



Analysis of QRIS Usage in Increasing MSME Turnover: A Case Study in Pematang Sulur Subdistrict, Jambi City

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ABSTRACT

This study aims to analyze the use of the Quick Response Code Indonesian Standard (QRIS) in increasing the turnover of Micro, Small, and Medium Enterprises (MSMEs) in Pematang Sulur Subdistrict, Jambi City. With the rapid development of digital payment systems, QRIS has emerged as an important innovation that facilitates transactions between business actors and consumers. The research employs a qualitative case study approach, with data collected through in-depth interviews, observations, and documentation involving MSME owners who have adopted QRIS.

The results show that the implementation of QRIS has a positive impact on MSME turnover. This impact is reflected in easier transactions, higher sales volumes, greater efficiency in financial record-keeping, and improved consumer trust due to the system's security and convenience. However, several challenges remain, such as limited digital literacy and unstable internet access. Thus, QRIS has the potential to become an effective tool in supporting MSME growth, particularly when accompanied by continuous education and collaboration between the government, financial institutions, and business actors.

Keywords: QRIS, MSMEs, digital transactions, turnover, financial technology

BACKGROUND

The rapid advancement of financial technology has transformed the economic landscape in Indonesia, influencing how individuals and businesses conduct transactions. One of the key innovations introduced by Bank Indonesia to support this digital transformation is the Quick Response Code Indonesian Standard (QRIS). Launched in 2019, QRIS unifies various payment systems into a single, standardized QR code, allowing transactions from multiple payment service providers to be made through one code.

The adoption of QRIS has brought significant benefits for both consumers and merchants. It enables fast, secure, and cashless transactions, reduces operational costs, and enhances transparency in financial records. For Micro, Small, and Medium Enterprises (MSMEs), QRIS can be a strategic tool to increase sales turnover, improve efficiency, and strengthen customer trust. The system also helps reduce the circulation of counterfeit money and supports the government's vision of a cashless society.

However, not all MSMEs have adopted QRIS effectively. Many small business owners especially in regional areas face challenges such as limited digital literacy, inadequate internet infrastructure, and lack of access to information regarding digital payment

systems. These barriers prevent them from maximizing the potential benefits of QRIS in their business operations.

Pematang Sulur Subdistrict, located in Telanaipura District, Jambi City, represents a growing business community with 70 registered MSMEs as of 2024. Data from local authorities indicate that MSMEs using QRIS tend to experience higher turnover compared to those that still rely on cash transactions. This observation suggests that QRIS adoption may contribute positively to business performance.

Given this background, this study aims to analyze how the implementation of QRIS affects the increase in MSME turnover in Pematang Sulur and to identify the challenges faced by entrepreneurs in adopting this digital payment system. The findings are expected to provide valuable insights for policymakers, financial institutions, and business owners in promoting inclusive digital finance in Indonesia.

Research Objectives

The objectives of this study are as follows:

1. To analyze how the implementation of the Quick Response Code Indonesian Standard (QRIS) contributes to increasing the turnover of Micro, Small, and Medium Enterprises (MSMEs) in Pematang Sulur Subdistrict, Jambi City.
2. To identify the benefits experienced by MSMEs after adopting QRIS in their business transactions.
3. To explore the challenges and obstacles faced by MSME owners in implementing QRIS as a digital payment system.
4. To provide recommendations for enhancing digital financial inclusion and supporting MSME growth through QRIS adoption.

LITERATURE REVIEW

1. Digital Payment Systems

A payment system is a vital component of a country's financial infrastructure, serving as the medium that facilitates the circulation of money and enables transactions between individuals, businesses, and institutions. According to the Bank Indonesia Act No. 23 of 1999, the central bank is responsible for ensuring the security, efficiency, and stability of the national payment system.

Technological advancements have significantly transformed payment mechanisms from conventional cash-based systems into digital or cashless systems. Digital payment systems offer convenience, speed, and efficiency through platforms such as mobile banking, internet banking, and electronic wallets. The COVID-19 pandemic further accelerated this transition as consumers increasingly preferred contactless transactions, highlighting the importance of integrated and secure digital payment infrastructures.

