

ANALYSIS OF THE USE OF QUICK RESPONSE CODE INDONESIAN STANDARD (QRIS) AS A NON-CASH PAYMENT METHOD AT PAKULINAN CENTRAL CULINARY TAMAN AINUN HABIBIE WONOSOBO

Viona Dwi Cahyaningrum¹, Mila Fursiana Salma Musfiroh², Titik Hinawati³, Ainun Khabib⁴, Niken Kusdayanti^{5*}, Ratna Wijayanti⁶, Heri Purwanto⁷, Nanang Agus Suyono⁸

¹⁻⁸Fakultas Ekonomi dan Bisnis, Universitas Sains Al-Quran, Indonesia

*Email corresponding author: nikenkusdayanti@unsiq.ac.id

Article Information: Received: June, 25 2026, Published: August, 10 2026

Abstract

Technological developments have an impact on transactions in payment systems, one of which is the use of QRIS which makes it easier for sellers to only provide one QR Code. This study aims to analyze the use of QRIS as a non-cash payment tool that occurs in Pakulinan Central Culinary Taman Ainun Habibie Wonosobo. Researchers used a qualitative descriptive method with a phenomenological approach, meaning this study is focused on exploring, understanding and interpreting the meaning of phenomena, events and their relationship with ordinary people in certain situations. Data collection techniques in this study used observation, interviews and documentation methods, after the data was collected, the author used analysis techniques such as data reduction, data presentation and drawing conclusions to analyze the data. The results of the study show that the use of QRIS in Pakulinan Central Culinary Taman Ainun Habibie, almost all of which are in accordance with the ease of use, namely easy to learn, controllable, flexible, easy to use, and clear. The use of QRIS also helps increase the income of business actors in Pakulinan Central Culinary Taman Ainun Habibie Wonosobo.

Keywords: QRIS, Non-Cash Payment, Ease to Use, MSMEs.

INTRODUCTION

The development of information technology has progressed rapidly, providing benefits to everyday life, including the business world (Zaniarti et al., 2025). Community activities have become easier thanks to technological innovation and the internet. In the era of globalization, all human activities can be carried out quickly, easily, and efficiently. Sophisticated electronic devices are all designed to make human work easier (Al-Kansa et al., 2023).

The technology offered in digital payments has brought about new changes with the emergence of e-wallets that can be accessed via smartphones (Azzahra et al., 2026). The advantages of e-wallets lie in their practicality, convenience, and security, while the disadvantage is that users must be connected to the internet when making payments. The payment mechanism via e-wallets also facilitates transactions between sellers and buyers. Existing e-wallets can be found in many applications, such as Dana, Ovo, GoPay, etc. The abundance of these applications—or so-called digital wallets—means that sellers must provide QR codes for buyers to scan through each respective digital wallet app. This certainly creates inconvenience for both buyers and sellers because the terms and conditions of each type of digital wallet app differ.

Technological advances in payment systems have shifted the role of cash to more efficient and economical non-cash options. QRIS is a QR Code standard for e-wallets, mobile banking, and

server-based e-money applications (Imran et al., 2025). QRIS offers numerous benefits for businesses, including simplifying transaction processes, offering an alternative solution to the multitude of existing e-wallet applications. QRIS technology can boost the advancement of the MSME sector, accelerating financial access for businesses wherever they are (Yulistyani, 2020).

Since the introduction of the Quick Response Code Indonesian Standard (QRIS) by Bank Indonesia in 2020, the use of digital payment systems in Indonesia has experienced significant growth. QRIS was designed to unify various digital payment services into a single QR code standard, aiming to simplify transactions and support financial inclusion throughout Indonesia.

This aligns with Bank Indonesia's (BI) program promoting the less cash society (LCS) movement as a substitute for cash payments in Indonesia. The program is expected to accelerate the digitalization of MSMEs, facilitate MSME advancement, and increase financial inclusion in Indonesia.

Wonosobo offers significant opportunities for MSMEs. Their presence in Wonosobo can improve the welfare of the Wonosobo community. Many businesses in Wonosobo have begun adopting QRIS to facilitate fast and secure payments. One example is the Pakulinan Central Culinary Center at Taman Ainun Habibie Wonosobo, located near the Grand Mosque of Jami'. The culinary center is home to 70 merchants, of which 46 are already using QRIS.

