

## Literature Review: Analysis of QRIS Implementation as a Digital Payment Tool for MSMEs

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### ABSTRACT

Technological developments have penetrated the payment transaction sector. In particular, contactless payment methods have experienced very rapid development. The public has been introduced to a cashless society. In response to this development, Bank Indonesia issued a regulation on the implementation of one QR code that can be used in various payment applications called the Quick Response Indonesian Standard (QRIS). This article is a literature study that describes the implementation of QRIS as a digital payment tool for MSMEs in Indonesia. Through the analysis of relevant documents and literature, the findings of the article show that the implementation of QRIS provides many benefits, such as ease of transactions and transaction recording, practicality and safety from the circulation of counterfeit money. However, there are still several obstacles in its implementation. Therefore, it is hoped that the QRIS program will continue to innovate and optimize services to achieve inclusive and sustainable economic growth.

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## **INTRODUCTION**

In recent years, digitalization has increasingly changed the way businesses transact, especially for micro, small and medium enterprises (MSMEs). With the development of the new era of the industrial revolution 4.0, many changes have occurred in various fields that require readiness in all sectors of human life, including the business world (Fonna, 2019). The existence of business competition in the era of globalization also requires business actors to compete with each other to produce the best for their business. Every business actor must be smart in order to survive in today's business competition and create effective strategies to achieve their business goals (Kusdiana & Zanra, 2024). To be able to adapt to today's technological changes, business units require the use of the internet in their business operations. The emergence of the Internet of Things (IoT) has emphasized the importance of using the internet in business units (Djo et al., 2024).

MSMEs are an important sector in the Indonesian economy, contributing around 60.5% of Gross Domestic Product (GDP) and absorbing more than 97% of the national workforce (Kemenkeu, 2023). However, many of them have not prepared themselves to face the era of revolution 4.0, marked by the unfamiliarity of MSME actors in using digital technology (Djo et al., 2024). Many Indonesian MSMEs have not used computer systems, the internet, and various applications connected to smartphones for their business operations. According to Djo et al., (2024) because some MSMEs do not use digital technology, business marketing has not used much online marketing media, so it is starting to feel difficult to compete with industries that already use technology for their business operations and marketing.

Nowadays, aspects of human life are inseparable from technology. People must be able to understand and use technology to perform daily tasks easily and quickly. Technological developments have penetrated the payment transaction sector (Yd. Ferdian & Bahari, 2024). Specifically, contactless payment methods have experienced very rapid development. People have been introduced to a cashless lifestyle or known as the Non-cash Movement (Situmorang, 2021). The use of non-cash money is considered more effective in payment transactions and is the main driver of economic growth today because it facilitates easy access, faster transactions, and makes a positive contribution to the development of the Micro, Small, and Medium Enterprises (MSMEs) business sector as a whole.

The use of QR codes has been implemented in payment transactions in Indonesia (Yd. Ferdian & Bahari, 2024). Payment transactions can easily be done via smartphone by reading the QR code. In response to this development, Bank Indonesia issued provisions for the implementation of one QR code that can be used in various payment applications called the Quick Response Indonesian Standard (QRIS) (Kusdiana & Zanra, 2024). This determination has been enforced since August 2019 through PADG No. 21/18/PADG/2019 dated August 16, 2019 (bi.go.id, 2024). The purpose of this standardization is of course to provide convenience, speed and security in transactions via QRIS. Through the Department of Communication of BI (2021), Bank Indonesia said that since the implementation of QRIS, BI has continued to strengthen the QRIS policy to

encourage the acceleration of inclusive and efficient digitalization of the economy and finance, as well as support the Government's program through the National Movement Proud of Indonesian Products (Gernas BBI).

QRIS offers a system with an alternative payment method that is not paid directly or non-cash so that it can be more effective and efficient through scanning standard QR codes. Sellers of goods and services (traders) can choose to use various types of QRIS codes from publishers or providers such as LinkAja, OVO, Gopay, Dana or from banking applications (Sudyantara & Yuwono, 2023). By using this product, it actually provides added value to MSME actors and gives a positive impression of the use of technology. MSME actors have a strong perception of QRIS regarding its usefulness (Setiawan & Mahyuni, 2020). One of the advantages obtained by the seller is that they do not need to bother giving change with small nominal money. Everything can be systematized well and can be monitored from every transaction activity that occurs. MSMEs tend to see the implementation of the QRIS system as an effort to offer various alternative payment methods to meet consumer demand (Setiawan & Mahyuni, 2020). The implementation of QRIS can encourage digital adoption among MSMEs, speed up transactions, increase transparency and reduce transaction risks.

