The Effect of the Use of Quick Response Indonesia Standard (QRIS) on the Development of Micro, Small and Medium Enterprises (MSMEs) in Langsa City

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Abstract

In the digital era, Micro, Small and Medium Enterprises (MSMEs) in Langsa City face challenges to adapt to the growing non-cash payment technology. This study aims to analyze the effect of ease of use, understanding of benefits, and income expectations on MSME development through the implementation of the Quick Response Code Indonesian Standard (QRIS). The research method used is quantitative with regression analysis techniques to test the partial and simultaneous effects of the independent variable on the dependent variable. The results showed that ease of use (tcount = 4.351), usefulness (tcount = 3.772), and income expectations (tcount = 3.887) had a positive and significant effect partially on the development of MSMEs. Simultaneously, the three variables also showed a significant effect with an Fcount value of 16.204 which exceeded the Ftable of 2.47, with a significance level of 0.000 <0.05. This finding confirms the importance of improving QRIS literacy and adoption to support MSME growth. The implication is that strategic policies such as training, socializing the benefits of QRIS, and providing supporting facilities need to be designed to create an ecosystem conducive to the development of MSMEs in Langsa City.

Keywords: Digitalization, Cashless Payment, MSME Development

INTRODUCTION

The development of information technology is developing very rapidly. The development of information technology is able to improve performance and allow various activities to be carried out quickly so that it can increase productivity and spur a new way of life. The impact of the development of information technology is felt in various fields, one of which is the field of payment systems, namely retail payment systems known as electronic money or electronic money (e-money).(Anoraga Pandji, 2017)

Payment systems that were initially in the form of cash have changed to non-cash with a variety of paper-based payment instruments such as checks and billets, card/chip based electronic money and server-based payment systems such as e-wallets and QR code which is one of the latest payment systems for now with the ease of making transactions only using smartphones and similar gadgets that are

connected to the internet and have a balance on the user's e-wallet and mobile banking applications. One of the non-cash payment services in Indonesia is QRIS (Quick Response Code Indonesian Standard) (Putri, 2020).

According to the Governor of Bank Indonesia, QRIS aims to carry the spirit of UNGGUL (Universal, Easy, Profit and Direct). Quick Response Code Indonesian Standard (QRIS) is a standardization of payments using the QR Code method from Bank Indonesia so that the transaction process with QR Code becomes easier, faster, and safer. QRIS is not a new application, but a national QR Code standard that is required for all Payment System Service Providers (PJSP) that use QR.

The use of QR Code Indonesian Standard (QRIS) has increased rapidly during the Covid-19 pandemic. Bank Indonesia noted that QRIS is currently connected to around 5.8 million national retail merchants as of December 30, 2020. This figure increased by 88% from March 22, 2020 which was 3.1 merchants. Most of the merchants are MSMEs from Micro Enterprises as many as 3.6 million and 1.3 million Small Enterprises. The increase in the use of QRIS in Small Businesses was also the highest, which was 316% from 304.4 thousand on March 22, 2020. Bank Indonesia said that through QRIS, the digitization of MSMEs will be accelerated to support national economic and financial inclusion (Hutami A. Ningsih, Endang M. Sasmita, 2021).

Bank Indonesia and the Indonesian Payment System Association (ASPI) launched QRIS (Quick Response Indonesian Standard) on August 17, 2019, and it took effect on January 1, 2020. QRIS is a standard aimed at facilitating payments through QR codes in Indonesia. One of Bank Indonesia's efforts to encourage the use of this code-based non-cash payment system is to invite micro, small, and medium enterprises (MSMEs) to join. With QRIS, MSMEs do not need to have many QR codes in their business, because standardized QR codes can be used to make QR code payments from various payment system service providers, so people no longer need to carry large amounts of cash, various e-money cards and do not need to have different e-wallet accounts to be able to make transactions. In addition to facilitating payments, transaction fees for all payment system service providers using QRIS are also charged uniformly in accordance with the provisions of the Deputy Governor of Bank Indonesia Number 21/1 / KEP. DG / 2019 (Arianti, 2019).

QRIS has been widely used by micro, small and medium enterprises (MSMEs) in big cities in Indonesia, but in Langsa City, the use of QRIS as an electronic

payment tool is still rarely used by MSME actors due to the lack of public knowledge about the use of QRIS. QRIS in Langsa City was only inaugurated in early October 202I, the new inauguration of QRIS is one of the reasons for the lack of MSME actors who provide payment services using QRIS.

In addition, there is a 0.7% fee borne by business actors (traders), in this case MSMEs, making many traders in Langsa City still not want to use QRIS. Business actors still consider the QRIS MDR (Merchant Discount Rate) with that amount to be still expensive, so sometimes business actors do not want to use QRIS for payments if the transaction volume is small. In fact, with QRIS as a payment service, MSME owners can further develop their businesses, because in this day and age everything is digital and people don't need to carry a lot of money when shopping, just with one code, all payments can be made (Sihaloho, 2020). The following is data on the development of MSMEs in Langsa City in 2014-2020.

