

Optimizing the Adoption of QRIS: Analyzing Merchant Readiness and Customer Acceptance in CV Mandiri Kopi Medan Digital Payment Ecosystem

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Abstract: Development technology digital payments have bring change significant in the business world , including in sector business cafe . However, adoption technology such as QRIS (Quick Response Code Indonesian Standard) still face challenge related merchant readiness and acceptance Customers . Research This aiming For analyze merchant readiness and acceptance customer to QRIS adoption at CV Mandiri Kopi Medan. The research method used is approach qualitative with interview deep to owner and CV Mandiri Kopi customers . Research results show that part big merchant ready implementing QRIS, but constrained by the lack of training and constraints technical . On the side customers , even though many accept QRIS , concerns related data security and privacy is still become obstacle main . Research This recommend improvement training for merchants, education about security transaction for customers , as well as development infrastructure technology For maximize QRIS adoption . Implications from study This expected can support development system more digital payments effective and efficient in the sector business cafe .

Keywords : QRIS , Readiness Merchant and Digital Payments

Introduction

In the era of increasing digitalization rapid , technology payment electronic has become a main pillar in transformation global economy . Increasing progress in the field industry technology force public For the more used to with activity transaction finance digitally (Financial Technology/Fintech), one of which is in do transaction payment gateway (Annisa et al., 2024) . Before in Indonesia, the Quick Response Code Indonesian Standard (QRIS) was introduced as effort For simplify and integrate various system digital payments , creating ecosystem inclusive , efficient , and transparent transactions . The use of QRIS does not only simplify the transaction process for consumers , but also provide profit strategic for perpetrator business in increase efficiency operational , transparency finance , and accessibility service . With existence support regulation government and growth rapid infrastructure technology , QRIS has be one of tool important in speed up inclusion finance , especially in the sector business micro , small and medium (MSMEs). There are certain challenges in developing MSMEs, it is necessary to implement strategies to strengthen MSMEs, especially in terms of institutional and technological management, so that assistance and partnerships are needed (Mujiatun & Affandi, 2024) . Currently, there are two focuses of the government in responding to the limitations of MSMEs, first access to financial institutions, where the government provides special programs for MSMEs to obtain financing, the program is Kredit Usaha Rakyat or KUR.

Second, namely the use of technology, the government has currently developed digital payments, where digital payments are developed based on the Quick Response Code Indonesia Standard (QRIS) (Pradesyah et al., 2020). Frequent problems faced by MSMEs with own homogeneous market segment Of course own weakness, because single segment will affect the climate economy segment the (Salman Nasution et al., 2022).

As one of the sector Featured in Indonesian economy, MSMEs play a role significant in push growth economy and create field work. There is six variable the main thing that forms Power competitiveness of MSMEs province that is availability and conditions environment effort, ability business, policy and infrastructure, research and technology, support financial and partnership, as well as variable performance (Rianto et al., 2020). However, digital transformation in the sector This often face various challenges, especially in matter merchant readiness for adopt technology new as well as level reception consumer to system digital payments. CV Mandiri Kopi, an MSME engaged in the field of coffee production and export, becoming example concrete from entity business facing challenge said. As coffee exporter, CV Mandiri Kopi No only must compete in the local market but also must fulfil standard professionalism and efficiency expected in the international market. In the context This, QRIS adoption can give superiority significant competitive with speed up the transaction process, improve security payments, and expand market access.

Although QRIS potential is very large, its implementation need thorough preparation from various side. Merchants such as CV Mandiri Kopi need own infrastructure supporting technology, deep understanding about system digital payments, as well as strategies for minimize obstacle in its implementation. On the other hand, the success QRIS adoption also depends on acceptance consumers, which involves trust to system payment said, the convenience its use, as well as benefits felt in a way directly. In the ecosystem CV Mandiri Kopi business, which includes customer local and international, challenges This become more complex, considering existence difference market characteristics and preferences consumers.