Table 1.1

No.	Merchant Data	Total
1	QRIS User	46
2	Not a QRIS User	24
Total		70

Source: Chairman of Pakulinan Central Culinary, 2026

Based on Table 1.1, approximately 60 percent of traders at Pakulinan Central Culinary, Taman Ainun Habibie, Wonosobo, have used QRIS as a transaction method, indicating that many MSMEs are aware of the importance of using QRIS for their business development. There are also some traders who have not used QRIS and still use the cash method. However, there are some sellers who have not utilized this system as many as 24 people or around 35 percent. Sellers who have not used QRIS are aged 60 and above. According to the Chairman of Pakulinan, Mr. Eko Effendi, some sellers who have not utilized this system because they feel unfamiliar with the use of electronic payments. So far, they have found it difficult to use technology such as mobile phones. Therefore, they feel that using QRIS and e-wallets is still complicated.

Due to changing dynamics in the payment system, many people are shifting to cashless payments. This is especially true for teenagers, who are very familiar with cashless payment services and are also the primary consumers of Pakulinan Central Culinary, Taman Ainun Habibie, who prefer to use QRIS for payments. This served as the starting point for this research. The aim was to analyze the impact of QRIS use on commerce, and to identify factors that encourage and hinder QRIS adoption among these merchants.

LITERATURE REVIEW

QRIS (QuickResponse Code Indonesian Standard)

The Quick Response Indonesian Standard (QRIS) is a QR code standard for mobile banking e-wallets and server-based e-money applications (Imran et al., 2025). However, there is a transaction fee or merchant discount (MDR). The MDR is a fee charged by the PJSP to business actors for each transaction made through QRIS. The QRIS MDR amount is set by Bank Indonesia at 0.3% for micro businesses, 0.7% for regular transactions, 0.6% for education transactions, and 0.4% for gas station transactions and social assistance. The Quick Response Indonesian Standard (QRIS) provides a more efficient cashless payment method through a single QR code, eliminating the need for merchants to have multiple QR codes from different sources (Nizar & Yusuf, 2022). Research by Zainarti et al.

(2025) found that some MSMEs in Medan have already adopted QRIS, demonstrating numerous benefits. They feel secure using it, and it has also increased their revenue.

According to Bank Indonesia (BI), the QRIS money mechanism operates interconnectedly and interoperably, where a single QR code can be scanned by any payment application. Funds move digitally from a user's balance (bank/digital wallet) to a merchant's account within seconds of notification, with settlement typically occurring H+1. This facilitates transactions between buyers and sellers. No fees are charged for transactions under IDR 500,000, a policy implemented by Bank Indonesia to support MSMEs in Indonesia.

Ease of Use

According to Kumala et al. (2022), there are five indicators of QRIS ease of use: easy to learn, controllable, flexible, easy to use, and clear and understandable. Jogiyanto (2007) stated that to measure how easy a technology is to use, the main indicators include ease of learning, ease of operation, clarity and understanding, and flexibility. Therefore, the use of technology can make daily activities easier for humans. When humans utilize technology, they can enjoy various conveniences. Business actors can also increase revenue by utilizing technology.

Non-Cash Payment Method

A means of payment is an item or device used to transfer funds in an economic activity (Khayyirah, 2022). Economic activities such as buying and selling are an integral part of our lives; we engage in transactions almost every day to meet our daily needs. These transactions can occur in shops, supermarkets, markets, and even online stores (Febriaty, 2019). Therefore, the means of payment used in these transactions are inseparable. Every country has its own currency used for daily transactions. Currently, transactions can be conducted not only offline but also online, either through e-commerce or social media. E-Payment is defined as an electronic payment instrument where the money used for transactions is stored electronically (Apriliana & Maharani, 2024).

