

ANALYSIS OF THE IMPACT OF USING QUICK RESPONSE CODE INDONESIAN STANDARD (QRIS) ON INCOME LEVEL AND PROFIT OF MSMEs IN GOR SATRIA PURWOKERTO AREA

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ABSTRACT

This research is a survey research on MSMEs that use QRIS in East Purwokerto, especially at GOR Satria Purwokerto Area. This study takes the title: "Analysis of the Impact of Using the Indonesian Standard Quick Response Code (QRIS) on the Income and Profit Levels of MSME Players in GOR Satria Purwokerto Area. The purpose of this study is to analyze knowledge, barriers, income before and after using QRIS, and profit before and after using QRIS. The population in this study are MSME actors in GOR Satria Purwokerto Area. The number of respondents taken in this study was 41 respondents using the lemeshow formula for an unknown population. The snowball sampling method is used to determine the respondents. Based on the results of research and data analysis using the Normality Test, Paired T Test and Wilcoxon Test, it shows that: (1) MSME actors in GOR Satria Purwokerto know about QRIS and its use. (2) MSME players at GOR Satria Purwokerto did not experience any obstacles when using QRIS. (3) QRIS usage has increased the income of MSME players at GOR Satria Purwokerto. (4) QRIS usage has increased profits for MSME players at GOR Satria Purwokerto. The implication of the conclusions above is that based on this research, the authors can take the implication that the theory of Technology Acceptance Model (TAM) can explain that the existence of QRIS has helped businesses to increase sales revenue and profits in order to develop business, especially for MSMEs. The existence of this theory is in line with events in the field. Society accepts the latest technological outputs and uses them well. This positive development in the use of QRIS also needs to be expanded again so that the acceleration of digitization of payments can be evenly distributed in all regions. Digitization of payments in the form of QRIS has also proven to have a positive effect on increasing income and profits on MSME sales in the Gor Satria Purwokerto Lor Region so that digital payments must be redeveloped in applying cashless policies by the government.

Keywords: QRIS, Profit, Income, MSMEs, GOR Satria Purwokerto

1. Introduction

Money is a medium of exchange, in this case money is used as a tool to buy or sell goods or services. Kasmir (2009) in his book entitled *Banks and Islamic financial institutions* states that money is something that is present and in general as a means of payment and purchase of goods and services and also wealth, money can also be a means of paying debts. Central Bank Law

Number 13 of 1968 Article 26 paragraph 1 states that Bank Indonesia has the sole right to issue coins and paper money. Demand deposits are money that is kept in a bank account that can be used when you want to make a transaction, while card money is money that is legally issued by a country. The types of money issued are banknotes and coins. Developments facilitate the work of its users, technological advances also produce modernity which is marked by economic growth, social mobility, and a new culture.

One of the developments in technology is the use of social networks which are widely used by all groups, from small children to elderly parents. According to Nasrullah (2015) social media is media from the internet that interprets its users to interact with each other to form a bond online. The existence of social networks can bring changes to people's lives. Lots of positive and negative impacts generated when using social networks. One of the positive impacts of using social networks is that it makes it easier to communicate with distant relatives, expand the network and even facilitate transactions. Lots of changes have occurred due to the rapid growth of the latest technology. Against the background of the increasing use of the internet in Indonesia and supported by the increasing knowledge of the Indonesian people with the existence of social networks, this is the background for the emergence of digital transactions or what is called E-Commerce (Fatmawati 2021).

According to Laudon (2019), E-commerce is a situation where the process of buying and selling products is carried out electronically by consumers and from company to company by using a computer as an intermediary in business transactions. With this E-Commerce, we are given convenience for transactions. Related to this, one does not need to take cash for transactions. Only with the quota that someone has can do whatever transaction we want. The use of E-Commerce has many benefits, namely being able to make global sales, companies can cover a wider market, not only in their own country, but can even cover the whole world. In addition to increasing e-commerce sales, it can reduce the company's infrastructure where the company owner does not need to open many company or distribution branches.

With e-commerce, business owners don't need to pay for opening an offline store and recruiting a large number of employees. This can also increase profits by lowering the company's operational costs. Besides the benefits provided to businesses, e-commerce has many benefits for consumers. One can shop 24/7, with an online store that can be open 24/7 it makes it very easy for consumers who want to shop, where if someone is shopping offline of course the store has closing hours and starts opening usually at 9 am. On March 2 2020, a pandemic called covid-19 first appeared in Indonesia.

