

# THE ROLE OF QRIS IN ENHANCING MSME PERFORMANCE THROUGH DIGITAL PAYMENT SYSTEMS IN TANGERANG CITY

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## ABSTRACT

The rapid shift toward digital payments underscores the urgency of enhancing financial inclusion and digital literacy to support sustainable economic growth. This study aims to assess the level of understanding, adoption, and public response to Indonesia's QRIS in Tangerang City. Using a quantitative descriptive approach, data were collected via questionnaires from local residents. Results reveal high awareness and frequent use of QRIS through platforms like LinkAja, Gopay, Ovo, Dana, Shopeepay, and Mandiri Syariah, driven by convenience, security, cashback, and health considerations. The study contributes empirical evidence on QRIS adoption at the city level and highlights the need for intensified, multi-channel socialization—particularly via social media and community engagement. Its novelty lies in linking QRIS utilization with behavioral drivers specific to urban Indonesian contexts, offering actionable insights for policymakers to strengthen digital payment ecosystems and advance financial inclusion.

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## INTRODUCTION

The development of digital technology has brought fundamental changes to the transaction patterns of society, including in Indonesia. The shift in the buying and selling transaction model from cash to non-cash systems is increasingly evident in daily economic activities. One of the main innovations driving this change is the implementation of the Indonesian Standard Quick Response Code (QRIS) as a digital payment method. QRIS is a unification of various QR Codes from Payment System Service Providers (PJSP) into a single national standard developed by the payment system industry in collaboration with Bank Indonesia to make transactions using QR Codes easier, faster, and more secure. Bank Indonesia requires all payment system service providers that use payment QR Codes to implement QRIS in their transaction processes (BI, 2020).



The use of QRIS by businesses in Indonesia has been widespread across various sectors. QRIS can be used for payments at stores, merchants, food stalls, parking lots, tourist attractions, and donations (merchants) with the QRIS logo. This interoperability is maintained even though the QRIS provider at the merchant is different from the application provider used by the public. For businesses, the use of QRIS offers various benefits such as ease of transaction, avoidance of counterfeit money risks, and reduced need to provide change. Meanwhile, the public as users enjoy the convenience of cashless transactions, allowing them to avoid carrying cash and simply use their smartphones (APJII, 2024). Thus, QRIS has become an important instrument connecting businesses and consumers in an increasingly inclusive digital economy ecosystem.

Although it offers convenience and benefits, the adoption of QRIS has not been evenly distributed across all segments of society. There are still many individuals who have not utilized QRIS in their daily financial transactions. The reasons for this include a lack of public understanding of how QRIS works and the deep-rooted convenience of cash transactions. In order for the shift in payment behavior from cash to non-cash via QRIS to occur effectively, appropriate and comprehensive socialization is needed for both businesses and the public (Sekarsari et al., 2021). Thus, public education plays a vital role in increasing financial digital literacy so that public acceptance of QRIS can grow more widely.

Supporting factors such as smartphone penetration and internet banking services in various regions of Indonesia have actually created conducive conditions for the use of QRIS. The city of Tangerang, located on the border between Indonesia and Malaysia, is an interesting example for studying QRIS adoption. In this city, the use of QRIS is considered to be able to help businesses and the community obtain convenience and security in non-cash transactions (Yuliati & Handayani, 2021). In the context of border areas, QRIS not only provides transaction efficiency but also has the potential to strengthen local and cross-border economic integration, thus having a strategic dimension for strengthening the regional economy.

A number of previous studies have provided empirical evidence on the implementation of QRIS and the factors that influence it. Sihaloho et al.(2020), for example, examined the implementation of QRIS in MSMEs in Medan and described its role, obstacles, and impact on MSME income. This study used interviews and literature reviews of MSME merchants who had used QRIS, and showed that QRIS provided significant benefits for small businesses. Ariani & Utomo (2020) examined the acceptance of QR codes in business

transactions and found that QR codes had not been fully accepted by businesses, requiring better socialization strategies and support from banks. The results of this study are important as a reference for financial institutions and policymakers to develop QR Code-based payment methods that are more acceptable to the market.