Table 1. Number of Micro, Small and Medium Enterprises in Langsa City in 2014-2020

Year	Number of MSMEs (units)	Growth (%)
2014	649	-
2015	2.631	3,5%
2016	3.376	2,83%
2017	875	-7,42%
2018	271	-6,9%
2019	2.496	8,21%
2020	34.029	2,11%

Source : Langsa City Disperindagkop and MSMEs, 2021

From table 1. It can be seen that there are 649 MSMEs registered in the Disperindagkop and SMEs in Langsa City in 2015 experienced an increase of 3.5%. In 2016 it grew by 2.83%. In 2017 it decreased to -0.56% due to a decrease in all businesses, both Micro, Small and Medium Enterprises, and in 2018 it decreased again by -0.69% because all business fields decreased, and increased to 8.21% in 2019 and in 2020 MSMEs in Langsa City again increased by 2.11%.

The development of a business is the responsibility of every entrepreneur or entrepreneur who requires foresight, motivation and creativity. If this can be done by every entrepreneur, then there is a great hope to be able to turn a small business into a medium-scale business and even a large business. Therefore, a development is needed in expanding and maintaining the business so that it can run well. To carry out business development, support is needed from various aspects such as

production and processing, marketing, human resources, technology and others (Winardi, 2015).

In this study, the development aspect studied is a technological aspect with a number of processes that generally aim to develop and implement MSME opportunities in Langsa City from the QRIS payment system. There are several factors that can affect the development of MSMEs that use the QRIS payment system, the first is ease of use, the second is the benefits and the third is income expectations. If these three factors are fulfilled by all MSMEs in Langsa City, it is hoped that the existence of QRIS can help the development of MSMEs in Langsa to be better (Pohan, 2017).

Ease of use is the degree to which a person believes that through the application of technology, it will free people from some efforts. The higher the ease with which a person can apply a system or technology, the higher the level of usefulness. According to Bukhari, convenience is divided into various elements, namely the system is easy to understand, practical, and affordable (Buchari, 2011). However, in reality, the ease of use in QRIS has not been able to make all MSMEs in Langsa City interested in providing payment services with the QRIS system. This is supported by the results of an interview with one of the MSMEs in the facie sector, "we do not provide payment services using QRIS, if anyone wants to pay by transfer, just use the account number" (*Results of Interviews with MSME Owners in Langsa City (Fashion Sales Business)*, n.d.).

Supposedly, with the convenience of using QRIS such as an easy-to-understand, practical, and affordable system, it can attract MSMEs to provide QRIS services in the payment system, but in reality, because of the low knowledge of MSMEs about the use of QRIS, all the conveniences offered by the QRIS payment system have not been able to contribute to developing businesses in Langsa City.

The benefit in relation to technological developments is the user's subjective view of the use of applications to facilitate their work (Supranto and Nandan Limakrisna, 2011). Usefulness is the building of an individual's belief that the technology used helps improve their performance. The benefits of QRIS to the Indonesian economy, especially MSME owners, are to increase consumer satisfaction and increase transaction speed, transparency, and accountability (Adiyanti, 2015).

However, a different reality was found when researchers conducted an initial survey of several stores in Langsa City that have provided payment services using

QRIS, one of which is the House Beauty cosmetics store, store employees said that "even though they have provided QRIS services, the majority of payments still use cash, only a few customers pay using QRIS" (*Results of Interviews with House Beuty Employees in Langsa City*, n.d.). From the interview, it can be seen that the benefits offered by QRIS such as increased speed, transparency, and transaction accountability have not been able to attract customers to pay online, so all the benefits in QRIS have not been able to have a significant effect on the development of MSMEs because people pay using cash (*Preliminary Survey of Researchers*, n.d.).

Revenue expectations are the expectation of earning higher income. Income expectations must be owned by all entrepreneurs, with the QRIS payment system, MSMEs hope that their income will increase so that their business will grow (Fajar Laksana, 2014). However, in reality, based on the results of an interview with one of the MSME owners who has used the QRIS payment system, stated that "after 3 months of providing QRIS payments, there may only be 10 customers who pay through QRIS, this is because the majority of customers pay directly using cash or transfer through account numbers". Based on the results of the interview, it can be seen that the QRIS payment system has not been able to increase revenue and develop their business (*Preliminary Survey of Researchers*, n.d.).

From the background of the above problem, the researcher is interested in conducting further research on the Effect of the Use of Quick Response Code Indonesian Standard on the Development of Micro, Small and Medium Enterprises (MSMEs) in Langsa City.

LITERATURE REVIEW

Quick Response Indonesian Standard or commonly abbreviated as QRIS is the unification of various types of QR from various Payment System Service Providers (PJSP) using QR Codes.QRIS was developed by the payment system industry together with Bank Indonesia so that the transaction process with QR Code can be easier, faster, and safer. All Payment System Service Providers who will use the Payment QR Code are required to implement QRIS (Bank Indonesia, n.d.).