COVID 19 is a type of virus that is transmitted via droplets. According to Harianto (2009) that transmission of COVID 19 can be through the respiratory tract, the use of masks by all people is felt necessary during this COVID 19 pandemic. During this pandemic, economic growth declined drastically because all activities suddenly stopped. Companies, industries, and MSMEs have also experienced a decline and even went out of business. All societies tried to survive at that time. When there is a pandemic, people have to keep their distance from each other and reduce outside activities. This makes the government aware that transactions using demand deposits must be limited to prevent transmission of Covid-19, various solutions have emerged to overcome this, one of which is the use of e-payments. According to Pram (2016) E-payment is a payment method

that has internet facilities as an intermediary. The E-payment system makes it very easy and assists the public in making payments for all types of transactions anytime and anywhere.

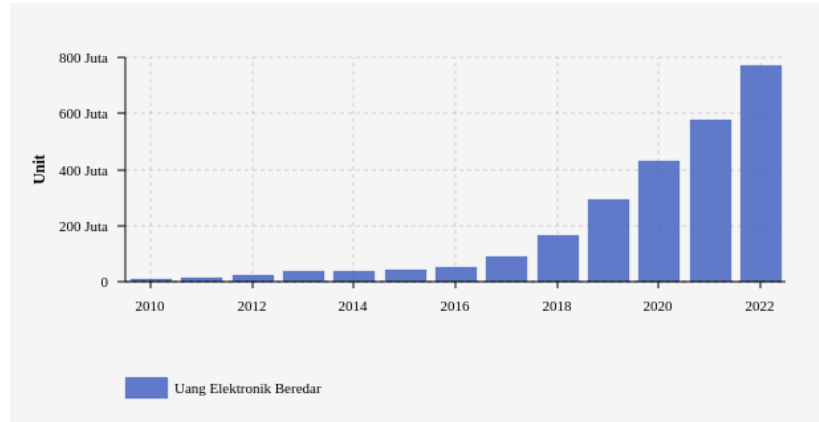


Figure 1.1 Electronic Money Transactions
Source: databox

Based on Figure 1.1, it shows a significant development in the use of E-Payment, where when Covid occurred, there was a significant increase. Based on data from Bank Indonesia in 2022, the highest figure for 12 years is 772.6 million units. This number increased by around 34.28% from the last position in 2021. This was triggered because the Covid-19 accelerated changes in people's shopping habits, which moved to online platforms.

Table 1.1 Number of SMEs assisted in Central Java 2022

No	Data Description	Unit	Year				
			2017	2018	2019	2020	2021
1.	Number of MSMEs	units	133,679	143,738	161,458	167,391	172,498
2.	Employment	Person	918,455	1,043,320	1,312,400	1,298,007	1,308,907
3.	Assets	Rp. Billion	26,249	29,824	38,158	38,353	38,481
4.	Turnover	Rp. Billion	49,247	55,691	67,550	67,067	67,196

Source: Office of Small & Medium Enterprises Cooperatives Prov. Central Java

Based on Table 1.1, it shows that there has been an increase in the number of assisted MSMEs from 2017-2021. This increase can be seen in a period of 5 years increasing by 6.57% then in terms of employment it increased by 9.2% then in terms of assets it increased by 10% and from turnover it increased by 8% .

Table 1.2 Number of MSMEs in Central Java 2022

No.	Regency/City	Male Workforce	Female Workforce	Number of MSMEs
1.	Regency. Banjarnegara	3555	248	2866

2.	Regency. Banyumas	2215	411	8549
3.	Regency. Cilacap	1895	344	2107
4.	Regency. Purbalingga	1608	75	2602

Source: Office of Small & Medium Enterprises Cooperatives Prov. Central Java

Based on Table 1.2, it shows that Banyumas Regency is in first position among 4 regencies located in Central Java with the number of MSMEs reaching 8549 in 2022 registered with the cooperative and UKM services. Based on data from the Central Statistics Agency, economic growth in Banyumas Regency will increase by 5.86% in 2022, which is beyond the expectations of the Banyumas Regency government, which is 4.5%. Data from Bank Indonesia (2023) that the number of QRIS merchants as of February 2023 in Kab. Banyumas amounted to 9,476. Small and Medium Enterprises in Banyumas have the potential to develop due to several factors that encourage the progress of MSMEs, namely the presence of internal and external factors. Internal factors that influence are the willingness of MSME owners to develop, have a high determination to learn. While the external factors that trigger the development of MSMEs are technological advances today and economic development (Handrimurtjahjo et al., 2014).

