



ANALYSIS OF THE IMPACT OF PAYMENT DIGITALIZATION THROUGH QRIS ON THE ECONOMIC RESILIENCE OF MSMEs IN MAKASSAR CITY

ANALISIS DAMPAK DIGITALISASI PEMBAYARAN MELALUI QRIS TERHADAP KETAHANAN EKONOMI UMKM DI KOTA MAKASSAR

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Abstract

This study aims to analyze the impact of QRIS (Quick Response Code Indonesian Standard) digital payments on the economic resilience of MSMEs in Makassar City, specifically within the Muhammadiyah University of Makassar area. This study used a qualitative approach with data collection techniques through observation, interviews, and documentation. The results indicate that QRIS digital payments have a positive impact on the economic resilience of MSMEs, small and medium enterprises (SMEs), through increased operational efficiency, ease of transactions without dependence on cash, automated financial recording, increased sales volume, and expanded market access. With a single QR Code for all digital payment platforms, MSMEs are able to reach more consumers, especially the younger generation. Despite technical challenges, MSMEs are able to adapt well. This study concludes that QRIS functions not only as a digital payment tool but also as a strategic instrument that strengthens poverty reduction, income stability, and economic resilience of MSMEs in Makassar City in facing the dynamics of the digital economy.

Keywords: QRIS, Payment Digitalization, MSMEs, Economic Resilience.

Abstrak

Penelitian ini bertujuan untuk menganalisis dampak dari pembayaran digital QRIS (Quick Response Code Indonesian Standart) terhadap ketahanan ekonomi UMKM di Kota Makassar khususnya area Universitas Muhammadiyah Makassar. Penelitian ini menggunakan pendekatan kualitatif dengan teknik pengumpulan data melalui observasi, wawancara, dan dokumentasi. Hasil penelitian menunjukkan bahwa pembayaran digital QRIS memberikan dampak yang positif dalam membantu ketahanan ekonomi UMKM, kecil, dan menengah melalui peningkatan efisiensi operasional, kemudahan transaksi tanpa ketergantungan dengan uang tunai, pencatatan keuangan otomatis, peningkatan volume penjualan, dan perluasan akses pasar. Dengan satu QR Code untuk semua platform pembayaran digital, UMKM mampu menjangkau lebih banyak konsumen terutama generasi muda. Meskipun terdapat kendala teknis, pelaku UMKM mampu beradaptasi dengan baik. Penelitian ini menyimpulkan bahwa QRIS tidak hanya berfungsi sebagai alat pembayaran digital, tetapi juga sebagai instrumen strategis yang memperkuat keberlanjutan, stabilitas pendapatan, dan ketahanan ekonomi UMKM di Kota Makassar dalam menghadapi dinamika ekonomi digital.



Kata Kunci: QRIS, Digitalisasi Pembayaran, UMKM, Ketahanan Ekonomi.

1. INTRODUCTION

Community life in the modern era has undergone many changes, including in financial transactions. Previously, people mostly made payments in cash; however, there has been a shift toward cashless (non-cash) payment systems because they are considered more practical, secure, and faster to use. Continuous technological innovation over time has driven rapid technological development. In the era of digitalization, technological advancements have certainly created functional value that facilitates people's daily activities, including communication, transportation, information, and, importantly, financial services (Putri et al., 2024). In the financial sector, to support the growth of e-commerce, an internet-based payment system is required to replace traditional or manual payment systems with online payment systems. Following current trends, several trading platforms have begun adopting QR-code-based payment systems as a method of payment. This system changes people's habits from cash payments to non-cash (cashless) payments (Ahmad Farhan, 2023).

The development of digital payment systems has transformed public transaction patterns. One of the prominent innovations is the Quick Response Code Indonesian Standard (QRIS), implemented by Bank Indonesia since 2020. Based on Bank Indonesia Regulation No. 21/18/2019 regarding the implementation of the international QR code standard for payments, starting January 1, 2020, Bank Indonesia requires all non-cash payment service providers to switch to the QRIS (Quick Response Code Indonesian Standard) system. This system functions to process payment transactions for all electronic money applications in Indonesia, thereby making transactions increasingly convenient (Carera et al., 2022). The government strongly supports the use of digital wallets by the public. The launch of QRIS is one of the implementations of the National Payment System Vision. In the long term, public participation through QRIS will form a new culture of digital transactions and accelerate the realization of a less-cash society (Harianja & Simanullang, 2023).