According to Bank Indonesia, there are several advantages of using QRIS, including : (Bank Indonesia, n.d.).

1. Following the trend of non-cash-digital payments (OVO, Go-Pay, LinkAja, Paytren).
2. Increased *sales* traffic
3. Reduction in cash/petty management costs:

a. No change required
b. Some of the sales proceeds are directly stored in the bank and can be viewed at any time
c. The risk of lost/stolen cash decreases

4. Reduced risk of loss from receiving payments with counterfeit money
5. Transactions are automatically recorded and can be viewed transaction history
   a. *Building a credit profile* for banks, the opportunity to get working capital becomes greater.
   b. Ease of paying bills, levies, and purchasing goods in a non-cash manner without leaving the store.
   c. Participating in government programs (BI, Ministries and Regional Governments).

Micro, Small and Medium Enterprises (MSMEs)

The criteria for MSMEs are grouped based on the number of assets and turnover owned by each business entity as formulated in Law Number 20 of 2008 concerning MSMEs, while the grouping based on the number of employees involved in a business is not formulated in the law (*Law Number 20 of 2008*, n.d.). The criteria for MSMEs determined based on their assets and turnover can be seen in table 2.

Table 2. MSME Criteria based on Turnover, Assets and Number of Workers

Description	Assets	Omset	Number of Workers
Micro	Maximum IDR 50 million	Maximum IDR 300 million	Less than 4 people
Small Business	>IDR 50 – 500 million	>IDR 300 – 2.5 billion	5 to 19 people
Medium Enterprises	>IDR 500 million – 1 billion	>IDR 2.5billion– 50 billion	20 to 99 people

Source : (Law Number 20 Year 2008, n.d.).

Development

According to AY. Lubis development is an effort made by the government, the business world, and the community through the provision of guidance and strengthening assistance to grow and improve the capabilities of small businesses to become independent and resilient businesses. Business activities can start from starting a business, building cooperation or by buying other people's businesses or better known as *franchising*. But what needs to be considered is where the direction

of the business will be taken. Therefore, a development is needed in expanding and maintaining the business so that it can run well (Lubis, 2017).

METHODS

This research is a type of quantitative research. The population in this study is all MSME owners who provide QRIS services as a payment system whose number is unknown. In this study, the sampling technique used by the author is *the Simple random sampling technique.* In determining the number of samples to be studied, the researcher used the Wibisono formula with a margin *of error or margin of error* in this study of 5%, The sample taken to fill out a questionnaire was 96 respondents

The data source in this study is the subject from which the data is obtained from primary data and data. To obtain the data and information needed in this study, several methods were used, namely observation, interviews, questionnaires and documentation. Before data analysis, the researcher will first test the instrument used as a measuring instrument. The test of the instrument includes validity and reliability tests. After the instrument test is carried out, the next stage is to carry out data analysis techniques

RESULT AND DISCUSSION

The characteristics of the respondents observed in this study include: gender, age, education and income. The description of the characteristics of the respondents is presented as follows:

Respondent Characteristics by Gender

The description of respondent characteristics by gender is presented in table 3 the following:

Table 3. Characteristics by Gender

Gender	Frequency (f)	Percentage (%)
Woman	67	69,7
Man	29	31,3
Total	96	100

Source : Research Results, 2022

From table 3 above, it can be concluded that the majority of MSME owners who provide QRIS are women as many as 67 (69.7%), while the rest are men as many as 29 (31.3%).

Respondent characteristics by Age

The description of the characteristics of respondents by age is presented in the following table 4:

Table 4. Characteristics by Age

Gender	Frequency (f)	Percentage (%)
20-30 years old	14	14,5
30-40 years old	44	46,0
40-50 years old	38	39,5
Total	96	100

Source : Research Results, 2022

Based on table 4, it can be seen that the dominant respondents in this study are 31-40 years old as many as 44 (46%), then 41-50 years old as many as 38 (39.5) and 20-30 years as many as 14 (14.5%).

Characteristics of respondents based on the length of business establishment

The description of the characteristics of respondents based on the length of business establishment is presented in the following table 5.

Table 5. Characteristics based on the Length of Business Establishment

Gender	Frequency (f)	Percentage (%)
> from 10 years	45	46,8
< from 10 years	51	53,2
Total	96	100

Source : Research Results, 2022

Based on table 5 above, it can be seen that the majority of MSMEs in this study are less than 10 years old as many as 51 (53.2%) and those that have been established for more than 10 years as many as 45 (46.8%). Based on table 6, it can be concluded that the majority of the types of MSMEs in this study are coffee shops as many as 23 (24.9%), then fashion as many as 22 (21.9%), then cafes and culinary as many as 21 (21.8%) and the last is cosmetics as many as 9 (9.6%).