Table 1.3 Number of MSMEs in the Purwokerto Region 2018

No	Region	Micro	Small	Intermediate	Amount
1	West Purwokerto	1080	47	4	1131
2	South Purwokerto	870	26	0	896
3	East Purwokerto	349	56	2	407
4	North Purwokerto	802	26	0	828
	Amount	3101	155	6	3262

Source: Office of Manpower, Cooperatives and UKM Banyumas (2018)

Based on Table 1.3 North Purwokerto occupies the third position with the highest number of MSMEs in 2018. Judging from the large number of MSME actors in North Purwokerto, the use of QRIS is currently quite a lot. but there are still many merchants who do not know about QRIS and its uses. Departing from the things mentioned above, the researcher wants to find out how optimal the use of QRIS by MSMEs is, starting from the knowledge to the constraints experienced by MSMEs . In addition, researchers also want to know the level of differences in turnover before and after using QRIS.

One that is currently very popular and is widely used by MSMEs and consumers is the Quick Response Code Indonesian Standard (QRIS). QRIS is a payment standardization using the QR Code method from Bank Indonesia so that the transaction process using the QR Code becomes easier, faster, and secure. QRIS was launched on 17 August 2019 to make domestic transactions easier, faster and safer. As of 1 January 2020 all merchants are required to use QRIS. Payment using QRIS can be considered quite safe because it is directly supervised by Bank Indonesia. Merchants must register their business by contacting a Payment System Service Provider (PJSP) in order to obtain a QRIS barcode.

Purwokerto is a developing city in the southwestern part of Central Java Province. Purwokerto is also the capital of Banyumas Regency. With the development of times and technology, Purwokerto is quite abreast of the times. Starting from many new places, tourist attractions and even new SMEs. This research is devoted to Gor Satria Purwokerto which is located in East Purwokerto where the area is mostly dominated by students because it is close to the Jenderal Soedirman University campus.

GOR Satria Purwokerto is a culinary center located in East Purwokerto. Every day, GOR Satria Purwokerto is crowded with visitors, especially at GOR Satria which is often used as a venue for music concerts, where GOR Satria is the center of attention of many people. The rise of digital transactions at this time has created quite high enthusiasm not only among students but has become rampant in all circles. Digital transactions mean that users don't have to bother taking money, they only need to scan the QRIS and they can pay for anything easily. Based on a preliminary survey conducted by researchers by observing established MSMEs, it was found that many traders were already using QRIS but there were several obstacles such as a lack of education for employees who were still confused about using QRIS as a transaction tool. In addition, there is a lack of education from traders to consumers so that consumers do not know that these outlets have installed QRIS. At this time, in fact, not all MSMEs in GOR Satria Purwokerto Area use QRIS, and some don't even know it. Thus it is necessary to know how optimal the use of QRIS is for MSME actors.

According to previous research which discussed the impact of using QRIS on sales levels of MSMEs such as research from Carera et al., (2022) concluded that the use of digital money which has been implemented in recent years has shown a positive impact where as the increasing use of technology people can easily make transactions at Puwokerto. Hardiky et al. (2021) research states that people prefer to use digital money transactions such as QRIS to make transactions between banks because there is a significant difference where an admin fee is charged to the customer of IDR 6,500 if using interbank payments whereas if using QRIS there is no admin fee at all . Having QRIS is very useful, especially for customers. According to Sekarsari et al. (2021) the benefits derived from using QRIS for merchants are that it can make it easier for merchants where transactions become easier because only one code can serve all types of payments.

The purpose of this research is to comparing profit and sales revenue for MSMEs before using QRIS with after using QRIS whether experiencing a difference or not. The existence of QRIS is expected to help regional and national economic recovery. People only need to scan the QR code in QRIS at the time of the transaction so that payments can be made digitally. This research is expected to support the acceleration of adaptation to technology in particular digital economy for MSMEs, so they can get used to digital payment transactions so that it can help support increased financial literacy and accelerate recovery the current regional economy.