Micro, small, and medium enterprises (MSMEs) in Indonesia continue to grow and significantly contribute to the national economy (Hardiyanti & Santosa, 2024). In the context of MSMEs, the financial literacy of business owners and the utilization of QRIS as a digital payment technology can be considered strategic resources that have the potential to improve business performance. Good financial literacy enables MSME owners to make better financial decisions, recognize investment opportunities, and organize financial resources more effectively. In addition to financial literacy, the utilization of QRIS also serves as a resource that provides competitive advantages for MSMEs. This aligns with the theory of technological innovation, which states that the adoption of new technologies can enhance business performance and provide competitive benefits (Khairani et al., 2025). The presence of QRIS as a non-cash payment method represents a strategic step toward encouraging efficiency, transparency, and accountability in transactions. Bank Indonesia recorded that the number of QRIS transactions in South Sulawesi reached 50.4 million as of May 2025, an increase of 112% compared to May 2024. This growth aligns with the increasing number of QRIS users, which reached 1.25 million by May 2025, of which 75% were MSME actors.

The use of QRIS among MSMEs in Makassar City provides easier payment accessibility for customers (S et al., 2025). Most MSMEs in Makassar operate in the accommodation, food, and beverage sectors; however, there are also various other types of businesses, such as grocery stalls, mobile phone counters, and others. Many MSMEs in Makassar have begun to innovate by adopting digital payment systems. A large number of MSMEs have registered their businesses to use digital payment tools such as QRIS, driven by increasing customer demand for cashless payment options. Consequently, MSME owners in Makassar register their businesses by visiting banks or contacting bank marketing officers to process QRIS registration. This study is expected to identify the extent of the impact of QRIS usage on MSMEs, particularly whether the adoption of the QRIS digital payment system generates benefits for their businesses and helps them remain resilient in the current era of digitalization.



Although various previous studies have examined the impact of QRIS usage on increasing revenue and transaction efficiency among MSMEs in different regions, most of these studies focus on financial aspects, digital literacy, and general business performance. However, studies that specifically highlight how payment digitalization through QRIS contributes to the economic resilience of MSMEs, particularly in the context of Makassar City, remain very limited. In fact, Makassar has unique regional economic characteristics, with a dominance of the culinary, micro-trade, and service sectors, which may cause the implementation of QRIS to have different impacts compared to other regions. Therefore, this study seeks to fill this gap by conducting an in-depth analysis of the impact of payment digitalization through QRIS on the economic resilience of MSMEs in Makassar City using a descriptive qualitative approach.

2. RESEARCH METHOD

According to Sugiyono (2023), research methodology is a scientific way to obtain data with specific objectives and purposes. In this study, the author employs a qualitative approach using a case study method involving MSME actors who use QRIS in Makassar City. The qualitative method is used to examine natural conditions of the research object, where the researcher acts as the key instrument in the process of data collection and analysis. Data analysis is inductive in nature, and qualitative research findings emphasize understanding meanings and phenomena rather than generalization (Sugiyono, 2023). In qualitative research, the data collected are in the form of text and illustrations rather than numerical data. Data sources may come from various forms, including interview transcripts, field notes, video recordings, photographs, personal documents, and other official documents. Therefore, the research report will include data quotations to provide illustrations and support the presentation of research findings (Sinaga, 2023).

The case study approach in this research involves direct observation, conducting interviews, and analyzing the implementation of QRIS among MSMEs in Makassar City. The qualitative approach allows the researcher to identify the impact of digital payment methods (QRIS) on the economic resilience of MSMEs, thereby providing detailed insights into the phenomena being observed.

3. RESULT AND DISCUSSION

1. Impact of Payment Digitalization through QRIS

The implementation of QRIS has had a significant impact on MSME actors in terms of operational efficiency and business development. The adoption of QRIS makes it easier for MSMEs to accept various non-cash payment methods without having to register separately on multiple digital payment platforms. The impact of QRIS is not limited to transaction convenience but also contributes to business growth and financial inclusion. The Head of the Department of Industry, Trade, Cooperatives, and MSMEs, Hj. Agusnia Hasan Sulur, stated that the digitalization of payments through QRIS is an important momentum in encouraging the transformation of MSMEs toward a secure and modern digital transaction ecosystem. This initiative is not merely a temporary event but part of continuous guidance for MSME actors through the socialization of QRIS usage and education on digital transaction security. Based on this statement, it can be understood that the government has actively encouraged the adoption of QRIS as part of the digitalization of the MSME ecosystem. This aligns with what MSME actors experience in the field, as described in the following interview results.