Conceptual Framework

A conceptual framework is a description or statement of the conceptual framework for solving a problem that has been identified or formulated. A conceptual framework is also defined as a tentative explanation of the phenomena that constitute the problem. Furthermore, some argue that a conceptual framework is a conceptual model of how theory relates to various factors that have been identified as important issues (Sugiyono, 2013). The conceptual framework for this research can be seen in the schematic stages in Figure 2.1 below:

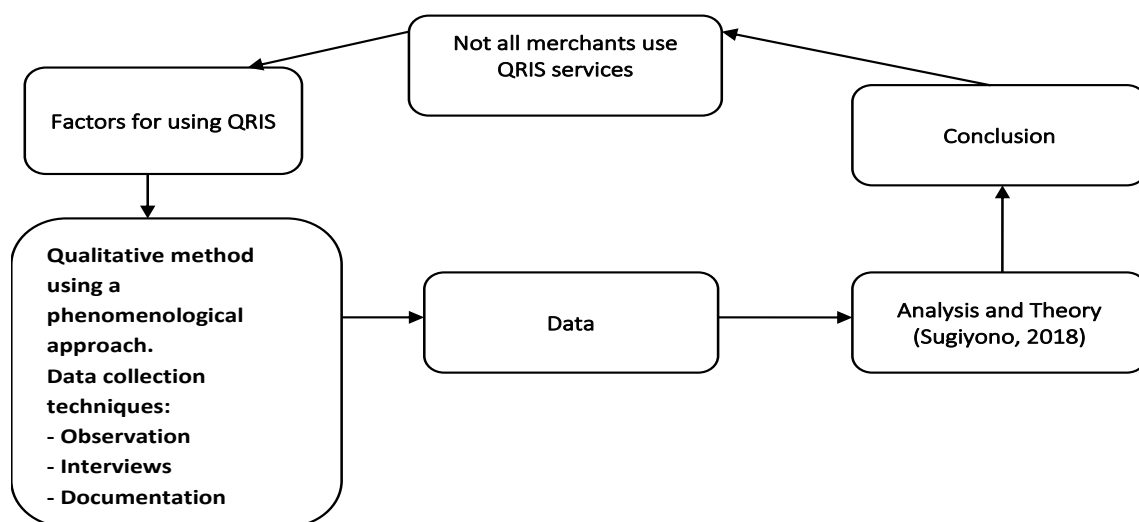


Figure 2. 1 Conceptual Framework

RESEARCH METHODS

This research is a qualitative study using a phenomenological approach. This approach was chosen to deeply understand the meaning, experiences, and perceptions of merchants at the Taman Ainun Habibie Culinary Center regarding the use of QRIS.

This research was conducted at the Taman Ainun Habibie Culinary Center in Pakulinan, a city with strong MSME growth. The subjects were merchants at the Taman Ainun Habibie Culinary Center.

Several techniques were used during data collection, including observation, in-depth interviews, questionnaires, and documentation. The researcher used a credibility test to verify the validity of the data, utilizing source triangulation as a testing tool. The data analysis techniques used were organizing the data into categories, breaking it down into units, synthesizing it, arranging it into patterns, selecting what was important and what was to be studied, and drawing conclusions that were easily understood by both the individual and others (Sugiyono, 2018).

RESULTS AND DISCUSSION

Researchers observed the merchants and interviewed the head of Pakulinan Central Culinary regarding the implementation of QRIS at Taman Ainun Habibie among merchants in the area. This aligns with the statement of Mr. Efendi, the head of Pakulinan Central Culinary.

"QRIS usage at Pakulinan Central Culinary is almost universal. However, some users have not yet utilized the system because they are waiting for the planned equalization program."

The statement above aligns with the situation on the ground; almost all merchants at Pakulinan Central Culinary already use QRIS for transactions. This indicates that merchants at Pakulinan Central Culinary have embraced technological developments. They perceive that using technology offers numerous benefits. These benefits include speed, high security with encryption, and the convenience of cashless transactions anytime.

The researchers then asked merchants at Central Kuliner about the use of QRIS. This was conveyed by Mr. Haris, a Madurese satay vendor who already has a QRIS system:

"Mr. Haris is very helped by QRIS because many customers are already making payments via it."

This cashless payment method provides convenience for all levels of society. Many customers are requesting a switch from cash to electronic payments.

The researchers also asked a crispy french fries vendor about his confidence in using QRIS:

"The QRIS payment method is very safe and secure, because it has a permit."

The use of QRIS at Pakulinan Central Kuliner is considered safe because it is directly monitored and licensed by Bank Indonesia. Merchants need not worry about the security of their transactions.