2. Literature Review

2.1 Theoretical basis

2.1.1 Theory of Acceptance Model

The technology acceptance model (TAM) was first introduced by Davis in 1989 which was adapted from the theory of reasoned action (TRA) which contains acceptance of technology. TAM explains the causal relationship between beliefs, behavior, needs and users of an information system. TAM aims to explain user acceptance of new technologies. TAM is a theory that explains user perceptions of technology. This perception will affect the interest in using the technology.

2.1.2 Optimization Theory

Optimization is an effort made by a person or group who has an interest in improving the performance of each in order to achieve the desired success (Nurrohman, 2017). Optimization is a process of finding the best solution for problems that arise according to existing criteria (Oxford Dictionary, 2008: 358). Optimization is also the highest state a person has for the achievements that have been achieved (Rao et al. 2009). According to Huda (2018) optimization is the best or highest meaning, optimizing the business that the individual has that makes the individual in the highest position. Optimization is trying fully to provide the best results according to previously planned criteria.

2.1.3 Digital Technology

Technology is the application of science and knowledge in the form of a system to help solve the difficulties that occur in humans (Gary J. Anglin). Meanwhile, Digital is the process of developing media from print, audio and video forms to digital forms (Erwin 2020). Miarso (2007) argues that technology is a process for improving various kinds of things that can produce certain types of products. The development of digital technology in the current era is making enormous changes in social life like the current era. Hoyles & Lagrange (2010) argues that digital technology is something that is very influential in life throughout this earth. Muhasim (2017) argues that digital technology is the implementation of the results of intelligence and reason possessed by humans against the background of advancing science which is beneficial in various human lives.

2.1.4 Digital Payment System

The payment system is a system that includes transfer of funds from one party to another for the occurrence of economic activities (Bank Indonesia). According to Pram (2016) E-Payment is one of the many methods that make it easy to transact using only the internet as a link. E-Payment makes it very easy and assists the public in making payments for all types of transactions anytime and anywhere.

2.1.5 Quick Response Code Indonesian Standard (QRIS)

According to Soon (2008) QR code is a developed two-dimensional barcode by Denso Wave a Japanese company in 1994. The Quick Response Code Indonesian Standard (QRIS) is a standardization of payments using the QR Code method from Bank Indonesia so that the transaction process with the QR Code becomes easier, faster, and secure (Bank Indonesia, 2019) QRIS is a standard that is compatible with international standards EMV Co. This standard was adopted to support better interconnection and is open source and accommodates country-specific needs.

2.1.6 Income

According to Hadi and Hastuti (2015) Revenue is an increase in an organization's assets or a decrease in liabilities during an accounting period, mainly derived from operating assets. Revenue is also said to be income arising from a company which is known by different names such as sales, fees for services, interest on dividends and rent. According to Kieso, Warfield and Weygantd (2011; 955) Revenue is the gross inflow of economic benefits arising from the normal activities of an entity during a period, if the inflow results in an increase in equity that is not derived from the contribution of investors.

2.1.7 Profit

According to Nafarin (2007) Profit is the difference between opinion and the balance of costs and expenses for a certain period. Profit is a measure of the overall performance of the company, which is defined: profit = sales - costs (Hanafi 2010). Kuswadi (2005) also states that profit is the calculation of profit derived from revenue minus all costs.

2.1.6 MSMEs

According to M. Kwartono, MSMEs are people's economic activities that have net worth a maximum of IDR 200,000,000, - where land and buildings for business premises are not taken into account. Or those who have an annual sales turnover of at most IDR 1,000,000,000 and belong to Indonesian citizens. Micro Enterprises are productive businesses owned by individuals and/or individual business entities that meet the criteria for Micro Enterprises (Law No. 20 of 2008).