Bank Indonesia Governor Perry Warjiyo in the BI RDG Results Press Conference in Jakarta said that transactions using Quick Response Indonesian Standards (QRIS) experienced significant growth. As of the 2nd quarter of 2024, QRIS transactions increased by 226.54% (yoy) with the number of users reaching 50.50 million and the number of merchants reaching 32.71 million, while payment transactions using ATM or debit cards decreased by 8.42% to 1,759.92 million transactions (IDXchannel.com, 2024). On that occasion, Ferry also stated that QRIS can be used by Indonesian people to shop in various countries, namely South Korea, India, Japan and the United Arab Emirates (UAE) after seeing an increase in QRIS transactions from previous cooperation between countries with Thailand, Malaysia and Singapore (Indonesia.go.id, 2024).

There have been many previous studies discussing the Quick Response Indonesian Standards (QRIS) both from the factors that drive its use to the implementation and impact of the use of this technology. Based on the research results of Erika et al., (2023), MSME income has increased significantly with the presence of QRIS as a payment method. In line with the research of Djo et al., (2024), which shows that the presence of QRIS greatly helps MSME actors in Bajawa City, especially in bookkeeping, ease of transactions and increasing the income of MSME actors. However, there are obstacles that hinder the transaction process due to unstable network connections and the existence of a 0.5% deduction from the bank that is imposed. Meanwhile, for consumers, especially students, QRIS is very useful in digital payments because it is easy to find in various applications, relevant, efficient and makes the payment process easier (Ardana et al., 2023; Safitri et al., 2024).

## LITERATURE REVIEW

### *Quick Response Indonesian Standards (Qris)*

QRIS stands for Quick Response Indonesian Standards. QRIS is a QR code standard for payment systems in Indonesia developed by Bank Indonesia in collaboration with the Indonesian Payment System Association (ASPI) (Bangsa & Khumaeroh, 2023). QRIS can be used on smartphones that have a QR code scanner. QRIS accommodates two QR usage models, namely Customer Presented Mode (CPM) and Merchant Presented Mode (MPM) static and dynamic (bi.go.id, 2024). Merchants only need to open an account or account with one of the QRIS providers that has been licensed by Bank Indonesia.

With QRIS, users can make payments through various digital payment applications such as GoPay, OVO, DANA, and LinkAja at the same merchant. In addition to mobile banking, almost all banks with applications on iOS and Android support this. In other words, consumers can make cross-platform payments with just one QR code (Akhyar & Sisilia, 2023; Hanafi & Toolib, 2020; Mun et al., 2017). This makes it easier for users to make payments, because they no longer need to download or use different payment applications for each merchant (Auliandara et al., 2022).

QRIS is an important innovation in the world of digital payments in Indonesia. By facilitating fast, simple and secure transactions, QRIS can be a major driver of digital economic growth and financial inclusion in the country. The government, business world, and society can work together to maximize the potential of QRIS as a reliable future payment instrument. According to Hutagalung et al., (2021), the National QR code standard through QRIS provides many benefits, for application users with QRIS it will be faster in the payment process, no more hassle in carrying cash, safe and protected from all PSJ QRIS organizers because they already have a permit, expenses are recorded automatically and follow current trends. In addition, the advantages of QRIS for merchants are that they can improve branding, are more practical because they only use one QRIS, are cheap and free for Micro Businesses, automatic transaction recording so that they are easy to monitor, do not provide change, are free from the risk of theft and avoid counterfeit money, build a credit profile for ease in getting future loans and follow trends so that they have the potential to increase sales.

### *Micro, Small And Medium Enterprises (MSMEs)*

MSMEs are independent creative economic activities, not originating from subsidiaries or branches of companies but rather businesses run by individuals. MSMEs strive to develop and advance their businesses in order to realize a national economy built on a just economic democracy (Rohmana & Hwihanus, 2023). MSMEs are businesses that have a fairly high role, especially in Indonesia, which is still classified as a developing country. With the large number of MSMEs, there will be more job opportunities for the unemployed.

Based on the Law of the Republic of Indonesia Number 20 of 2008 concerning Micro, Small and Medium Enterprises, the characteristics of MSMEs include, micro businesses which are types of commodities that have a maximum net worth of Rp. 50,000,000.00 excluding land and buildings for business

premises and have annual sales results of Rp. 300,000,000.00. Generally, this type of commodity has not carried out even simple financial administration and only accesses non-bank financial institutions. The workforce is less than four people. For example, street vendors and traders in the market.

Small businesses are types of commodities that have net assets of more than IDR 50,000,000.00 up to a maximum of IDR 500,000,000.00 excluding land and buildings where the business is located and have annual sales of a maximum of IDR 300,000,000.00 up to a maximum of IDR 2,500,000,000.00. Generally, this type of commodity has carried out simple financial administration, has a business license and other legal requirements including NPWP and has access to banking for capital needs. The workforce is between 5-19 people. For example, wholesalers (agents) and other collectors.