The impact of QRIS perceived by MSME actors was obtained through interviews conducted with several MSMEs located along Jalan Talasalapang and Jalan Sultan Alauddin.

An interview with a micro-business owner (Aura Parfume) on Jalan Talasalapang revealed the following:

“In my opinion, QRIS payments are easier. Customers no longer need to prepare change, and it also makes financial recording easier because we no longer need to record transactions manually.”

Based on this interview, it can be concluded that the use of QRIS has a positive impact on transaction efficiency and convenience. In addition, business owners find it easier to manage financial



records. This statement is supported by a food shop employee (Domami) on Jalan Talasalapang, who stated:

“QRIS is very helpful when customers are crowded because transactions are faster. Customers don’t have to wait long in line. The incoming money is automatically recorded in the shop’s account, so we no longer need to record it manually.”

From this statement, it can be concluded that QRIS speeds up transactions and reduces customer waiting time. Manual financial recording is no longer necessary because all transactions are automatically recorded in the store’s account. Furthermore, an interview with a beverage shop employee (We Drink) on Jalan Talasalapang stated:

“QRIS payments reach more customers because they only need to scan using their phone. Even students who don’t have bank accounts can pay using QRIS through other merchant apps like Dana.”

This indicates that QRIS expands customer reach, especially among students who do not yet have bank accounts. This was supported by a food shop employee (Golqi Chicken) on Jalan Talasalapang, who stated:

“QRIS payments are mostly used by teenagers, especially Gen Z, because they don’t need to carry cash—just use their phones.”

This shows that QRIS is widely accepted among young consumers who are familiar with cashless payments. Furthermore, a skincare shop employee (Arunika Skincare) on Jalan Talasalapang stated:

“Using QRIS is not only easy but also safer than cash, because the money goes directly into the account. With cash, we sometimes don’t notice fake or torn banknotes.”

This suggests that QRIS enhances transaction security by minimizing risks related to counterfeit or damaged cash. Similarly, a beverage shop employee (Es Teler Kota Daeng) on Jalan Talasalapang stated:

“QRIS really helps manage finances, especially when it’s crowded. We just scan the barcode, and the money goes directly into the account, with the total income automatically recorded.”

This indicates that QRIS improves financial management and reduces risks associated with handling physical cash. Additionally, a food shop employee (Chicken Day) on Jalan Talasalapang stated:

“Using QRIS increases sales because customers who don’t carry cash can still make payments.”

This shows that QRIS facilitates customer payments and potentially increases sales volume. This was supported by a beverage shop employee (Siura) on Jalan Talasalapang:

“QRIS really helps with payments, expands customer reach, and speeds up transactions so customers don’t have to wait for change.”

Thus, QRIS simplifies transactions, broadens customer reach, and enhances service efficiency, potentially increasing sales. However, a clothing shop owner (Ubuntu Shop) on Jalan Talasalapang mentioned:

“Since using QRIS, the main issue is network connectivity. If the network is poor, transactions can be slow, but this rarely happens.”

This indicates that network issues remain a minor challenge. Similarly, a grocery store employee (R8 Mart) on Jalan Sultan Alauddin stated:

“The main obstacle with QRIS is poor internet connectivity, but it’s usually brief and easy to resolve.”

Thus, while network issues may occasionally slow transactions, they are generally manageable and do not significantly hinder usage.

2. Analysis of MSME Economic Resilience After QRIS Implementation

Following the implementation of QRIS among MSMEs on Jalan Talasalapang and Jalan Sultan Alauddin, significant changes have been observed in their ability to survive and adapt amid dynamic digital payment developments. QRIS encourages MSMEs to integrate with digital payment systems, making transactions faster, safer, and more efficient without relying on cash. QRIS not only provides convenience for consumers but also expands MSME sales opportunities by accommodating various



payment methods within a single QR code. Increased sales volume and smooth transactions contribute to income stability, a key indicator of MSME economic resilience.

Furthermore, QRIS strengthens MSME economic resilience by enhancing financial literacy and inclusion. Digital transaction records enable MSMEs to maintain more structured financial data, facilitating financial planning and access to formal financing institutions. Access to financing helps MSMEs expand their businesses and withstand economic pressures, such as declining purchasing power and market competition. Thus, QRIS functions not only as a digital payment tool but also as a strategic instrument in strengthening MSME sustainability.

An interview with the micro-business owner (Aura Parfume) stated:

“I started using QRIS in 2024, and most of my customers pay using QRIS. Since then, my income has become more stable because customers who lack cash can still make payments.”