2. Electronic Money and Financial Technology (Fintech)

Electronic money (e-money) is a stored-value instrument used for electronic payments, representing a digital substitute for cash. It allows users to store funds electronically and conduct transactions quickly and safely. The rise of financial technology (fintech) has further strengthened the adoption of e-money by offering innovative services that enhance financial inclusion and efficiency. The Indonesia Payment System Blueprint 2025 issued by Bank Indonesia outlines five strategic visions:

- (1) integration of the digital economy and finance,
- (2) digitalization of the banking sector,
- (3) collaboration between banks and fintech firms,
- (4) innovation with consumer protection, and
- (5) national digital sovereignty.

These visions guide the development of Indonesia's digital payment ecosystem, supported by various mobile-based payment platforms such as OVO, GoPay, DANA, and LinkAja, which have become part of everyday financial life for millions of Indonesians.

3. Quick Response Code Indonesian Standard (QRIS)

The Quick Response Code Indonesian Standard (QRIS) was officially launched by Bank Indonesia on August 17, 2019 as a unified national standard for QR-based payments. QRIS integrates various payment service providers into a single interoperable system, simplifying transactions for merchants and consumers.

QRIS is guided by the principle of "UNGGUL" — Universal, Easy (Gampang), Profitable (Untung), and Direct (Langsung). It offers two types of QR codes:

- a) Static QR, which uses the same code for all transactions (customers enter the amount manually); and
- b) Dynamic QR, which automatically generates a unique code with the transaction amount embedded.

For MSMEs, QRIS brings multiple benefits, including simplified transactions, reduced handling of cash, lower operational risks, and improved financial transparency. Previous studies, such as those by Putri et al. (2024) and Christine & Khairudin (2023), demonstrate that QRIS adoption enhances transaction efficiency and positively affects MSME turnover. However, several challenges persist, including low digital literacy, limited internet connectivity, and lack of ongoing support and education from financial institutions.

4. Micro, Small, and Medium Enterprises (MSMEs)

Micro, Small, and Medium Enterprises (MSMEs) are the backbone of Indonesia's economy, contributing significantly to employment generation, innovation, and GDP growth. As defined in Law No. 20 of 2008, MSMEs are categorized based on asset ownership and annual revenue. Despite their limited resources, MSMEs are known for their adaptability and vital role in promoting economic resilience and local development.

The integration of digital technologies into MSME operations has been shown to improve productivity, expand market access, and strengthen competitiveness. According to Rahmini Suci (2020) and Novita Christine (2023), the adoption of digital payment systems such as QRIS promotes operational transparency, increases sales efficiency, and enhances customer satisfaction, particularly among younger, tech-savvy consumers.

Previous Research

Several previous studies have examined the use of the Quick Response Code Indonesian Standard (QRIS) and its impact on MSME performance, digital transactions, and sales turnover. The following studies are particularly relevant to this research:

- 1) Christine and Khairudin (2023) conducted a study titled "Effectiveness of QRIS Use in Increasing Sales Turnover of MSMEs in Bandar Lampung." The research found that the adoption of QRIS significantly improved transaction speed and accuracy, reduced cash-handling risks, and increased MSME revenue by enhancing customer convenience. The study concluded that QRIS serves as an effective tool for improving sales performance among small

enterprises.

- 2) Putri et al. (2024) in their study “The Impact of QRIS Payment Tools on Culinary Business Turnover in Indonesia,” examined QRIS implementation among culinary MSMEs. Their findings revealed that QRIS facilitated smoother transactions and attracted more customers, especially from younger generations who prefer digital payments. However, the study also noted obstacles such as limited understanding of digital systems and dependence on internet connectivity.
- 3) Puspitaningrum et al. (2023) analyzed “QRIS Usage in Buying and Selling Transactions Among MSMEs in Ketintang, Surabaya.” The research highlighted that QRIS adoption enhances operational transparency and efficiency. MSMEs that integrated QRIS experienced a rise in customer satisfaction and loyalty. Yet, many business owners expressed the need for continued assistance in mastering digital tools.
- 4) Rahmini Suci (2020) in “The Development of MSMEs in Indonesia,” discussed the broader context of MSME growth and the role of digitalization in improving business performance. The study emphasized that digital payment systems, including QRIS, have a multiplier effect on MSME competitiveness, particularly when supported by government policies and adequate infrastructure.
- 5) Nugroho and Andini (2022) in “Analysis of Digital Payment Adoption among MSMEs in Yogyakarta,” found that MSMEs adopting QRIS experienced an average turnover increase of 15–25% after three months of consistent use. The study also pointed out that awareness campaigns and financial literacy programs play a crucial role in encouraging wider adoption of digital payments.