The study (Mayanti, 2020) analyzed public acceptance of the implementation of QRIS as a cashless payment technology using the Unified Theory of Acceptance and Use of Technology (UTAUT) framework. The research subjects were users of electronic wallets such as Go-Pay and OVO who had implemented QRIS as a replacement for the previous QR Code. The results of the study show that facilitating conditions and hedonic motivation have a positive influence on behavior intention, and behavior intention also has a positive influence on use behavior (Basmantra & Liman, 2022). These findings confirm that psychological factors and technological support conditions are important determinants in the adoption of QRIS by the wider community.

The consistency of the above research results shows that the implementation of QRIS in Indonesia faces complex opportunities and challenges. On the one hand, QRIS can increase transaction efficiency, expand financial inclusion, and strengthen the competitiveness of business actors. On the other hand, obstacles in the form of low financial digital literacy and public preference for cash are challenges that must be overcome. In this context, government policies, banking institutions, and massive public education are key factors that determine the success of QRIS implementation at the national and local levels.

The local context, such as the city of Tangerang, which has geographical characteristics as a border area, also presents a new dimension in the study of QRIS implementation. Research on QRIS adoption in this city is important to understand the specific dynamics that influence public acceptance of digital payment technology. Furthermore, such research can fill the gap in previous studies, which have tended to focus on large cities or areas with more advanced infrastructure. By combining previous research findings, real-world conditions, and a theory-based approach to technology acceptance, a study on the use of QRIS in Tangerang can provide academic and practical contributions to the development of policies and strategies for the future promotion of QRIS.

Thus, QRIS is not only a payment technology innovation but also a strategic instrument to promote financial literacy, improve economic efficiency, and expand financial inclusion in Indonesia. Understanding the factors that influence the acceptance of QRIS among the public and business actors, especially in border areas such as Tangerang, will help formulate more

targeted policies. Therefore, this study seeks to comprehensively examine the acceptance and use of QRIS by integrating previous empirical findings and unique local contexts.

The use of QRIS in the business world in Indonesia has shown significant growth. QRIS is widely used for financial transactions, both through banks and non-banks, and has been integrated into various sectors ranging from shops, merchants, stalls, parking, tourist tickets, to donations (BI, 2020). For small, medium, and large businesses, QRIS offers advantages such as ease of transaction, protection from counterfeit money, and operational efficiency without the need to provide change (Sagayarani, 2021). Meanwhile, QRIS users enjoy the convenience of cashless transactions using only a smartphone, in line with the high internet penetration in Indonesia (APJII, 2024).

Despite these conveniences, the adoption rate of QRIS is not yet uniform. Some people still feel comfortable with cash payments or do not fully understand the QRIS mechanism. Changing payment behavior from cash to non-cash requires an effective socialization strategy for businesses and consumers so that the benefits of QRIS can be optimally realized (BI, 2020). On the other hand, digital infrastructure support such as smartphones, internet networks, and online banking services is widely available in various regions. This condition shows great potential to accelerate the transformation of non-cash transactions through QRIS (Fathimiyah & Fianto, 2020; Mantik, 2021).

In the context of increasingly competitive business competition, companies with competencies in marketing, manufacturing, and innovation can utilize digital payment technology as a source of competitive advantage (Daengs et al., 2020). To determine the effectiveness of implementing this technology, a structured research design with appropriate data collection methods, such as surveys and descriptive and inferential data analysis, is required (Dewi et al., 2022; Istanti, 2019). A well-designed study will enable researchers to test the effect of independent variables on dependent variables using appropriate statistical analysis techniques (Daengs et al., 2020).<sup>2</sup>

In addition, time management skills in research planning and implementation are important for producing outputs that meet academic standards and can contribute to the development of science and business practices (Dewi et al., 2022; Istanti, 2019).). Thus, the urgency of research on the use of QRIS lies not only in the technical aspects of its use, but also in behavioral, managerial, and competitiveness implications for business actors. This narrative emphasizes the need for comprehensive studies to understand the drivers and

barriers to QRIS adoption so that research results can support the strengthening of financial inclusion and digital transformation policies in Indonesia.

## **METHODS**

This research method is designed as exploratory research aimed at gathering data and information about the phenomenon of QRIS utilization for the purposes of further study or research. In terms of research level, it is descriptive in nature because it provides a comprehensive overview of the social setting and describes the variables related to the issue being studied (Riyanto & Hatmawan, 2020). A qualitative approach was used to gain an in-depth understanding of the meaning, attitudes, and practices of the community regarding the use of QRIS. The research design followed the principles of systematic research planning so that the necessary resources and data could be determined from the outset.