Medium-sized businesses are types of commodities that have net assets of more than IDR 500,000,000.00 up to a maximum of IDR 10,000,000,000.00 excluding land and buildings where the business is located and have annual sales results of more than IDR 2,500,000,000.00 up to a maximum of IDR 50,000,000,000.00. Generally, this type of commodity has better management and organization with a clear division of tasks, has implemented an accounting system and has legal requirements, among others. The maximum number of employees is 300 people. For example, a mining business for mountain stone for construction and artificial marble.

There are several aspects that can be linked between the relationship between QRIS (Quick Response Indonesian Standards) and Micro, Small and Medium Enterprises, such as ease of access to digital payments, with QRIS, MSMEs only need to have one access code to receive payment transactions from various e-wallet services and banks. By increasing financial inclusion, MSMEs in remote areas can be involved in the digital economy. This ensures that small business actors can access financial services that were previously unavailable or difficult to reach. With efficiency and reduced operational costs, this can also reduce security risks related to storing physical money and costs that may be associated with cash management. Finally, with QRIS, it can encourage transparency in financial recording, because every transaction that has been automatically recorded in a digital can help MSMEs in better financial management and also make it easier to access loans from financial institutions.

## **METHODOLOGY**

This article is written using the literature review method as the main article approach. This approach focuses on the process of searching, analyzing, and synthesizing information relevant to the research topic obtained from previous studies. In this context, the literature review method does not focus on collecting new data or experimental data, but rather emphasizes the exploration and interpretation of the results of previous research. The data sources used in this article are secondary data obtained from various relevant documents and literature using the keywords Quick Response Code Indonesian Standard (QRIS) and MSMEs.

## **RESULT AND DISCUSSION**

Business actors, especially MSMEs, must also be aware of this digital development so that their products can compete. Because digital payments in the form of QRIS are currently very popular among the public because they are easier to use without physical contact, safe, and efficient (Erika et al., 2023). Therefore, one of the services that needs to be provided to consumers is to provide QRIS. The benefits felt by MSME actors are also very positive, such as easy transaction recording, no need to provide returns and most importantly safe from the circulation of counterfeit money. The role of QRIS, apart from being easy to use in transactions using only a barcode, its role for MSMEs includes reducing the circulation of counterfeit and damaged money, reducing the risk of crime such as robbery, and the government can also be helped in developing the digital economy (Ahmad, 2023). The use of QRIS as a digital transaction also affects the circulation of money in Indonesia (Rahmi et al., 2024).

The QRIS payment system has been introduced to combine all non-cash payments based on applications that use QR Code technology as a digital payment method (Ihsan & Siregar, 2024). Although Bank Indonesia introduced it on August 17, 2019, the implementation of QRIS only started widely throughout Indonesia on January 1, 2020. The main purpose of QRIS is to provide a safe, easy-to-use, and efficient payment solution for the public in making non-cash transactions using QR Codes (Sholihah & Nurhapsari, 2023). The use of QRIS has targeted most MSMEs, digital or non-cash transactions have been standardized with a server base using QR codes as digital transactions. This is because MSMEs are the most important economic actors, seen from the rapid development of MSMEs that have occurred in recent years (Perdana & Sinarwati, 2022). In Indonesia, the use of QRIS is not only intended for large traders, but can also be used as a payment method by students, both those who run small businesses and those who do not (Safitri et al., 2024).

In using QRIS in a business or business that is run, it can be in the form of an image that can be attached to the cashier's desk or payment location. The image can also be in the form of a sticker or other form that is attached to the wall or a place that is easily accessible to consumers. Use for payment can only be scanned by customers. So customers or consumers who make QRIS payments must have an e-wallet application on their smartphones such as OVO, DANA, LinkAja, Gopay and Banking Applications (Sudyantara & Yuwono, 2023). If the growth in sales whose transactions use non-cash services increases, it can indicate a high level of implementation of financial inclusion in MSME traders and encourage development in the country's digital economy. QRIS user customers are dominated by young people, some are old. For MSME traders who have adopted the system that is used every day, it gives the impression of not complicating users, but making it easy.

According to Santika et al., (2022), the intention of MSMEs to use QRIS is shaped by the perception of benefits, perception of ease, perception of risk, and can also be shaped by the influence of external parties, namely from Bank Indonesia directly, close friends, and other MSMEs. Apart from these factors, the influence of lifestyle also encourages making transaction payments through QRIS

(Audita & Meiranto, 2024; Shasanti & Bagana, 2024). This shows that the use of QRIS has become a habit that cannot be separated from everyday life. Some people feel that payments using QRIS will look cool and not outdated, especially since some business actors no longer provide cash payments.

