

Implementation of Quick Response Code Indonesian Standard (QRIS) for MSME Actors in Pemalang Regency

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ABSTRAK: Di era globalisasi, digitalisasi ekonomi semakin berkembang, termasuk di sektor UMKM. Penelitian ini bertujuan mengevaluasi implementasi QRIS (Quick Response Code Indonesian Standard) pada pelaku UMKM di Kabupaten Pemalang. Dengan pendekatan kualitatif, data dikumpulkan melalui wawancara, observasi, dan studi literatur. Hasil penelitian menunjukkan bahwa QRIS mempermudah transaksi dengan QR code secara cepat, mudah, dan aman, serta mendukung penghindaran peredaran uang palsu. Namun, tantangan yang dihadapi meliputi infrastruktur teknologi yang belum merata, kebijakan yang tidak konsisten, biaya implementasi sebesar 0,3% per transaksi, dan waktu pencairan dana yang cukup lama. Untuk memaksimalkan adopsi QRIS, diperlukan pelatihan, insentif, serta dukungan infrastruktur. Dengan implementasi yang tepat, QRIS dapat mendorong pertumbuhan ekonomi lokal dan meningkatkan daya saing UMKM.

Kata kunci: Implementasi, QRIS, Pelaku UMKM.

ABSTRACT: In the era of globalization, economic digitalization has been advancing, particularly in the MSME sector. This study aims to evaluate the implementation of QRIS (Quick Response Code Indonesian Standard) among MSME players in Pemalang Regency. Using a qualitative approach, data were collected through interviews, observations, and literature reviews. The findings reveal that QRIS simplifies transactions with QR codes, making them faster, easier, and safer while helping prevent counterfeit currency circulation. However, challenges include uneven technological infrastructure, inconsistent policies, a 0.3% transaction fee, and lengthy fund disbursement times. To optimize QRIS adoption, training, incentives, and infrastructure support are needed. With proper implementation, QRIS can drive local economic growth and enhance the competitiveness of MSMEs.

Keywords: Implementation, QRIS, MSME Players.

1. INTRODUCTION

Indonesia is inseparable from the issuance of the Law of the Republic of Indonesia Number 20 of 2008 which states what Micro, Small, and Medium Enterprises are. In the current era of globalization, the development of MSMEs is very rapid. Several factors influence the rise or fall of economic growth in Indonesia, including the participation of MSMEs. The Ministry of Cooperatives and SMEs reported that the total number of MSMEs now reaches 64.19 million with a dedication to GDP of 61.97% or worth 8,573.89 trillion rupiah (Ministry of Investment / BKPM, 2017). The contribution of MSMEs to the Indonesian economy has the power to absorb 97% of the number of workers which can accommodate up to 60.4% of the overall investment. MSMEs can form the main pioneering factor of the Indonesian economy. The function of the existence of MSMEs in Indonesia continues to be to support and welcome national economic development in Indonesia (Christine & Khairudin, 2023).

The Corona Virus Disease (COVID-19) pandemic has had a tremendous impact on the world economy, including in Indonesia. Policies to overcome the spread of

COVID-19 have an impact on people's mobility as well as the activities of goods and services, which in turn makes economic growth fall sharply. Data from the Central Bureau of Statistics (BPS) shows that there was a slowdown in Indonesia's economic growth, which was recorded at 5.02% (yoy) in 2019 to contract by -2.07% (yoy) in 2020 (Pinandita et al., 2023). One of the government policies carried out in supporting the development of MSMEs is the acceleration of economic and financial digitalization in line with the positive development of preferences, and public acceptance of the use of digital platforms and instruments during the COVID-19 pandemic. This is reflected in the growth of digital banking transaction volume of 41.53% in 2020 and e-commerce transaction growth of 29.6% in 2020 (Indonesia Economic Report, 2020).