Researchers also interviewed one vendor who already uses QRIS, Mrs. Romadhonah, a durian dawet seller:

"For Mrs. Romadhonah, using the QRIS application is very complicated, but due to the demands of customers, who often ask about paying using QRIS, it's better to balance customer desires."

Merchants at Pakulinan Central Culinary come from a variety of age groups, from young adults to seniors. These differences in background have led to varying responses regarding the use of QRIS-based digital payment applications.

Researchers also asked Mrs. Ade, a Kue Balok Lumer (lumer cake) seller, about her experience using QRIS:

"Mrs. Ade doesn't mind using the QRIS app, because it eliminates the hassle of using cash."

The ease of use of the QRIS app has a significant impact on merchants, as it is more practical and modern, and also offers the potential for increased sales due to the ability to accept any QRIS-

based payment method. This indicates that merchants at Pakulinan Central Culinary, Taman Ainun Habibie, have already seen the benefits of using QRIS in increasing MSME revenue.

Researchers also inquired about the ease of use of QRIS. The following is an interview with Mrs. Ruwiyati, a traditional snack vendor:

"According to Mrs. Ruwiyati, using QRIS is very beneficial because the QRIS payment method is easy to learn and is controlled by the system."

The QRIS payment method is easy to learn, meaning that when someone uses the QRIS application for the first time, they immediately understand and grasp the procedures for using this technology, and it can be controlled, minimizing errors.

Data presentation is conducted using descriptive narrative techniques, which outline the research findings from an analysis of understanding based on information obtained from research sources. The findings indicate that Pakulinan Central Kuliner Taman Ainun Habibie will continue to maximize the use of QRIS as a cashless transaction method. Based on data obtained by researchers in the field, merchants at Pakulinan Central Kuliner Taman Ainun Habibie have experienced positive impacts in adopting QRIS, such as ease of learning, ease of use, flexibility, controllability, and security. This indicates that the use of the QRIS payment method is in accordance with its indicators.

The conclusion drawn from the data collection above is that QRIS use at Pakulinan Central Kuliner meets the indicators, indicating that QRIS usage meets the standards set by the relevant authorities. QRIS is also easy to use and learn, offers easy access, and provides a sense of security thanks to its permit and direct supervision by Bank Indonesia and the Payment System Service Provider (PJSP). In conclusion, QRIS, as a cashless payment method at Pakulinan Central Kuliner, is on the right track and offers numerous benefits to users.

The data validity method used is the credibility standard. The credibility standard used in this study is triangulation of sources from research results. Based on field observations and interviews, it was found that all merchants in Pakulinan Central Culinary are already using QRIS as a payment method. This indicates a positive development in the use of digital technology in the local trade sector, which makes transactions easier for customers. The implementation of QRIS can also expand the market and attract more customers, potentially increasing vendor income in the area.

QRIS payments are currently widely used by 46 merchants at Pakulinan Central Culinary, Taman Ainun Habibie Wonosobo. Meanwhile, 24 merchants have not yet used the QRIS payment method. The merchants who have not yet used QRIS are all over 60 years old. This is because merchants over 60 find it difficult to use current technology. They feel that using the QRIS method is too complicated. Meanwhile, merchants who have used QRIS find it easy to use. They found QRIS easy to learn, controllable, flexible, user-friendly, and clear and understandable. Merchants have seen numerous benefits from using QRIS to increase their business revenue. The QRIS payment facility can attract consumers to purchase products due to the convenience of using the QRIS payment method.

CONCLUSION

The use of QRIS brings numerous benefits to businesses, especially MSMEs. Users find QRIS easy to learn and use, secure because it is licensed and directly supervised by a payment system service provider (PJSP), flexible in its use, and controllable. QRIS usage at Pakulinan Central Kuliner Taman Ainun Habibie Wonosobo is almost universal, with 46 merchants already using QRIS for transactions, and the rest are awaiting the rollout of the QRIS program.

The high demand from customers at Pakulinan Central Kuliner Taman Ainun Habibie Wonosobo for QRIS payments demonstrates that many people are already utilizing the technology. Over time, merchants at Pakulinan Central Kuliner Taman Ainun Habibie Wonosobo have adapted to this by offering QRIS payments. QRIS payments attract customers because they find it convenient. This indicates that QRIS use increases their business revenue.