3. Research Methodology

This type of research is descriptive comparative with a quantitative approach. The population is the total number of parts that you want to study that have the same characteristics, which can be individuals from an association (Handayani (2020)). The population in this study are MSME actors around GOR Satria Purwokerto Area. The sample is part of the population that has characteristics that can represent a population (Siyoto, 2015). In this study, the samples taken were all MSME actors who had used QRIS. The technique used in this study is non-probability sampling with a snowball sampling approach. Snowball sampling is a data collection technique that starts small and becomes large (Sugiyono, 2009:300). The reason researchers use this technique because they do not find complete data so researchers look for other people to complete the data. Method used in analyzing the data, namely using the Data Normality Test to determine whether the data is normally distributed, the Wilcoxon Signed Rank Test and Paired sample t test to test differences between two samples that are correlated but do not meet the assumption of normality.

4. Results

a. Normality test

The data normality test in this study used the one sample Kolmogorov Smirnov test. The normality test is used to determine whether the data is normally distributed. Information is normally distributed if the asymp-Sig value is more significant than (0.05). The normality test results can be seen in the table below.

Table 4.4 Income Normality Test Results Before and After QRIS

One Sample Kolmogorov-Smirnov Test	Prior Earnings	After Income
Means	21,547,561	23,306,098
std. Deviation	8,741,331	8.970383
Test Statistics	,146	,090
Asymp. Sig(2-tailed)	,200 ^c	,200 ^c

Source: Primary Data 2023 (processed using SPSS 22)

Based on Table 4.4, the results of the normality test using the Kolmogorov-Smirnov Test have an average income before using QRIS of Rp. 21,547,561 and an average income after using QRIS of Rp. 23,306,098. The T-statistic before using the QRIS was 0.146 and after using the QRIS it was 0.090 with a significance value of 0.200 > 0.05 respectively. The significant value is greater than 0.05. This means that the data in this study are normally distributed, so you have to use the Parametric Test.

Table 4.5 Profit Normality Test Results Before and After QRIS

One Sample Kolmogorov-Smirnov Test	Profit Before	Profit After
Means	5,187,827	5,791,219
std. Deviation	2,096,711	2,362,858
Test Statistics	,146	,166
Asymp. Sig(2-tailed)	,028 ^c	,006 ^c

Source: Primary Data, 2023 (processed using SPSS 22)

Based on Table 4.5, the results of the normality test using the Kolmogorov-Smirnov Test have an average profit before using QRIS of Rp. 5,187,827 and a profit after using QRIS of Rp. 5,791,219. Statistical Test before using QRIS was 0.146 and after using QRIS was 0.166 with a significance value of 0.028 < 0.05 and 0.006 < 0.05 respectively because the significant value was smaller than the alpha value (0.05). That is, the data in this study were not normally distributed so it must be corrected using the Wilcoxon Signed Rank Test so that the data is normally distributed.

b. Hypothesis testing

1. Paired Sample T Test

Paired Sample T Test is a test used to compare the difference between the two means of two paired samples assuming the data is normally distributed. Paired samples come from the same subject, each variable is taken in different situations and circumstances. If the significant value is <0.05, it can be concluded that there is a significant difference in the data in the study.

Table 4.6 The results of the T-test, the average difference in paired data before and after QRIS income

Paired Sample T test	Means	std. Deviation	t	df	Sig. (2-tailed)
Pair 1 Income After-	1,758,537	1,698,856	6,628	40	,000

Income
Before

Source: Primary Data, 2023 (processed using SPSS 22)

Based on Table 4.6 it shows that the average income before and after using QRIS is IDR 1,758,537 with a t value of 6,628. The Wilcoxon Signed Test results above produce a significance value of 0.000 < 0.05 because the significance value is less than 0.05 so that H0 is rejected. This means that there is a difference in average income before using QRIS and after using QRIS.

2. Wilcoxon Signed Rank Test

The Wilcoxon test is a nonparametric statistical test used to compare two groups of correlated data. Correlated data is data taken from the same subject before or after an action. The Wilcoxon test is used when the data does not meet the normal distribution assumption. The purpose of this test is to compare two groups of data and determine whether there is a significant difference between the groups.

Table 4.7 Results of the Wilcoxon Signed Rank Test Profits Before and After QRIS

		N	MeanRanking	Sum of Ranks	Z	Asymp.sig (2-Tailed)
Before- After Profits	Negative Ranks	0 ^a	0.00	0.00	-5,579 ^b	,000
	Positive Ranks	41 ^b	21.00	861.00		
	ties	0 ^c				
	Total	41				

Source: Primary Data, 2023 (processed using SPSS 22)

Based on Table 4.7, it shows that the results of the Wilcoxon Signed Test above produce a calculated Z value of -5.579^b with a significance value of 0.000 < 0.05, meaning that the significant value is smaller than the alpha value (0.05) so that it rejects H0. This means that there is a difference in the average profit before using QRIS and after using QRIS.

