

UTILIZATION OF QRIS IN ENHANCING DIGITAL TRANSACTIONS IN THE CULINARY SECTOR OF MSMEs IN BOGOR REGENCY

M. Agil Himawan¹⁾, Lusi Olis Vera²⁾

¹⁾ Management Study Program, Faculty of Economics and Business, Universitas Terbuka, Indonesia

²⁾ State Polytechnic of Manufacturing Bangka Belitung, Indonesia

Corresponding author : 044863868@ecampus.ut.c.id

Abstract

QRIS is a payment system based on QR codes that allows consumers to make transactions easily and quickly. This study aims to analyze the utilization of QRIS by MSMEs in the culinary sector in Bogor Regency and identify the impact of QRIS on the increase in digital transactions among culinary sector MSMEs in Bogor Regency. The research method used in this study is descriptive quantitative. The data collection technique used an online Google form questionnaire distributed to 55 respondents, which are MSMEs engaged in the culinary sector in the Bogor Regency area. Data analysis was performed by processing the data using statistical techniques. The results of the study indicate that most of the culinary MSME entrepreneurs in Bogor Regency have already utilized QRIS as a digital payment tool. The use of QRIS has an impact on increasing digital transactions in their MSMEs.

Keywords: QRIS, Digital Transactions, MSMEs

Introduction

Micro, Small, and Medium Enterprises (MSMEs) play a very vital role in Indonesia's economy. MSMEs are productive businesses run independently by individuals or business entities across various economic sectors (Istikhoroh, et al., 2023). One of the MSME business sectors is the culinary sector. The culinary business is a promising sector because food is a basic necessity for everyone. The variety of businesses that can be developed is also vast. In running a business in the culinary sector, the key success factors are taste quality, service, and good marketing strategies. Bogor Regency is one of the regions in Indonesia with great MSME potential, including in the culinary sector. Culinary MSMEs in Bogor Regency are diverse, ranging from snacks, cakes and bakeries, beverages, to fast food. According to (Sari, et al., 2023), MSMEs have a strategic role in creating job opportunities, increasing income for the community, and driving national economic growth. The development of MSMEs in Indonesia, including in Bogor Regency, must consider the fast and continuous digitalization era. In the current digital age, there has been a major shift in the way business is conducted, where digital technology becomes a crucial part of almost every aspect of trade and business (Sari, et al., 2023).

Digitalization is one of the important steps in driving economic growth, especially for MSMEs. MSME digitalization refers to the use of technology and digital data to improve business, income, and create a digital culture (Rahman, Khaerudin, Adventio, Putri, & Putri, 2024). In the continuously evolving digital era, electronic or digital financial transactions have become a key aspect in supporting economic growth. One innovation that has emerged to support digital transactions is QRIS (Quick Response Code Indonesian Standard).

QRIS emerged as a solution to facilitate digital transactions. QRIS is a payment system based on QR codes that allows consumers to make transactions easily and quickly. QRIS integrates various payment service providers into a single QR code, making transactions easier for MSMEs. According to (Sriekaningsih, 2020), QRIS is a digital payment system that facilitates transactions for the public and allows for supervision by regulators through a single channel. This means that there is a system that can be used for various types of payments. QRIS can be used at all merchants cooperating with Payment System Service Providers (PJSP) such as OVO, LinkAja, Gopay, DANA, Bukalapak, and others. QRIS has become an integral part of the Indonesian government's efforts to promote financial inclusion, economic digitalization, and improve payment efficiency (Aryowiloto & Permana, 2024). With the increasing use of smartphones and internet access in the current era, digital payment methods are becoming more popular, making it necessary for MSMEs to adapt to remain competitive in an increasingly digital market by utilizing available opportunities to improve their businesses. Based on the above explanation, the authors are interested in conducting research entitled *Utilization of QRIS in Enhancing Digital Transactions in the Culinary Sector of MSMEs in Bogor Regency*. The purpose of this article is to analyze the utilization of QRIS by culinary sector MSMEs in Bogor Regency and identify the impact of QRIS on the increase in digital transactions among culinary sector MSMEs in Bogor Regency.

