

## THE ROLE OF QRIS IN TRANSACTIONS IN MAKASSAR CITY UMKM

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### Abstract

This study aims to see how the use of QRIS in improving UMKM in Makassar City. This study uses primary data obtained through the distribution of questionnaires to 30 research respondents using simple random sampling techniques and quantitative research methods. Based on the results of the analysis conducted, it shows that the 2 indicators in transactions with preferences for using QRIS for UMKM in Makassar City are 30.44% convenience indicators, and 21% usefulness. The results of the research analysis also show that all research indicators have a very high level of satisfaction in the use of QRIS for UMKM in Makassar City.

**Keywords:** QRIS, UMKM, Transaction

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### INTRODUCTION

The rapid development of technology has spread to various aspects of life, one of which is the financial services industry or called financial technology (Fintech). Based on Bank Indonesia (BI) regulation no 19/12/PBI/2017, Fintech is defined as the use of technology in the financial system that produces a new product or service that can have implications for monetary stability, security, smoothness, efficiency and reliability of the payment system. Fintech is a new phenomenon that emerged from the changing landscape in the financial services industry globally. These changes occur in all aspects of the financial services industry such as industry structure, intermediation technology and marketing models used. Fintech was born from two important reasons, namely the needs of the entire community for banking services and the community's need for alternative funding apart from the traditional financial industry. Based on its type, fintech can be divided into 3 types: (1) Platforms that bring together borrowers and loan providers using peer-to-peer lending technology, (2) payment systems made through third parties, (3) funding assistance from several companies (Crowdfunding) (Yang et al., 2017).

Fintech is one of the supporters of the achievement of goals in the financial services sector, namely contributing to accelerating national growth, maintaining financial system stability, and encouraging inclusive growth from open access to finance. In Indonesia, Fintech has several roles, namely encouraging equal distribution of population welfare levels, helping to fulfill financing needs, encouraging the distribution of national financing, increasing financial inclusion, and encouraging the ability of UMKM. Electronic Money (e-money) and Electronic Wallet (e-wallet) are one form of digital financial transaction services developed to facilitate transactions made by the community. This type of e-wallet payment has various advantages in its use, ranging from practicality of use, convenience, transaction speed and higher security than if using card money (Saputri, 2020).

QRIS comes as a solution to the many problems that arise due to the payment card code issued by each online payment platform that can only be used by its platform, this of course makes the transaction process hampered. By using QRIS, the community or merchant no longer needs to provide various QR codes for their

consumers' transactions, merchants only need to provide QRIS which can be used in transactions with various online payment platforms. Apart from the efficiency of the transaction process, QRIS is also intended to eliminate other cash payment problems such as preventing virus transmission, reducing the risk of spreading counterfeit money, and merchants in general no longer need to provide change. According to BI, transactions using QRIS are considered to be a solution to all transaction/payment problems. Convenience is not only obtained by merchants but also buyers because in general, concerns about cash payment problems are also felt by buyers. Since its inauguration in 2019, QRIS has had a relatively increasing number of enthusiasts every month, this can be seen from the development data on the number of transactions and nominal QRIS transactions in Indonesia as follows:

**Table 1. Data on the Development of the Number and Nominal of QRIS Transactions in Indonesia January 2020-July 2021**

No	Period	Number of Transactions	Transaction Amount
1	January 2020	740.000	36 Milyar
2	December 2020	6.500.000	452 Milyar
3	July 2021	8.037.518	727,2Milyar

Source: Bank Indonesia, 2021

Based on data released by BI, QRIS users are increasing every day, in South Sulawesi (South Sulawesi) as of November 2020 QRIS users grew significantly, reaching 221.4% or equivalent to 2 times the number of users nationally. Makassar City is the largest share of QRIS users in South Sulawesi, totaling 87,861 merchants with a percentage of 50.9% of the total QRIS users in South Sulawesi. This increase is in line with the increasing public interest in making digital transactions during a pandemic which requires the application of physical distancing to prevent the spread of Covid-19. Of the number of QRIS user merchants in Makassar City, 85% are Micro, Small and Medium Enterprises.

## LITERATURE REVIEW

According to James F. Angel, behavior is defined as a person's activities in obtaining, disposing of goods and services, and includes the decision process for these actions. (D. P. Nasution et al., 2018) said that there are 2 types of consumer behavior theories, namely Ordinal and Cardinal theories. Cardinal consumption theory is used to analyze how the balance between utility and the prevailing price of goods. Consumer behavior theory focuses on understanding and predicting consumer behavior and finding how the relationship between persuasive activities can cause consumer behavior (Nasution et al., 2018).

Ordinal approach is an approach that explains that consumers have the ability to rank the combination of goods consumed based on the satisfaction that will be obtained, although not in absolute terms (Walter Nicholson, 1950). In microeconomic studies, consumer behavior explains the level of demand for individual consumption commodities using Rational Choice Theory. (Green, 2002) suggests that Rational Choice Theory can be interpreted as instrumental rationality, which is an attempt to find the most effective cost to achieve goals without reflecting on the feasibility of that goal.

