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The Effectiveness of Using QRIS (Quick Response Code Indonesia Standard) as a Non-Cash Payment Tool for MSMEs in Margasari Market, Tegal Regency

Efektivitas Penggunaan QRIS (Quick Response Code Indonesian Standard) Sebagai Alat Pembayaran Non Tunai Pada UMKM Di Pasar Margasari Kabupaten Tegal

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Abstract

QRIS is a digital payment innovation developed by Bank Indonesia to facilitate transactions quickly, safely, without cash. However, QRIS adoption among MSMEs in Margasari Market is still low. This research aims to determine the effectiveness of using QRIS, as a non-cash payment tool for MSMEs in Margasari Market, Tegal Regency. This research uses qualitative data with data collection methods through observation, interviews, documentation and literature study. The research subjects consisted of 10 MSMEs divided into two categories, namely Fashion MSMEs and Coffee Shop MSMEs, which had used QRIS, as a non-cash payment tool. Data analysis was carried out by referring to six indicators of effectiveness, namely system quality, information quality, service quality, usage, user satisfaction and net benefits. Most MSME players find transactions easier, recording sales more regularly, and increasing consumer comfort. However, several obstacles are still found, such as unstable internet networks, delays in funds entering accounts, and low digital literacy among certain consumers. The results of the study show that the use of QRIS in MSMEs in the Margasari Market for Fashion MSMEs is effective and for Coffee Shop MSMEs it is very effective.

Keywords
Effectiveness, MSMEs, QRIS

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1. Introduction

Current technological developments can transform the social order from local to global. Current technological advancements provide a variety of benefits to society. Its rapid development has had a significant impact on all humanity worldwide (Maharani & Meynawati, 2023). One of the main benefits is increased productivity, which can be achieved by using digital tools to automate repetitive tasks and streamline processes (Rahmayana, et al., 2023). Digitalization in the trade sector is considered crucial because it can reduce operational costs while expanding consumer reach. Digitalization in the trade sector plays a crucial role because it enables MSMEs, SMEs, and medium-sized businesses to utilize technological advances to market and sell their products easily and flexibly, even mobile, from anywhere (Khaerudin et al., 2024).

Technological advancements have contributed to the continued growth of the digital economy, driven by the increasing efficiency of information technology over time (Abdillah, 2024). One manifestation of this progress is the increasing popularity of cashless payment systems (Pinandito & Brilliansyach 2024). Digital payments via internet banking, mobile banking, and digital wallets are now increasingly popular options due to their ease of financial management (Syamsul et al., 2024).

QRIS was officially launched by Bank Indonesia on August 17, 2019, as a national QR Code standard for digital payment transactions via digital wallets (e-wallets) and mobile banking, to support the realization of a cashless society (Simanjuntak, et. al., 2024). QRIS is a standardized form of QR Code-based payment system that aims to make transaction processes more practical, faster, and secure (Subarno 2021). With QRIS, users simply scan one type of QR Code without having to worry about the differences in systems used by each merchant (Yuvita, Ibadurrahman & Hafd 2023).

QRIS is part of the digital transformation efforts in Indonesia's payment system, which plays a role in accelerating the development of the digital economy and finance (Depriyani & Sulaiman 2025). The development of QRIS is also a strategic step in building a more integrated and efficient payment system industry ecosystem. QRIS, as a QR code standard for payment systems, was developed by Bank Indonesia in collaboration with the Indonesian Payment Systems Association (ASPI). Through this service, Bank Indonesia hopes to facilitate easier and faster transaction processes simply by scanning a QR code. QRIS can be utilized by all payment system service providers, both banking and non-banking, and supports transactions from various payment applications (Kusuma & Sihaloho 2025). For MSMEs, QRIS offers several advantages, including ease of use, efficiency, security, hygiene, and relatively low costs (Sahriana & Rokan 2022).

MSMEs are a type of small-scale business that plays a vital role in driving economic growth and development. The resilience of MSMEs was proven during the 1998 monetary crisis, when many large companies collapsed. However, MSMEs were able to survive and even experience growth. The existence of MSMEs also plays a role in absorbing workers who are ready to work but have not yet found work, thereby helping to reduce the unemployment rate (Farisi, et al., 2022)

MSMEs in Margasari market are one of the centers of trade and economic activity of the local community. However, the use of QRIS as a non-cash payment tool in Margasari market is still very low. This is because MSMEs in Margasari market that have used QRIS as a non-cash payment tool are still very few and several obstacles have been encountered such as many people who do not understand how to use QRIS, minimal information to remote villages, plus many elderly people cannot use it due to lack of knowledge of current technology and the habit of using cash for transactions. This results in MSMEs that use QRIS (Quick Response Code Indonesian Standard) experiencing obstacles in the entry of funds into MSME accounts, thereby creating a risk of funds not being received.

