

## QUICK RESPONSE CODE INDONESIAN STANDARD (QRIS) PAYMENT SYSTEM IMPLEMENTATION IN THE MSME SECTOR IN THE CITY OF PEMATANGSIANTAR

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### ABSTRACT

*This study aims to determine first, the knowledge of MSME actors in Pematangsiantar using QRIS. Second, the benefits of using QRIS for MSME actors and the three obstacles for MSME actors in Pematangsiantar city in using QRIS. This type of research uses descriptive qualitative research with data collection methods, namely conducting observations, interviews, documentation and literature studies. The results of the study conclude that firstly, the majority of MSME actors in Pematangsiantar know that QRIS is a digital payment instrument issued by Bank Indonesia. This QRIS provides advantages over other digital payment systems. Second, the existence of QRIS helps merchants MSME to make payments more practical, fast and secure and with the convenience of these transactions, people choose to shop and will indirectly increase income for MSME actors. Third, the internet network is less stable in conducting transactions so that it becomes an obstacle for MSME actors and also consumers in conducting transactions. And the existence of a merchant discount rate (Mdr) fee of 0.07% which is applied to traders is an obstacle for MSME actors in Pematangsiantar.*

**Keyword:** *Small and Medium Enterprise (MSME), QRIS, Payment System*

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### ABSTRAK

Penelitian ini bertujuan untuk mengetahui pertama, pengetahuan pelaku UMKM di Pematangsiantar menggunakan QRIS. Kedua, manfaat dalam menggunakan QRIS terhadap pelaku UMKM dan ketiga hambatan pelaku UMKM di kota Pematangsiantar dalam penggunaan QRIS. Jenis penelitian ini menggunakan penelitian kualitatif deskriptif dengan metode pengumpulan data yaitu melakukan observasi, wawancara, dokumentasi dan studi pustaka. Hasil penelitian menyimpulkan bahwa pertama, pelaku UMKM di kota Pematangsiantar mayoritas mengetahui QRIS

sebagai alat pembayaran digital yang dikeluarkan Bank Indonesia, QRIS ini memberikan kelebihan dibandingkan sistem pembayaran digital lainnya. Kedua, adanya QRIS membantu merchant (UMKM) untuk melakukan pembayaran lebih praktis, cepat dan aman serta dengan adanya kemudahan transaksi tersebut masyarakat memilih berbelanja dan secara tidak langsung akan meningkatkan pendapatan bagi pelaku UMKM. Ketiga, jaringan internet yang kurang stabil dalam melakukan transaksi sehingga menjadi kendala bagi pelaku UMKM dan juga konsumen dalam melakukan transaksi. Serta adanya biaya merchant discount rate (Mdr) sebesar 0,07% yang di berlakukan kepada para pedagang menjadi hambatan pelaku UMKM di Pematangsiantar.

**Kata Kunci:** UMKM, QRIS, Sistem Pembayaran

## INTRODUCTION

Advances in information technology have shifted most of the lifestyles of Indonesian people from rural to urban areas. In everyday life smartphones are more often used by people, this is evidenced by the current generation who are more likely to use smartphones in everyday life. It can be seen almost every time consumers make contact and have conversations with their cellphones, both through cellular channels and social media. Almost all daily activities are closely related to smartphones, because everything is connected to the internet. People use smart phones for various activities, including calling and sending SMS (short message services), communicating on social media, conducting business, and completing financial transactions online.

In the current era of digitalization, people cannot avoid the convenience of conducting financial transactions. Electronic money (electronic money/e-money) and virtual money (virtual money) are payment instruments that were born thanks to technological developments. This type of money is the answer to the need for micro-payment instruments capable of processing transactions quickly. Aulia Pohan defines the payment system as a system that regulates operational facilities, contracts and technological processes used to send, authorize and receive payment instructions, as well as fulfill payment obligations arising from the exchange of "value" between people.

Currently, there are several issuers of electronic money (electronic money) operating in Indonesia as non-cash payment instruments that can be utilized in various business sectors, including Gopay, OVO, Dana, and LinkAja. The rise of non-cash payment instrument applications makes it difficult for merchants to provide payment instruments that are widely used, and before the emergence of QRIS, several types of QR Code filled cashiers to provide cashless payment system services. Therefore, at the commemoration of the 74th Indonesian Independence Day, 17 August 2019, Bank Indonesia introduced the Quick Response Code Indonesian Standard (QRIS) as a unifying standard for all QR Code-based payment applications. QRIS or what Kris reads is an abbreviation of the Indonesian Standard Quick Response Code. As the name implies, QRIS is a standardization effort issued by Bank Indonesia and the Indonesian Payment System Association (ASPI). Development

The second largest city in North Sumatra Province is Pematangsiantar City. The city of Pematangsiantar is strategically located because it is traversed by the Trans Sumatra Highway and is about 128 km from the city of Medan. In Pematangsiantar City there are 268,254 people living in an area of 79.97 square kilometers. This second largest city is a city with quite a lot of MSME owners spread across 8 districts with 53 urban villages.