RESEARCH METHODS

1) Research Approach and Type

This study employs a qualitative research approach using the case study method. The qualitative approach was chosen to gain an in-depth understanding of how the use of the Quick Response Code Indonesian Standard (QRIS) affects the sales turnover of Micro, Small, and Medium Enterprises (MSMEs) in Pematang Sulur Village, Telanaipura District, Jambi City. The case study design allows the researcher to explore real-life phenomena and contextual factors that influence MSMEs’ adoption of QRIS in daily transactions.

2) Research Location and Object

The research was conducted in Pematang Sulur Village, Telanaipura District, Jambi City. This location was selected because it has a relatively high number of active MSMEs—around 70 enterprises registered between 2021 and 2024—with several already adopting QRIS as their primary payment system. The research object focuses on MSME actors who have implemented QRIS and their experiences regarding changes in turnover, transaction efficiency, and customer response.

Data

a) Data Types and Sources

This study uses primary and secondary data:

- Primary data were obtained through direct field research, including interviews, observations, and documentation of MSMEs using QRIS.
- Secondary data were gathered from government reports, Bank Indonesia publications, related journal articles, and MSME financial documentation provided by local authorities.

b) Data Collection Techniques

To ensure comprehensive findings, the researcher employed three main techniques:

- In-depth Interviews – conducted with selected MSME owners who have implemented QRIS in their businesses to understand their experiences, challenges, and perceived benefits.
- Observation – direct observation of transaction processes between MSMEs and their customers to assess how QRIS is used in practice.
- Documentation – collection of records such as sales reports, QRIS transaction receipts, and local government data related to MSME development.

c) Data Analysis Technique

Data were analyzed using grounded theory analysis, which involves several stages:

- Data Reduction – selecting, simplifying, and focusing on key data relevant to QRIS adoption and its impact on turnover.
- Data Display – presenting data in narrative form to identify emerging patterns and relationships.
- Conclusion Drawing and Verification – interpreting data to draw conclusions regarding the influence of QRIS on MSME turnover and identifying the main challenges and benefits perceived by MSME owners.

The analytical process followed the steps proposed by Miles and Huberman (1994), allowing for systematic interpretation of qualitative data.

RESULTS AND DISCUSSION

Results

1. Overview of MSMEs in Pematang Sulur Village

Pematang Sulur Village, located in Telanaipura District, Jambi City, is one of the regions with active MSME development programs. According to the village administrative office, there were 70 registered MSMEs between 2021 and 2024, showing steady growth from 44 MSMEs in 2021. The total MSME revenue also increased from Rp 2.27 billion in 2021 to Rp 4.98 billion in 2024, with a gradual increase in the number of QRIS users—from 9 MSMEs in 2021 to 16 MSMEs in 2024. This growth indicates that digitalization through QRIS adoption has contributed positively to MSME financial performance. MSMEs using QRIS generally demonstrated higher average revenues than those relying solely on cash transactions.

2. QRIS Adoption and Its Impact on Turnover

The findings reveal that QRIS implementation positively affects MSME turnover through several mechanisms:

- **Transaction Efficiency**
MSME owners reported that QRIS reduced waiting times and simplified payment recording. Customers can complete transactions within seconds by scanning the QR code, which minimizes errors in change and improves the overall customer experience.
- **Increased Sales Volume**
Several respondents mentioned that QRIS helped attract new customers—especially younger consumers—who prefer cashless transactions. As a result, daily sales volume increased, contributing to higher monthly turnover.
- **Financial Record Transparency**

QRIS provides automatic digital records for each transaction, helping MSMEs monitor income accurately and manage business finances more effectively. This transparency also simplifies financial reporting for potential funding or microcredit applications.

- **Enhanced Customer Trust**

Customers perceived QRIS as a safe, modern, and hygienic payment method, especially after the COVID-19 pandemic. The perception of safety and professionalism improved customer loyalty and purchase frequency.