Characteristics of MSME Type Respondents

The description of respondent characteristics based on the type of MSME can be presented in the following table 6:

Table 6. Characteristics based on type of MSME

Gender	Frequency (f)	Percentage (%)
Culinary	21	21,8
Cosmetics	9	9,6
Fasion	22	21,9
Cafe	21	21,8
Coffee shop	23	24,9
Total	96	100

Source : Research Results, 2022

Based on table 6, it can be concluded that the majority of the types of MSMEs in this study are coffee shops as many as 23 (24.9%), then fashion as many as 22 (21.9%), then cafes and culinary as many as 21 (21.8%) and the last is cosmetics as many as 9 (9.6%).

Characteristics of Respondents Based on Business Partners

A description of the characteristics of respondents based on business partners can be presented in Table 7 below: :

Table 7. Characteristics based on Business Partners

Gender	Frequency (f)	Percentage (%)
Available	34	35,4
Not available	62	64,6
Total	96	100

Source: Research Results, 2022

Based on table 7 above, it can be seen that the majority of MSMEs in this study do not have business partners, meaning that the business stands alone as many as 62 (64.6%) while 34 (35.4) MSMEs in this study have business partners, meaning that the business is not run alone but there are several people who have capital in the business.

Data Analysis

Validity Test

The technique used in testing the validity is the correlation technique, by comparing the results of the correlation coefficient rcount with rtable. If the correlation coefficient r count ≥ from r table then the items of this study are said to be valid. By using N = 96-2 = 94 obtained r table 0.200. From the validity test, the following table is obtained:

Table 8. Validity Test

No. Item	(r count ≥ r table) where r table is 0.200	Description
	Convenience (X_1)	
x.1.1	0,608	Valid
x.1.2	0,564	Valid
x.1.3	0,510	Valid
	Usability (X_2)	
x.2.1	0,793	Valid
x.2.2	0,557	Valid
x.2.3	0,682	Valid

Income Expectation (X_3)		
x.3.1	0,731	Valid
x.3.2	0,398	Valid
Development (y)		
y.1	0,458	Valid
y.2	0,484	Valid
y.3	0,620	Valid
y.4	0,576	Valid

Source: Research Results, 2022

From the results of the correlation calculation, all of them have r count greater than r table (r table = 0.200). Thus it can be concluded that all the questions and statements on the instrument both from the convenience, usefulness and income expectation variables on the development of MSMEs in Langsa City are entirely valid.

Reliability Test

A questionnaire is said to be reliable or reliable if a person's answer to a statement is consistent or stable over time. SPSS provides facilities to measure reliability with the Cronbach Alpha statistical test above 0.60 so that the instrument can be said to be valid. (Imam Ghozali, 2015).

Table 9. Reliability test results of the questionnaire

Variable Name	*Cronbach Alpha* ≥ 0,60	Description
Convenience X_1	0,647	Reliable
ExpediencyX_2	0,756	Reliable
Expected Income X_3	0,672	Reliable
Development Y	0,637	Reliable

Source: Research Results, 2022

Based on Table 9, the results of the reliability test analysis, it can be concluded that the instruments for the variables of convenience, usefulness and income expectations for the development of MSMEs in Langsa City have a value> 0.60, so that the instruments in this study are declared reliable.

Classical Assumption Test

Normality Test

The normality test in this study uses the Kolmogrof-Sminov (K-S) non-parametric statistical test. The K-S test is carried out using the hypothesis:

Ho : Residual data is normally distributed

Ha : Residual data is not normally distributed

If the significance on the Kolmogrof value is <0.05, then Ho is rejected, so the residual data is not normally distributed. If the significance on the Kolmogorov-Smirnov value> 0.05, then Ho is accepted, so the residual data is normally distributed. If the significance on the Kolmogorov-Smirnov value <0.05, then Ho is accepted, so the residual data is not normally distributed. (Singgih Santoso, 2011).

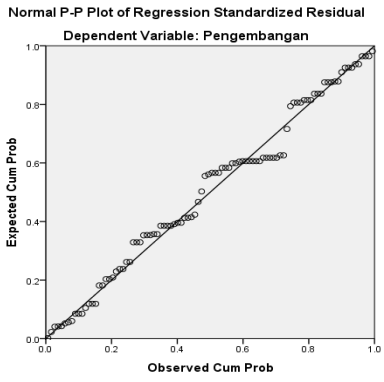
Table 10. Normality Test Results

		Unstandardized Residual
N		96
Normal Parameters[a,b]	Mean	0E-7
	Std. Deviation	1.55901744
Most Extreme Differences	Absolute	.101
	Positive	.101
	Negative	-.077
Kolmogorov-Smirnov Z		.991
Asymp. Sig. (2-tailed)		.280

Based on Table 4.8 of the Output test results, it is known that the Kolmogorov-Smirnov Z value is 0.991> from 0.05 and the *Asymp*. Sig. (*2-tailed*) of 0.280> 0.05, it can be concluded that all data from both the convenience, usefulness and income expectation variables on the development of MSMEs in Langsa City are all normally distributed.