Based on the results of the research conducted on the use of QRIS, there are several things to consider as input and suggestions for QRIS users at Pakulinan Central Kuliner Taman Ainun Habibie for their well-being and progress. It is recommended that there be education on the use of QRIS for sellers who have not used QRIS so that they are interested in using QRIS. The education can provide an overview to sellers that using QRIS is not complicated and can help increase their business income.

BIBLIOGRAPHY

- Al-Kansa, B. B., Iswanda, M. L., Kamilah, N., & Herlambang, Y. T. (2023). Pengaruh kemajuan teknologi terhadap pola hidup manusia. *Indo-MathEdu Intellectuals Journal*, 4(3), 2966–2975. <https://doi.org/10.54373/imeij.v4i3.682>
- Apriliana, S., & Maharanim, S. (2024). Pengaruh sistem pembayaran non tunai, kemanfaatan, dan kemudahan terhadap keputusan konsumen bertransaksi melalui Quick Response Code Indonesia Standard di Karesidenan Madiun. *Jurnal Ekonomi dan Bisnis*, 16(2), 101–108. <https://doi.org/10.55049/adxftn90>
- Azzahra, S. M., Alam, A. N. P., Ara, H. N. H., Aprilia, N., Ramadhani, R. F., & Rudianto, R. (2026). Pengaruh penggunaan e-wallet, literasi keuangan, dan kemudahan teknologi terhadap perilaku konsumtif masyarakat. *Jurnal Manajemen Ekonomi dan Akuntansi*, 2(4), 737–744. <https://doi.org/10.63921/jmaeka.v2i4.483>
- Febriaty, H. (2019). Pengaruh sistem pembayaran non tunai dalam era digital terhadap tingkat pertumbuhan ekonomi Indonesia. *Proceeding FRIMA (Festival Riset Ilmiah Manajemen dan Akuntansi)*, 2(1), 307–313. <https://doi.org/10.55916/frima.v0i2.47>
- Imran, A., Ramadhan, H. M., & Salsabila, H. P. N. (2025). Sosialisasi inovasi pembayaran menggunakan QRIS terhadap mahasiswa dalam memudahkan kehidupan sehari-hari. *Sinergi dan Harmoni Masyarakat MIPA*, 1(2), 56–61. <https://doi.org/10.29303/sinonim.v1i2.6082>
- Jogiyanto, H. (2007). *Sistem informasi keperilakuan*. Andi Offset.
- Khayyirah, S., Kurniawan, R. A., & Gemilang, S. G. (2022). Analisis penggunaan alat pembayaran non tunai pada tingkat mahasiswa Universitas Islam Negeri Mataram tahun 2021/2022. *Society*, 13(1), 7–17. <https://doi.org/10.20414/society.v13i1.5297>
- Kumala, D. C., Pranata, J. W., & Thio, S. (2020). Pengaruh perceived usefulness, perceived ease of use, trust, dan security terhadap minat penggunaan GoPay pada generasi X di Surabaya. *Journal of Management and Hospitality (JMHot)*, 6(1), 19–29. <https://doi.org/10.9744/jmhot.6.1.19>
- Nizar, A. M., & Yusuf, A. (2022). Pengaruh persepsi kemudahan penggunaan dan kepercayaan terhadap minat menggunakan aplikasi dompet digital LinkAja. *J-MAS (Jurnal Manajemen dan Sains)*, 7(2), 928. <https://doi.org/10.33087/jmas.v7i2.569>
- Sugiyono. (2013). *Memahami penelitian kualitatif*. Alfabeta.
- Yulistyani Kasumaningrum. (2020). Penggunaan QRIS terus ditingkatkan termasuk pedagang mikro. *Pikiran Rakyat*. <https://www.pikiran-rakyat.com>

Zainarti, Soleha, S., Sabrina, T. W., & Anggraini, D. (2025). Optimalisasi pembayaran digital melalui Quick Response Code Indonesian Standard (QRIS) pada UMKM Kota Medan. *Surplus: Jurnal Ekonomi dan Bisnis*, 3(2), 455–461. <https://doi.org/10.71456/sur.v3i2.1328>