Transformation ecosystem digital payments, especially through QRIS adoption, reflects step important in strengthen Power competitiveness of Indonesian MSMEs in the era of globalization. However, to ensure success adoption this, is required understanding deep about merchant readiness and acceptance consumer in face change technology. With lift studies CV Mandiri Kopi case, research This aiming For give more insight comprehensive about the QRIS optimization strategy as an integral part of digitalization payments in the MSME sector.

Even though QRIS has adopted as standard digital payments in Indonesia, its utilization Still limited to the sector certain areas, especially in businesses operating in the field service consumer direct like cafe and restaurant. CV Mandiri Kopi, a the company that produces coffee fruit and open business cafe that serves various coffee drinks and food others, are example implementation of QRIS in scale business local. Payment at CV Mandiri Kopi cafe using QRIS as solution practical For digital transactions that make things easier customer in do payment, considering existence trend increasing preference to system non-cash payments. However, even though QRIS adoption among cafe has proven give convenience, there is a number of problem basic things that must be overcome For optimize implementation of QRIS, both from side merchant readiness and reception customer.

First, the merchant's readiness in implementing QRIS in business cafe be one of challenge main. Many MSME players, especially in the F&B (Food and Beverage) sector, are still feel difficulty in adapt with system digital payments. CV Mandiri Kopi, although Already implementing QRIS, facing obstacle in matter training source Power humans and understanding comprehensive about system this. Beside that's the problem technical like stability internet connection and availability Supported devices also become obstacles that must be overcome faced by many business small and medium enterprises (SMEs). Although QRIS should be make

it easier transactions , obstacles technical and lack of support from party third like provider service payment often hinders effectiveness system This .

On the other hand , the problem reception customers also become factor important in success adoption of QRIS at CV Mandiri Kopi cafe . Although part big customers in the cafe start used to with payment using QRIS, there is group customers who are still reluctant switch from method payment traditional like cash or card credit . For some consumers , QRIS has not fully felt as a convenient choice , especially for those who have not used to with digital transactions . In addition , distrust to system payment new which is considered No fully safe or less familiar to be inhibitor main in acceptance of QRIS, both by customers local and also customers who come from outside areas that are not used to with system This .

In addition , the differences characteristics of the domestic market and the challenges faced in influence behavior digital consumers also influence QRIS adoption . In the domestic market , although penetration continued use of QRIS developing , still There is group customers who tend to hesitate to switch , especially among more customers old or those who have not fully adopt style digital life . Most MSMEs , especially those in the regions rural , struggling oppose challenge internet connection is not stable , instability This No only hinder adoption of QRIS but also affects

effectiveness its use (Listiyono et al., 2024) . This is show existence gap between desire For apply technology new and reality about How customer respond and adapt self with change Therefore . that , in Mandiri Kopi CV context , research This aiming For identify factors main influencing factors merchant readiness and acceptance customers , as well as understand challenges that arise in effort optimization use of QRIS in cafes .

Study This aiming For give better understanding deep about factors that influence adoption and acceptance of QRIS in ecosystem business CV Mandiri Kopi cafe , especially in context implementation technology digital payments in Indonesia. The main goal from study This is For analyze merchant readiness in adopting QRIS and how matter This relate with reception customer , good from perspective technical , economic , and social . With focus on business cafe , which is part from CV Mandiri Kopi , research This aiming For identify obstacles faced by merchants in implementation system this digital payment , as well as For dig understanding about preferences and concerns customer related QRIS system .

In addition , research this also aims For analyze impact adoption of QRIS towards operational business cafe and power its competition in the local market . With merge second perspective this , research This try For offer solution practical that can help merchants to overcome obstacles existing technical and economic aspects , at the same time increase acceptance of QRIS among customers . In more area , research This hope can give contribution for development knowledge about implementation digital payments in the context of MSMEs in Indonesia, as well as give recommendation for entrepreneurs and stakeholders policy For push greater adoption of QRIS broad and effective , especially in the sectors business small and medium like cafe .