The research population is the community living in Tangerang City. Referring to the concept of population as a group of subjects with certain characteristics to be investigated (Sugiyono, 2020), this study took a sample of 300 respondents who were considered representative to reflect the demographic and transaction behavior variations in Tangerang City to describe the conditions of QRIS usage during that time period.

The data collection technique combines quantitative surveys in the form of questionnaires and qualitative techniques in the form of in-depth interviews and field observations. The survey method was chosen as the primary data source through written instruments to obtain a general overview, while in-depth interviews allowed for contextual exploration of the reasons, obstacles, and experiences of QRIS users. Data analysis was conducted qualitatively through the stages of data reduction, data presentation, thematic coding, and conclusion drawing, supported by descriptive analysis to describe the patterns of findings (Iba & Wardhana, 2023).

The research design and analysis techniques were developed in such a way as to enable testing of relationships between phenomena if necessary in further research; this is in line with data analysis practices that can be developed into quantitative hypothesis testing at a later stage (Hardani et al., 2020). The implementation of the research also took into account aspects of time management and research quality standards to ensure accountable outputs. Thus, this method is expected to provide valid and context-rich findings on the use of QRIS in the community of Tangerang City.

## **RESULT AND DISCUSSION**

## Result

This study on the understanding and use of the Indonesian Standard Quick Response Code (QRIS) in Tangerang City was conducted to obtain a comprehensive picture of the extent to which the public is familiar with, understands, and utilizes this QR code-based cashless payment technology. As is well known, QRIS is a Quick Response (QR) Code-based payment system standardized by Bank Indonesia to facilitate transactions between consumers and businesses, requiring only one QR code for various payment applications. The implementation of this technology is expected to promote financial inclusion, increase transaction efficiency, and support digital transformation in the economic and public service sectors.

In the context of Tangerang City, the use of QRIS has begun to grow rapidly along with the increasing penetration of the internet and smartphone usage. The community has not only become passive users, but has also begun to utilize QRIS for daily transactions such as purchasing food, beverages, donations, and basic necessities. However, understanding and use of this technology can vary according to factors such as age, occupation, education, and access to supporting infrastructure such as internet networks and digital financial services. Therefore, this study not only captures the level of public understanding of QRIS, but also explores their experiences, obstacles, and preferences in adopting this payment system.

Research data was collected by distributing questionnaires to 300 respondents in Tangerang City with various socioeconomic backgrounds and conducting supporting interviews to enrich the findings. The analysis was conducted using quantitative descriptive methods to show the frequency and percentage for each indicator measured. The research results were then presented in tables and graphs to make them easier for readers to understand and interpret. This systematic presentation of data also aimed to show the current map of QRIS usage at the community level and provide a basis for stakeholders to develop further socialization and education strategies.

With this framework in mind, the following section will describe the results of the study that illustrate the level of public understanding of QRIS, usage patterns, perceived benefits, obstacles encountered, and public interest in adopting this digital payment system. The following is a presentation of the data obtained in this study:

1. Level of Understanding of the Indonesian Standard Quick Response Code (QRIS)
  - a. Knowledge of the existence of a payment system for shopping via Quick Response (QR) Code scanning using a mobile phone

Respondents' responses to the payment system for shopping via Quick Response (QR) Code scanning were positive, with respondents or the general public in Tangerang City aware of the existence of Quick Response (QR) Codes for shopping purposes, namely 281 respondents or 94% were aware.

- b. Knowing/having seen that more than one payment QR Code is available at one cashier

Respondents' responses regarding whether they know/have seen that payment QR Codes are available in more than one location at a single cashier were positive, with respondents or the general public in Tangerang City generally aware of the Quick Response (QR) Code image, with 225 respondents or 75% aware that there is more than one QR image at the cashier.

- c. Knowing that Bank Indonesia has developed a standard so that only one QR Code is available for payment at each payment counter

Respondents' responses indicate that Bank Indonesia has developed a standard so that only one QR Code is available for payment at each payment counter, with 249 respondents or 83% stating that they are aware of this change in standard.

