

## AN EMPIRICAL STUDY ON QRIS IMPLEMENTATION FOR ENHANCING SUSTAINABILITY OF MSMEs IN MEDAN CITY

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### Abstract

This study aims to determine the factors that influence the use of QRIS for MSMEs in Medan City. QRIS is a practical and efficient development of cashless payment instrument technology. This study uses quantitative methods by collecting observation data and questionnaires from MSME actors in the city of Medan, totaling 171 business actors who use QRIS with sample collection through the purposive sampling method. This study used SPSS program statistics. The results revealed that there is an influence on the benefits and ease of being interested in using QRIS where in transactions buyers do not need to use non-cash money and merchants do not need to provide change. However, there are still few business activities that use cashless payments and some merchants also lack education or are not familiar with QRIS enough because there is still a lack of socialization for MSME players regarding the use of QRIS and some MSME business actors in.

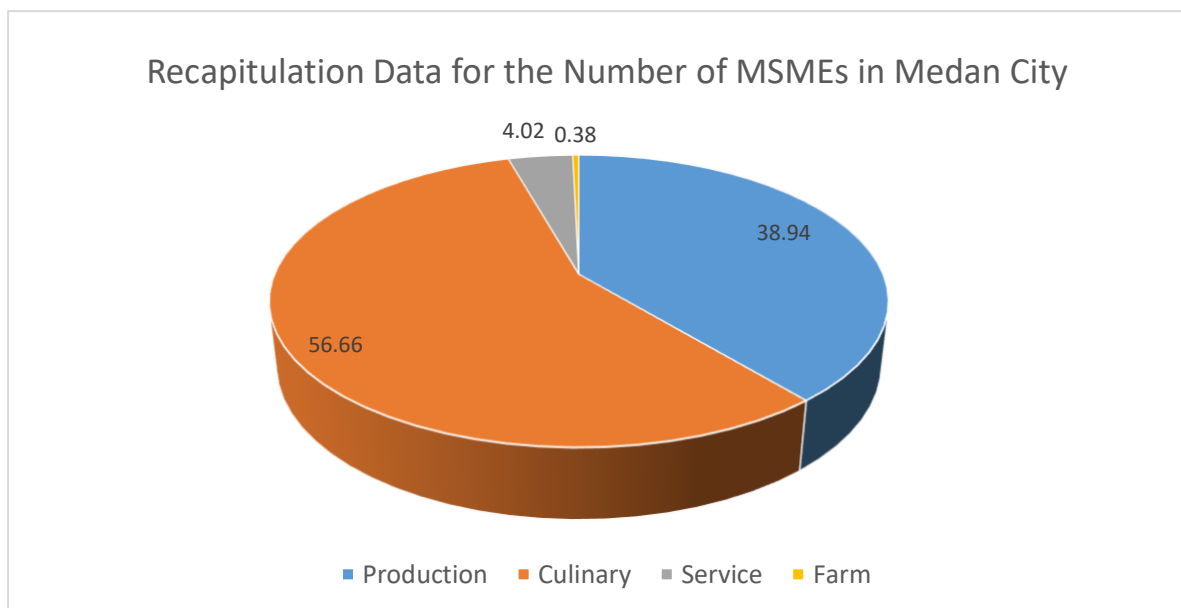
**Keywords:** QRIS, UMKM, Benefit

## **Introduction**

In today's technological developments, life that starts from simple processes in everyday life is now at the level of achieving satisfaction as an individual and as a society. And where as time goes by technological progress continues to develop starting from the era of agricultural technology, the era of industrial technology, the era of information technology, the era of communication technology, and information (Musyaffi & Kayati, 2020). Every change in personal activity will affect the transaction process that we will carry out each individual, we can no longer depend on traditional money where we use virtual currency and everything will eventually be connected in this sense (Trianto et al., 2021); (Hamdani & Farmiati, 2021). Where we will all use all digital and electronic activities with data as the main role, individuals are no longer limited by space and time, they can make transactions electronically anywhere with anyone and anytime (Faizani & Indriyanti, 2021); (Life, 2020).

