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SOI: [1.1/TAS](https://doi.org/10.1/TAS) DOI: [10.15863/TAS](https://doi.org/10.15863/TAS)

## International Scientific Journal Theoretical & Applied Science

p-ISSN: 2308-4944 (print) e-ISSN: 2409-0085 (online)

Year: 2023 Issue: 06 Volume: 122

Published: 12.06.2023 <http://T-Science.org>

Issue

Article



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## DIGITAL PAYMENTS COMPARATIVE STUDY QUICK RESPONSE CODE INDONESIAN STANDARD (QRIS) QRIS ON FOOD AND BEVERAGE BUSINESS REVENUE IN PEKANBARU CITY

**Abstract:** This research is a comparative study identify differences in food and beverage business income before and after using QRIS and know the determinants (determination) of income food and beverage business in Pekanbaru City in terms of labor factors, use of QRIS and government policies. Data collection was carried out through interviews with owners/managers of small and micro businesses in the food and beverage sector through a purposive sampling method which was then analyzed using a different test. Wilcoxon Signed Rank Test and multiple linear regression. The results showed that there was a significant difference in the income of the food and beverage business after using QRIS compared to before using QRIS. From the variables tested, QRIS income of food and beverage business actors in Pekanbaru City is dominantly positively influenced by the use of QRIS and government policies. This means that increasing the use of QRIS and government policies on QRIS implementation can encourage an increase in business income.

**Key words:** Income, MSMEs, QRIS, Wilcoxon Test, Multiple Regression.

**Language:** English

**Citation:** Sari, L., Kurniasih, C. E., Iyan, R. Ya., Ningsih, R. B., & Indrawati, T. (2023). Digital Payments Comparative Study Quick Response Code Indonesian Standard (QRIS) QRIS on Food and Beverage Business Revenue in Pekanbaru City. *ISJ Theoretical & Applied Science*, 06 (122), 101-107.

**Soi:** <http://s-o-i.org/1.1/TAS-06-122-18> **Doi:**  <https://dx.doi.org/10.15863/TAS>

**Scopus ASCC:** 2000.

### Introduction

Accelerating the acceleration of economic digitalization and financial inclusion in Indonesia, one

of which is realized in the form of QR code-based digital payments called the Indonesian Standard Quick Response Code (QRIS). QRIS is a QR code

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standard for payments through server-based electronic money applications, electronic wallets, or mobile banking. The payment system using QR codes is considered more practical than credit, debit and other non-cash card payments that require a swipe card. Before QRIS existed, payments tended to be exclusive because one merchant had a QR code that varied from each digital payment application (such as OVO, Gopay, Funds and so on), thus preventing consumers from paying. With a variety of QR codes to make the transaction process at merchants less efficient and of course require additional costs (Pangestu, Paul, & Pasaribu, 2022).

One of the payment methods on QRIS used in this study is Merchant Presented Mode (MPM), where QR codes are very appropriate for micro and small businesses. According to data from Bank Indonesia, the number of accepted QRIS users has expanded since it was first launched. Like in 2021, there are 11,539,000 million QRIS users from merchants, most of whom are Micro, Small and Medium Enterprises (MSMEs). In 2022 it is targeted to add 15 million new users, so it is expected that the total target of QRIS users in 2022 will be 22 million users. Not only at the national level, the use of QRIS is growing rapidly in the lower regions. One of them is in Riau Province, in Pekanbaru to be precise as a city with the most MSMEs players so that it has a huge opportunity to develop QRIS. The food and beverage industry is one of the mainstay sectors that supports Pekanbaru's economy.

In the author's observation, although cash payments are generally still preferred by the public, non-cash payments with QRIS have been used by merchants and consumers in Pekanbaru, and have even become a way of life in transactions (Amira & Afrizal, 2021). Apart from that, regional financial transactions such as payment of taxes and fees, Pekanbaru is the only region of Riau that has used QRIS. This indicates that the readiness for digital transformation using QRIS is very well received by all parties. It is remembered in implementation of QRIS standardization for areas like Pekanbaru City it tends to be easier to do.

