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Analysis of QRIS's Role in Encouraging Indonesia's Financial Inclusion and Digital Economic Growth Using Qualitative Methods with a Phenomenological Approach

Azerwin Barchia¹, Irwan Bastian², Dewi Agushinta R.³

¹Information Systems Management, Business Information Systems, Universitas Gunadarma, Jakarta, Indonesia, azerwin91@gmail.com

²Information Systems Management, Business Information Systems, Universitas Gunadarma, Jakarta, Indonesia.

³Information Systems Management, Business Information Systems, Universitas Gunadarma, Jakarta, Indonesia

Corresponding Author: azerwin91@gmail.com¹

Abstract: Quick Response Code Indonesian Standard (QRIS) is one of the innovations in digital payment systems that are increasingly used by MSMEs in Indonesia. This study aims to understand the role of QRIS in increasing sales and profitability of MSMEs, specifically a coffee shop in East Jakarta. This research employs a qualitative method with a phenomenological approach to explore the experiences of coffee shop owners and customers in using QRIS. It was conducted through several stages, including problem identification, data source selection, data collection (interviews, participatory observation, and documentation), data analysis, data validation, and presentation of findings. The respondents in this study consist of three coffee shop owners and fourteen customers who use QRIS. The findings show that QRIS helps coffee shop owners record transactions digitally, reduces the risk of losing cash, and enhances customer convenience. Some challenges were identified, such as network disruptions and infrastructure limitations. QRIS plays an important role in promoting financial inclusion by facilitating MSMEs' access to formal financial services, such as loans and other facilities. The success of QRIS in driving the largely digital economy depends on government support, clear regulations, and adequate infrastructure.

Keywords: Digital Economy, Financial Inclusion, MSMEs, Qualitative Method, QRIS.

INTRODUCTION

A Payment System (PS) is a set of rules, standards, procedures, and operational technical mechanisms used in exchanging money between two or more parties within a country or between countries. PS is the earliest function of financial services that has two main activities, namely clearing and settlement. PS is often known as the clearing and final settlement system. PS and the central bank have a close and interrelated relationship. The central bank, namely Bank Indonesia (BI), as the monetary authority in a country, has an important role in regulating, supervising, and developing a safe, efficient, and smooth PS

(Maroena and Widyastuti, 2024). PS evolved from the exchange of goods for goods and now uses technology, for example, electronic payments. The digitalization of PS technology, which then inspired the digitalization of the financial industry as a whole.

PS plays an important role in a country's economy. A smooth and efficient payment system can drive economic growth and improve people's welfare. However, the traditional cash-based payment system has limitations in terms of efficiency, security, and accessibility. According to research conducted by Andreas and Widayanti (2024), the traditional payment system is vulnerable to security risks such as theft or loss. PS can be likened to the blood circulation in the body maintaining the smooth flow of money from small to large transactions. An effective PS can increase productivity and open up financial access for previously marginalized communities.

UU No. 4 Tahun 2023 concerning the Development and Strengthening of the Financial Sector (UU P2SK) was created to respond to the various dynamics and challenges faced by the Indonesian financial sector. One of the reasons for the need for the P2SK Law is to strengthen the stability of the financial system, support economic growth, adapt to global developments, and also to protect financial consumers. With broader authority and mandate, BI is expected to be able to carry out its duties more effectively. Before the P2SK Law, BI's goal was to maintain the stability of the rupiah, maintain the payment system, and participate in supporting monetary stability, while BI's authority was limited to determining monetary policy, regulating and supervising the payment system, and carrying out other tasks by the law. After the P2SK Law, BI's main task became maintaining the stability of the rupiah, maintaining the payment system, and helping to maintain the stability of the financial system and economic growth, and its authority was expanded, namely to determine and implement monetary policy in a sustainable, consistent, and transparent manner, then regulate and maintain the smoothness of the Payment System and determine and implement macroprudential policies (Wardhono, Hermawan, and Cahyaningtyas, 2023).

In this digital era, almost all aspects of human life have transformed, including financial transactions. The digitization of payment systems has become a global phenomenon that has brought significant changes to the way we make payments. The digitization of payment systems offers various inevitable benefits. According to research by Qur'anisa, Herawati, Lisvi, Putri, and Feriyanto (2024), the digitization of payment systems allows transactions to be faster, easier, and safer, which significantly saves time and energy. This was also expressed by Komariyah and Prasetyo (2024), who stated that digitization reduces operational costs for financial institutions and increases the efficiency of the financial system as a whole.