Economic growth continues to process changes in a country's economic conditions for the better within a certain period of time. An economy is said to experience changes in its development if the level of economic activity is higher than that achieved in the previous period (Sari, 2014). Economic growth is an indicator of success in development (Sarfiyah et al., 2019). The higher the economic growth, the higher the social welfare, although there are other indicators, namely income distribution (Febriaty, 2019); (Tirtayasa et al., 2021).

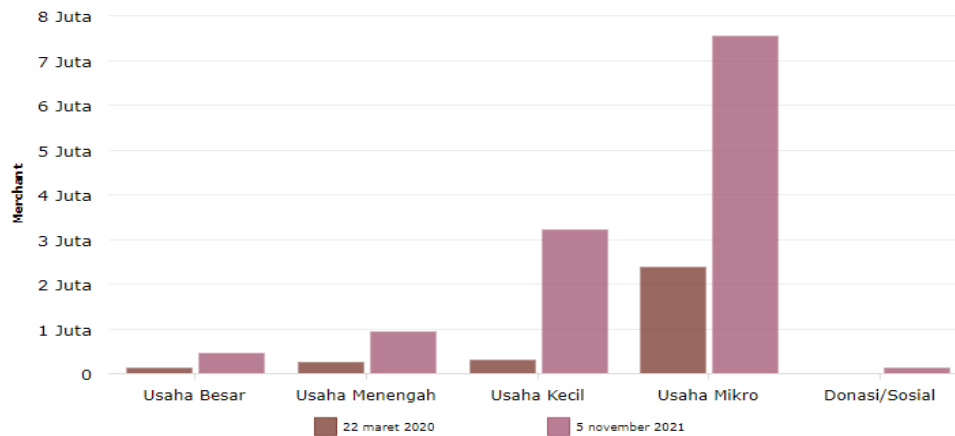
Micro, Small and Medium Enterprises (MSMEs) are manufacturing businesses owned by individuals or business organizations. MSMEs have always been considered as a sector that plays an important role in national economic development because the majority of the population can live from small business activities, both in the traditional and modern sectors (Hutagalung et al., 2021). The development of MSMEs in the current era is increasing every year in various regions in all cities in Indonesia (Halim, 2020). One of them is the city of Medan which also plays an important role in the economic growth of North Sumatra. Given that North Sumatra's economy continues to grow, it is also influenced by MSMEs. This can be seen from the very large number of MSME business owners spread across the city of Medan with various types of business sectors.



Source: Medan City Office of Cooperatives and SMEs 2018

**Figure 1. Recapitulation Data for the Number of MSMEs in Medan City**

In Figure 1, it can be explained that MSME users in the city of Medan vary greatly. The data obtained shows that the culinary business sector is the business sector that has the highest percentage in the city of Medan, which is 56.66%, and the livestock and fisheries business sector is the business sector that has the smallest percentage of 0.38%. In 2016 the level of MSME users increased by 18 units or 0.55% to 3,273 business units, and in 2017 MSME players in Medan City experienced a growth of 68 business units or 2.08% to 3,341 business units, in 2018 there was an increase in MSMEs in the city of Medan continued to increase to 3,598 which increased by 7.69%, and in 2019 again increased to 3,861 MSME business units or an increase of 7.95%. Based on these developments, it is stated that the marketing performance of MSMEs in the city of Medan is still not optimal, this is because the addition of MSME units every year cannot increase the growth of Bank Indonesia issued a national QR Code called QRIS (Quick Response [QR] Code Indonesian Standard) with the aim of simplifying electronic digital financial transactions. QRIS (Quick Response [QR] Code Indonesian Standard) is a QR Code standard for payments through server-based electronic money applications, electronic wallets, or mobile banking, which has been officially activated since January 1, 2020. The following is QRIS usage data for MSMEs in Medan City:



**Figure 2. QRIS usage data for MSMEs in Medan City**

Based on the data above, the number of QRIS users increases every year because it makes it easier for digital payments among the public, and makes it easier for regulators to supervise from one door. This will allow QRIS to be used across platforms and in various ways. Along with the development of increasingly high smartphone and internet usage in Indonesia, it is also supported by the government's expectation to increase the use of electronic money, the use of mobile payments as a means of payment is a good solution for Indonesia. This has a positive impact on this condition, namely that consumers benefit from more alternatives for making online payments, increasing speed, convenience, and convenience in using payment services, as well as the increasingly competitive business of payment service providers (Ningsih et al., 2021); (Jauhari, 2010). Broadly speaking, mobile payment services have provided many conveniences to the public in carrying out their daily payment application activities. So this research will examine how from the aspect of the benefits and conveniences provided by this QRIS to MSME actors.

The development of business activities in using digital financial services currently has a major influence on economic and financial development. For this reason, in the implementation of the use of financial services, especially QRIS, there are still many difficulties in its use. Based on the results of surveys conducted and interviews with business actors, it turns out that there are still many who are not familiar with payment instruments through QRIS due to the lack of socialization and education in using payment services using QRIS. Furthermore, MSME business actors also consider that the fees charged in using QRIS are varied, expensive and prefer the cash payment method.

## **Rahmayati, Efry Kurnia**

An Empirical Study on QRIS Implementation For Enhancing Sustainability of MSMEs in Medan City

### **Methods**

The type of research used in this study is research using quantitative methods. The research approach used is field research. In this study, researchers took the location of the study in the city of Medan. The population taken from this study, namely 300 MSMEs in Medan City according to data from the Cooperative and MSME Office of Medan City, and adjusted to MSMEs that have joined using Quick Response Code Indonesian Standard (QRIS). The data collection methods used are questionnaires and observations. In taking samples for research, questionnaires can be used. By means of purposive sampling (purposive sampling) is sampling carried out by selecting subjects based on certain criteria set by the researcher. To determine the number of samples to be used in the study is to use the Slovin formula as many as 171 samples with an error level of 5% (0.05).

### **Result and Discussion**

There are several categories of MSME businesses, namely:

#### **Culinary Field**

One type of business that never dies, and always has eternal consumers, is the culinary or food business. But here it must be more detailed, namely culinary delights that are liked by the tongue of the people of Medan. You can do market research before choosing what type of food to start with.

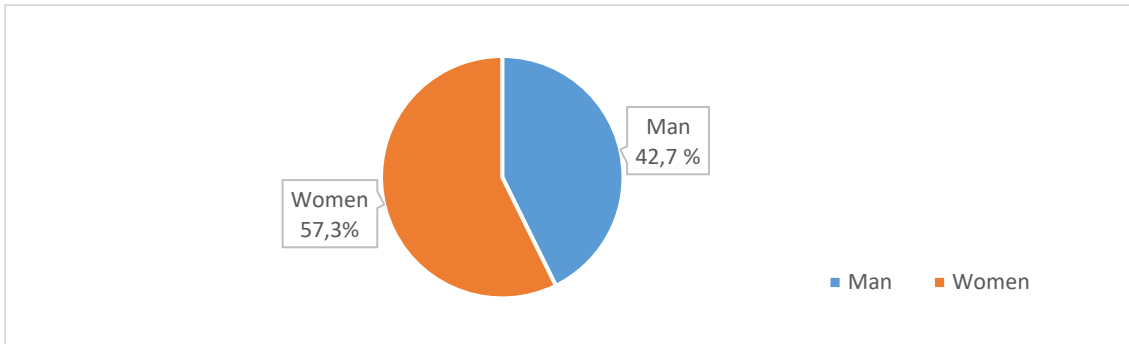
#### **Fashion sector**

The people of Medan are famous for Ulos cloth. But not only that, you can also combine elements of local culture with the current trends of today's youth. Not only clothes, but also accessories, shoes, bags, hats and so on. It is very clear if you like the world of fashion, open a boutique, clothing store or shop for creative clothes and accessories. You can also choose to sell well-known brand products or you can also make your own fashion product brand. Local clothing brands are now also much sought after by Indonesians.