Amount significant QRIS transactions carried out between merchants and consumers in Pekanbaru means that it can have an impact on increasing the amount of MSMEs income in Pekanbaru. Some research (Sekarsari, Indrawati, & Subarno, 2021; Sihaloho, Ramadani, & Rahmayanti, 2020) said that the QRIS contactless payment system is able to provide many advantages for MSMEs such as helping online sales so that income increases, and vice versa. Ronabiya et al. (2021) instead revealed that QRIS could not increase the income of MSMEs during the Covid-19 pandemic. Income from the MSMEs sector is still interesting and important to study, because 61% of GDP comes from MSMEs and this sector holds great economic potential for Indonesia.

Research on the QRIS comparative study was carried out by considering several reasons because the non-cash payment method allows for an increase in operating income after using QRIS, considering that one QR code is for all bank and e-wallet payment applications. The limited literature discussing QRIS at merchants is an urgency for conducting this research (Aisa, Aulia, Dalianti, & Handa, 2022; Carera, Gunawan, & Fauzi, 2022; Natalina, Zunaidi, & Rahmah, 2021; Nurhapsari & Sholihah, 2022). Furthermore, the existence of labor factors, the use of QRIS and government policies are expected to be able to strengthen the results of research conducted to identify the determination of income levels. Previous research only made income comparisons (Carera et al., 2022). Therefore, the results of this study will conclude how the level of income of food and beverage businesses in Pekanbaru City before and after using QRIS and describe the influence of factors related to income of food and beverage businesses using QRIS. The results of this research are expected to provide recommendations for Bank Indonesia regarding the implementation of QRIS as a non-cash payment interface (lesson learned).

## LITERATURE REVIEW

### Micro, Small and Medium Enterprises (MSMEs)

The definition of MSMEs according to Law Number 20 of 2008 is as follows (Republic of Indonesia, 2008):

a. Micro Enterprises are production businesses owned by individuals and/or individual business entities wherein the law has set standards for micro-enterprises, namely having a maximum net worth of Rp. 50,000,000, - excluding land and buildings used as business premises. Or have annual sales of not more than Rp. 300,000,000.

b. Small Business is an independent productive economic enterprise carried out by individuals and or business entities that are not directly owned, controlled, by a part of a subsidiary or branch of a medium or large business. Net worth more than Rp. 50,000,000, - maximum Rp. 500,000,000, - excluding land and buildings for business premises. Or the amount of annual income is more than Rp. 300,000,000, - maximum Rp. 2,500,000,000,-.

c. Medium Enterprises are productive economic enterprises that stand alone which are carried out by individuals and or business entities that are not directly owned, controlled, by a part of a subsidiary or branch of a company that has a small business standard. Has a net worth of more than Rp. 500,000,000.- up to Rp.10,000,000,000.- excluding land and buildings for business premises. Or annual income of more than Rp. 2,500,000,000.- to 50,000,000,000.

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### Quick Response Code Indonesian Standard (QRIS)

QRIS is a unification of various types of QR from various Payment System Service Providers (PJSP) using the QR Code developed by Bank Indonesia as the payment system regulator in Indonesia in collaboration with a Indonesian Payment System Association (ASPI). Use of QRIS is mandatory for every QR-based Payment System Service Providers (PJSP) have been regulated in PADG No.21/18/2019 concerning Implementation of QRIS International Standards for Payments.

#### Income

Operating income in this study is also called Total Revenue (TR), which is the amount of income received by business owners/managers as the product of the number of units sold and the price each unit (Mankiw, 2006). Total expenses are all costs incurred in business activities. Total income is the total revenue minus costs in a business activity. The amount of income/profit is obtained from:

$$\pi = TR - TC$$

where:  $\pi$  = Income; TR = Total receipts; TC = Total cost (TFC+TVC).

Criteria:

- If total revenue > total costs, then the business is profitable.
- If total revenue = total costs, then the business is at the breakeven point.
- If the total revenue < total costs, then the business is a loss.