People who previously had difficulty accessing traditional banking services can now easily utilize financial services through digital platforms. Research conducted by Winarto (2020) shows that financial technology has helped previously underserved groups access financial services. According to Marginingsih (2021), this convenience not only increases financial inclusion but also has a positive impact in the form of increasing community welfare.

The Indonesian government is committed to encouraging the digitalization of payment systems to realize an inclusive and efficient digital economy (Zahrah and Darmastuti, 2024). The National Payment System Roadmap was launched to improve the efficiency, accessibility, and security of the payment system. Digital infrastructure is developed, financial literacy is improved, and supporting regulations are developed.

In Indonesia, one of the prominent digital payment services is the Quick Response Code Indonesian Standard (QRIS). Launched by BI in 2019, QRIS is present as a national standard for digital payments, allowing people to make non-cash transactions easily and safely using various digital wallet applications. QRIS is present as an innovative solution to

answer the needs of society in the digital era. This payment system allows users to make non-cash transactions easily and quickly by simply scanning a QR code using their smartphone (Ardana, Luqyana, Antono, Rahayu, Qonita, Zahra, and Alsyahdat, 2023).

MSMEs are like vital cogs in the Indonesian economic machine. Their contribution is not only significant in the national Gross Domestic Product (GDP), but also in job creation, improving people's standard of living, and economic equality. According to data from the Central Statistics Agency (BPS) in 2023, MSMEs contributed 60.5% to Indonesia's GDP. This figure shows the central role of MSMEs in supporting the national economy. In addition, MSMEs also absorb 97% of the total workforce in Indonesia, making them the largest job providers in the country (Bahtiar and Saragih, 2020; Muli *et al.*, 2023).

The existence of MSMEs in various regions also encourages economic equality and reduces inequality. MSMEs in rural areas, for example, provide economic access for people who live far from city centers. News on the page <https://djp.kemenu.go.id> informs that the role of MSMEs needs to be continuously supported and empowered. Government support, whether in the form of policies, financing, or training, is crucial to helping MSMEs develop and achieve their maximum potential (Kemenu, 2023; Talahi and Mei, 2024).

Based on this background, this study aims to reveal the role of QRIS in driving sales and profitability of MSMEs, especially in coffee shop businesses in East Jakarta. This study will examine the experiences and perceptions of coffee shop owners and customers regarding the use of QRIS so that it can provide strategic insights into how QRIS can contribute to the growth and sustainability of MSME businesses in the digital economy ecosystem.

METHOD

This chapter explains the method used to achieve the research objectives, namely analyzing the role of QRIS in driving financial inclusion and digital economic growth in Indonesia. This research used qualitative methods and a phenomenological approach to explore the experiences, perceptions, and challenges of MSMEs, consumers, and service providers related to QRIS. The research stages explained in this chapter are illustrated through the diagram in Figure 1 below. An in-depth explanation of each step is arranged in the following sub-chapters.