In the existing literature , there are many research that discusses adoption and acceptance system digital payments in various sector economy , including in the sector business small and medium enterprises (SMEs) such as cafes and restaurants . However , even though there is a number of studies related implementation technology payment , there is gap significant in understanding about factors that influence merchant readiness and acceptance customer in context specific business cafes in Indonesia, as done by CV Mandiri Kopi . Some studies previously more focus on sector banking or retail store big , while study related to QRIS among large -scale merchants small and medium enterprises , especially those engaged in in F&B sector , still limited . This is show there is a gap in literature that requires study more carry on For fill in emptiness the .

In addition, although there is research that discusses about adoption technology digital payments in general, few people study impact social and economic from reception customer to system payment such as QRIS in the local Indonesian market, especially those involving factor demographic and cultural consumers. Some study previously also less highlight limitations infrastructure and constraints technical that can influence merchant readiness for adopt QRIS maximum. With Thus, research This aiming For fill the literature gap the with give outlook more deep about challenges faced by merchants in the sector cafe in implementing QRIS, as well as How reception customer influenced by various factor technical, social and economic.

Study this will also explore role policy government in support adoption technology payments in the SME sector, which is one of the aspects that have not been Lots discussed in researches previously. With dig more in problem this, research This will give contribution new for development literature about technology digital payments in Indonesia, especially in QRIS context and business small and medium.

Study This offer significant contribution in field adoption technology digital payments, in particular in QRIS context implemented in the sector business small and medium enterprises (SMEs) in Indonesia. Novelty from study This lies in his research approach in a way deep merchant readiness and acceptance customer to use of QRIS in the sector cafe, which is part from CV Mandiri Kopi. Although QRIS has applied in a way wide in Indonesia, research that focuses on analysis implementation of QRIS in business cafe scale small and medium is still very limited. In addition, research it also explores factors technical and social influences merchant's decision in adopt QRIS as well How factors the interact with behavior consumers. With Thus, research This present perspective new in understand dynamics technology digital payments in Indonesian MSME sector.

Justification from study This is very relevant, considering importance role sector cafe in economy local and national. In the middle development rapid digital technology, adoption system payment like QRIS no only potential increase efficiency operational, but also can expand inclusion finance, improve comfort customers, as well as give more access wide to system modern payments. Research This also attempts give outlook to the perpetrators industry, manufacturer policy, and academics about challenges and opportunities in implementation of QRIS in the domestic market, as well as provide recommendation practical that can used For speed up adoption and improvement QRIS acceptance. With Thus, research This No only add treasury literature about implementation technology payments in the SME sector, but also provide contribution direct to development policies and practices that can increase Power competition business small and medium enterprises in Indonesia.

Literature Review

1. Technology Digital Payment QRIS (Quick Response Code Indonesian Standard)

In Indonesia, the implementation technology digital payments, including QRIS (Quick Response Code Indonesian Standard), have experience significant development in a number of year lastly. QRIS is an initiative carried out by Bank Indonesia with objective For make it easier and faster digital transactions, as well as push inclusion finances across the board layers of society. QRIS, which was developed by Bank Indonesia, works The same with ASPI, introduced on August 17, 2019 and started enforced in a way nationally on January 1, 2020 (Purnawan, 2021). QRIS is a system QR Code based cashless payments that are appropriate with Indonesian standard (Fadhila et al., 2023). QRIS is standard QR code for digital payments via electronic money application server based, wallet electronic, or mobile banking. The purpose of QRIS is to make digital payments more easy for society and can supervised by one regulator door Because has standard (Dyah Sekarsari et al., 2022). With this QRIS, customers No need carry

cash or worry about availability of change (Banjarnahor et al., 2023) . Along with development technology , various sector businesses , including MSMEs, are starting adapt with system digital payments for expand market reach and increase efficiency operational . Adoption system This digital payment , as exemplified in the business CV Mandiri Kopi cafe , expected can speed up the transaction process and provide comfort more to customers , at the same time reduce transaction dependency cash .