#### Previous Research

The application of QRIS as a digital payment interface is known through the following research (Lomi & Darma, 2022; Sekarsari et al., 2021; Sihaloho et al., 2020) who found obstacles and obstacles in implementing QRIS in various regions in Indonesia. Other research outlines the factors that influence interest in using QRIS such as: Natalina, Zunaidi, & Rahmah (2021) revealed that 53% of MSMEs in Kediri City expressed an interest in using QRIS for their trade transactions. Rahman & Supriyanto, (2022) shows that knowledge, benefits and risks positively influence students' interest in using QRIS. Almost the same Nurhapsari & Sholihah (2022) found that product knowledge, perceived usability, and perceived ease of use had a positive and significant effect on the intention to use QRIS. Then the perception of risk negatively and significantly affects the intention to use QRIS.

In another study, Carera, Gunawan, & Fauzi (2022) comparing sales turnover for MSMEs before and after using QRIS in Purwokerto City using the Wilcoxon Test technique. The results of this study indicate that there are differences in sales turnover before and after using QRIS.

It is also important to analyze the determinants of MSMEs income, Hasanah, Kholifah, & Alamsyah (2020) include the influence of technology on MSMEs income in Purbalingga Regency. The results of the study show that there is a significant influence between technology and the income of MSMEs owners, Asisa, Aulia, Dalianti, & Handa (2022) observing the performance of MSMEs in Makassar City through the convenience of digital payments. These findings show that digital payments can positively influence MSMEs performance.

On the contrary, Amelia (2019) investigated the role of financial technology on the income of MSMEs in the fashion sector in Pangkep Regency. The results of his research found that the minimal role of financial technology in increasing MSMEs income. These results are in line with research Ekasari & Pardi (2021) who found that labor and technology factors had no significant effect on business income.

#### RESEARCH METHODS

This type of research includes a comparative quantitative study conducted with the aim of testing and analyzing the comparison of business income between before and after using QRIS in the food and beverage sector and the factors that influence income. The research data source is in the form of primary data collected through in-depth interviews using questionnaires to the owners/managers of food and beverage micro-small businesses in Pekanbaru City. Supporting data was obtained through literature studies from journals and publications of Bank Indonesia data.

The selection of respondents was carried out by purposive sampling with the consideration that the respondents were owners/managers of small and micro food and beverage businesses that have a QRIS barcode on their business payment system and include young people who are more adaptive in making transactions with the help of gadgets. Based on the sampling conducted, a sample of 49 respondents was obtained working in the culinary sector.

This research method is a comparative study carried out with the following stages:

1. Perform normality test using Shapiro-Wilk to see whether the residuals produced by a regression model are normally distributed or not. According to Shapiro, Wilk, & Chen (1968) if the data is not more than 50 samples it is recommended to use the Shapiro-Wilk test. So in this study will use the Shapiro-Wilk test to determine the normality of the data.

2. Conduct a significance test with a different test analysis (t-test) to test whether there is an increase in business income between before and after using QRIS in the food and beverage sector. The different tests used are: the parametric Paired Samples T Test if the data is normally distributed and the non-parametric Wilcoxon Signed Rank Test if the data is not normal.

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Furthermore, this study also uses multiple regression analysis to build a better model in predicting the dependent variable. The equation model in this study uses a Likert scale (score 1-5) to measure respondents' perceptions of the phenomenon under study. This study detects the factors that

influence the income of food and beverage businesses that use the QRIS application from three predictors, including labor, use of QRIS and government policies. Therefore, the model equation built for this study is as follows:

$$\text{REVENUE} = \beta_0 + \beta_1 \text{LABOR} + \beta_2 \text{QRIS USE} + \beta_3 \text{GOVERNMENT POLICIES} + e \dots \dots \dots (1)$$

**RESEARCH RESULT**

**Test result**

1. Normality test
- 2.

**Table 1. Normality Test Using Shapiro-Wilk Tests of Normality**

	Kolmogorov-Smirnova			Shapiro-Wilk		
	Statistics	df	Sig.	Statistics	df	Sig.
Before QRIS	.177	49	.001	.763	49	.000
After QRIS	.170	49	.001	.795	49	.000

a. Lilliefors Significance Correction

Source: Results of Data Processing, SPSS (2022).