- d. Knowing that the QR Code standardization is called the Indonesian Payment Standard QR Code (QRIS)

Respondents' responses indicate that the QR Code standardization is called the Indonesian Payment Standard QR Code (QRIS), with 265 respondents or 88% stating that they are aware of the name QRIS.

## 2. Use of Quick Response Code Indonesian Standard (QRIS) in Tangerang City

- a. Have you ever seen QRIS in the Tangerang City area?

Respondents stated that they had seen QRIS in the Tangerang City area, with 260 respondents or 87% stating that they had seen QRIS codes in Tangerang City.

- b. Have you ever tried using QRIS?

Respondents' responses regarding whether they have tried using QRIS in the Tangerang City area, where respondents stated that 209 respondents or 70% have tried shopping using QRIS in Tangerang City.

- c. Argument has never used QRIS

Respondents' responses regarding the reasons for not yet using QRIS in the Tangerang City area: 59 respondents stated that they did not know the locations of merchants that use QRIS, 51 respondents stated that they needed cash more for

payment transactions, 33 people stated that they did not know about QRIS, 33 people stated that there were network problems, 22 people stated that they had to top up their balance, and 21 people stated that they did not know how to use QRIS.

d. Benefits felt after using QRIS

Respondents' responses regarding the benefits of using QRIS: 203 respondents said it was easy to use for transactions, 196 respondents said it was fast for transactions, 160 respondents said it was secure for transactions, 81 respondents said it was reliable for transactions, and 59 respondents said it was inexpensive for transactions.

e. Types of QRIS that have been used

Respondents' responses regarding the type of QRIS showed that 183 respondents used static merchant presented mode, 84 respondents used dynamic merchant presented mode, 58 respondents used customer presented mode, and 79 respondents had never used any type of QRIS.

f. Applications for scanning QRIS that have been used

Respondents' responses regarding QRIS scanning applications indicate that 160 respondents have used the LinkAja application, 99 respondents had used the Gopay application, 86 respondents had used the Ovo application, 55 respondents had used the Dana application, 44 respondents had used the Shopeepay application, 12 respondents had used the Sakuku application, and 6 respondents had used the Mandiri Syariah application.

g. Commonly used QRIS scanning applications

Tanggapan responden bahwa aplikasi untuk scan QRIS, menyatakan bahwa sebanyak 125 responden sering menggunakan dengan aplikasi LinkAja, 44 responden sering menggunakan dengan aplikasi Gopay, 37 responden sering menggunakan dengan aplikasi Ovo, 17 responden pernah menggunakan dengan aplikasi Dana, 12 responden sering menggunakan dengan aplikasi Shopeepay, 3 responden sering menggunakan dengan aplikasi Sakuku, 1 responden sering menggunakan dengan aplikasi Mandiri Syariah.

h. Reasons for using QRIS for transactions

Respondents' responses regarding the QRIS scanning application indicate that 189 respondents stated that they did not need to carry large amounts of cash, 155 respondents stated that they did not need to carry a wallet and could avoid the risk of exposure to Covid-19, 128 respondents stated that they were not worried about

receiving counterfeit money, 123 respondents stated that they received cashback, and 94 respondents stated that they received discounts.

i. Challenges experienced when using QRIS for transactions

Respondents' responses regarding challenges experienced when using QRIS indicated that 138 respondents reported network/signal disruptions, 39 respondents reported difficulties in topping up their balance, 30 respondents reported that the scan results were not readable by the application, and 82 respondents reported no challenges.

j. Reasons for using QRIS for transactions

Respondents' responses regarding their reasons for using QRIS showed that 187 respondents stated that they used it to pay for meals at cafes/restaurants/food stalls, 103 respondents stated that they used it to buy trendy drinks, 90 respondents stated that they used it for donations/charity, and 69 respondents stated that they used it to shop for basic necessities.

k. Challenges when topping up QRIS balance

Respondents' responses regarding obstacles in topping up their QRIS balance showed that 215 respondents or 72% stated that they did not encounter any obstacles in topping up their balance, 12 respondents or 4% stated that they encountered obstacles, and 73 respondents or 24% stated that they had never used QRIS.

