The effectiveness of using QRIS as a digital transaction tool in Banjarmasin city siring tourism

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Abstract

This study aims to determine the effectiveness of using QRIS as an effort to increase the income of MSMEs around Banjarmasin City Siring tourism and increase the competitiveness of Siring City to become an integrated and up-to-date visitor location with the use of QRIS. The research was conducted using a quantitative descriptive method. Data collection techniques are observation, survey, and interview. The study was conducted in Banjarmasin City Siring Tourism in July 2023. The research subjects were MSMEs around the siring tourism location in Banjarmasin city, with a total sample of 30 people. The findings show that 82.7% of respondents agree and strongly agree that QRIS provides benefits. As many as 88% of respondents agree and strongly agree that QRIS is easy to use. As many as 76% of respondents agree and strongly agree to use QRIS as a means of payment for their business. In the future, the government and related banks should be able to provide socialization and education to merchants or related merchants regarding the security and additional benefits of using QRIS, regarding flexibility and how to control the use of QRIS, and provide socialization regarding the effectiveness and efficiency of using QRIS, because there are still many merchants who do not understand that QRIS is more effective and efficient than cash payments.

Keywords

Tourism, QRIS, Digital payment, Banjarmasin

Introduction

QRIS was designed by Bank Indonesia in collaboration with the Indonesian Payment System Association / Asosiasi Sistem Pembayaran Indonesia (ASPI) using the EMV international standard. The goal is to make digital payments easier and can be supervised by a one-stop regulator. The presence of QRIS allows various QR-based Payment System Service Providers/ Penyedia Jasa Sistem Pembayaran (PJSP) to be accessed with just one QR code. It means that even though the digital payment application used by consumers is different, the store only needs to provide one QR code. It is undeniable that there are now various types of payment applications that the

Indonesian people actively use. In fact, currently, 38 e-wallets have received official licenses in Indonesia. It shows that the cashless society (a society that no longer utilizes cash when conducting financial transactions) in Indonesia is getting wider, and the need for one national QR code standard is getting bigger. Starting January 1, 2020, BI requires all non-cash payment service providers to use QRIS.

The goal is to make payment transactions cheaper and more efficient, financial inclusion runs faster, the Micro, Small and Medium Enterprises (MSMEs) are more advanced, and ultimately can encourage maximum economic growth. BI itself carries the theme of the "UNGGUL" spirit from the existence of QRIS:

1. Universal, QRIS is inclusive, used for all levels of society, and can be used for payment transactions at home and abroad.

2. Easy, that is, people can transact easily and safely in the grip of a cell phone.

3. Profit, namely transactions with QRIS, benefit buyers and sellers because transactions are directly efficient through one QR code that can be used for all payment applications on cell phones.

4. Direct, meaning that QRIS transactions occur immediately because the process is fast and occurs instantly, thus supporting the smoothness of the payment system.

In the next normal era that we are currently experiencing, the existence of digital payment methods (non-cash) allows people to transact without coming into contact with people or payment instruments at merchants. Payment using the QR code method is a digital payment method without physical contact between the seller and the buyer. Not only that, but the existence of QRIS also makes it easier to carry out various kinds of payment transactions. The results of this study aim to analyze and examine the effect of perceived benefits, perceived convenience, perceived risk, and technological innovation on user interest in the use of QRIS as a transaction tool in Banjarmasin city siring tours with QR codes. The existence of QRIS will likely have an impact on the income of MSMEs in the surrounding community, which will increase.

The objectives of this research are to find out how the perceived benefits of using QRIS as a digital payment transaction tool for MSME players in the Siring tourism area of Banjarmasin City, also to find out how the perceived ease of use of QRIS as a digital payment transaction tool for MSME players in the Siring tourism area of Banjarmasin city, and last, to find out how the decision to use QRIS as a digital payment transaction tool for MSME players in the Siring tourism area of Banjarmasin City.

Literature Review

QRIS

QRIS stands for Quick Response Code Indonesian. QRIS is a QR Code standard for payment systems in Indonesia developed by Bank Indonesia with the Indonesian

Payment System Association (Asosiasi Sistem Pembayaran Indonesia, ASPI) [12]. QRIS is designed using one code that can serve various types of payments; it aims for efficiency. With one code, the seller does not need to have multiple types of QRIS from various publishers.

According to Paramitha and Kusumaningyuas [12], Bank Indonesia carries the theme of a "Unggul" spirit with the existence of QRIS: Universal, Gampang (Easy), Untung (Profit), and Langsung (Direct). There are several advantages of QRIS. They are more efficient payments, the anticipation of criminal actions, and increased business competition; all groups can use QRIS. The weaknesses of QRIS are the uneven knowledge of its use and the fact that the internet network has not been evenly distributed and is stable in Indonesia.