Based on the test results contained in Table 1. obtained Asymp. Sig (2-tailed) for food and beverage business income both before and after using QRIS is 0.000 <0.05, so the data is classified as abnormal

distribution. Because it is not normally distributed, a comparative test is carried out using the Wilcoxon test.

**3. Wilcoxon Signed Rank Test Comparative Test**

**Table 2. Wilcoxon Signed Rank Test results Ranks**

	N	MeanRanking	Sum of Ranks
After QRIS - Before QRIS			
Negative Ranks	0a	.00	.00
Positive Ranks	30b	15.50	465.00
ties	19c		
Total	49		

- a. After QRIS < Before QRIS
- b. After QRIS > Before QRIS
- c. After QRIS = Before QRIS

Source: Results of Data Processing, SPSS (2022).

Based on Table 2, it shows that the Positive Ranks value in income after using QRIS and before using QRIS is 30, which means that there are 30 food and beverage businesses that have experienced an increase in income after using QRIS compared to before using QRIS. The Negative Ranks value is 0, which means that none of the culinary businesses have

experienced a decrease in income after using QRIS compared to before using QRIS. The Ties value is 19, which means that there are 19 food and beverage businesses that do not experience either an increase or decrease in income or remain stable before and after using QRIS.

**Table 3. Statistical Test Results Statistics test**

	After QRIS - Before QRIS
Z	-4.793b
asympt. Sig. (2-tailed)	.000

- a. Wilcoxon Signed Ranks Test
- b. Based on negative ranks.

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Source: Results of Data Processing, SPSS (2022).

Based on the test results in Table 3, the Asym value is obtained. Sig (2-tailed)  $0.000 < 0.05$  means  $H_0$  is rejected and  $H_1$  is accepted or in other words there is a significant difference in food and beverage business income when using QRIS compared to before using QRIS in Pekanbaru City, Indonesia. This result is in line with the findings Carera, Gunawan, & Fauzi (2022) who uses the same method that the use of QRIS in MSMEs provides a greater increase in sales turnover, which is then accompanied by an increase in operating profit.

#### 4. Testing the Determinant Hypothesis of Business Income in Using QRIS

The estimation results of multiple linear regression to find out the determinants of income in a food and beverage business using QRIS show that the independent variables used in this study, namely labor, use of QRIS and government policies have a positive influence, but with different probabilities. The use of QRIS has a positive and significant effect at an error rate of 10%, government policies have a positive and significant effect at an error rate of 5% while the labor variable has no significant effect. Thus it can be interpreted that when there is an increase in the use of QRIS and government policies towards QRIS, it will increase the income of food and beverage businesses in Pekanbaru City.

**Table 4. Estimation Result of Operating Income Determinant Model**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	std. Error	Betas		
1 (Constant)	.525	.901		.583	.563
Labor	.046	.238	.028	.192	.849
Use of QRIS	.457	.236	.318	1.936	.059
Government policy	.347	.154	.317	2.260	.029
R square	.307	F statistics	6660		
Adjusted R square	.261	F sign	.001		

a. Dependent Variable: Income

Source: Results of Data Processing, SPSS (2022).

#### Discussion

Based on the results of data analysis, it can be described that there is a significant difference in income received by food and beverage businesses in Pekanbaru City before and after using QRIS, which is reflected in the difference in average income of Rp. 1,561,224.-. This means that after using QRIS, the income of the food and beverage business has increased.

These results indicate agreement with the factors tested that affect income. The results of the regression estimation show that the dependent variable, namely income, is influenced by the independent variables, namely the use of QRIS and government policies, but not affected by labor. Based on the analysis results obtained, the coefficient value of the use of QRIS is positive and significant at a 10% error rate of 0.457. This can be interpreted that increasing acceptance of the use of QRIS as a payment method at merchants will increase business income.

