The Effect of Using QRIS Payment System on Increasing Sales Turnover (Case Study of MSMEs in Deli Serdang Regency)

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ABSTRACT

This study aims to determine the effect of using the QRIS payment system on increasing MSME sales turnover. The type of research used in this study is quantitative. The population used in this study is MSMEs located in Deli Serdang Regency. The number of respondents consisted of 95 MSMEs with probability sampling and sampling techniques using accidental sampling. The results showed that the use of the QRIS payment system had a positive and significant effect on increasing MSME sales turnover partially. The results of the R Square value showed that the variable of using the QRIS payment system affected the increase in sales turnover by 5.8%, while the remaining 94.2% was influenced by other variables outside the research of this author.

Keywords : Quick Response Indonesian Standard, Increase in Sales Turnover, MSMEs

INTRODUCTION

Technological advances have changed most of the lifestyles of Indonesian people ranging from rural to urban. Today's society is more likely to use smart phone devices (*smartphones*) in everyday life. In line with the development of advanced technology and encouraging the development of payment instruments from the beginning using cash payment instruments, now there are non-cash payment instruments where this new payment instrument is no longer paper or coin-based.

According to Bank Indonesia report data, there are 48 payment system service providers that have obtained approval to conduct non-cash transaction activities. Based on data from Bank Indonesia in 2022, the holder of the non-cash payment trend is electronic money as much as 357.7 trillion, which has increased from the previous year with transactions of 305.4 trillion. The high number of electronic money used for non-cash payments is due to the large number of electronic money products issued in the form of; Chip-based and *server-based* e-money cards, such as: *e-wallet* applications*, bank accounts*.

This shift in people's habits in terms of payments using digital transactions is related to promotion, convenience, security, practicality, innovation, customer service and can be accepted everywhere. This can certainly be an opportunity for business actors from micro, small, medium to large scales to be able to see the growth of digital transactions. The number of QRIS users shows a good impact on the use and development of QRIS in Indonesia. In addition to having a good impact on the development of QRIS, this number shows that more and more users have trusted QRIS to be used as a transaction tool.

QRIS is the right place for producers to make transactions in their business, where QRIS makes it easier for producers or business actors in their transactions, where QRIS will provide many benefits to producers, such as producers do not need to prepare change to

consumers, producers will also avoid the rampant use of counterfeit money in transactions, QRIS can also accept all payments from anywhere via QR Code, and prevent all acts of confusion in transactions. In addition to the positive impact provided, there are also several obstacles felt by producers when using QRIS, namely merchants are charged a Merchant Discount Rate (MDR) fee of 0.6% per day, where this fee makes traders dissatisfied because if every day the MDR fee worth 0.6% is cut, it will reduce the income of SME merchants, not only that there are obstacles on the internet network in several payment areas that hamper the use of QRIS.

LITERATURE REVIEW
Payment Systems

According to Bank Indonesia (2020), the payment system is a system that includes a set of rules, institutions and mechanisms used to carry out the disbursement of funds, in order to fulfill an obligation arising from an economic activity. The payment system was born along with the birth of the concept of 'money' as a medium *of change or intermediary* in goods, services and financial transactions. In principle, the payment system has three stages of processing: authorization, clearing and settlement. Paramitha (2020: 1) revealed that "The payment system is a system related to the transfer of a certain amount of money value from one party to another. The media used in the transfer of money value is very diverse, ranging from the use of simple payment instruments to the use of complex systems and involving various institutions".

Indonesia Standard Quick Response Code

According to Paramitha (2020: 31) QRIS *(Quick Response Indonesia Standard*) is a breakthrough by Bank Indonesia (BI) together with the Indonesian Payment System Association (ASPI) aimed at realizing an easier payment system that can be supervised by regulators from one door. The presence of *QRIS* allows various QR-based Payment System Service Providers (PJSP) to be accessed in just one *QR* code. That is, although the digital payment applications used by consumers vary, the store (*merchant*) only provides one *QR code*. It is undeniable, there are now various types of payment applications that are actively used by the people of Indonesia. In fact, there are currently 38 *e-wallets* that have received official licenses in Indonesia. This shows that *the cashless society* in Indonesia is getting wider and the need for a national QR code standard is even greater.

