by the Mataram City Transportation Agency to implement parking retribution payments using QRIS as follows:

1. Create a competition for parking attendants who deposit the most using Static QR. For parking attendants who get more parking retribution income and deposits, prizes will be given in motorbikes. Based on an interview with the Head of the UPTD parking section of the Mataram City Transportation Agency, parking attendants are enthusiastic about their work and positively impact parking retribution revenue in Mataram City.
2. Parking attendants not registered as non-cash parking attendants will be inspected or raided. If it is proven that they have yet to register, they should immediately register by completing the various requirements listed in the applicable regulations. Thus, there are no more parking attendants who have not registered themselves as non-cash parking collectors.
3. Limited knowledge and age in using Android phones. The Mataram City Transportation Agency provides input to parking attendants to deposit parking fees using Dynamic QR by asking for help from families with e-wallet applications. In addition, fellow parking attendants who have or understand the use of Android phones can also provide assistance. Therefore, there is no longer a reason for not being able to deposit parking fees.

DISCUSSION

The policy of the Transportation Agency of Mataram City to change the cash payment system to non-cash is appropriate even though revenue generation cannot be optimal because parking retribution revenue in Mataram City has yet to reach its target. However, when depositing parking retribution in Mataram City, parking attendants use Dynamic QR to deposit the parking retribution obtained. This proves that parking attendants have accepted QRIS but have yet to be maximized in the customer community. In general, the research results can support the feasibility study theory and phenomenology, allowing the system to be declared feasible and minimizing the risks.

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the research and discussion, it can be concluded that the use of the Quick Response code Indonesian Standard (QRIS) as a parking retribution collection or deposit in Mataram City can be said to be effective as a system in terms of successful performance, because the revenue in 2023 amounted to Rp9,321,247,125 which was the highest revenue from previous years. However, the overall parking retribution revenue seen from the budget target to the acquisition of the increase cannot be considered optimal because no parking retribution revenue in Mataram City has reached the target. This is because there are still parking attendants who need to deposit more. This is a challenge for the Mataram City Transportation Agency.

FURTHER STUDY

Although this study can prove the successful use of QRIS in paying parking retribution in Mataram City, there are still limitations to the study, which only focuses on the results of revenue obtained in collecting parking fees in Mataram City. This study has yet to examine the behaviour of parking attendants, supervisors, and users in analyzing the perceived obstacles in collecting parking fees. Future researchers are advised to investigate the behaviour of parking attendants, parking attendant supervisors, and parking customer behaviour.

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