Based on the research results of Erika et al., (2023) who conducted interviews with five MSMEs using QRIS in Pekanbaru, explained that QRIS is a non-cash payment that is very effective and efficient in making purchases, because it is faster and has very high security standards, and its practicality makes it easier for customers and sellers to make transactions. And now many customers have switched to using QRIS so that they can optimize income so that MSME actors can influence their performance. The use of QRIS has a positive impact because it can speed up transaction times while providing convenience and comfort in transactions and improving the business performance of merchants so that business productivity also increases, especially in the digital era like today (Ardana et al., 2023; Elsa & Hayati, 2024; Jayanti et al., 2024; Rahmah et al., 2024).

Research results of Hermawan et al., (2024); Santika et al., (2022) also emphasized that the use of QRIS provides many benefits and convenience in transactions, but there are also significant but relatively small obstacles and risks. In line with research by Pinandita et al., (2023); Rochmathullah & Fadhillah, (2024); Safitri et al., (2024) which show that ease of use, speed, accuracy, and efficiency in transactions are the main driving factors for the use of QRIS as a digital payment tool even though system disruptions and unstable internet connections are still obstacles. Rahadi et al., (2023); Sunarya et al., (2024) also added the need for ongoing attention to user data privacy issues to maintain trust and ensure the continued success of QRIS.

Although the adoption of QRIS shows a positive trend, there are still challenges faced by MSMEs in its implementation. Examples include the lack of understanding and knowledge of digital technology among MSMEs. As with many MSMEs, they still prefer to use the manual method, namely cash payments because they feel more comfortable and safe. This can indicate the need for training or socialization regarding the optimal use of QRIS for MSME business users. In an economic context, QRIS users can increase the operational efficiency of MSMEs. With a faster and safer payment system, MSMEs can reduce the time spent on the transaction process and focus more on business development.

In addition, QRIS also provides benefits in terms of recording transactions. With digital, MSMEs can easily track and analyze their sales data. This allows them to make better business decisions based on more accurate information. Therefore, QRIS not only functions as a payment tool, but also as an effective financial management tool for MSMEs. To maximize the benefits of QRIS, it is important for MSMEs to continuously innovate and adapt to changes in market value. MSME changes also need to explore various features offered by the QRIS platform such as local-based promotions and customer loyalty programs. By utilizing existing technology, they can also increase their competitiveness and be more attractive to have more customers.

Although the QRIS program has provided optimal service to its customers and users, it is expected that the QRIS program will continue to innovate and find new ways that are much better and more efficient for its users to make transactions (Ardana et al., 2023; Yd. Ferdian & Bahari, 2024). In addition, there is a need for equal distribution and transparency in the use of QRIS to support sustainable implementation. In this case, good cooperation is needed between service providers, MSMEs and local governments. With widespread adoption and the right implementation strategy, QRIS can be a major driver of inclusive and sustainable economic growth.

## CONCLUSIONS AND RECOMMENDATIONS

Quick Response Code Indonesian Standard (QRIS) has become an important solution for MSMEs in facing the challenges of digitalization. The use of QRIS facilitates non-cash transactions and increases operational efficiency. The implementation of QRIS provides many benefits, such as easier transaction recording, security from counterfeit money circulation, and reduced risk of crime. This helps MSMEs in increasing revenue and financial transparency. QRIS shows significant growth in the number of users and transactions. Users who are dominated by the younger generation show that QRIS is relevant and in demand in today's society. Although there are many benefits, several obstacles such as unstable internet connections and data privacy risks remain challenges that need to be overcome to ensure the sustainability of QRIS use. Continuous innovation is needed in the implementation of QRIS in order to meet user needs and support inclusive and sustainable digital economic growth. The success of implementing QRIS as a digital payment tool for MSMEs is highly dependent on the collaboration of various parties including the government, financial institutions and technology service providers. And with the right support, QRIS can be an effective solution to support the growth of MSMEs in Indonesia. QRIS is not just a payment tool, but is part of a larger digital transformation that can strengthen the position of MSMEs in the Indonesian economy.

## ADVANCED RESEARCH

In writing this article, the author realizes that there are still many shortcomings in terms of language, writing, and presentation considering the limitations of the researcher's own knowledge and abilities. Therefore, for the perfection of this paper, the author expects constructive criticism and suggestions from various parties. This article is also limited to the literature study method, so it is hoped that further research can use quantitative methods to comprehensively test the use of QRIS as a digital payment tool.

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