The use of QRIS in the city of Pematangsiantar is quite a lot when compared to other cities in North Sumatra or under the city of Medan, which tend to be digitally literate. Head of Kpw BI Pematangsiantar, Edhi Rahmanto Hidayat said the use of QRIS in his working area covering 8 Regencies/Cities on the

Labuhan Border Side (Siantar, Simalungun, Batubara, Tanjungbalai, Asahan, Labuhanbatu, North Labuhanbatu and South Labuhanbatu) as of December 2020 QRIS users reached 28971 merchants . The total transactions reached more than IDR 1 billion. Specifically for Pematangsian City, there are 7,304 merchants (MSMEs) who use QRIS with transactions of IDR 454,063,789. The city of Pematangsiantar is the most numerous when compared to other areas in the Labuhan Border Zone.

Judging from the number of MSME players in the city of Pematangsiantar, QRIS users are quite large after the city of Medan. Starting from this, researchers wanted to know the application of digitization in terms of transactions by several MSME actors in the city of Pematangsiantar who use the Quick Response Code Indonesian Standard (QRIS) application for their payment system. QRIS carries the spirit of SUPERIOR, namely:

- 1) Universal: All levels of society, both domestic and foreign, can use QRIS for transactions.
- 2) EASY: Easy, safe and in one hand in non-cash transactions.
- 3) Advantages: Efficient, one QR Code for the entire application
- 4) Direct: The smoothness of the payment system which causes this transaction to be accepted more quickly.

## **RESEARCH METHODOLOGY**

This research uses a qualitative approach method. The data from this research were obtained through a direct interview process with micro, small and medium enterprises (MSMEs) in the city of Pematangsiantar who used QRIS, then the data obtained was described in narrative form and there was also data in the form of documentation related to the topic of this research discussion. Interviews, documentation and direct observation will be used to collect information, convince and provide a clear picture of the object or problem currently being studied and after that, the researcher must conduct an in-depth analysis to describe the results of the research so that in the end the researcher can draw conclusions. This research was conducted in Pematangsiantar, namely West Siantar District, especially for 5 MSME actors who use QRIS for food and beverages which are currently popular and are currently in demand. Data collection techniques in the form of observation observations then interviews and literature study.

## **RESULTS AND DISCUSSION**

The second largest city in North Sumatra Province is Pematangsiantar City. The city of Pematangsiantar is strategically located because it is traversed by the Trans Sumatra Highway and is about 128 km from the city of Medan. In this city there are around 268,254 residents who live in an area of 79.97 square kilometers in 2020 based on statistical data from the BPS Province of North Sumatra.

Large industry and medium industry are the backbone of the economy of the city of Pematangsiantar. Economic activities from the industrial market generated IDR 646 billion or the equivalent of 38.18% of the total economy in 2020 and in second place were the hotel, restaurant and trade sectors which contributed around IDR 385 billion or the equivalent of 22.77% of the total economic activity in 2020. Business actors in Pematangsiantar City consist of micro, small and medium enterprises spread over 8 sub-districts, namely Siantar Timur, Siantar Barat, Siantar Utara, Siantar Selatan, Siantar Marihat, Siantar Martoba, Siantar Sitalasari, and Siantar Marimbun Districts. The implementation of QRIS has been carried out by Pematangsiantar SMEs. The city of Pematangsiantar is the second largest user after the city of Medan. Online drivers, teenagers and some elderly are the types of customers who use QRIS the most. There are quite a number of QRIS users in the city of Pematangsiantar where QRIS users in Pematangsiantar

are half of the total number of MSMEs in 2020 where the number of MSMEs in the city of Pematangsiantar has reached 14,802.

### **Knowledge of SMEs in Pematangsiantar City on QRIS**

QRIS is a two-dimensional barcode that contains information and can be read from various horizontal directions. From the results of the interview above, it can be concluded that MSME actors in Pematangsiantar quite understand and know about QRIS as a barcode issued by Bank Indonesia, with 1 (one) QR code for all non-cash payment transactions. Furthermore, MSME actors in Pematangsiantar consider QRIS as a payment method for automatic transaction recording where QRIS is seen as an innovation in the digital payment mechanism. The facilities provided by QRIS make it very easy to see the match between income and expenses because there is no need to record each transaction manually, because all transaction data is recorded automatically.

Based on the results of interviews and observations conducted by researchers with MSME owners who use QRIS in Pematangsiantar City regarding the knowledge of MSME actors about QRIS, what researchers found is that MSME actors know QRIS as a digital payment instrument issued by Indonesian banks, shown in the image below, as following:



**Image 1.1 Interviews with MSME actors regarding MSME knowledge of QRIS**

Bank Indonesia is trying to develop an efficient and effective payment system, one of which is QRIS. QRIS is also an innovation from Bank Indonesia in terms of a non-cash payment system that utilizes QR codes, because the transaction process has been integrated to make payments easier, faster, and secure.