Perceived of Benefits

According to Kotler and Armstrong [9], perception is the process by which we select, organize, and translate information to create a meaningful picture of the world. According to Jogiyanto and Willy [5], perceived benefit is the extent to which a person believes the use of a certain technology will improve their job performance. Someone will use a technology if he feels it has benefits for him; on the contrary, if someone thinks that a technology has no benefits, then he will not use the technology.

According to Davis in Ernawati & Noersanti's research [2], perceived benefits are measured by several indicators as follows:

1. Simplify payment transactions

2. Accelerate payment transactions

3. Provide additional benefits when completing transactions

4. Provide a sense of security when making payment transactions

5. Increase efficiency in making payment transactions

Ease of Use

According to Jogiyanto & Willy [5], the perception of ease of use is a measure by which a person can believe that the use of technology can be clearly used and easy to operate. Someone's assumption regarding the ease of using a system makes someone decide to use the system. If someone finds it easy to use a system, then he will use it. According to Jogiyanto and Willy [5], the ease of a system can makes someone make decisions. According to Davis in Ernawati & Noersanti's research [2], there are several indicators used to measure ease of use. They are:

1. Easy to learn

2. Can be controlled

3. Flexible

4. Easy to use

5. Clear and understandable

Usage Decision

According to Kotler & Armstrong [9], purchase interest is a consumer behavior where consumers have the intention to choose a product based on their experience in choosing, using, consuming, or even wanting a product. The purchase decision to use QRIS is the use of a technology that anyone can use. According to Kotler & Armstrong [9], purchasing decision indicators are as follows:

1. Steadiness to buy after knowing product information

2. Deciding to buy because of the most preferred brand

3. Buying because it suits your needs and desires

4. Buying because of other people's recommendations

Method

The research was conducted using a quantitative descriptive method. Data collection techniques in the form of observation, surveys, and interviews were applied at the data collection stage, while the data analysis technique used was descriptive analytics. The research was conducted in Siring tourism in Banjarmasin City in July 2023. The research subjects were MSMEs around the siring tourism location in Banjarmasin city. The population of MSMEs in Banjarmasin City Siring Tourism still needs to be discovered. So, the sample size studied was determined by as many as 30 people using the sample calculation according to Roscoe (10 x Number of Variables). Respondents who are sampled will be surveyed online using Google Forms based on indicators developed in previous research, namely Jaya and Luk's research [4]. Survey measurements are in the form of closed questions with answer choices using a Likert scale.

Result and Discussion

Demographic Characteristic

From the data collected by the author, it can be concluded that most of the respondents are MSME traders around Banjarmasin City, siring tourism aged 18 to 35 years, with a total of 90%. The rest are respondents with an age range of < 17 years, as much as 3.3%, and ages 36 - 45 years, as much as 6.7%. In addition, most of the respondents are MSME traders around Banjarmasin city Siring who are female, as much as 56.7%. Meanwhile, the number of male traders is almost balanced with female traders, namely 43.3%. As for the type of business, the majority of respondents are MSME traders around Banjarmasin City Siring, whose type of business is a café at 60%. The remaining types of companies are restaurants as much as 20%, accessories as much as 16.7%, food snacks and restaurants as much as 16.7%, and services as much as 3.3%. Thus, it can be concluded

that the majority of the types of businesses of MSME traders around the Siring of Banjarmasin city are café traders, restaurants, and food/beverage snacks.

Discussion

The following are respondents' responses to indicators of the Perceived benefits of QRIS Variables:

Table 1. Respondents' Responses to the Perceived Benefit Variable Indicator

Indicator	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
QRIS simplifies payment transactions				63,3%	36,7%
QRIS speeds up payment transactions			13,3%	56,7%	30%
QRIS provides additional benefits when in addition to facilitating payment transactions			40%	50%	10%
QRIS provides a sense of security in making payment transactions			20%	56,7%	23,3%
QRIS makes payment transactions more effective and efficient			13,3%	73.3%	13,3%
Average			17,3%	60%	22,7%

From Table 1, MSME traders around Banjarmasin City Siring tend to agree and strongly agree with all question indicators on the perceived QRIS benefits variable (82.7%). So, almost all respondents agree that QRIS provides benefits. The indicator that gets the most approval from respondents is QRIS, which makes payment transactions easier (100%). The indicator with the lowest level of approval is QRIS, which provides additional benefits besides facilitating payment transactions (60%). In the future, the government and banks should be able to provide education to merchants or related merchants about the additional benefits of using other QRIS, such as automatically recorded transaction history, safer transactions because they avoid counterfeit money, no need to bother providing change, and money that goes directly to the same account on the same day. In addition, it would be better if the government and banks also provided information about the security of using QRIS because there are still many neutral traders (20%) on the QRIS statement, which provides a sense of security in making payment transactions.

The following are respondents' responses to the indicators of the Perceived Ease of Use QRIS Variable:

Table 2. Respondents' Responses to the Ease of Use Perception Variable Indicator.