#### **Education Sector**

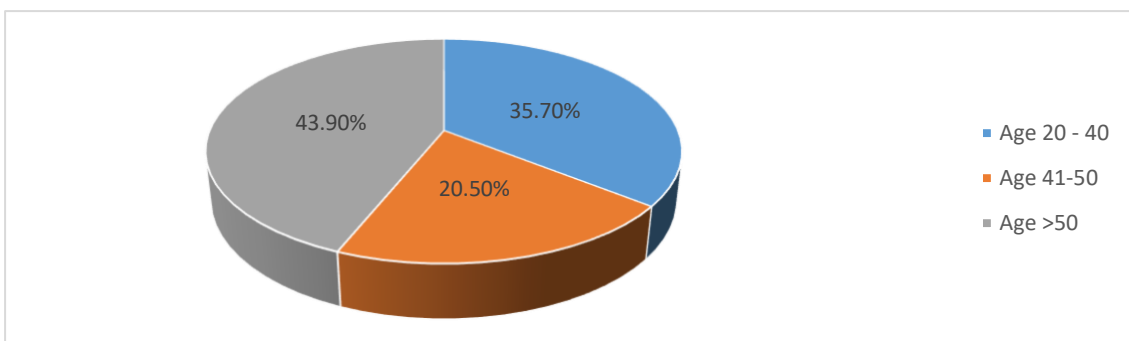
One of the keys to parental success is to prioritize education for their children. those of you who have a background as a teacher, or master a certain field, can open courses or private lessons to teach children from the upper middle class. In addition, there is also the field of teaching foreign languages, such as English language education institutions, the International Language Program (ILP). Because the need for world languages is so fast for the work industry and the business world that require proficiency in English, of course this can be a

business opportunity. It is hoped that by becoming technologically literate SMEs, SMEs in the field can advance their business, contribute to regional economic development which is highly expected for the progress of the field.



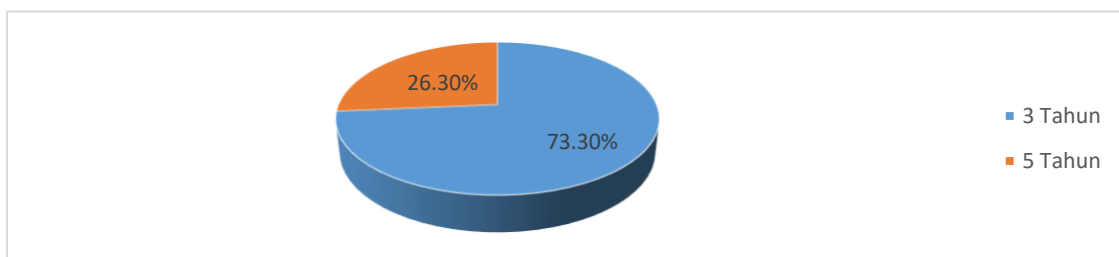
**Figure 3. Distribution of Characteristics based on Gender Respondents are SMEs traders in the city of Medan**

Based on the data above, there were 73 men (42.7%) and 98 women (57.3%). It is known that the highest number of respondents from the data above was 98 people (57.3%).



**Figure 4. Distribution of Characteristics based on Age of Respondents of UMK traders in the city of Medan**

Based on the data above, there are 61 people (35.7%) aged 20-40 years, 35 people (20.5%) 41-50 years and > 50 years of 75 people (43.5%) it is known that the largest number of respondents of age, namely > 50 years (43.9%).