2. Materials and Methods

This study uses qualitative data with data collection methods through observation, interviews, documentation, and literature studies. Data sources in this study consist of primary data and secondary data. Primary data is obtained directly from the main source through interviews with MSMEs in Margasari Market, Tegal Regency, by asking questions relevant to the problem being studied. Meanwhile, secondary data is supporting data obtained through documentation, such as reference books, literature, journals, and

information sources from the internet. The author collected data through direct observation of MSMEs in Margasari Market, Tegal Regency, interviews with MSME owners and employees in Margasari Market who have used QRIS, documentation in the form of photos or videos from interview activities, literature studies originating from reports, journals, magazines, books, and scientific works. The data analysis method used in this study is qualitative analysis according to Miles and Huberman, which consists of four stages, namely: data collection, data reduction, data presentation, and conclusion drawing (Alfinsyah & Murtani 2025).

3. Results and Discussion

Results

The majority of MSMEs in Margasari that have implemented QRIS as a non-cash payment method are fashion and coffee shops. Ten fashion and coffee shops in Margasari have adopted QRIS as a non-cash payment method. Therefore, researchers conducted interviews with these 10 MSMEs. The following is a list of MSMEs that have adopted QRIS as a non-cash payment method in Margasari:

Table 1. List of MSMEs that use QRIS

UMKM	Nama UMKM
UMKM Fashion	Zulian Store
	Alesha Shop
	NHS Margasari
	Zulian Busana
	Nazwa Busana
UMKM Coffee Shop	Jdna. Coffee
	Kedai Konangan
	Kedai Zikri
	Menyapa Coffee
	Empress.Coffee

Effectiveness of QRIS Use in MSMEs in Margasari

The effectiveness of QRIS use in this study was measured based on a 6 (six) indicator approach in the "The Reformulated D&M IS Success Model" model developed by William H. DeLone and Ephraim R. McLean, namely System Quality, Information Quality, Service Quality, Usage, User Satisfaction, Net Profit (Sari, et. al., 2024). The model was applied to measure the extent of the effectiveness of QRIS use as a non-cash payment tool for MSMEs in Margasari Market, especially fashion and coffee shop MSMEs in Margasari.

Table 2. Benchmark for the Effectiveness of QRIS Use

Nama UMKM	Kualitas Sistem	Kualitas informasi	Kualitas Pelayanan	Pengguna	Kepuasan Pengguna	Keuntungan Bersih
Zulian Store	✓		✓	✓	✓	✓
Alesha Shop	✓	✓	✓		✓	✓
NHS Margasari	✓	✓	✓	✓	✓	✓
Zulian Busana	✓		✓	✓	✓	
Nazwa Busana			✓	✓		
Jdna Coffee	✓	✓	✓	✓	✓	✓
Kedai Konangan	✓	✓	✓	✓	✓	✓
Kedai Zikri	✓		✓	✓		
Menyapa Coffee	✓		✓	✓	✓	
Empress.Coffee	✓	✓	✓	✓	✓	✓

1. System Quality

The quality of the QRIS system is generally considered good by MSMEs. This system facilitates transactions by simply scanning a QR code through a digital payment application. QRIS operates quickly, stably, and rarely experiences technical glitches. This system helps businesses expedite transactions without

having to manage cash or provide change.

2. Information Quality

QRIS provides fairly good information quality because all transactions are automatically recorded in the digital system. Stored data can be accessed through e-wallet applications or transaction dashboards, making it easier for businesses to record and report finances. The information presented is real-time, accurate, and can be used for business decision-making, such as monitoring daily sales, analyzing consumer trends, or evaluating store performance.

3. Service Quality

The use of QRIS has been proven to improve service quality in most MSMEs. Transactions become faster and more efficient because they eliminate the need to count cash or find change. This is especially helpful when the store is busy or when customers don't have cash on hand. QRIS also reduces the risk of errors in payment calculations and creates a more modern and professional service atmosphere. For customers, this system provides convenience because they eliminate the need to carry physical cash and can pay simply by mobile phone. QRIS also increases consumer trust in businesses because they are perceived to be keeping up with technological developments.