Sales

According to Wardana and Sedarmayanti (2021: 7), companies to grow and develop in a better direction are determined by marketing policies. Marketing policy will determine where the company will run and to what extent the goals of the company can be achieved. Sales in essence is an instrument of marketing programs within the company, to achieve the company's marketing goals, namely the process of distributing products to consumers. According to Riyoko (2020: 3) Marketing is an activity to create, introduce and deliver goods and services to consumers and other companies. From this understanding, there is no difference between marketing and sales. Though marketing and sales are different.

Micro, Small and Medium Enterprises

In today's digital era, it is undeniable that with the development of increasingly sophisticated and modern technology, developments in marketing through online media are in great demand by MSMEs today. Indonesia is a market with attractive *e-commerce* from year to year. In 2018, *e-commerce* in Indonesia recorded a very rapid growth and is expected to continue to increase along with the growing number of entrepreneurs and Micro, Small and Medium Enterprises (MSMEs). According to Hastuti et al (2020: 158), Micro, Small and Medium Enterprises (MSMEs) are business activities that are able to expand employment and provide extensive economic services to the MSME community, able to play a role in the process of equity and increase community income, as well as encourage economic growth and play a role in realizing national stability.

METHOD

This study used quantitative research methods. According to Sugiyono (2019: 16) quantitative research is a research method based on the philosophy of positivism, used to examine certain populations or samples, data collection using research instruments, quantitative or statistical data analysis with the aim of testing hypotheses that have been set. The variables used in this study are independent variables, namely the use of the *QRIS payment system* (X) and variables dependent, namely an increase in MSME sales turnover of Deli Serdang Regency (Y).

RESULT AND DISCUSSION

Partial Test Result

The significance value is < 0.05 or $t_{count} > t_{table}$, then there is an influence of the independent variable (X) on the dependent variable (Y). So that t_{table} with a sample of 95, probability of 5% and df of 93 is 1.985. The results of partial hypothesis testing can be seen in the following table:

Table 1: Partial Test (t)

		Coefficient				
		Non-standardized coefficients		Standard Coefficient		
Pattern		B	Error Std.	Beta	T	Alone.
1	(Constant)	37.646	5.274		7.139	.000
	Penggunaan_Sistem _Pembayaran_QRIS	.204	.078	.261	2.607	.011

Based on Table 1, significant value of Payment System Usage *QRIS* (X) $0.011 < 0.05$ and t value$_{count}$ $2.607 >$ t value$_{table}$ 1.985. So it can be concluded H_0 rejected and H_1 accepted, meaning that there is a positive and significant influence between the independent variable and the dependent variable.

Coefficient of determination (R^2)

The coefficient of determination test (Test R2) was conducted to determine the extent of the contribution or percentage of the Effect of Using *the QRIS* Payment System on the

Increase in MSME Sales Turnover of Deli Serdang Regency. This can be known through the determination test as follows:

Table 2: Coefficient of determination (R 2)

Model[b Summary]				
Pattern	R	R square	Customized R Square	Std. Estimation Error
1	.261a	.068	.058	3.785

Based on Table 4, shows that R *Field* by 0.058 or 5.8%. This shows that 5.8% of Payment System Usage *QRIS* has very little effect on the Increase in MSME Sales Turnover of Deli Serdang Regency.

CONCLUSION

Based on the results of the analysis that has been done by researchers, the conclusions that can be drawn are:

1. The use of the *QRIS* payment system has a positive and significant effect on increasing MSME sales turnover (Deli Serdang Regency).
2. The effect of using the *QRIS payment system on increasing sales turnover is very low because* QRIS *is used as an alternative payment for MSMEs in Deli Serdang Regency.*

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