The basis for decision making to detect normality is if the data spreads around the diagonal line and follows the direction of the diagonal line or histogram graph, the regression model fulfills the assumption of normality. Meanwhile, if the data spreads far from the diagonal line or does not follow the diagonal direction or the histogram graph, the regression model does not fulfill the assumption of normality.

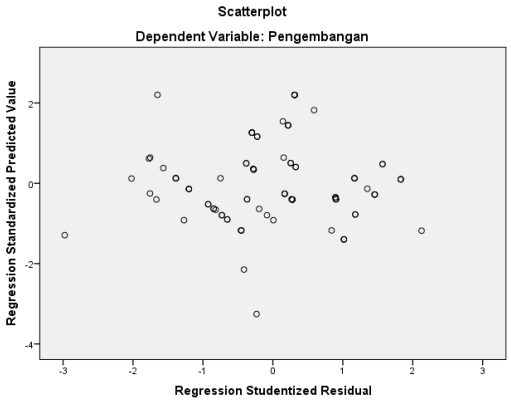
Picture 1. Normal P-Plot Test



Source: Research Results, 2022

In Figure 1 P-Plot Normality Test, it can be seen that the data spreads around the diagonal line and follows the direction of the diagonal line, so the data is normally distributed and the regression model has met the assumption of normality.

Picture 2. Histogram



Source: Research Results, 2022

By looking at the histogram graph display above, it can be concluded that the histogram graph provides a balanced pattern or distribution pattern that deviates to the right, which means that it is normally distributed. This graph shows that the regression model complies with the assumption of normality and is suitable for use.

Linearity Test

The regression line linearity test is a proof of whether the linear line model that is determined is really in accordance with the situation or not. To test the linearity of a model, a linearity test can be used by regressing the model to be tested. The rule for linearity decisions can be by comparing the significant value of the deviation from linearity resulting from the linearity test with the alpha value used. If the significant value of deviation from linearity > alpha (0.05) then the value is linear. (Gunawan Sudarmanto, 2014). This test is carried out using an ANOVA approach or table analysis. Out put analysis can be seen in table 11 as follows:

Tabel 11. Linearity Test

			Sum of Squares	df	Mean Square	F	Sig.
Development* Convenience	Between Groups	(Combined)	127.895	7	18.271	7.145	.000
		Linearity	54.784	1	54.784	21.425	.000
		Deviation from Linearity	73.111	6	12.185	4.766	.513
	Within Groups		225.012	88	2.557		
	Total		352.906	95			

			Sum of Squares	df	Mean Square	F	Sig.
Development* Convenience	Between Groups	(Combined)	89.733	6	14.956	5.058	.000
		Linearity	24.367	1	24.367	8.240	.005
		Deviation from Linearity	65.366	5	13.073	4.421	.601
	Within Groups		263.173	89	2.957		
	Total		352.906	95			

			Sum of Squares	df	Mean Square	F	Sig.
Development* Convenience			89.733	6	14.956	5.058	.000
Development* Revenue expectation	Between Groups	(Combined)	117.844	4	29.461	11.405	.000
		Linearity	42.729	1	42.729	16.542	.000
		Deviation from Linearity	75.116	3	25.039	9.693	.710
	Within Groups		235.062	91	2.583		
	Total		352.906	95			

Source: Research Results, 2022

Based on Table 11 SPSS output above, it can be seen that all variables have a significant linear relationship between the independent variables, namely convenience (X1), usefulness (X2), income expectations (X3) on development (Y). The significant value can be seen as follows.

The convenience variable (X1) on development (Y) has a significant value of 0.513. Thus the significance value is greater than 0.05, which means that there is a significant linear relationship between the convenience variable (X1) and development (Y).

The variable usefulness (X2) on development (Y) has a significant value of 0.601. Thus the significance value is greater than 0.05, which means that there is a significant linear relationship between the variable usefulness (X2) and development (Y).

The income expectation variable (X3) on development (Y) has a significant value of 0.710. Thus the significance value is greater than 0.05, which means that there is a significant linear relationship between the variable income expectations (X3) and development (Y).

Multicollinearity Test

The multicollinearity test was carried out to determine whether there was a correlation between the independent variables in this study. To detect the presence or absence of multicollinearity, it can be seen in the tolerance and VIF values. If the tolerance value is above 0.1 and the VIF value is below 10, there is no multicollinearity. (Imam Ghozali, 2015). The results of Multicoloniarity testing can be seen in Table 12 as follows:

Table 12. Multicollinearity Test

Model		Correlations			Collinearity Statistics	
		Zero-order	Partial	Part	Tolerance	VIF
1	Convenience	.394	.413	.367	.980	1.020
	Usability	.263	.366	.318	.987	1.013
	Expected Income	.348	.376	.328	.974	1.027
a. Dependent Variable: Development						

Source: Research Results, 2022

Based on Table 12, it is known that the Tolerance value of the convenience variable (X1) of 0.980 is greater than 0.1 while the VIF value of 1.020 is smaller than 10, thus it can be concluded that there is no multicolonierity.