Methods

The research method used in this study is the descriptive quantitative method. Quantitative research is a structured investigation of a phenomenon by collecting measurable data through statistical, mathematical, or computational methods (Ramdhan, 2021).

The data collection technique is the method used to obtain information or facts found in the field (Ramdhan, 2021). In this study, the data collection technique used is an online Google Form questionnaire, which was distributed to 55 respondents, specifically MSMEs operating in the culinary sector in the Bogor Regency area.

Data analysis techniques refer to methods for processing data into information (Ramdhan, 2021). In this study, data analysis was carried out by processing the data using statistical techniques, then describing it using percentage formulas to convert the data into information.

Results and Discussion

Data was collected using an online Google Form questionnaire that was distributed and received responses from 55 MSME respondents in the culinary sector in the Bogor Regency area. Table 1 shows the demographic details of the respondents in this study.

Table 1. Demographics of Research Respondents

Parameters	Atributte	Respondents
Gender	Man	38,2%
	Woman	61,8%
Last Education	Junior High School	10,9%
	Senior High School	49,1%
	Associate degree	10,9%
	Bachelor's degree	29,1%
Age	18-30 years	38,18%
	31-45 years	43,64%
	>45 years	18,18%

Based on Table 1, the number of culinary MSME actors in Bogor Regency who filled out the research questionnaire is dominated by women, totaling 61.8%, while the remaining MSME actors are men, accounting for 38.2%. The highest level of education among culinary MSME actors in Bogor Regency is high school graduates, making up 49.1%, followed by bachelor's degree graduates at 29.1%, and both junior high school and associate degree graduates at 10.9% each. The majority of culinary MSME actors in Bogor Regency are aged 31-45 years, comprising 43.64%. This indicates that most culinary MSME actors in Bogor Regency are in their productive age. The second-largest group of MSME actors in the culinary sector in Bogor Regency is in the 18-30 years age group at 18.18%, while 18.18% are aged over 45 years. Based on the description above, it can be concluded that culinary MSME actors in Bogor Regency are predominantly women, in their productive years, and generally have a sufficient educational background to understand technology.

Culinary MSME actors in Bogor Regency run a variety of culinary businesses, including snacks, cakes and bakery, beverages, and fast food. Figure 1 shows that the most common type of culinary business is fast food, accounting for 45.5%, followed by snacks at 18.2%. Beverage MSME actors make up 14.5%, and the remaining businesses are cakes and bakery at 21.8%.

Jenis Usaha Kuliner

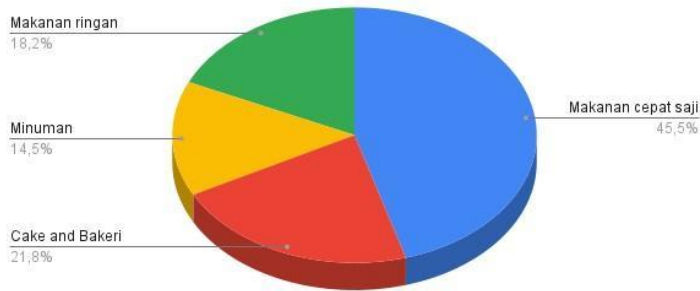


Figure 1. Types of Culinary Businesses

In running their businesses, many MSME actors in the culinary sector in Bogor Regency have been operating for more than 5 years, with a percentage of 34%. This indicates that the businesses have been running for a considerable amount of time. This is further supported by the percentage of 30.2% of businesses that have been operating for 3-5 years. The data on the duration of business operations can be seen in Figure 2.