5. Discussion

A digital payment system called the Quick Response Code Indonesian Standard (QRIS) is a payment system using the QR Code method from Bank Indonesia so that the transaction process using the QR Code becomes more efficient. Based on the results of analysis of research data on 41 MSME actors in East Purwokerto District, especially at GOR Satria Purwokerto, it can be concluded as follows.

5.1 Knowledge of MSME actors on the use of QRIS

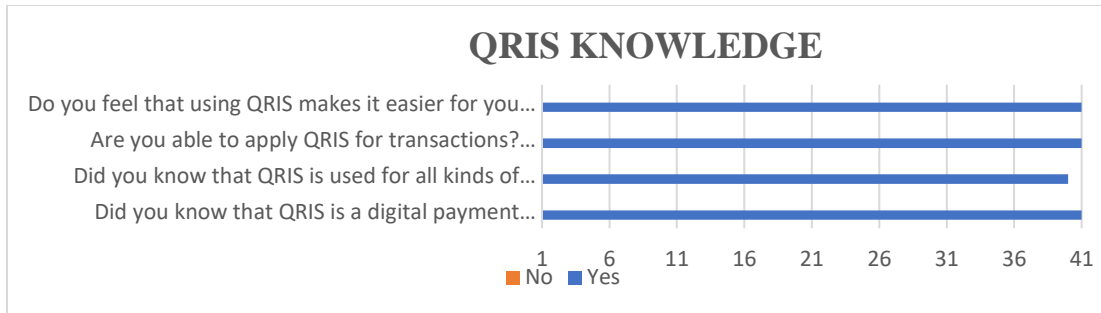


Figure 4.1 Knowledge of QRIS

Based on Figure 4.1 it can be concluded as follows.

a. Ease of QRIS for transactions

Based on the results of the interviews, it was obtained that all 41 MSMEs of respondents felt that using QRIS could make transactions easier because only by scanning a barcode, they could make transactions. GOR Satria Purwokerto Area is dominated by students who prefer to use digital transactions.

b. Ability to apply QRIS

Based on the results of the interviews, it was found that all 41 MSME respondents felt that they were able to apply QRIS for transactions because they started from downloading the application to registration, which was easy to learn and observe, so that in the process of applying it, MSMEs felt capable.

c. QRIS knowledge for all kinds of transactions

Based on the results of interviews with as many as 40 MSMEs know that QRIS is used for all kinds of transactions. They also know that not only one bank can scan QRIS, but all types of payments can be used by scanning QRIS. Only 1 MSME actor does not know that QRIS is for all kinds of transactions due to the lack of literacy on the latest news, this MSME actor is registered by the Payment System Service Provider (PJSP) so he can use QRIS.

d. Knowledge of QRIS combining various types of QR Code

Based on interviews, it was found that all 41 MSME actors knew that QRIS was a digital payment combining various QR Codes. This is supported by socialization from payment system service providers who socialize QRIS which is a combination of all kinds of QR Codes.

5.2 Barriers to MSME actors when using QRIS

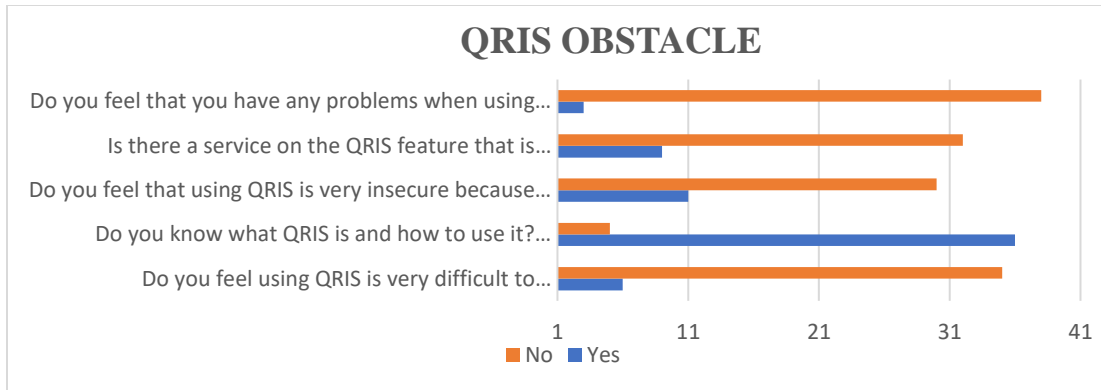


Figure 4.2 QRIS Obstacle

Based on Figure 4.2 it can be concluded as follows.