l. Channels used to top up QRIS balance

Respondents' responses regarding the channels used to top up their QRIS balance showed that 172 respondents used mobile banking facilities, 66 respondents used ATM facilities, 34 respondents used internet banking, 4 respondents used SMS banking, and 2 respondents used merchant top-ups.

m. Average transaction amount using QRIS

Respondents' responses regarding the average transaction amount using QRIS indicate that 89 respondents or 30% transacted using QRIS for amounts between Rp. 50,001 and Rp. 100,000; 88 respondents or 29% transacted using QRIS for amounts between Rp. 100,001 and Rp. 500,000; 49 respondents or 16% transacted using QRIS for less than Rp. 10,000; 48 respondents or 16% transacted using QRIS for Rp. 10,001-50,000; 26 respondents or 9% transacted using QRIS for Rp. 500,001-2,000,000.

3. Interest in using QRIS

a. Interest in using QRIS after learning about its functions

Respondents' responses regarding their interest in using QRIS after learning about its functions showed that 147 respondents or 49% were interested in using it, 6 respondents or 2% were not interested in using it, and 147 respondents or 49% had used QRIS.

b. People who own businesses and have used QRIS

Respondents' responses regarding the use of QRIS for business activities showed that 36 respondents or 12% have run a business and used QRIS, 46 respondents or 15% have run a business but have not used QRIS, and 218 respondents or 73% do not own a business.

c. Forms of socialization for QRIS usage

Respondents' responses regarding the forms of socialization for QRIS usage showed that 252 respondents suggested using videos/photos uploaded on Instagram, 158 respondents suggested using videos/photos uploaded on Messenger social media, 115 respondents suggested using billboards, advertisements, posters, 149 respondents suggested face-to-face meetings, 85 respondents suggested seminars, 47 respondents suggested using radio, and so on.

## DISCUSSION

**In general, the level of understanding, use, and response of the people of Tangerang City to the Indonesian Standard Quick Response Code (QRIS) shows a positive trend.** This can be seen from the high level of knowledge and experience of respondents in using QRIS in various transaction activities. Based on the results of research obtained through the distribution of questionnaires, brief interviews, and secondary data collection from Bank Indonesia and related publications, the detailed discussion of the research results is as follows.

**Level of public understanding of the Indonesian Standard Quick Response Code (QRIS) in Tangerang City.** Respondents responded positively to the payment system for shopping via Quick Response (QR) Code scanning, with respondents or the general public in Tangerang City aware of the existence of Quick Response (QR) Codes for shopping purposes. The public knows/has seen that more than one payment QR Code is available at each cashier. The public also knows that Bank Indonesia has developed a standard so that only one QR Code is available for payment at each payment cashier. The QR Code standardization, called the Indonesian Payment Standard QR Code (QRIS), is known to the public in Tangerang City.

### **Use of the Indonesian Standard Quick Response Code (QRIS) in Tangerang City.**

Most residents of Tangerang City have seen QRIS displays in the city. They have also tried using QRIS in Tangerang City. The reasons for not using QRIS in Tangerang City include the fact that many residents are still unaware of the locations of merchants that use QRIS, and that they need cash for payment transactions. The community's response regarding the benefits of using QRIS is that it is easy, fast, safe, and reliable for transactions. The community has also used QRIS in static merchant presented mode, dynamic merchant presented mode, and customer presented mode. The community's response regarding the application for scanning QRIS is that they have used applications such as LinkAja, Gopay, Ovo, Dana, Shopeepay, Sakuku, Mandiri Syariah, and so on. Public feedback on QRIS scanning apps indicates that they are used to avoid carrying large amounts of cash, eliminate the need to carry a wallet, reduce the risk of exposure to COVID-19, prevent concerns about counterfeit money, and access cashback and discounts.

#### **Public response regarding obstacles encountered when using QRIS**

Public response regarding obstacles encountered when using QRIS, stating that there were network/signal disruptions, the hassle of having to top up their balance, and scan results that could not be read by the application. Public response regarding the need to use QRIS, for eating at cafes/restaurants/food stalls, buying trendy drinks, making donations/charity/alms, and shopping for basic necessities. Respondents' responses regarding channels for topping up QRIS balances indicate that they use mobile banking facilities, ATM facilities, internet banking, SMS banking, and merchant top-ups.