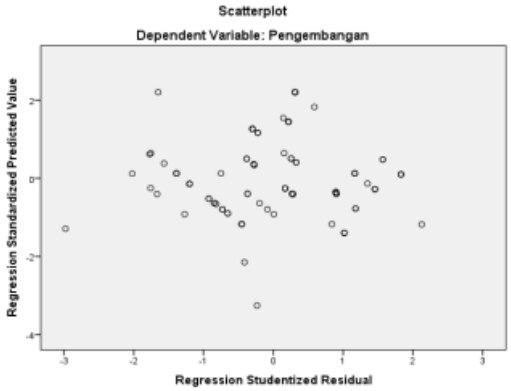
The Tolerance value of the usefulness variable (X2) of 0.987 is greater than 0.1 while the VIF value of 1.013 is smaller than 10, thus it can be concluded that there is no multicolonierity.

The Tolerance value of the income expectation variable (X3) of 0.974 is greater than 0.1 while the VIF value of 1.027 is smaller than 10, thus it can be concluded that there is no multicolonierity.

Heteroscedasticity Test

A good regression model in heteroscedasticity testing is that no heteroscedasticity occurs and to determine the presence of heteroscedasticity using the scatterplot test. If it appears that the dots on the graph form a certain pattern, the independent variable is not statistically significant and does not affect the dependent variable, then there is an indication of heteroscedasticity. (Sugiyono, 2018). The results of the heteroscedasticity test can be seen in Figure :

Picture 3. Heteroscedasticity Test



Source: Research Results, 2022

Based on Figure 3, it can be seen that the points on the plot graph spread or do not form a certain pattern. This means that there is no heteroscedasticity in the regression model used.

Autocorrelation Test

One measure in determining whether there is autocorrelation with the Durbin-Watson (DW) test with the following conditions: (Danang Sunyoto, 2016)

1. If d (durbin watson) is smaller than DL or greater than (4-dL) then the null hypothesis is rejected, meaning that there is autocorrelation.
2. If d (durbin watson) lies between the dU value and (4-dU), then the null hypothesis is accepted, meaning that there is no autocorrelation.
3. If d (durbin watson) lies between the values of dL and dU, or between (4-dL) and (4-dU), then there is no definite conclusion.

Table 13. Autocorrelation Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.588[a]	.346	.324	1.584	1.935

Source: Research Results, 2022

Based on Table 13, the Durbin-Watson (d) value of 1.935 is more than the upper limit (DU) of 1.73 and less than (4-DU) or (4-1.73) = 2.27. So as the decision making in the durbin Watson test above, it can be concluded that there is no autocorrelation. Thus, multiple linear regression analysis for hypothesis testing can be continued.

Multiple Linear Regression Test

This analysis is to determine the direction of the relationship between the independent variable and the dependent variable is positive or negative and to predict

the value of the dependent variable if the independent variable increases or decreases. (Tim Dosen Ekonometrika dan Tim Asisten Praktikum, 2015). The results of multiple regression analysis between the variables of convenience, usefulness and income expectations on development are as follows:

Y' = Development

X_1 = Convenience

X_2 = Usability

X_3 = Income Expectation

Table 14. Multiple Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.609	2.260		.712	.478
	Convenience	.429	.099	.371	4.351	.000
	Usability	.296	.078	.320	3.772	.000
	Expected income	.747	.192	.332	3.887	.000

Source: Research Results, 2022

Based on the table shown as follows:

$Y = 1{,}609 + 0{,}429\ X_1 + 0{,}296\ X_2 + 0{,}747\ X_3$

Description:

1. The constant (a) of 1.609 percent, can be explained if convenience, usefulness and income expectations or X1, X2, X3 = 0 are considered constant, then the development value is 1.609 percent.
2. The value of the convenience variable is 0.429 percent, meaning that if the convenience variable increases by 1 percent, the development value will increase by 0.429 percent assuming that the benefits and income expectations remain.
3. The value of the usefulness variable is 0.296 percent, meaning that if the usefulness variable increases by 1 percent, the development value will increase by 0.269 percent, assuming that the convenience and income expectations are constant.
4. The value of the income expectation variable is 0.747 percent, meaning that if the income expectation variable increases by 1 percent, the development value will increase by 0.747 percent, assuming that convenience and usefulness remain.

Hypothesis Test

Uji T (Uji Parsial)

Hypothesis testing which states that there is a partial effect of facilities and services on interest can be seen from the t test results. The test criteria are if the significance value is <0.05 and or if (tcount> ttable) then the regression model is statistically significant and it can be concluded that Ho is rejected. The t test results can be seen in the following table.