The development of economic activities in finance and banking is also influenced by the rapid development of science and technology. These technological advances create a variety of innovations in the financial sector, one of which is innovation in the payment system by the times. Today's payment system provides an increase in community transactions (Nubatonis, J. P. S., Ballo, F. W., & Kiak, 2024). Now there are many electronic money (e-money) issuers that are present as non-cash payment instruments in Indonesia that can be used in various business fields, including Gopay, OVO, Dana, LinkAja, and so on. The number of applications for non-cash payment tools makes it difficult for merchants to have to provide payment tools that are widely used by the public and before the existence of QRIS many types of QR codes filled the cashier's desk to provide non-cash payment system services.

There have been quite several studies that try to examine the importance of developing a non-cash payment system for the creation of a more efficient payment and trade system, which in turn will have an impact on the realization of a more efficient economic system. Unfortunately, the adoption of cashless payment technology in developing countries is still not widespread. In Indonesia, efforts to create a cashless society to get used to the cashless payment system are still being intensified, one of which is through the digitization of MSME payments by digitizing MSME payments with QRIS. The use of QRIS is one of the positive trends for businesses and consumers because it is considered to help the non-cash transaction process more efficiently and minimize physical contact (Pinandita et al., 2023). Therefore, researchers want to know whether QRIS can be used as a solution to the above problems, how the implementation of QRIS use in MSMEs in the Pematang district which is included in the guidance of the Tegal Representative Office of Bank Indonesia, and how effective the use of QRIS in buying and selling transactions.

2. METHOD

2.1 Approach and Methodology

This research will use a case study methodology combined with a qualitative approach to collect data and information related to the implementation of the Quick Response Code Indonesian Standard (QRIS) for MSME actors in Pematang Regency. The qualitative approach was chosen because it emphasizes the meaning, experience, and point of view of the research subject rather than statistical generalization (Hanyfah et al., 2022). Through this approach, in-depth knowledge of social or cultural issues related to the use of QRIS will be obtained through field observations, in-depth interviews, and examination of relevant materials such as reference books and journal articles.

2.2 Type of Research

The type of research used is a case study. The focus of this case study is on several MSME players in Pematang Regency who have adopted QRIS as a digital

payment method. This research will examine how QRIS implementation affects their business operations, sales, and income.

2.3 Research Data

The data used in this study consisted of primary and secondary data. Primary data was obtained through in-depth interviews with MSME actors, industry observers, and consumers. In addition, direct observation in the field was conducted to understand the QRIS implementation process and the interaction between MSME actors and consumers. Secondary data is obtained from relevant literature, industry reports, journal articles, and other sources that support the analysis.

2.4 Data Collection Techniques

The data collection techniques in this study include: Interviews i.e. Conducted with MSME players, marketers, and consumers to gain insight into the implementation of QRIS and its impact on their business. Observation i.e. Directly observing operational activities at MSME stores using QRIS and digital platforms to understand the practices implemented. Documentation i.e. Collecting relevant documents such as sales reports, promotional materials, and relevant statistical data

2.5 Data Analysis Technique

The collected data will be analyzed using thematic analysis techniques. This analysis involves coding the data to identify key themes that emerge from the interviews and observations (Mursid et al., 2024). These themes will then be used to interpret how QRIS implementation affects the income and operations of MSME players in Pemalang Regency. With this research method, it is expected that a comprehensive understanding of the impact of QRIS implementation can be obtained.

3. RESULT AND DISCUSSION

3.1 Advantages and Progress of QRIS Implementation on MSME Actors in Pemalang Regency

Quick Response Code Indonesian Standard (QRIS) is the standardization of payments using the QR code method from Bank Indonesia so that the transaction process with the QR code becomes easier, faster, and safer. QRIS is not a new application, but a national standard QR code that is required for all Payment System Service Providers (PJSP) that use QR (Permana et al., 2024). According to (Ariza, A. N. W., Risqi, M. Y., & Maudy, 2024). The purpose of establishing QRIS is to support Bank Indonesia's initiatives and build an infrastructure that allows retail payments to be made instantly, easily, and always available. Indonesians usually use cash for small transactions. Although easy to use, cash also has problems, such as a lack of efficiency and high costs to manage it.