#### **Public response to the convenience of the Indonesian Standard Quick Response Code (QRIS) in Tangerang City**

Public responses regarding interest in using QRIS after learning about its functions, feeling interested in using it, not interested in using it, and having already used QRIS. Respondents' responses regarding the use of QRIS for business activities indicate that they have run a business and used QRIS, have run a business but have not yet used QRIS.

#### **Public response to the dissemination of the Indonesian Standard Quick Response Code (QRIS) in Tangerang City**

of QRIS usage can be done through Instagram social media, videos/photos Public response to the dissemination uploaded on social media messengers, billboards, advertisements, posters, face-to-face meetings, seminars, radio, and so on.

## CONCLUSION AND SUGGESTION

Based on the results of the study, it can be concluded that the implementation of the Indonesian Standard Quick Response Code (QRIS) in Tangerang City has been effective in achieving its objectives. The level of public understanding of QRIS is relatively good, accompanied by high public enthusiasm for the use of digital payments. The majority of the people of Tangerang City are aware of the existence and function of QRIS as a shopping transaction tool and understand the QRIS standards set by Bank Indonesia.

The use of QRIS in Tangerang City is also relatively good and continues to expand. The public has utilized various applications such as LinkAja, Gopay, Ovo, Dana, ShopeePay, Sakuku, Mandiri Syariah, and others. The use of QRIS is driven by the convenience and benefits it offers, such as not having to carry large amounts of cash, reducing the risk of exposure to Covid-19, avoiding the risk of counterfeit money, receiving cashback, and getting discounts.

The public response to the convenience of QRIS shows that there is interest in using this service after learning about its functions, although a small portion of the public is still not interested. The dissemination of QRIS in Tangerang City is also considered quite good, with recommendations from the public that dissemination be carried out more intensively through social media (Instagram, Messenger), videos, photos, billboards, advertisements, posters, seminars, radio, and face-to-face meetings.

Overall, these findings show that the existence and use of QRIS has had a positive impact on increasing digital financial literacy, the public's habit of making cashless transactions, and the involvement of business actors in the digital payment ecosystem in Tangerang City. With the support of continuous socialization, this program has the potential to further enhance the digital transformation of the community's payment system.

### Future Researchers

1. Further research can focus on evaluating the long-term impact of QRIS utilization in the Tangerang community, including analysis of consumption behavior, digital financial literacy, and its influence on financial inclusion. This will reveal whether the positive effects on adoption, convenience, and security variables remain consistent or change over time.
2. Subsequent research could also explore factors that influence the level of understanding and acceptance of QRIS, such as educational background, economic status, experience

using digital financial services, and support from local government and the private sector. This analysis is important for improving the effectiveness of outreach and education strategies.

3. Conducting comparative studies between cities on the level of QRIS usage will provide a broader perspective on variations in community behavior and the effectiveness of socialization programs. These comparative results can form the basis for policy development and best practices that can be applied more widely.
4. Future researchers may consider a participatory approach by involving the community, business actors, and financial institutions in the evaluation process. This approach allows QRIS users to convey their needs, constraints, and aspirations, which can ultimately result in more responsive and effective policies.

#### For the Tangerang City Government

1. The Tangerang City Government needs to increase QRIS awareness more widely through media that are close to the community, such as Instagram, WhatsApp, Facebook, YouTube, local radio, and face-to-face meetings at the village/neighborhood/community level.
2. It is recommended that the government collaborate with Bank Indonesia and digital payment service providers to provide ongoing education about the benefits of QRIS, transaction security, and incentive programs such as cashback or discounts that can increase adoption.
3. The government needs to establish QRIS information and complaint centers at the village level to provide assistance to people who still experience technical difficulties, such as transaction errors or confusion in choosing an application.
4. The government can encourage local MSMEs to be more active in using QRIS for transactions, for example through free training, mentoring programs, and non-cash merchant certification, so that more business sectors are integrated into the digital payment ecosystem.

#### For the Community and Business Owners (MSMEs and Local Merchants)

1. Participate in QRIS socialization and training programs organized by the government or private parties to understand the correct usage, manage transactions, and maintain customer data security.
2. Provide clear information on QRIS usage at business locations so that consumers are aware of the available payment methods.

3. Educate customers about the benefits of cashless payments to create new habits that are more efficient and secure.

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