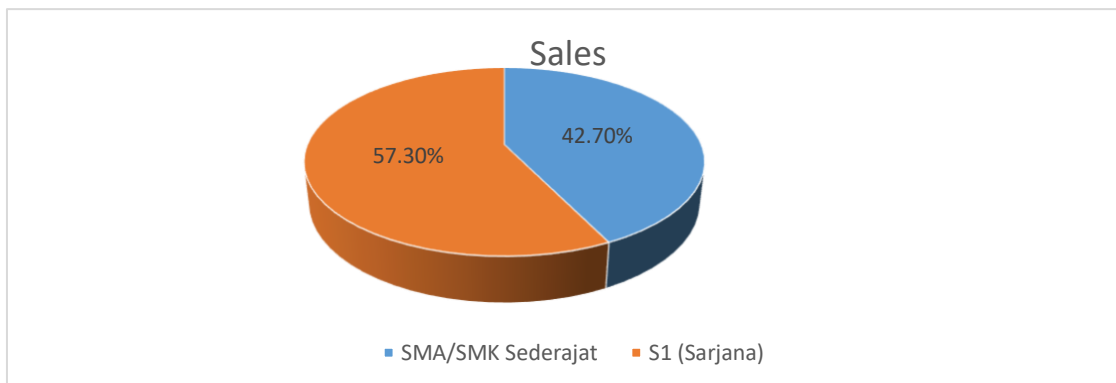


**Figure 5. Distribution of Characteristics based on Length of Business Respondents are UMK traders in the city of Medan**

## Rahmayati, Efry Kurnia

An Empirical Study on QRIS Implementation For Enhancing Sustainability of MSMEs in Medan City

Based on the data above, it is known that the respondents who have worked for 3 years are 126 people (73.7%) and have been working for 5 years as many as 45 people (26.3%). people (73.7%).



**Figure 6. Distribution of Characteristics based on the Education of Respondents of MSME traders in the city of Medan**

Based on the data above, it is known that 73 people (42.7%) have high school/vocational high school education and 98 people (57.3%) have bachelor's degree and the highest number are respondents with bachelor's degree, 98 people (57,3%).

## Result Multiple Regression

**Table 1. Multiple Regression Test**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Constant	4,779	5,623		,850	0,098
Manfaat	0,234	,094	,247	2,475	,016
Kemudahan	0,156	,070	,207	2,083	,041
Minat	0,483	,105	,449	4,689	,000

Sumber : Data diolah oleh SPSS (2022)

Based on the table above, it can be known the multiple linear regression equation model, which is as follows:

$$Y = 4,779 + 0,234X_1 + 0,156X_2 + 0,493X_3$$

## Test Result of Determination

The coefficient of determination is used to see the ability of the variable perception of benefits, perception of ease in explaining the dependent variable of interest). Where the value of R Square is close to one then the independent variable provides almost all the information needed to predict the variation of the dependent variable.

**Table 2. Test Result of Determination Regression Model**

R	R Square	Adjusted R Square	Std. Error of the Estimate
,587 <sup>a</sup>	,344	,318	2,36361

Sumber : Data diolah oleh SPSS (2022)

Based on the table above, the value of R Square can be interpreted as perception of benefits and perception of convenience can influence interest by 34.4% and the remaining 65.6% is influenced by factors other than factors such as perceived benefits, and perception of convenience.

### Conclusion

QRIS has benefits for those who encourage them to save part of their income because transactions made through QRIS go directly to the merchant's account and make it easier for them to make payments because they don't need to provide change again. However, from several merchants interviewed by the authors, they said that there were still a few buyers who used non-cash payments at their stalls and that some merchants were also still lacking in education or did not understand enough about QRIS, namely they did not know that 1 QR Code could be read by all payment applications that have permission. from Bank Indonesia. There is an influence on the benefits and convenience of being interested in using qris where in transactions buyers do not need to use non-cash money and merchants do not need to provide change.

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## **Rahmayati, Efry Kurnia**

An Empirical Study on QRIS Implementation For Enhancing Sustainability of MSMEs in Medan City

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