QRIS has UNGGUL characteristics which stands for: Universal. Because QRIS can accept payments for any payment application that uses the QR Code, people don't need to have a variety of payment applications. Easy, because using QRIS for the public is easy, just scan and click, pay. As for merchants, it is easy, no need to display many QR codes, just one QRIS that can be scanned using any QR payment application. Fortunately for users they can use any QR payment account to pay. For merchants, it is enough to have at least 1 account to accept all QR Code payments. Instantly, payments with QRIS are processed. Users and merchants immediately get transaction notifications (Indonesia, 2020).

Based on data taken from Bank Indonesia Tegal in the Ex-Karesidenan Pekalongan area as of April 2024, the total QRIS volume was recorded at 6.6 million transactions

with a total nominal value of Rp716 billion. The total productive age in Pematang Regency is 1 million people as of 2023 with a QRIS user volume of 10.6% of the total population. That means that many Pematang people have often used QRIS as a payment method.

Based on interviews that have been conducted with a sample of MSMEs that use QRIS as a payment method in their business, the role of QRIS as a payment method can help MSMEs avoid the circulation of counterfeit money and support the government in developing the digital economy. According to respondents, offering payment through QRIS is done because transactions using QRIS save more time so that they can avoid excessive queues and minimize looking for change, especially small bills.

One of the main advantages of using QRIS is its ease of implementation. QRIS can be integrated with various digital wallet applications that already exist, so MSMEs do not need to spend a lot of money to develop their payment system. Existing digital wallet applications, so MSMEs do not need to spend a lot of money to develop their payment system. In addition, QRIS can also be used with simple devices, such as smartphones, without requiring additional investment in expensive technology infrastructure. In addition to ease of implementation, the use of QRIS also provides benefits in increasing the efficiency of MSME transactions (Arief Bachtiar et al., 2023).

The advantage of this payment method lies in its convenience, providing consumers with a more efficient, faster transaction experience, and without the need to worry about change. More than just a means of payment, fintech has become an important instrument that enables businesses to transform towards digital, opening up opportunities for expansion and growth (Putri Jayanti et al., 2024).

Bank Indonesia noted that the development of Quick Response Code Indonesia Standard (QRIS) transactions is getting better day by day. The use of QRIS among MSMEs is also increasingly widespread. With the launch of QRIS, Bank Indonesia hopes to expand its reach to merchants where business activities only use phones/cellphones that are easy for micro, small, and medium enterprises (MSMEs). There is a reason why Bank Indonesia developed this QRIS for MSME merchants the large number of QR codes that need to be provided by merchants. From members of payment system providers or service providers. In addition, Bank Indonesia is committed to facilitating transactions without any changes. Bank Indonesia has a goal of advancing digital economic growth in all sectors, especially in the commercial trade sector such as MSMEs for traditional traders in the market, to minimize the spread of counterfeit money. Therefore, Bank Indonesia deliberately released QRIS to avoid industry fragmentation and streamline transactions carried out in the market (Putri Jayanti et al., 2024).

However, the intensity of QRIS use by consumers is still limited, as many as 8.4% of respondents stated that the average consumer makes payments through QRIS more than 7 times a day, 25.5% of respondents 1-7 times a day, 27.4% of respondents stated that the average consumer makes payments through QRIS once a week, and the remaining 38.7% of people use QRIS once a month. This is because people tend to prefer to use cash and QRIS provided by the store is rarely used.

Despite the many advantages of the payment system through QRIS, it turns out that the implementation of QRIS in MSMEs in Pematang Regency has obstacles. Based on the research findings, several inhibiting factors were identified, including technological infrastructure challenges, inconsistent policies, and a significant implementation cost burden. The inability of some businesses to update hardware and software is a major obstacle. Therefore, building more affordable technology infrastructure and providing adequate technical support is a priority. In addition, consistent and clear policies need to be formulated to provide a firm direction for businesses in adopting QRIS. High implementation costs are also a significant obstacle. Therefore, there is a need for collaborative solutions, such as fiscal incentives or subsidies, that can help ease the cost

burden for businesses. This is in line with research findings from (Arief Bachtiar et al., 2023).