2. Merchant Readiness in Adopting QRIS

Related studies merchant readiness in adopt system digital payments show that internal factors such as infrastructure technology , understanding about system payment , and readiness source Power humans are very influential to level adoption said . As example , lack of understanding technical and equipment that is not adequate can become obstacle significant for merchants in implementing QRIS, especially in the sector business small and medium . In addition , the factor external like support policy government and accessibility internet network also becomes consideration important that influences merchant readiness . On the other hand , the desire For increase efficiency operational and fulfill hope customer become factor booster main for merchants to adapt with system digital payments such as QRIS. User only need do QRIS scan , enter the payment amount , enter the PIN, and click For finish Payment . Notification transaction will accepted with immediately by the user and merchants. Static QRIS MPM Mode is very suitable used by business micro and small (Viona Patrisia & Rismayani, 2023) . In the system payment , purpose the use of QR Codes provided by traders is For make it easier for customers do server -based non - cash payments , with method scan code that has been provided by the System Service Provider Payment (Hairani et al., 2024) .

3. Acceptance Customer towards QRIS

Reception customer to technology digital payments such as QRIS are greatly influenced by various factors , including convenience usage , security transactions , and trust to system payment . The Technology Acceptance Model (TAM) suggests that two factors the main thing that determines reception technology by users are perceived ease of use (PEOU) and perceived usefulness (PU). Although Bank Indonesia has make an effort For increase interest usage and utilization system QR code based digital payments , will but level understanding public or Customer specifically Generation Millennials about QRIS which is still low (Gultom et al., 2023) . User tend accept technology new If they feel that technology the easy used and useful for they . In the context of QRIS, convenience access and security transaction become key main in build trust customers . Customers in Indonesia are increasingly accept QRIS as alternative more payments fast and practical compared to with payment cash or card credit .

4. Challenges and Opportunities QRIS Adoption in the MSME Sector

The MSME sector has role strategic in the Indonesian economy , but adoption digital technology , including QRIS, is still face various challenge . challenge The main problems faced by MSMEs include difficulties in to obtain training technology , cost implementation beginning , and lack of understanding about benefit term long from system digital payments . QRIS adoption opens up opportunity big for MSMEs to increase efficiency operations , expanding markets, and accelerating transaction , which ultimately can increase Power competition them in an increasingly digital marketplace.

5. Impact QRIS Adoption on Small Business Competitiveness

System digital payments such as QRIS have potential big For increase Power competition business small and medium enterprises (SMEs). QRIS can be used increase speed transaction , reduce risk lose money, and make it easier recording transaction . This is contribute to the improvement satisfaction customers and convenience for perpetrator business in manage their cash flow . The reason Bank Indonesia developed QRIS for MSME traders was due to the large number of QR-Codes that had to be provided trader from various System Service Provider

Payment or publisher, besides Bank Indonesia is also trying to For make it easier transaction without change at traditional market traders which makes it possible For reduce the spread of counterfeit money, and most importantly Bank Indonesia wants to push growth digital economy in all sector especially trading such as MSMEs (Aini et al., 2018). For businesses cafe such as CV Mandiri Kopi, the implementation of QRIS can give mark plus competitive in interesting more Lots customers, especially among more consumers choose digital transactions because the convenience and comfort it offers.

Method

1. Research Design

Study This use design **qualitative** with approach **studies case**. This design chosen For to obtain deep understanding about **merchant readiness** and **acceptance customer** to use **QRIS** in transaction payments in the sector CV Mandiri Kopi cafe. With approach qualitative, research This aiming For dig perception, experience, and view from merchants and Engaged Customers direct in ecosystem this digital payment. Case study This will give outlook more contextual deep about dynamics QRIS implementation in the business world small and medium.

2. Approach Study

Approach study This is **approach qualitative descriptive**, which allows researcher For explore factors that influence merchant readiness and acceptance customer towards QRIS. Research qualitative This No only aiming For describe, but also for analyze more aspects complex, such as attitudes, experiences, and obstacles experienced by merchants and customers in using QRIS. Approach This will give room for researcher For dig information more carry on through interview in-depth and observation directly in the field.