Table 15. T-test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.609	2.260		.712	.478
	Convenience	.429	.099	.371	4.351	.000
	Usability	.296	.078	.320	3.772	.000
	Expected income	.747	.192	.332	3.887	.000

Source: Research Results, 2022

Based on Table 15 above, it shows that the tcount value of convenience is 4.351> from the t table of 1.985, with a significance value of 0.000 < alpha 0.05, so Ho1 is rejected. This means that convenience has a positive and significant effect on the development of micro, small and medium enterprises (MSMEs) in Langsa City, thus the Ha1 hypothesis is accepted.

The tcount value of usefulness is 3.772> from the t table of 1.985, with a significance value of 0.000 < alpha 0.05, so Ho2 is rejected. This means that expediency has a positive and significant effect on the development of micro, small and medium enterprises (MSMEs) in Langsa City, thus the Ha2 hypothesis is accepted.

The tcount value of income expectations is 3.887> from the t table of 1.985, with a significance value of 0.000 < alpha 0.05, so Ho2 is rejected. This means that income expectations have a positive and significant effect on the development of micro, small and medium enterprises (MSMEs) in Langsa City, thus the Ha3 hypothesis is accepted.

F Test (Simultan Test)

To analyze whether the hypothesis is accepted or rejected, it can be seen that the F value, namely the probability value, has a significant effect if the calculated probability value <0.05 (significance set) (Mudrajad Kuncoro, 2009).

Table 16. F Test Analysis Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	122.005	3	40.668	16.204	.000[b]
	Residual	230.901	92	2.510		
	Total	352.906	95			

Source: Research Results, 2022

Based on Table 16, hypothesis testing which states that there is a simultaneous (overall) effect of convenience, usefulness and income expectations on the development of MSMEs in Langsa City can be seen from the results of the F test, with a value of Fhitung = 16.204> from Ftabel 2.47 with a significance value = 0.000. Thus the significance value (0.000 <0.05), there is a significant influence between convenience (X1), usefulness (X2) and income expectations (X3) on development (Y).

Test the coefficient of determination (R^2)

The coefficient of determination is a statistical tool used to quantify the extent to which an independent variable affects a dependent variable. This coefficient ranges from 0 to 1, with a value close to 1 indicating a strong relationship between the two variables.

Table 17. Determination Test Results (R^2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.588[a]	.346	.324	1.584	1.935

Source: Research Results, 2022

As illustrated in Table 17, the adjusted R-squared value is 0.324, representing a 32.4% contribution of the description of convenience (X1), usefulness (X2), and income expectations (X3) to the development (Y) variable. The remaining 67.6% is attributed to other variables not examined in this study, such as product quality, product variety, service quality, and so forth.

Interpretation of Research Results

The Effect of Ease of Use of the Indonesian Standard Quick Response Code on the Development of Micro, Small and Medium Enterprises (MSMEs) in Langsa City

The results showed that partially the ease of using the Quick Response Code Indonesian Standard has a positive and significant influence on the Development of Micro, Small and Medium Enterprises (MSMEs) in Langsa City. this is evidenced by

the tcount value of the ease of 4.351> from the ttable of 1.985, with a significance value of 0.000 < alpha 0.05, so Ha1 is accepted.

This indicates that the value of the convenience variable is 0.429 percent, meaning that if the convenience variable increases by 1 percent, the development value will increase by 0.429 percent with the assumption that benefits and income expectations remain. Thus the researcher concludes that with the existence of a payment system using the Quick Response Code Indonesian Standard in all MSMEs in Langsa City, it will make it easier for the public to make payments because the QRIS payment facilities provided by MSMEs make it easier for people if they want to make payments online. With this, it will directly cause a sense of satisfaction in the hearts of consumers because of the Quick Response Code Indonesian Standard facility, so that customer loyalty will be formed and will make the business grow along with the development of existing technology.

Ease of use is the degree to which someone believes that through the application of technology it will free people from several efforts. The higher the ease of a person to apply a system or technology, the higher the level of ease of use, the more it will increase the decision to use QRIS. (Sumarwan, 2012). Research conducted by Anastasya Anggi shows the results that convenience has a significant influence on the decision to use QRIS with a significance value of 0.001 (Anggi, 2021). The results of parallel research conducted by Maulida Yulianti show that convenience has a significant influence on the decision to use QRIS with a significant value of 0.000 (Maulida Yulianti, 2021). Research conducted by Hutami shows that perceived convenience affects the decision to use QRIS. (Hutami A. Ningsih, Endang M. Sasmita, 2021).

Based on the results of the distribution of questionnaires, it was found that the majority of respondents strongly agreed with the statement that the QRIS payment system is very easy to learn, easy to use and easy to operate for all employees. This shows that the development of increasingly sophisticated technology has a very good impact on the development of MSMEs. The conveniences provided by the QRIS system also provide benefits both in terms of business owners and buyers, because the QRIS system facilitates all purchase transactions so that businesses will be able to grow with the QRIS payment system.