Lama Usaha Berjalan

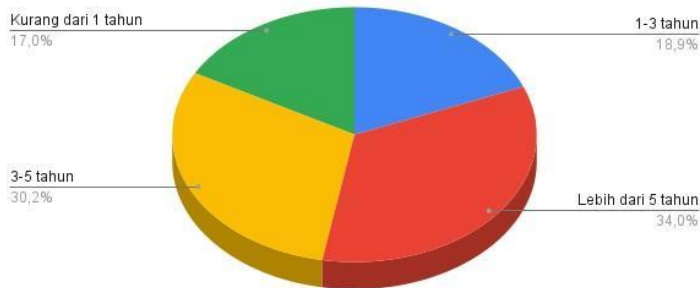


Figure 2. Length of Business

Next, Figure 3 shows that 70.1% of MSME actors in the culinary sector in Bogor Regency have already used QRIS, while 29.1% have not. This indicates that the majority of MSME actors in the culinary sector in Bogor Regency have adopted QRIS as a digital payment tool.

Apakah UMKM Anda menggunakan QRIS ?

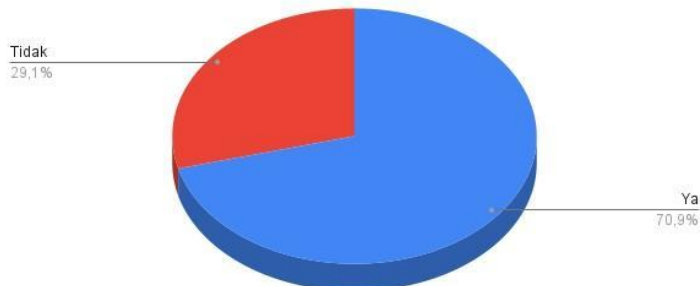


Figure 3. Use of QRIS

According to Figure 4, the majority of MSME actors in the culinary sector in Bogor Regency started using QRIS in the past 6 months to 1 year. This indicates that many have only recently started adopting

this technology as a digital payment method. Only 10.2% of MSME actors in the culinary sector in Bogor Regency have been using QRIS for more than 2 years.

Sejak kapan Anda mulai menggunakan QRIS ?

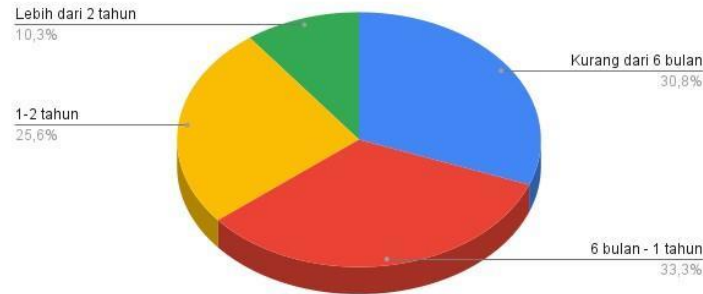


Figure 4. Length of use of QRIS

MSME actors in the culinary sector in Bogor Regency have several reasons for using QRIS, including ease of transaction, payment speed, and increasing customer numbers. The main reasons for MSME actors in the culinary sector in Bogor Regency to use QRIS are ease of transactions and speed of payments. The use of QRIS as a digital payment method is due to its ease of use and is seen as an effort to keep up with the times (Syawal, Harwindito, & Sulistiyowati, 2021). This is also in line with the research by Handyani & Soeparan (2022), which found that the implementation of digital payments can provide ease and speed in conducting payment transactions.

Figure 5 shows the percentage of the main reasons for using QRIS.

Alasan utama menggunakan QRIS ?

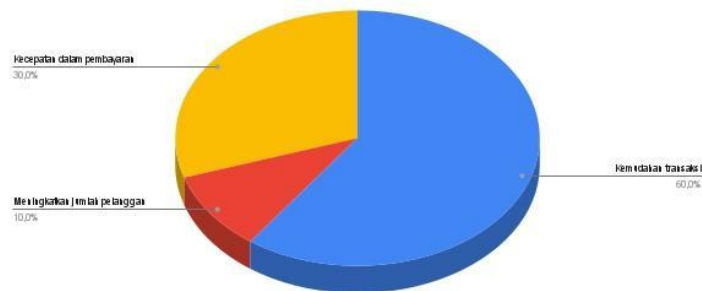


Figure 5. Reasons for using QRIS

MSME actors in the culinary sector in Bogor Regency report that 53.8% of their customers frequently use QRIS for transactions, and 7.7% of customers always use QRIS. Meanwhile, 38.5% of customers rarely use QRIS for transactions. This indicates that QRIS technology has been fairly well accepted by the public, although there is still room to raise customer awareness of making transactions using QRIS. The frequency of QRIS usage can be seen in Figure 6.