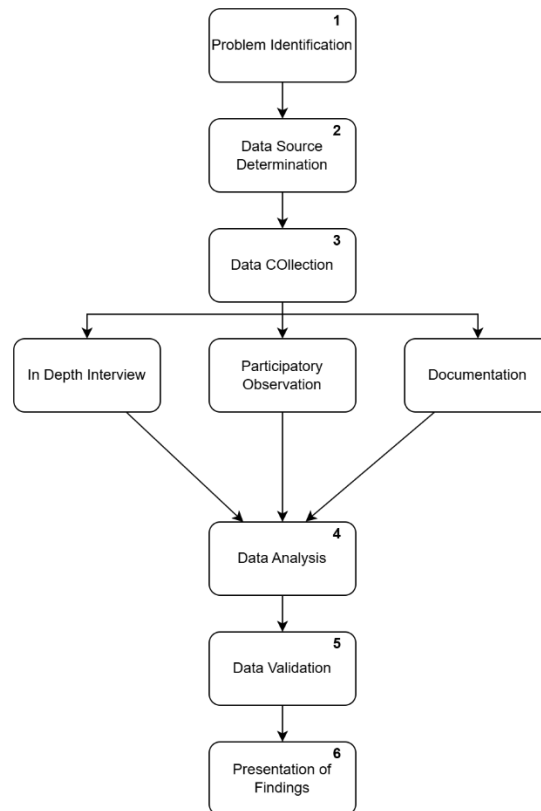


Figure 1. Research Stages

Problem Identification

In brief, the main problem raised is the low level of financial inclusion in Indonesia, even though this country has great potential in the digital economy sector. The Quick Response Code Indonesian Standard (QRIS), introduced by Bank Indonesia, is expected to encourage financial inclusion and accelerate the growth of the digital economy by providing an easier, faster, and more affordable payment system. However, there are still challenges in the implementation of QRIS, such as lack of user understanding, limited access to technology in some areas, and cultural and social barriers that hinder the adoption of this technology.

This study aims to provide solutions by analyzing how QRIS can play a role in encouraging financial inclusion and digital economic growth, as well as understanding the obstacles and challenges that exist. This study also wants to dig deeper into how QRIS users perceive and experience their social and economic contexts. Thus, the solution offered by this study is to provide a deeper understanding of the role of QRIS, its impact on financial inclusion, and its contribution to Indonesia's digital economy.

Data Source Determination

The research location was conducted in a coffee shop in East Jakarta that uses QRIS as the primary payment method. The selected location was based on the increasing number of coffee shops in the area and the high adoption of QRIS in daily transactions. In addition to being part of the MSME sector, coffee shops also function as social interaction spaces. This study explores the use of QRIS in various aspects of business and social activities.

The research took place from November 2023 to January 2024 because the trend of digital transactions tends to increase at the end and beginning of the year, thus allowing for the collection of more representative data on QRIS usage patterns. In addition, choosing the right time ensures that the data obtained is relevant to the current conditions in the implementation of QRIS in coffee shops.

The research data consists of primary and secondary data. Primary data was collected through interviews with coffee shop owners or managers and direct observations in the field to understand the interactions between owners, employees, and customers in transactions using QRIS. This approach allows the study to gain deeper insights into the user experience and perceptions of this digital payment system. Meanwhile, secondary data was obtained from various official sources such as Bank Indonesia reports, statistics on QRIS usage in East Jakarta, and scientific articles discussing the adoption of digital payment technology. This secondary data serves to strengthen the findings of the primary data and provide a broader context in analyzing the phenomena studied. With the combination of these two types of data, the study is expected to provide a comprehensive picture of the implementation of QRIS in coffee shops in East Jakarta.

Data Collection

In-depth interviews were conducted to gain further information from two main participant groups, namely coffee shop owners or managers and consumers who use the services at the coffee shop. These interviews used a semi-structured approach, which allowed researchers to obtain richer data related to the experiences, perceptions, and impacts of QRIS use in small businesses and consumer behavior. The list of interview questions was specifically designed for each participant group, as shown in Table 1 and Table 2.

Table 1. Interview Questions for Coffee Shop Owners or Managers

No.	Questions
1	Can you tell us a little about your coffee shop (location, year of establishment, number of employees, type of customers)?
2	What payment methods are available at your coffee shop? Since when have you been using QRIS?
3	How is the level of QRIS usage compared to other payment methods (e.g., cash or card)?
4	What are the reasons you started using QRIS in your coffee shop?
5	How do you rate the ease of using QRIS in everyday transactions?
6	Have you ever faced technical obstacles when using QRIS (e.g., internet connection, additional fees)?
7	In your opinion, what are the advantages of QRIS compared to other payment methods?
8	Does QRIS affect the number of customers who transact at your coffee shop? Explain.
9	Do you feel that QRIS helps increase sales or turnover? If so, what is the difference before and after using QRIS?
10	How does QRIS affect operational efficiency, such as reducing transaction time or the need for cash?
11	Do you feel that QRIS supports financial inclusion for your business? For example, opening access to banking or other financial services.
12	What do you think about the QRIS adoption in the MSME sector in general?
13	Do you have any suggestions for developing or improving the QRIS system to make it more useful for your business?