Indicator	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
QRIS is easy to learn			10%	73,3%	16,7%
QRIS application can be controlled well			20%	70%	10%

Indicator	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
QRIS is flexible in its use			16,7%	70%	13,3%
QRIS is easy to use			3,3%	70%	26,7%
QRIS application is clear and understandable			10%	66,7%	23,3%
Average			12%	70%	18%

From Table 2, MSME traders around Banjarmasin City Siring tend to agree and strongly agree with all question indicators in the perceived ease of use of the QRIS variable (88%). Almost all respondents agree that QRIS is easy to use. The indicator that received the most approval from respondents was that QRIS was easy to use (90%). Meanwhile, the indicator with the lowest level of approval is that the QRIS application can be controlled properly (80%). In the future, the government and banks should be able to provide education to merchants or related merchants about how to prevent the use of QRIS, such as how to check transaction history through the QRIS application at the relevant bank and information about when to search for money to enter the merchant owner's account. In addition, it would be better if the government and banks also provided socialization about the flexibility of using QRIS because there are still many neutral merchants (16.7%) on the QRIS statement that are flexible in its use. It means that there are still many merchants or, in this case, MSME traders who need to understand that QRIS offers flexibility in payment options for consumers. Consumers can use the various digital wallets they have, such as Gopay, DANA, OVO, ShopeePay, and so on, to make payments through QRIS. Even merchants can also accept payments from consumers who use various types of banks and credit cards, thus expanding the range of costs for consumers.

The following are respondents' responses to the QRIS Usage Decision Variable indicator:

Table 3. Respondents' Responses to Usage Decision Variable Indicators.

Indicator	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I use QRIS as a payment transaction tool after knowing its benefits.			13,3%	70%	16,7%
I use QRIS because of its convenience.			6,7%	70%	23,3%
I use QRIS because I get recommendations from other people.			40%	33,3%	13,3%
I use QRIS because it suits my needs.			26,7%	46,7%	26,7%
I use QRIS because it is more effective and efficient than cash payments.			33,3%	56,7%	10%
Average			24%	55,3%	20,7%

From Table 3 above, it showed that MSME traders around Banjarmasin City Siring tend to agree and strongly agree with all question indicators in the QRIS Usage Decision variable. The adoption of digital payment technologies like QRIS can be explained through various theories, such as the Technology Acceptance Model (TAM) [15], which emphasizes perceived ease of use and perceived usefulness. Moreover, previous studies highlight the role of convenience, direct benefits, and social influence in encouraging the adoption of QRIS among MSME traders [8]. It implied with most all respondents agree to use QRIS as a means of payment for their business. The indicator that gets the most approval from respondents is that I use QRIS because of its convenience (93.3%). While the indicator with the lowest level of approval is, I use QRIS because I get recommendations from others (46.6%). In the future, the government and banks should be able to motivate merchants or traders to recommend the use of QRIS to others. In addition, it is better if the government and banks also provide socialization about the effectiveness and efficiency of using QRIS because there are still many traders who are Neutral (16.7%) on the statement I use the QRIS application. After all, it is more effective and efficient than cash payments. It means that there are still many merchants or, in this case, MSME traders who need to understand that QRIS offers effectiveness and efficiency in its use. In terms of effectiveness, QRIS makes it easy for merchants to complete transactions by simply scanning the QRIS barcode (practical). Besides, QRIS allows consumers and merchants to transact easily and safely, transaction history can be monitored at all times, and money can enter the merchant owner's account on the same day. In terms of efficiency, QRIS provides a very small fee discount. Besides, QRIS provides ease of payment with a wide selection of digital wallets and banks owned by consumers; consumers also do not need to carry cash, so merchants only need to provide a little money for change.

Conclusion

All question indicators on the perceived QRIS benefits variable agree and strongly agree (82.7%). Thus, almost all respondents agree that QRIS provides benefits. Almost all respondents agreed or strongly agreed with all question indicators on the perceived ease of use of the QRIS variable (88%). Thus, nearly all respondents agree that QRIS is easy to use. MSME traders around Banjarmasin City tended to agree and strongly agree with all question indicators on the QRIS Usage Decision variable (76%). So, almost all respondents agreed to use QRIS as a means of paying for their business. We recommend that the government and banks educate merchants or related merchants regarding security and other additional benefits of using QRIS, such as automatically recorded transaction history, safer transactions because they avoid counterfeit money, no need to bother providing change, and money that goes directly to the same account on the same day. Furthermore, the government and banks should be able to educate merchants or related merchants about the flexibility and how to control the use of QRIS, such as how to check transaction history through the QRIS application at the relevant

bank and information about when to search for money to enter the merchant owner's account. Although merchant owners or MSME actors agree to use QRIS as a means of their business transactions, not all of them recommend or want to provide recommendations for using QRIS to other business actors. The government and banks should be able to motivate merchants or traders so that they can recommend the use of QRIS to others, as well as provide socialization about the effectiveness and efficiency of using QRIS because there are still many traders who do not understand that QRIS is more effective and efficient than cash payments.

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