Based on the results of data analysis, assessing that MSME actors do not all understand the regulations from QRIS regarding fees and disbursements. Admin fees (settlement) and transaction fees for business actors who have obtained this information are no longer new, while business actors who lack information think that using QRIS is free and there are no fees. Apart from the fees when using QRIS, not all business actors also understand and know that the disbursement of funds from QRIS to savings takes a long time. This obstacle makes MSME actors hesitate to use QRIS. Business actors continue to provide QRIS as a payment option in carrying out business activities but business actors do not display the QR code. In this case, it can be said that the understanding of the program in using QRIS can be said to be ineffective (Kudu et al., 2023).

QRIS service providers need to provide socialization or promote the benefits of QRIS and also training to merchants, by providing adequate facilities service providers and the government can support the development of QRIS in Pematang Rejang Regency.

3.2 Opportunities and challenges in the Implementation of Quick Response Code Indonesian Standard (QRIS) for MSME Actors in Pematang Rejang Regency

There are several intriguing opportunities and obstacles associated with the Quick Response Code Indonesian Standard (QRIS) adoption for MSME businesses in Pematang Rejang Regency. To bring different payment service providers together under a single QR code standard, Bank Indonesia created QRIS, a digital payment mechanism. Its adoption is anticipated to boost digital transformation for MSMEs, the backbone of the regional economy, and expand financial inclusion. Transaction simplicity is the first advantage that QRIS provides. Customers no longer need cash thanks to QRIS's quick and simple payment process. Customers can use QRIS to pay by just scanning the QR codes that are available at MSME stores. Customers save time as a result, and MSME players benefit from faster transaction times and increased operational effectiveness. The shopping experience for customers can be enhanced by these quicker and more effective transactions, which can boost sales and foster customer loyalty (Pratiwi, 2022).

Enhanced market accessibility is the second opportunity. By using QRIS, Pematang Rejang's MSMEs can reach a larger market, which includes clients who choose electronic payments. Using QRIS gives MSMEs the chance to connect with clients who are not in their immediate area or even those who are abroad. This is particularly pertinent in the current digital era since many customers favor non-cash payment options because they are more convenient. MSMEs can broaden their consumer base and commercial reach using QRIS. Operational efficiency presents the third opportunity. By using QRIS, operational expenses related to cash handling, like transportation and security, can be decreased. MSME participants no longer have to be concerned about theft or cash loss thanks to digital payments. Additionally, QRIS makes transaction recording simpler and more precise. The digital recording of all transactions facilitates financial management and auditing for MSME participants. MSMEs can concentrate on expanding their businesses and enhancing consumer offerings because of their operational efficiency (Fajrillah & Sugianto, 2024).

Inclusion in the financial system is the fourth opportunity. QRIS facilitates MSME participation in the digital banking system, hence promoting financial inclusion. As a result, they can now access improved financial services, such as investments and loans. MSME participants who previously lacked access to banking services can now quickly create bank accounts and utilize other financial services thanks to QRIS. The expansion

of MSMEs and the enhancement of Pemalang residents' economic well-being are greatly aided by this financial inclusion. Promotions and incentives represent the fifth opportunity. Banks and government initiatives frequently offer incentives, like free marketing or reduced transaction fees, to MSME participants who use QRIS. These incentives give companies even more motivation to implement QRIS and reap its advantages. Furthermore, these incentives can lessen the financial strain that MSME participants may experience when putting QRIS into practice. Additionally, successful promotions can draw in additional clients and raise company awareness (Novaria, 2024).

But despite all of the benefits, there are several obstacles that MSME players in Pemalang must overcome to use QRIS. Digital literacy is the first difficulty. The use of QRIS may be hampered by MSME players' poor level of digital literacy. Using QRIS may be challenging for many MSME participants who are still unfamiliar with digital technology. As a result, sufficient instruction and training are required to enable MSME participants to comprehend the advantages of QRIS and how it operates. A well-organized and long-lasting training program can promote QRIS adoption and increase digital literacy among MSME participants. The infrastructure of technology presents the second difficulty. Widespread use of QRIS may be hampered in some Pemalang communities by inadequate internet connectivity and technological gear. MSME players require gadgets like smartphones and a steady internet connection to use QRIS. It is more challenging to install QRIS in places where internet connectivity is still scarce. To encourage the implementation of QRIS, it is crucial to upgrade Pemalang's internet connectivity and technological infrastructure throughout the city (Purnamasari, 2023).