3. **Supporting Evidence from Informant**

Field interviews with several MSME owners confirmed these advantages:

- a. “Mini Market Berkah” owner, Mrs. Ros, stated that QRIS allows customers who forget to bring cash to still complete purchases easily, which increased her daily sales.
- b. “Yumna Gelato” owner, Mr. Omen, admitted that although he was initially hesitant, QRIS now helps him separate business and personal finances and speeds up transactions.

These testimonies reflect that QRIS not only improves operational efficiency but also fosters financial discipline and customer satisfaction.

4. **Challenges in QRIS Implementation**

Despite the benefits, MSME owners in Pematang Sulur also face several challenges:

- **Limited Digital Literacy** – Some older business owners find it difficult to operate QRIS applications or update transaction settings.
- **Unstable Internet Connectivity** – Weak or inconsistent network coverage often delays transactions, causing inconvenience to both sellers and customers.
- **Low Awareness Among Consumers** – Not all customers are familiar with digital payment systems; some still prefer using cash due to habit or mistrust of technology.

These challenges highlight the need for ongoing digital education and infrastructure improvement to optimize QRIS adoption among MSMEs.

Discussion

The findings align with Technology Acceptance Model (TAM) theory, which explains that user adoption of new technology depends on perceived usefulness and ease of use. MSME owners who recognized QRIS as beneficial and easy to operate were more likely to adopt it fully and experience increased sales.

This study supports previous research by Putri et al. (2024) and Christine & Khairudin (2023), who found that QRIS adoption boosts sales efficiency and merchant profitability. However, unlike prior studies that focused on big cities, this research highlights the potential and limitations of QRIS implementation in smaller urban areas like Jambi, where digital infrastructure and literacy still need improvement.

Furthermore, QRIS serves as a strategic tool for financial inclusion by enabling small businesses to participate in the formal digital economy. With government and banking sector support—such as training and outreach—MSMEs can further enhance their competitiveness and sustainability in the digital era.

The implementation of QRIS in MSMEs of Pematang Sulur Village demonstrates that digital payment systems significantly enhance operational efficiency, transparency, and sales turnover. However, to achieve full adoption and maximum economic impact, it is crucial to improve digital literacy, internet infrastructure, and public awareness through continuous collaboration between the government, financial institutions, and local business communities.

CONCLUSION

This study concludes that the Quick Response Code Indonesian Standard (QRIS) plays a crucial role in increasing the turnover of Micro, Small, and Medium Enterprises (MSMEs) in Pematang Sulur Village, Jambi City. The implementation of QRIS has led to:

- More efficient transactions, as digital payments reduce time, errors, and the need for physical cash.
- Higher sales turnover, due to increased customer convenience and growing consumer preference for cashless payments.
- Improved financial management, as QRIS automatically records transactions and enhances business transparency.
- Increased customer trust and satisfaction, as QRIS is perceived as a safe and modern payment method.

However, several challenges remain, including limited digital literacy among business owners, unstable internet connectivity, and low awareness among certain consumers. These factors hinder the optimal use of QRIS and highlight the digital divide between urban and semi-urban areas.

Overall, QRIS serves not only as a payment tool but also as a driver of financial inclusion and digital transformation for MSMEs. When properly supported, it can strengthen the local economy and encourage broader participation in Indonesia's digital financial ecosystem.

Based on the research findings, several recommendations are proposed:

- a. For the Government and Bank Indonesia:
 - Conduct continuous socialization and training programs to improve MSME digital literacy.
 - Expand internet infrastructure and ensure reliable connectivity, especially in semi-urban and rural areas.
 - Strengthen partnerships with financial institutions to make QRIS registration and usage easier for small business owners.
- b. For MSME Owners:
 - Actively participate in digital financial literacy programs and regularly update their knowledge of online transaction systems.
 - Integrate QRIS into broader business management strategies, including marketing, sales tracking, and customer service.
 - Utilize the digital transaction data from QRIS as evidence for microcredit or funding applications.
- c. For Consumers:
 - Increase awareness and confidence in using QRIS by understanding its safety, convenience, and traceability features.
 - Encourage others to support local MSMEs that implement digital payment systems.
- d. For Future Researchers:
 - Further research can explore quantitative analyses of QRIS impacts on MSME financial performance in multiple regions, or comparative studies between QRIS and other digital payment platforms to assess long-term economic effects.

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