The use of QRIS referred to in this study is the perception of respondents while using QRIS which is seen from the convenience, benefits, advantages and

their satisfaction. From the results of field interviews regarding the use of QRIS, the majority of food and beverage businesses use QRIS to keep abreast of developments in technology and information, which currently uses a non-cash payment system. This encourages the desire of business actors to have one barcode that is integrated with all payment applications. The use of QRIS was felt by respondents to help complete payment transactions more quickly, easy to use, safe and practical. In addition, merchants also realize that QRIS can improve sales performance and productivity (Nurhapsari & Sholihah, 2022).

In research Sihaloho et al. (2020) increase in revenue that occurs around 5-10% in a day for some traders. There are traders who experience an increase in income on Saturday and Sunday when using QRIS. This increase in revenue will increase financial inclusion for MSMEs traders and the country's digital economy. These results are consistent with the findings Hasanah, Kholifah, & Alamsyah (2020) and Asisa, Aulia, Dalianti, & Handa (2022) that there is a significant influence between technology and MSMEs income (performance). But contrary to research



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Amelia (2019) who found that the minimal role of financial technology in increasing MSMEs income was due to the fact that there were still many sales that applied traditional payment methods.

In the labor variable, the coefficient obtained from the regression results is 0.46 and has an insignificant value. Insignificant results indicate that the workforce has not been able to increase the income of food and beverage businesses that use QRIS. This can happen because the number of workers is still not too many, around 1-3 people. In line with the results of the study Ekasari & Pardi (2021) Whether or not the number of workers is large does not affect the smooth running of the production process because businesses can still be managed by business owners who use technology. If seen from the level of education possessed by the workforce, it is considered that it does not affect the income of MSMEs, this was revealed by Hasana et al. (2020) that in running a business an MSMEs actor does not fully use the knowledge obtained from school or lectures. MSMEs actors often use the results of the learning process outside of formal education and experience to run their business. Likewise, the results of this study where the ability and knowledge of business actors to use QRIS are mostly obtained from social media/internet.

For government policy variables have a positive and significant influence on business income of 0.347. This government policy factor can be interpreted that the existence of government policies that encourage digitalization acceleration and streng then the payment system will increase business income using QRIS. This is shown by Bank Indonesia's commitment to expanding QRIS since it was first launched in 2020 to 5.8 million merchants, in 2021 it will reach 12 million and in August 2022 there will be 20 million merchants using QRIS throughout Indonesia. The increasing use of QRIS also increases the volume of QRIS transactions integrated services reached IDR 9.66 trillion in August 2022.

Despite significant growth, the presence of QRIS in implementation is still not perfect. Several respondents in this study still encountered obstacles in using QRIS such as:

- Technical constraints are power outages and the absence of a stable network when receiving payments
- The application often crashes (errors)

- Problems with disbursing funds that cannot be done on Saturday and Sunday. The balance cannot be taken for less than IDR 20,000

- Administrative fee deductions that are too large per month can reduce profits, there by burdening business owners

- Experiencing fraud on the part of consumers and consumers rarely use QRIS.

Meanwhile, other respondents provided input to the authorities so that they could promote businesses registered in the QRIS and the socialization of the use of the QRIS needed to be expanded.

Based on the processing results above, there is an influence of labor, use of QRIS and government policies on the income of food and beverage businesses that use QRIS of 30.7%. This proves that the three variables can influence business actors in increasing their income, while the remaining 69.3% is influenced by other factors.

### Conclusion

This study uses Wilcoxon Signed Rank Test analysis and multiple regression as the method of analysis. The number of food and beverage businesses that became the object of this study were 49 businesses using QRIS in Pekanbaru City. Based on the analysis tests and discussions that have been carried out, it can be concluded that:

- The results of the Wilcoxon Signed Rank Test showed that there was a significant difference in the revenue of the food and beverage business before and after using QRIS.

- The results of multiple linear regression estimates show that the factors that influence the income of food and beverage businesses that use QRIS are the use of QRIS and government policies.

### Suggestion

The suggestions that can be given by researchers are as follows:

- Business actors are advised to use QRIS more optimally as non-cash payment methods that can increase business revenue.

- Government policy has a major influence on the income of businesses that use QRIS, this can be utilized by the government and related institutions to increase the role of socialization and appeals to the public and business actors to use QRIS.

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