Seberapa sering pelanggan menggunakan QRIS di UMKM Anda?

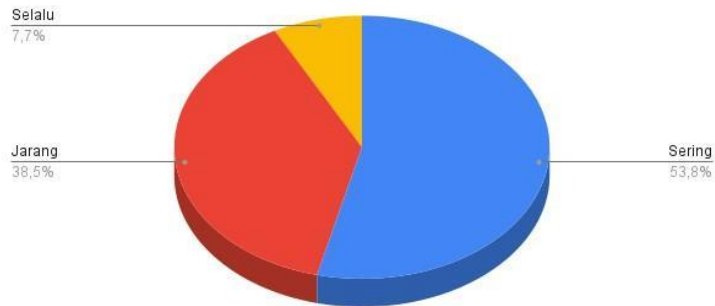


Figure 6. Frequency of use of QRIS

Based on Figure 7, when using QRIS, 56.4% of respondents feel that QRIS is very easy to use, 23.1% find it easy, and 20.5% find it fairly easy. This indicates that MSME actors in the culinary sector in Bogor Regency have quickly adapted to this digital payment system.

Bagaimana pendapat Anda tentang kemudahan menggunakan QRIS ?

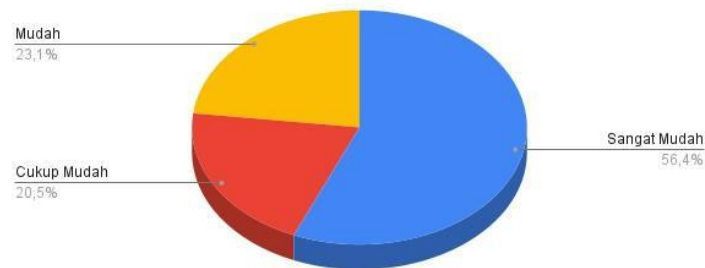


Figure 7. Opinion on the ease of using QRIS

The impact of using QRIS in increasing digital transactions for MSME actors in the culinary sector in Bogor Regency can be seen in Figure 8.

Apakah Anda merasa penggunaan QRIS meningkatkan transaksi di UMKM Anda ?

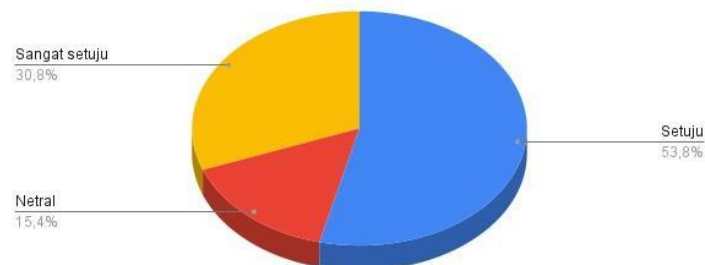


Figure 8. The Impact of Using QRIS in Increasing Transactions

The majority of respondents stated that they agree (53.8%) and strongly agree (30.8%) that the use of QRIS has positively impacted transactions in their MSMEs. Supported by the opinion of Nurhaliza, Putri, Atika, & Nofirda (2023), QRIS provides a positive contribution to digital business transactions in Indonesian MSMEs. MSMEs, which play a crucial role in the economy, have experienced an increase in daily income due to the implementation of QRIS, which facilitates cashless transactions and increases

efficiency. QRIS offers benefits such as ease of transactions, improving sales transactions, and even automatically recording transactions, eliminating the need to manually prepare financial reports (Laila, Firayanti, & Wulansari, 2024). QRIS can support MSMEs in increasing their income by enabling them to reach more customers, including those who prefer noncash payment methods (Puspitaningrum, Kusumatuti, & Rimbawati, 2023). This shows a positive relationship between the use of QRIS and increased transactions in MSMEs, which aligns with the objectives of adopting this technology.