4. Usage

The level of QRIS usage in Margasari MSMEs shows significant variation. Among MSMEs with young consumers or those with high digital literacy, QRIS is actively used and has become the primary payment method. Businesses also integrate QRIS into their daily operations because it is considered more efficient and practical.

5. User Satisfaction

User satisfaction with QRIS tends to be high among MSMEs that have successfully integrated the system into their daily transactions. Customers find it helpful because QRIS speeds up the payment process, reduces queues, and eliminates the need to carry cash. Furthermore, QRIS is considered safer and more convenient to use. Businesses also experience satisfaction because transactions are automatically recorded, more practical, and eliminate the need for manual recording.

6. Net Benefit

QRIS provides significant net benefits for MSMEs that actively use it. Financially, QRIS helps prevent lost sales due to customers not carrying cash. Furthermore, the time efficiency in transaction processing and automatic sales recording assists businesses in financial management and business decision-making. QRIS also improves the business's image among customers, as it is perceived as modern and professional. Indirectly, QRIS also encourages businesses to become more technologically literate and better prepared to compete in the digital era.

The use of QRIS by MSMEs in Margasari has been proven to have a positive impact on transaction quality. The QRIS system enables fast, practical, and cashless payments simply by scanning a QR code through a digital wallet application. This makes transactions more practical, for both sellers and buyers. Customer service is faster because there is no time wasted counting cash or giving change, so queues can be reduced, especially when the store is busy. QRIS also makes it easy to automatically record transactions. Every transaction made is immediately recorded in the e-wallet system. The use of QRIS also creates a modern and professional impression for the business, as it shows that MSMEs have followed the development of digital technology in the payment system. Customers also feel a higher level of convenience because they can transact without having to carry cash. This system is in line with the lifestyle of today's consumers who prefer digital payment methods. QRIS is widely used in daily transactions and is the main choice for customers who want convenience, security, and speed in shopping.

Obstacles to QRIS Use in MSMEs in Margasari

Table 3. Benchmark for QRIS Usage Constraints

Nama UMKM	Literasi Digital	Gangguan Sistem	Koneksi Internet	Keamanan	Perilaku Konsumen
Zulian Store			✓		

Nama UMKM	Literasi Digital	Gangguan Sistem	Koneksi Internet	Keamanan	Perilaku Konsumen
Alesha Shop			✓		
NHS Margasari					
Zulian Busana		✓			
Nazwa Busana	✓			✓	✓
Jdna.Coffee					
Kedai Konangan			✓		
Kedai Zikri	✓		✓		✓
Menyapa Coffee			✓		
Empress.Coffee				✓	

1. Internet Connection

Internet connection is the most dominant obstacle faced by MSMEs in using QRIS. Some MSMEs experience network disruptions, both from the business side and consumers. Common problems include unstable cellular signals and problematic Wi-Fi networks, especially in areas with inadequate internet infrastructure. This condition causes transactions via QRIS to be slow, delayed, or even failed. Furthermore, there are also cases where customers lack internet quota when attempting to make payments, making digital transactions impossible. These connection issues directly impact the smoothness of transactions and reduce shopping experience for both sellers and buyers.

2. Digital Literacy

Obstacles related to digital literacy occur among a small number of business owners. Some MSMEs are still unfamiliar with using digital technology, both in terms of operating payment applications and understanding the features of the QRIS system. This lack of knowledge leads to hesitation in actively using QRIS, even though the system is already available.

3. Security

Security is a challenge perceived by some business owners, especially regarding the process of receiving transaction funds. There have been cases where funds from QRIS transactions did not immediately reach business owners' accounts, and were even delayed for several hours. Furthermore, the lack of automatic notification upon receipt of funds means business owners must manually monitor each transaction to ensure successful payment. This creates anxiety and insecurity, especially for businesses that rely on the speed and certainty of fund receipts for operational continuity.

4. Consumer Behavior

Consumer behavior is also a significant obstacle to QRIS adoption. Several MSMEs reported that their customers, particularly those of the elderly or those unfamiliar with digital technology, still prefer cash over non-cash payment methods like QRIS. Consumers feel safer and more comfortable using physical cash because it's become a habit, making them reluctant to switch to digital payments.

5. System Disruptions

Some MSMEs encounter technical system disruptions when using QRIS. These issues typically include sudden errors during transactions or the QRIS application being unable to process payments. These issues cause transactions to fail or require retry, which disrupts the service process.