3. Participants and Research Locations

Study This will carried out at **CV Mandiri Kopi**, which consists of from two business units: a cafe that uses QRIS for payments in Indonesia and business exporter coffee beans. **Participants** involved in study This is:

- **Merchant**: Owner and staff involved in operational CV Mandiri Kopi cafe that implements QRIS.
- **Customer**: The customer who does it transaction using QRIS at CV Mandiri Kopi cafe. Participants will chosen in a way **purposive sampling**, with consider those involved direct in the transaction process using QRIS.

Data Collection Techniques

For data collection, research This will use **interview in- depth** interviews and **observations participatory**.

- **Interview In-depth**: Interview will done with the merchants and customers involved in transaction using QRIS. Interview This aiming For dig views, experiences, and perceptions they to use of QRIS, as well as the challenges they face face it in its implementation.
- **Observation Participatory**: Researchers will also do observation directly on site cafe For understand how the QRIS transaction process works, and how merchants and customers interact with technology This.

Instrument interview will semi- structured, with a list of questions open that can allow researcher For explore experience and views Respondent in a way deep.

5. Data Analysis Techniques

Data collected will analyzed use **analysis thematic**. This process involving a number of stage:

1. **Coding** : Interview and observation data will encoded For identify emerging themes related merchant readiness and acceptance customer towards QRIS.
2. **Categorization** : After encoding , data will be grouped to in relevant categories For answer question study .
3. **Interpretation** : Researcher will interpret results analysis with connect findings the with relevant theory as well as context implementation of QRIS in the sector cafe .
4. **Triangulation** will also done For ensure validity findings with compare results interview from various sources (merchants and customers) as well results field observations .

Results and Discussion

1. Interpretation of Results

In the section this , researcher interpret results findings study with relate the data obtained from interview in-depth and observation to relevant theories in literature . Research results analyzed in context merchant readiness and acceptance customer to system QRIS payment at CV Mandiri Kopi cafe . Researcher explain How factors that influence adoption of QRIS, such as convenience usage , costs , and trust customer to technology , according to with theory adoption technology such as the Technology Acceptance Model (TAM) or Unified Theory of Acceptance and Use of Technology (UTAUT).

Interpretation This will covers analysis regarding : merchant perception about effectiveness and efficiency of QRIS in increase transaction volume , perception customer about comfort , safety and convenience in using QRIS for payment , factors that become obstacle for second groups (merchants and customers) in adopt QRIS maximum .

2. Impact on Theory and Practice

Research result This give contribution to development theory adoption technology in context sector business cafe , with focus on QRIS adoption in Indonesia. Research This enrich the Technology Acceptance Model (TAM) with identify factors new that affects adoption technology in the sector service - based business direct to customer .

In general practical , findings This give useful insights for CV Mandiri Kopi and the perpetrators business similar in introduce and optimize QRIS usage . Research This can help the owners business For understand more in challenges faced by merchants and customers in QRIS implementation and give recommendation practical related steps that can be taken taken For increase adoption technology the .

From the side policy , findings this is also relevant for the regulator or responsible agency answer on policy digitalization payment For to design supportive policies success implementation system digital payments in the MSME sector , in particular cafes and restaurants .

4. Social and Ethical Implications

Adoption technology digital payments such as QRIS have impact significant social and ethical issues , especially in context inclusion finance and data privacy . Research This disclose that the use of QRIS can make it easier access public to service digital finance , which has the potential increase inclusion finance in Indonesia. However , it is still there is distrust part customer to security digital transactions , which give rise to problem ethical related personal data protection . In addition , for merchants , QRIS adoption can bring profit economical , but they also have to notice aspect ethical in guard security transactions and trust customers . Therefore that , the findings This highlight importance adequate education and socialization For ensure that QRIS usage is not only profitable in a way economical , but also safe and appropriate with standard applicable ethics .