a. Constraints faced when using QRIS

Based on the results of interviews with as many as 35 MSME actors did not feel any problems when using QRIS, they felt that it was actually easy to use QRIS which made it very easy for customers and sellers to make transactions. As many as 6 MSME players actually felt the opposite, the use of QRIS was felt to be inefficient because they had to use quotas for transactions. Buyers who do not have a quota cannot use QRIS, this is not uncommon in buying and selling transactions.

b. Difficulties with the QRIS feature

Based on the results of interviews, 36 MSMEs did not find it difficult to use QRIS, instead they felt that on the contrary, they were helped by QRIS because it made it easier in terms of bookkeeping and transactions without having to bother preparing change. 5 other MSME actors faced difficulties in using QRIS, they did not have a modern cell phone, so they had to buy a new one to use QRIS. This is the driving force for the difficulties encountered.

c. Safety when using QRIS

Based on the results of interviews, as many as 30 MSMEs felt that using QRIS was very safe because it avoided the circulation of counterfeit money. Besides that, security when using QRIS was very high because it directly scanned the barcode, the money that was scanned went directly into the seller's account, so there was no worry about counterfeit money. As many as 11 MSMEs felt that using QRIS was very insecure because they did not pay attention when the customer scanned the barcode. This is because customers often leave immediately after completing a scan without showing the results of the scan to the cashier so that the seller does not know whether the customer has scanned and paid or not.

d. Knowledge of QRIS and how to use it

Based on the interview results, it was found that 32 MSMEs knew about QRIS and how to use it. This was because they received socialization from payment system service providers who came to the store so they knew what QRIS was and the payment system organizers also taught them how to use QRIS. MSMEs feel that using QRIS is very easy, how to use it is not difficult, just download it and register an account, you can use the barcode. As many as 9 other MSMEs do not know QRIS and how to use it. This is because SMEs do not pay much attention to the payment system operators when socializing about QRIS. MSMEs who do not know QRIS are registered

directly by the payment system operator so that these MSMEs can use QRIS. After being registered, they only know when the customer scans the barcode, it goes directly to the seller's account.

e. Difficulties in implementing QRIS

Based on the results of interviews with as many as 38 MSMEs, they did not find it difficult to implement QRIS because they only provided a barcode and placed it on the cashier's desk, the customer was able to scan the barcode, when it was scanned, the money went straight to the account. So, the use of QRIS is very easy to observe and implement. As many as 3 MSME actors felt there were difficulties when implementing QRIS, the constraints felt when paying were having to have a network quota. It often happens when a customer wants to pay but there is no network, they have to wait until the network is stable. This requires a process and takes quite a long time.

5.2 The use of QRIS for income received by MSME players at GOR Satria Purwokerto.

Based on Table 4.6, the results of the T-test, the difference in the average paired data on Income Before and After QRIS shows the result that the average income of MSMEs at GOR Satria Purwokerto before using QRIS was IDR 21,547,561 and the average income after using QRIS is IDR 23,306,098. The difference in the average income before and after using QRIS is IDR 1,758,537. The results of this study indicate that there is a significant increase in income before and after using QRIS. The reason for MSME actors to use QRIS is the ease that is felt when making transactions when they get socialization from payment system service providers, MSME actors are interested in using QRIS because the steps for creating an account are very easy to understand and easy to use. This can be interpreted that the use of QRIS in MSMEs provides a positive increase in the level of income received by MSMEs at GOR Satria Purwokerto. This is because many people are switching from a cash payment system to non-cash which supports increasing the income of MSMEs. This research is in line with Maulia's research (2020) which shows that the use of the QRIS payment system has a positive and significant effect on increasing MSME income. Research by Silvia et al., (2022) shows the changes felt after using the most important digital payment transactions, namely increasing income, making promotions easier, reducing production costs, increasing sales.