Table 2. Interview Questions for Coffee Shop Consumers

No.	Questions
1	How often do you visit this coffee shop? Do you use QRIS for payments?
2	Have you been using QRIS for daily transactions for a long time? If so, since

-
- when?
- 3 What is the main reason you use QRIS as a payment method?
 - 4 How do you rate the ease and speed of QRIS when used for transactions?
 - 5 Have you ever experienced technical problems when using QRIS at this coffee shop? If so, what the problems are?
 - 6 How do you feel about cashless transactions using QRIS? Do you feel more comfortable or vice versa?
 - 7 Does QRIS affect your decision to choose this coffee shop? For example, QRIS is more practical or cost-effective.
 - 8 Is there anything you think could be improved by the use of QRIS at this coffee shop?
-

Data Analysis

Data analysis in this study uses a descriptive phenomenological approach, which aims to understand the participant's experiences without being influenced by the researcher's assumptions or prejudices. The analysis process is carried out systematically through several stages. The first stage is data organization, where all data collected from interviews and observations are systematically arranged, well-documented, and ready to be analyzed. Furthermore, data reduction is carried out to filter relevant information so that only data with a direct relationship to the focus of the study is retained. After that, the reduced data is coded and grouped based on certain themes to identify patterns that emerge in the participant's experience. The last stage is descriptive and interpretive analysis, where the categorized data is further analyzed to understand the meaning behind the participant's experience. Following these steps, the descriptive phenomenological approach allows researchers to explore the participant's experience more and gain a more holistic understanding of the phenomenon.

Data Validation

This study applied several strategies, such as source triangulation, member checking, and audit trail to ensure the validity of the data. Source triangulation is done by comparing data from various methods, such as in-depth interviews, participant observation, and documentation. In this way, the information obtained can be confirmed from different perspectives, thereby increasing the credibility of the findings. For example, interviews with coffee shop owners were compared with observations regarding the QRIS daily transactions. In addition, data from official Bank Indonesia reports were used to strengthen the results obtained in the field. In addition to triangulation, this study also applied member checking, asking participants to review the results of interviews or researcher interpretations. This is done so that the information analyzed follows the participants' experience and no misinterpretation. If there is a discrepancy, participants can provide corrections or clarifications. In addition, an audit trail is also applied by recording in detail from data collection to analysis of each research stage. These notes help maintain the transparency of the research process and ensure that the results obtained can be accounted for and replicated in the future.

Presentation of Findings

The results of this study are presented descriptively based on the patterns found in the analyzed data. The main findings are explained by referring to the themes that emerged from the interview results, observations, and documentation, thus providing a clear picture of the participants' experiences in using QRIS in coffee shops.

RESULT AND DISCUSSION

Result

This study collected data from in-depth interviews with three coffee shop owners and fourteen consumers, participant observation at business locations, and transaction documentation before and after QRIS implementation. The collected data were analyzed to understand the impact of QRIS implementation on operational efficiency and customer experience.

From the interview results with three coffee shop owners, it was found that QRIS implementation provides various benefits, such as ease of transactions, increased operational efficiency, and increased number of customers. The first owner stated that QRIS helps reduce the need for cash and minimizes miscalculations transactions. The second owner emphasized that QRIS provides flexibility and speeds up transactions, although sometimes there are technical obstacles such as network disruptions. The third owner revealed that QRIS is very helpful during peak hours and increases the effectiveness of marketing strategies with special promotions through QRIS.

In addition to conducting interviews with coffee shop owners, this study also conducted interviews with fourteen consumers. The fourteen consumers interviewed mostly delivered positive feedback. Most consumers felt that QRIS made payments more practical, faster, and efficient. Most respondents considered that using QRIS was more convenient than using cash or debit/credit cards. However, some of the obstacles expressed were signal interference in sometimes slowed down transactions, as in Table 3.

Table 3. Summary of Interview Results with Coffee Shop Consumers

Key points	Key Findings
Main reasons for using QRIS	Convenience, speed, and no need to carry cash
Assessment of QRIS	Easy to use, fast, effective
Technical constraints	Signal interference in some cases
Convenience in use	Majority feel comfortable
Influence of QRIS on coffee shop selection	Some choose places that provide QRIS because it is more practical
Suggestions for improvement	Network stability and transaction automation

In addition to interviews, observations were also conducted to understand the interaction between cashiers and customers using QRIS. In general, transactions run smoothly with the cashier showing a QR code and then scanned by the customer via the digital wallet application. However, in some cases, network disruptions slow down the payment process.

Meanwhile, from the results of the documentation analysis, a significant increase was found after the implementation of QRIS. Monthly turnover increased by around 30%, from IDR 10,000,000-12,000,000 to IDR 15,000,000-18,000,000. The number of daily transactions also increased from 30-40 transactions before QRIS to 50-60 transactions after the implementation of QRIS.