The third issue is security and trust. Because of worries regarding the security of their data and transactions, some MSME players may still be hesitant to implement QRIS. To win over MSME players and clients, security in QRIS use is a crucial component that needs to be ensured. To address these issues, it is essential to implement robust encryption technology, data protection, and an effective authentication method. To boost user confidence, socialization, and education regarding QRIS security must also be carried out by the government and payment service providers. Transaction costs present the fourth difficulty. Even while QRIS can lower operating expenses, certain MSME players particularly those with narrow profit margins continue to take into account the transaction fees that QRIS service providers charge. Excessive transaction costs can inhibit the adoption of QRIS and lower the profits made by MSME players. A more adaptable and reasonably priced fee structure for MSME participants is required to address this issue, as are incentive or subsidy schemes that lessen the financial strain of transaction fees (Chusaeni et al., 2024).

Regulation and compliance represent the fifth problem. MSME participants must be aware of and abide by the relevant QRIS usage requirements. For MSMEs that follow Islamic beliefs, this involves adherence to sharia principles. Adherence to these regulations necessitates a thorough comprehension of the relevant policies and regulations, in addition to backing from the government and other authorities in offering the required direction and support. MSME participants can improve their business operations and regulatory compliance with regular support and consultation from pertinent authorities (Wardhani, 2024). All things considered, the adoption of QRIS by MSME participants in Pemalang Regency presents several chances to enhance financial inclusion, market accessibility, operational efficiency, and the provision of alluring incentives and promotions. Nonetheless, issues like digital literacy, technology infrastructure, security and trust, transaction costs, and compliance and regulation must be taken into account and dealt with using the right tactics. The implementation of QRIS

can be greatly aided by the government and financial institutions through training initiatives, infrastructure upgrades, security assurances, reasonable pricing structures, and unambiguous regulatory guidelines.

MSME participants in Pemalang may benefit greatly from a successful QRIS deployment. MSME participants can boost financial inclusion, save operating expenses, reach a wider audience, and enjoy simpler and more effective transactions. Additionally, MSME participants may be more inclined to embrace QRIS and take advantage of the numerous options provided with promos and incentives. A successful QRIS implementation can boost MSMEs' competitiveness in the digital age and promote local economic growth (Sari & Adinugraha, 2022). A more sustainable and inclusive business environment in Pemalang Regency may eventually result from the successful deployment of QRIS. Successful QRIS adoption by MSME players can serve as role models for other MSMEs, encouraging more companies to go digital. Through improved access to better financial services and safer, more effective transactions, this transformation benefits society at large in addition to MSME participants.

To overcome these obstacles and take full advantage of QRIS's potential, cooperation between the government, financial institutions, payment service providers, and MSME participants is therefore required. With the correct assistance, MSME participants in Pemalang can more readily implement QRIS and enjoy its advantages in bolstering the expansion and sustainability of their enterprises. If QRIS is implemented successfully, Pemalang Regency will enter a more sophisticated digital era and contribute positively to the local economy.

4. CONCLUSION

The discussion in the document concludes that the implementation of the Quick Response Code Indonesian Standard (QRIS) is a strategic step in supporting economic digitalization among MSME players, especially in Pemalang Regency. QRIS provides various benefits such as convenience, security, and efficiency in payment transactions. In addition, QRIS also helps prevent the circulation of counterfeit money and supports financial inclusion. However, there are several challenges in its implementation, such as uneven technological infrastructure, inconsistent policies, and long administrative costs and disbursement times. The low level of digital literacy in some MSME players is also an obstacle to maximizing the potential use of QRIS. Overall, the use of QRIS has begun to expand and have a positive impact on MSMEs in Pemalang. However, further support from the government, service providers, and other related parties is needed to overcome existing obstacles, such as providing training, building adequate infrastructure, and providing incentives for MSME players to optimize QRIS adoption. The successful implementation of QRIS can encourage local economic growth and improve the competitiveness of MSMEs in the digital era.

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