Technology acceptance is defined as the willingness to use technology (Syahril & Rikumahu, 2019). There are several theories/models that can explain why someone chooses/uses electronic products.

Technology Acceptance Model (TAM). (Davis, 2013) found that TAM is a theory that explains a person's actions based on the reason that a person's perception will determine that person's attitude and behavior. Based on the TAM theory, the use of the system is most influenced by a person's interest in using where this interest is influenced by 2 beliefs, namely the perception of use of benefits and convenience). In the TAM model, there are several models that can be tested to see a person/group's acceptance of technology, namely Perceived Usefulness, Perceived Ease Of Use, Perceived Risk, and Behavioral Intention to Use (Syahril & Rikumahu, 2019).

## **METHOD**

This research uses a quantitative method with a descriptive approach. The data in this study comes from primary and secondary data. Where primary data is obtained by distributing questionnaires to 30 respondents and secondary data is data obtained from related institutions in the form of presentations of Qris user UMKM in Makassar city, besides that secondary data can also be data obtained from journals, books related to this research. This study uses sampling techniques with probability sampling, namely Simple Random Sampling. The data collection technique used in the study was a questionnaire made based on research indicators

## **DISCUSSION RESULT**

### **Contents Results and Discussion**

Respondents in this study totaled 30 respondents consisting of 10 men and 20 women. The majority of respondents are between 19-25 years old with a micro business category and the majority have a background in food and beverage businesses. This research was conducted with descriptive analysis to make generalizable conclusions, as for the results of the analysis as follows:

### 1. Ease Indicator

Ease is defined as a condition of someone who believes that using technology is an easy thing to do (Rachmawati et al., 2019). The analysis results are as follows:

**Table 2. Ease Indicator Analysis Results**

Indicator	N	Mean	Std. Deviation	Description
Ease	30	46.87	9.947	Very High

Source: Data processing results 2022

Based on the results of the analysis above, it can be seen that in the analysis of the convenience indicator, a relatively large average value is obtained when compared to the average value of other indicators, this shows that the average number of respondents who feel that QRIS is easy to use is 47%. The next information that can be obtained is that the standard deviation value is smaller than the average value ( $9.947 < 46.87$ ) and this explains that the convenience indicator is homogeneous or the results of this analysis can be generalized to the population. In addition, the results also show that the ease of using QRIS is in the Very high category or it can be said that QRIS is very easy to use. The convenience indicator can explain the reason why QRIS, which is a new policy, can be immediately accepted by merchants. The convenience referred to in this study includes the ease of obtaining QRIS, the ease of learning it, the ease of the QRIS account registration process, and the ease of operation.

### 2. Benefit Indicator

Based on the Technily Acceptance Model (TAM) theory, the usefulness indicator is one of the shapers of technology use behavior (Fahlevi & Dewi, 2019). The indicator of usefulness can be interpreted as a condition in which the use of technology is believed to increase work mobility or performance from its use. The analysis results are as follows:

**Table 3. Analysis Results of Benefit Indicators**

Indicators	N	Mean	Std. Deviation	Description
Benefit	30	33.02	4.072	Very High

Source: Data processing results 2022

Based on the results of the analysis, it can be seen that the usefulness indicator has the lowest average value when compared to the average of other indicators. Furthermore, the standard deviation value > average where this means that the analysis results are homogeneous or can be generalized to the research population. In addition, it can be seen that UMKM feel the benefits with a very high category since using QRIS. The indicators of usefulness referred to in this study include, the use of QRIS facilitates the transaction process, speeds up the transaction process, merchants get more benefits if they use QRIS, and the use of QRIS increases transaction efficiency. The use of technology continues to facilitate human life such as technology in the field of chiral payments, this also applies to payments using QRIS. Another convenience that can be obtained is that all PJPS have collaborated to use 1 QR, namely QRIS, from this the merchant finds it easier to serve transactions with a shorter time because there is no need to provide /

look for change and this of course also provides benefits with transaction time efficiency. The convenience obtained by using QRIS from the research results has not been maximally used by the community, this can be seen based on data on the use of QRIS in transactions for businesses, especially for respondents in this study.

## CONCLUSION

This study aims to find how preferences for the use of QRIS by UMKM in Makassar city. Based on the field research that has been conducted, it is concluded that there are 2 indicators that form preferences for using QRIS. First, the convenience indicator where this indicator forms preferences with the highest percentage value of 31.44%, the convenience referred to in this study includes the ease of obtaining QRIS, the ease of learning it, the ease of the QRIS account registration process, and the ease of operation. The second indicator is usefulness, based on the results of the analysis, the usefulness indicator is the indicator with the smallest presentation, which amounts to 21.49%. The benefits in question include, the use of QRIS facilitates the transaction process, speeds up the transaction process, merchants get more benefits if they use QRIS, and the use of QRIS increases transaction efficiency.

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