Discussion

Effectiveness of QRIS Use in MSMEs in Margasari

Table 4. Effectiveness of QRIS Use in MSMEs

UMKM	Nama UMKM	Efektivitas QRIS	Alasan
UMKM Fashion	Zulian Store & Alesha Shop	Effective	Fast transactions, no hassle with change, avoid counterfeit money, keep up with the times.
	NHS Margasari	Very Effective	Helping buyers who don't carry cash, increasing the chances of a transaction.

UMKM	Nama UMKM	Efektivitas QRIS	Alasan
	Zulian Busana	Efektif	Speed up cashier queues, increase customer comfort while shopping.
	Nazwa Busana	Less Effective	Some older consumers do not yet understand QRIS (Quick Response Code Indonesian Standard) and are still accustomed to cash transactions.
UMKM Coffee Shop	Jdna.Coffee	Very Effective	Many young people visit it, who are used to digital payments, which are practical and fast.
	Kedai Konangan	Very Effective	Consumers are mostly young and don't carry cash, so QRIS (Quick Response Code Indonesian Standard) is a practical solution.
	Kedai Zikri	Less Effective	Consumers are more comfortable using cash and are not yet accustomed to using QRIS (Quick Response Code Indonesian Standard).
	Menyapa Coffee	Effective	Initially, buyers were confused because they didn't have cash, but QRIS (Quick Response Code Indonesian Standard) made payments easier and still allowed them to process purchases.
	Empress.Coffee	Very Effective	very helpful because consumers are already accustomed to using QRIS (Quick Response Code Indonesian Standard).

Based on the results of interviews and data analysis, of the 5 Fashion MSMEs interviewed, there were 3 MSMEs who said that QRIS was effective to use and 1 MSME said it was very effective to use as a non-cash payment tool, namely UMKM Zulian Store, Alesha Shop, Zulian Busana and NHS Margasari. Because QRIS makes it easier, the payment process is faster, no change is needed, and can avoid counterfeit money, besides speeding up queues when there are many visitors. However, at Nazwa Busana, QRIS is considered less effective because most of its customers are older people who are not used to using non-cash payments. Meanwhile, for Coffee Shop MSMEs, out of 5 MSMEs, 3 stated that QRIS was very effective to use, namely UMKM Jdna.Coffee, Kedai Konangan, Empress.Coffee, and there was 1 who stated that it was effective to use, namely Menyapa Coffee. They feel helped because most of their customers are young people who are already used to digital payments. QRIS makes transactions fast, practical, and does not require cash. Meanwhile, Kedai Zikri felt that QRIS was less effective because its customers were still more comfortable paying with cash and were not yet accustomed to cashless transactions. This suggests that QRIS use in coffee shops is more effective than in fashion MSMEs.

Obstacles to QRIS Use Among MSMEs in Margasari

According to interviews, some fashion MSMEs in Margasari still experience several obstacles in using QRIS. At MSMEs Zulian Store and Alesha Shop, the most common obstacle is unstable cellular networks during transactions, which disrupts smooth payments. At Zulian Busana, QRIS frequently experiences errors or sudden system disruptions, causing failed transactions. Meanwhile, at Nazwa Busana, funds from QRIS transactions do not immediately transfer to accounts, taking up to several hours, creating uncertainty. However, not all MSMEs experience problems. At NHS Margasari, QRIS use runs smoothly without any issues and has actually significantly helped increase sales.

Meanwhile, at MSME Coffee Shops, most transactions using QRIS have been running smoothly. At Jdna.Coffee, no issues have been encountered since its initial use. However, Kedai Konangan and Menyapa Coffee have experienced transaction failures due to customers lacking internet quotas and Wi-Fi issues. Meanwhile, at Empress.Coffee, the challenges include delayed funds transfers and the lack of automatic notifications, requiring business owners to monitor transactions manually. The main challenges at coffee shops are often caused by disruptions to customers' internet connections.

4. Conclusion

Based on the research results, the use of QRIS as a non-cash payment method for MSMEs in Margasari Market, Tegal Regency, for MSMEs in Fashion has proven effective, and for MSMEs in Coffee Shops, it has proven very effective. It can speed up the payment process, reduce dependence on cash, and provide convenience for buyers and sellers. Most MSMEs acknowledge that QRIS is very practical and easy to use. In addition, the use of QRIS also increases consumer convenience, especially among young people who are accustomed to digital payments, and helps business owners avoid problems such as lack of change and the risk of counterfeit money. However, there are still obstacles such as internet network disruptions, limited understanding of technology among certain MSMEs, and the unequal distribution of digital literacy in the community.

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