5.2 The use of QRIS for profit received by MSME players at GOR Satria Purwokerto.

Based on Table 4.7. The results of the Wilcoxon Signed Rank Test Profits Before and After QRIS show an increase, which was previously an average profit received of Rp. 5,187,927. After using QRIS, the average profit increased to Rp. 5,791,219 with a difference of Rp. 603,292. The results of this study can be interpreted that the use of QRIS in addition to increasing income can also increase the profits received by MSMEs at GOR Satria Purwokerto. This can happen because of the high use of digital payment systems that encourage people to use them so that they can increase income as well as profits for MSME actors. Indriani et al. (2023) The results of this study are that QRIS has an impact on sales profit which has a quite significant impact.

This study shows that there are similarities between the results of the research and the phenomena that occurred in East Purwokerto. The increasing digital technology coupled with the increasing volume of MSMEs in East Purwokerto, especially GOR Satria Purwokerto, makes MSME players aware of developments. Through the latest digital transaction called QRIS, it is

very helpful for MSMEs in carrying out their work, even though it is not a promotional event. This is because GOR Satria Purwokerto Area is one of the culinary destinations that is busy with visits supported by advances in technology where currently many people are cashless because of the convenience provided by technological advances such as QRIS so you don't have to queue to take money. The data obtained by research on income and profit shows positive results WHERE there is an increase in income and profit before and after using QRIS so that this research is in line with the phenomenon that occurred at GOR Satria Purwokerto

The results of research from Hutagalung et al., (2021), Faizani et al., (2021) explain that the use of QRIS has a positive effect on the benefits obtained by MSME actors, and the use of QRIS can help MSME actors to facilitate transactions and switch to digital transactions . This is because digital payment systems are an efficient way to shop and are able to handle all types of transactions. Based on this research, the presence of QRIS brings many benefits to MSME actors, such as:

a. Facilitate customer transactions

Reporting from the online news site detik.com, all PJSPs that use the QR Code are required to provide QRIS in order to create transactions that are easier, faster and safer, only one scan is enough to allow unlimited transactions. Customers can pay for orders using their electronic money application, provided that the application supports QRIS. In today's digital era, most customers prefer non-cash payments, both for shopping online and in physical stores. QRIS makes it easy for customers to make buying and selling transactions comfortably. With QRIS as a payment method, the security of buying and selling transactions is guaranteed. The principle of payment by scanning a QR code is similar to transferring balances between accounts. Transactions using QRIS usually require a PIN or code for approval. If there is an unusual transaction, it can be reported to the service provider because everything is online and recorded.

b. No need to provide change

Bank Indonesia's online site states that besides customers getting easy transactions, MSMEs do not need to provide change because all transactions using QRIS go directly to the registered account. QRIS can also protect sellers from fraud. One of the most common fraud tricks is payment using counterfeit money.

c. Prevent circulation of counterfeit money

QRIS can also protect sellers from fraud. One of the common scam tricks made is payment using counterfeit money. Reporting from the Suara.com site, the use of QRIS can prevent the circulation of counterfeit money because the presence of QRIS prevents losses to the people and the state from the circulation of counterfeit money. QRIS also makes it easy for MSMEs to use it because it makes bookkeeping easier.

6. Conclusion

Based on the results of the analysis and discussion that has been carried out described in the previous chapter, the authors can draw the following conclusions:

- a. SMEs at GOR Satria Purwokerto know about QRIS and its use.
- b. MSME players at GOR Satria Purwokerto do not feel there are any obstacles when using QRIS.
- c. The use of QRIS has increased the income of MSME players at GOR Satria Purwokerto
- d. The use of QRIS has increased the profits of MSME actors at the Satria Purwokerto Sports Hall

Revenue and profit on sales to MSMEs before using QRIS and after using QRIS in Purwokerto experienced a significant difference. This is evidenced by testing the hypothesis that there are differences in MSME income and profits before and after using QRIS.

The use of QRIS for MSMEs can be an alternative for business actors in the digital payment process. In addition, QRIS makes payment transactions more practical. The use of QRIS can also help make it easier for buyers to make transactions so that they can increase sales revenue and profits by MSMEs.

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