The results showed that expediency has a positive and significant influence on the development of MSMEs in Langsa City. This is evidenced by the tcount value of expediency of 3.772> from the t table of 1.985, with a significance value of 0.000 < alpha 0.05, so Ha2 is accepted. This means that expediency has a positive and significant effect on the development of micro, small and medium enterprises (MSMEs) in Langsa City.

This indicates that the value of the benefit variable is 0.296 percent, meaning that if the benefit variable increases by 1 percent, the development value will increase by 0.269 percent with the assumption that convenience and income expectations remain. Researchers concluded that the more benefits received by MSME owners who provide a QRIS payment system, the more the business will develop.

Benefits in relation to technological development are the subjective views of users on the use of applications to facilitate their work. Usefulness is a building of individual beliefs that the technology used helps improve their performance. in other words, the higher the usefulness of the Quick Response Indonesia Standard (QRIS) payment system, the development of MSMEs will increase.

The results of similar research also conducted by Dien show that there is an influence of benefits on people's decisions to use electronic money (Ridho Herlambang, 2021). The results of parallel research conducted by Ridho Herlambang that the benefits of the Quick Response Indonesia Standard (QRIS) payment system have a positive and significant effect on the development of MSMEs in Medan City (Dien Ilham Genady, 2018).

Based on the results of distributing questionnaires, it was found that the majority of respondents answered agree that the existence of QRIS can make work easier, this indicates that the benefits provided by QRIS are to make the work of employees easier, the burden on employees will also be reduced so that service to consumers can be maximized. The benefits provided by the QRIS payment application are very influential on the development of MSMEs because QRIS speeds up payments at the cashier so that customers do not have to wait long at the cashier just to wait for change and will directly impact customer satisfaction, the impact is that the business will grow with QRIS.

The Effect of Revenue Expectations of the Quick Response Code Indonesian Standard on Micro, Small and Medium Enterprises (MSMEs) Development in Langsa City

The results showed that the tcount value of income expectations was 3.887> from the t table of 1.985, with a significance value of 0.000 < alpha 0.05, so Ha3 was accepted. This means that income expectations have a positive and significant effect on the development of micro, small and medium enterprises (MSMEs) in Langsa City.

This indicates that the value of the income expectation variable is 0.747 percent, meaning that if the income expectation variable increases by 1 percent, the development value will increase by 0.747 percent assuming convenience and usefulness remain. The researcher concluded that the greater the income expectations of the entrepreneurs, the more the business will develop.

The results of research conducted by Ridho Herlambang show that income expectations from using the Quick Response Indonesia Standard (QRIS) payment system have a positive and significant effect on the development of MSMEs in Medan City. (Ridho Herlambang, 2021). This can be interpreted, if income expectations from using the Quick Response Indonesia Standard payment system increase, then the development of MSMEs has increased, in other words, MSMEs will develop further if income expectations from using the Quick Response Indonesia Standard payment system increase.

The Effect of Ease, Benefit and Expected Income of Using the Indonesian Standard Quick Response Code on the Development of Micro, Small and Medium Enterprises (MSMEs) in Langsa City

The results showed that simultaneously (overall) convenience, usefulness and income expectations on the development of MSMEs in Langsa City can be seen from the results of the F test, with a value of Fhitung = 16.204> from Ftable 2.47 with a significance value = 0.000. Thus the significance value (0.000 <0.05), there is a significant influence between convenience (X1), usefulness (X2) and income expectations (X3) on development (Y). Researchers concluded that the greater the convenience, usefulness and income expectations provided by the QRIS application, it will make MSMEs in Langsa City more developed.

The results of multiple regression testing show that the Adjusted R Square value obtained is 0.324 or 32.4%, which indicates that the description of convenience (X1), usefulness (X2) and income expectations (X3) on development (Y) is 32.4%,

while the remaining 67.6% is influenced by other variables not examined such as product quality, product variety, service quality and so on.

CONCLUSION

In the digital era, Micro, Small and Medium Enterprises (MSMEs) in Langsa City face the challenge of adapting to the growing cashless payment technology. Although the Quick Response Code Indonesian Standard (QRIS) has been introduced as a practical solution to support fast and efficient transactions, many MSME players still do not optimally utilize the potential of this technology. This study reveals that the ease of use of QRIS, understanding of its benefits, and expectations of increased income have a positive and significant influence on the development of MSMEs in Langsa City. This is evidenced by the tcount values for ease (4.351), usefulness (3.772), and income expectations (3.887), all of which are greater than the ttable of 1.985, with a significance level of 0.000 which is smaller than alpha 0.05. Overall, these three variables also show a significant effect simultaneously, as indicated by the Fcount value of 16.204 which is greater than the Ftable of 2.47, with a significance level of 0.000. This finding confirms the importance of increasing QRIS literacy and adoption in supporting MSME growth. Therefore, strategic policies that include training, socializing the benefits of QRIS, and providing supporting facilities need to be formulated to create an ecosystem that supports the development of MSMEs in Langsa City.

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