In this study, data validation was carried out using three main methods namely source triangulation, member checking, and audit trail. The results of the triangulation showed consistency in the main findings. Coffee shop owners, consumers, and cashiers agreed that QRIS made payments easier, increased operational efficiency, and accelerated transactions. However, there were differences in perception regarding technical constraints. Consumers often mentioned signal interference as the main obstacle, while cashiers highlighted transaction recording delays. Member checking results showed that the informants agreed with the main interpretation of the study, especially regarding the benefits of QRIS in

improving operational efficiency and customer experience. Finally, the audit trail results showed that the research process was well documented. Every decision taken during data processing can be traced back through the available records.

Discussion

This study aims to explore the role of the Quick Response Code Indonesian Standard (QRIS) in supporting financial inclusion and digital economic growth in Indonesia, especially for Micro, Small, and Medium Enterprises (MSMEs). The background of this study shows that many MSMEs in Indonesia face challenges in accessing formal financial services. QRIS is present as an innovative solution that enables non-cash transactions to be easier and more efficient. With this background, the study focuses on how QRIS is adopted by MSMEs, its impact on their daily operations, and its contribution to financial inclusion and digital economic growth.

This study shows that QRIS is well-received by this coffee shop MSMEs. MSMEs appreciate the ease of use and operational efficiency offered by QRIS. Small entrepreneurs who previously had difficulty recording cash transactions can now do so digitally, reducing the risk of errors and loss of cash. Factors such as affordability, ease of integration with existing systems, and support from various payment service providers make QRIS relevant for small business actors in the digital era.

The QRIS implementation in Indonesia has brought significant changes to the daily operations of MSMEs. With QRIS, transactions become faster and safer, reducing the time spent counting cash and giving change. QRIS also helps reduce the risk of cash loss due to theft or human error. In addition, consumer convenience increases because they have more payment method options. Data shows that many MSMEs have experienced increased turnover after adopting QRIS because customers feel more comfortable and are encouraged to spend more.

Although QRIS brings many benefits, its implementation is not without challenges. Many MSMEs report experiencing technical obstacles such as signal interference and system delays when making transactions. The main cause of these obstacles is often related to inadequate network infrastructure, especially in remote areas. In addition, technological limitations in payment service providers are also inhibiting factors, such as incompatible hardware or software that often experiences problems.

The government and Bank Indonesia play an important role in encouraging the adoption of QRIS. Supportive regulations, subsidies, and infrastructure support from the government are catalysts in the widespread distribution of QRIS. Bank Indonesia, as the monetary authority, also plays a role in creating a conducive ecosystem for digital payments. Through various education and socialization programs, the government and Bank Indonesia are trying to increase public awareness and understanding of the benefits of QRIS. This policy helps accelerate the adoption of QRIS in various economic sectors.

The results of this study are in line with previous studies showing that the digitalization of payments through QRIS increases financial inclusion and accelerates the digital transformation of MSMEs (Felicia and Haludin, 2024). Research by Muslimawati (2024) also revealed that the QRIS adoption contributed to increasing financial transparency and payment accessibility for MSMEs.

CONCLUSION

Based on the analysis conducted, this study concludes that QRIS provides a positive experience for MSMEs, especially in improving operational efficiency and customer convenience. The digital transaction recording system offered by QRIS helps entrepreneurs reduce the risk of cash loss and human error while increasing turnover. However, the

implementation of QRIS still faces various technical challenges, such as network limitations in remote areas and disruptions to the payment system. This indicates the need to develop more reliable infrastructure and technology so that QRIS can function optimally.

In addition, QRIS plays an important role in supporting financial inclusion by expanding MSME access to formal financial services. The success of QRIS implementation depends on the collaboration of various parties, such as the government, Bank Indonesia, financial services institutions, and digital payment service providers. Supportive regulations, educational programs, and adequate infrastructure are the main factors in accelerating the adoption of QRIS in various economic sectors.

As a follow-up, this study recommends further exploration of the application of QRIS in other sectors, such as education, health, or government services, to understand its benefits on a larger scale. In addition, future research may use quantitative approaches to measure impact at a broader scale to measure the direct impact of QRIS on financial inclusion and digital economic growth nationally. Further research can also examine the psychological and social factors that influence QRIS adoption among micro-entrepreneurs in Indonesia.

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