Acknowledge

The results of the questionnaire show that 70.1% of small and medium-sized enterprises (SMEs) in the culinary sector in Bogor Regency have adopted QRIS. This indicates that the majority of SMEs in the culinary sector in Bogor have already utilized QRIS as a digital payment tool. The use of QRIS has had a positive impact on increasing digital transactions for their SMEs. This shows a positive relationship between the utilization of QRIS and the increase in transactions in SMEs, which aligns with the goal of adopting this technology.

A recommendation for the majority of SMEs that have already implemented QRIS is to integrate the QRIS payment system into their business management systems, such as point-of-sale systems or accounting applications. This integration allows SMEs to monitor transactions more easily, reduce recording errors, and obtain more accurate financial reports. SMEs can manage their businesses more effectively and transparently, as well as use transaction data for better decision-making.

References

- Aryowiloto, J., & Permana, D. G. (2024). *QRIS: Catalysts for the Growth of Local MSMEs in Bali*. CV Jejak, member of IKAPI.
- Handyani, N. L., & Soeparan, P. F. (2022). The Role of Digital Payment Systems in Revitalizing MSMEs. *Transformasi: Journal of Economics and Business Management*, 20-32.
- Istikhoroh, S., Afifudin, A., Olyvia, S., Putri, F. F., Arinda, I. V., & Sukma, S. T. (2023). *Collaboration of MSMEs (Micro, Small, and Medium Enterprises)*. CV. Mega Press Nusantara.
- Laila, N. F., Firayanti, Y., & Wulansari, W. (2024). Factors Influencing Traders to Use QRIS (Quick Response Indonesian Code) as a Payment Tool in Kapur Village, Kubu Raya Regency. *Journal of Agricultural and Economic Science Research*, 36-41.
- Nurhaliza, F., Putri, S. N., Atika, M., & Nofirda, F. A. (2023). Analysis of the Impact of QRIS on Digital Business Transactions of MSMEs. *Tambusai Education Journal*, 30465-30468.
- Puspitaningrum, F., Kusumatuti, S. C., & Rimbawati, A. (2023). The Use of QRIS in Buying and Selling Transactions Among MSME Communities in Ketintang, Surabaya. *National Seminar of Universitas Negeri Surabaya* (pp. 603-614). Universitas Negeri Surabaya.
- Rahman, M. S., Khaerudin, B., Adventio, H., Putri, V. S., & Putri, S. T. (2024). *Digitalization Module for MSMEs: Business and Marketing Management*. Center for Development Empowerment and Policy (CEDEP) President University
- Ramadhan, M. (2021). *Research Methods*. Cipta Media Nusantara (CMN).
- Sari, F. P., Liantifa, M., Irawan, D. A., Budaya, I., Setiawan, Z., Efdison, Z., . . . Chatra, M. A. (2023). *MSME Development & Marketing Strategies (Theory & Case Studies)*. PT. Sonpedia Publishing Indonesia.
- Srikaningsih, A. (2020). *QRIS and the New Era of Payment Transactions 4.0*. Andi Publisher (Member of IKAPI).
- Syawal, R. I., Harwindito, B., & Sulistiyowati, R. (2021). Consumer Understanding and Interest in Using Quick Response Indonesian Standard as a Digital Payment Tool in Cinere District. *Journal of Applied Tourism Science*, 209-219.

Authors' Bibliography

M. Agil Himawan is the first author. He was born in Bogor, on March 19th, 1999. M. Agil Himawan was graduated with Diploma in Agribusiness Management from IPB University in 2020 and continued his undergraduate studies in Management at Universitas Terbuka.

The second author is Lusi Olis Vera. She was born in Empat Lawang, South Sumatera, on December 16th, 1994. She received the S.E. degree from Binus University, Jakarta, Indonesia, in 2016, and the M.M. degree from Universitas Sriwijaya, South Sumatera, Indonesia, in 2019, where she was engaged in research about the influence of work environment and compensation towards employee job satisfaction. At present, she is a Business Digital Lecturer at Polytechnic State of Manufacturing Bangka Belitung and Online Tutor at Faculty of Economics and Business Universitas Terbuka.