Discussion

Research result This show that QRIS adoption at CV Mandiri Kopi own complex dynamics between merchant readiness and acceptance customers . From the merchant side , the majority show readiness For adopt QRIS as system payment main in business cafe they . Readiness This reflected from understanding they about the advantages offered by QRIS, especially in increase efficiency transactions and simplify the payment process for customers . However , some merchants also expressed existence challenge technical and lack of adequate training about use system this , which has the potential hinder implementation of QRIS maximum .

On the side customers , even though part big state comfort in using QRIS, there is gap between knowledge about QRIS and levels his acceptance to system this . Most of customer feel helped with the convenience offered , however There is concern related security digital transactions that are still become obstacle psychological . This is indicates that although customer willing For adopt technology digital payments , factors security become element crucial in increase reception they towards QRIS. Based on the analysis this , the result study show that QRIS adoption does not only influenced by aspects technically , but also by perception trust and experience personal user in interact with technology digital payments .

Research result This show that QRIS adoption at CV Mandiri Kopi , which focuses on business cafe with system digital payments , involving two factors Main : merchant readiness and acceptance customers . In case merchant readiness , part big owner cafe show response positive towards QRIS as system payment , which is expected can speed up the transaction process and reduce method dependency payment conventional like cash . Merchants also see QRIS potential for expand market reach , especially with the more its popularity method digital payments among society . However , some merchants conveyed constraint related integration systems and training that are not optimal, which limits use of QRIS comprehensive in several point transaction . This is show that readiness adequate technical and training become factor important in support implementation of QRIS effective .

On the side customers , even though part big consider QRIS as method convenient and efficient payments , results research also revealed existence concern related with issue security and data privacy . Although majority Customers at CV Mandiri Kopi already familiar with QRIS, some from they Still feel worried about potential threat security cyber , such as personal data theft or leakage information transaction . Perception This potential hinder level greater adoption of QRIS wide , although its use Already the more growing in various sector business . In case this , trust become factor crucial that affects reception customer towards QRIS. In addition , there is a number of customers who feel that QRIS has not been fully replace method payment traditional like card credit or cash , which they consider more stable and more can reliable , especially in situation certain .

Researchers also noted that factor social and cultural local influence reception technology digital payments . In the area where CV Mandiri Kopi operating , partly big customer tend more open to technology new , but there are also groups that are more conservative and more choose For use method payment that has been made they know previously . This is create challenge for merchants to convincing customers to switch fully to QRIS, especially for those who are lacking digitally educated or more choose transaction cash Because reason habit .

Based on the results analysis this , can concluded that merchant readiness and acceptance customer towards QRIS mutually related and influenced by various factor technical , psychological , and social . Improvement training for merchants, as well as improvement security and education for customers , become step important in increase level QRIS adoption in the sector business cafe such as CV Mandiri Kopi . Research This confirm importance notice second side This in a way simultaneously in implement technology effective and sustainable digital payments .

Conclusion

Study This aiming For analyze merchant readiness and acceptance customer to QRIS adoption at CV Mandiri Kopi , which implements system digital payments for business cafe in Indonesia. Based on the results analysis , can concluded that QRIS adoption shows potential big in increase efficiency transactions in the sector cafe , with part big merchant states readiness For implement system this . Benefits The main thing that merchants feel is convenience in transactions , efficiency time , and reduction use of cash . However , there are significant challenges related with lack of adequate training and constraints technical in use QRIS system .

On the side customers , even though majority state comfort in using QRIS, concerns about security digital transactions become factor the main thing that hinders reception they in a way more wide . Issue about data protection and potential leakage information personal Still become obstacle psychological that must be be addressed so that QRIS can accepted with more both by customers . In addition , the factor social and cultural local also participate influence level adoption , with more customers open to digital technology and some other more choose method payment traditional .

In general overall , results study This show that QRIS adoption at CV Mandiri Kopi need a holistic , combining approach readiness technical and training for merchants, as well as strengthen aspect security and trust customer to system digital payments .

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