In addition, the number of QRIS users in Pematangsiantar is increasing, because QRIS is quite profitable during the transaction process. Merchants do not need to store multiple QR Code items in their business; instead, they need to provide a single QRIS capable of accepting transactions from various server-based payment instruments. And it is projected that it will continue to grow, this is influenced by the ease with which customers make payments and the way businesses view this convenience.

#### **The benefits of using QRIS for MSME actors**

The impact of this non-cash transaction provides benefits for the community because the community will be offered various attractive promos, such as in the form of cashback and others that can be used by merchants. QRIS is a more realistic, cost-effective and transparent method of governance. In addition, non-cash transactions can increase company productivity by enabling businesses to track all

transactions more efficiently. QRIS facilitates the transaction process with barcodes that have flexibility in payments.

Everything feels easier and smoother when making transactions because it only takes a little time and only requires a cellphone to scan the QR code. After the QR code is scanned, all transactions are complete, and the individual does not need to wait for change because the payment is in accordance with the specified nominal. The advantages of QRIS for retailers include ease of transaction, which allows customers to make non-cash transactions using QR; as a result, consumers can now pay and buy at any location with just their smartphone; with the convenience of transactions, consumers will choose to shop. Indirectly it will increase the income of small and medium enterprises (SMEs), especially in Pematangsiantar City. The formation of QRIS has had an impact on increasing daily income for MSME traders. About 5-10% daily increase in earnings for traders. In addition, some traders report increased earnings on Saturdays and Sundays when they use QRIS. The convenience here is where QRIS can help MSME actors in managing finances, one of which is providing good service for its consumers. The role of QRIS is to protect merchants from being deceived by the circulation of counterfeit money, limit the danger of money theft, and assist the government in developing a digital economy for UMKM in Pematangsiantar City. And you also don't need to carry cash, especially during the current pandemic, people have to be careful to avoid transmitting the virus through cash

Certain MSME merchants have installed the QRIS payment system in their stores, however, its use is not routine. However, this system does not present a challenge for in-store merchants. The results of the interviews show that the existence of QRIS is quite beneficial in the transaction process. Merchants do not need to prepare a lot of QR Code items in their stores, all they need is one QRIS that is able to accept transactions from various server-based payment instruments.

### **Barriers to SMEs in using QRIS**

Some of the obstacles faced when implementing digitalization of payments. Among them is from the consumer side, where there are certain consumers who are still unable to make transactions via the internet, especially the culture or mindset of people who are accustomed to making payments via cash, preferring cash over QRIS. To increase QRIS transactions, it is necessary to socialize and educate QRIS to the public and MSME players. In addition, Pematangsiantar residents prefer to pay in cash because QRIS focuses on small traders.

Another obstacle complained of by MSME actors in Pematangsiantar and felt by the community is an inconsistent network. Even though the network is very important in QRIS transactions. Thus, if the network is unavailable or unreliable, payments may be disrupted, and consumers will eventually switch to cash transactions.

Apart from that, Pematangsiantar MSME actors socialize to the public that QRIS is simple, safe, easy and not complicated. Thus, transactions using QRIS are quite easy, especially during the Covid-19 pandemic, very useful because we don't have physical contact with people or currency. On the other hand, we can make transactions safely and easily using our smartphones. Through the use of non-cash payment mechanisms such as QRIS, it is hoped that it can maximize people's purchasing power so that they can increase the income of MSME players in the midst of the current Covid-19 outbreak.

In using the payment system using QRIS, the next obstacle is that MSME traders experience dissatisfaction with the 0.7% merchant discount rate (Mdr) fee that is applied to merchants for transactions on sales. This will cause the daily income of traders to decrease and will also cause QRIS to be less attractive

to MSME players in Pematangsiantar. But during the current pandemic, Bank Indonesia issued a Mdr fee policy that was charged to traders to be 0%.

## CONCLUSION

From the results of the research that the authors have described, it can be concluded that:

1. Knowledge of MSMEs in the city of Pematangsiantar regarding the QRIS digital payment instrument, namely that the majority of traders know QRIS as a digital payment instrument issued by Bank Indonesia, where this QRIS provides advantages compared to other digital payment systems, such as OVO, Gopay, Funds etc., transactions are recorded automatically, and makes it easier for them to make payments because they don't need to provide change again and change.
2. QRIS has benefits for MSMEs in the city of Pematangsiantar, namely ease of transactions. Make it easy for consumers to make non-cash transactions using the QR Code, nowadays people always carry their cellphones so it's enough to bring their cellphones that consumers can pay quickly and shop at MSME players who use QRIS, with the convenience of transactions, people choose to shop and will indirectly increase income for SMEs. Also, during the current pandemic, QRIS is very helpful for MSME actors and buyers too, namely being able to reduce direct physical contact with money but still be able to make transactions.

Barriers to MSME players using QRIS, namely internet network constraints that are less stable in making transactions so that it becomes an obstacle for MSME players and consumers in making transactions. As well as a merchant discount rate (Mdr) fee of 0.07% which is applied to traders. And as a result of these obstacles, sometimes some people also make payments in cash.

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