This indicates that QRIS supports income stability and long-term business sustainability. Similarly, a food shop employee (Domami) stated:

“QRIS stabilizes income because most customers pay using QRIS, making transactions easier without needing to withdraw cash from ATMs.”

This suggests that QRIS improves transaction efficiency and supports daily business operations. A beverage shop employee (We Drink) added:

“QRIS increases competitiveness because people prefer shops that accept QRIS, especially those who don't like carrying cash.”

Thus, QRIS enhances business competitiveness by attracting more customers. A food shop employee (Golqi Chicken) also noted:

“QRIS is simple and doesn't require admin fees, unlike bank transfers. It improves competitiveness because some shops still don't accept QRIS.”

This demonstrates QRIS's role in improving operational efficiency and competitive advantage. A skincare shop employee (Arunika Skincare) stated:

“QRIS helps us adapt to digital payments, especially since young people prefer it.”

This indicates that QRIS enhances technological adaptation and modern business image. A beverage shop employee (Es Teler Kota Daeng) added:

“QRIS is practical and modern, suitable for all digital payment apps, and helps MSMEs adapt to technological changes.”

A food shop employee (Chicken Day) stated:

“QRIS supports business continuity, reduces cash theft risk, and aligns with modern payment trends.”

Similarly, a beverage shop employee (Siura) stated:

“During crises like the pandemic, QRIS helped MSMEs continue operations through contactless payments.”

Finally, a clothing shop owner (Ubuntu Shop) stated:

“QRIS supports business sustainability because customers are now accustomed to cashless payments.”

A grocery store employee (R8 Mart) added:

“With QRIS, MSMEs can continue sales even when customers don't carry cash.”

In conclusion, QRIS significantly contributes to MSME economic resilience by ensuring business continuity, improving adaptability to technological changes, and maintaining stable income. QRIS serves as a crucial tool for MSMEs to remain competitive, sustainable, and resilient in the face of economic and technological transformations.

Discussion

Based on the research findings, it can be seen that QRIS has a positive impact on MSMEs located on Jalan Talasalapang and Jalan Sultan Alauddin, Makassar City. According to Bank Indonesia, QRIS (Quick Response Code Indonesian Standard) is a system that integrates various types of QR codes from different Payment System Service Providers (PJSP). QRIS was developed through collaboration



between the payment system industry and Bank Indonesia with the aim of simplifying, accelerating, and enhancing the security of transaction processes using QR codes (Alifia et al., 2024). According to Surya et al. (2021), Bank Indonesia launched QRIS with the theme UNGGUL (Universal, Easy, Profitable, and Direct), with the expectation of improving transaction efficiency, accelerating financial inclusion, and advancing MSMEs. MSMEs experience convenience after using QRIS in their businesses, as evidenced by the ease of conducting transactions without the need to provide change and the faster payment process compared to cash transactions, which require time to count change. The convenience of QRIS transactions also enhances customer satisfaction, especially among students and communities that have begun adopting a cashless lifestyle. Thus, QRIS has successfully facilitated changes in consumer behavior from cash-based to digital payments, ultimately supporting the sustainability of MSMEs in the digital era.

QRIS also has a significant impact on MSME financial recording and business administration processes. With QRIS, MSME actors no longer need to manually record daily financial transactions, as these are automatically recorded in merchant applications connected to QRIS, including transaction time, date, and payment amount. This provides efficiency in transactions and enhances financial accountability. In addition, digital records make it easier for MSMEs to access financing from financial institutions, as they provide a verifiable financial track record.

An increase in sales volume and expanded market access were also experienced by MSMEs after adopting QRIS. Some MSMEs reported an increase in customer numbers because consumers find QRIS payments more convenient and practical. Therefore, digital payments provide a competitive advantage for MSMEs by expanding payment accessibility, as MSMEs do not lose customers who do not carry cash. Through QRIS adoption, several barriers previously faced by MSMEs have been reduced. In terms of market segment expansion, MSMEs can attract customers, particularly young consumers who are accustomed to digital payment technologies.

Although QRIS provides many benefits, the study found that some MSMEs experience network connectivity issues that slightly slow transaction processes. However, these challenges can be effectively addressed, as MSME actors have sufficient understanding and capability to resolve such issues, preventing disruptions to business operations. This indicates that MSMEs are capable of adapting to technological challenges.

QRIS not only improves transaction efficiency and operational convenience but also strengthens income stability and business sustainability among MSMEs. The ability of QRIS to facilitate financial recording, expand market access, and enhance business competitiveness demonstrates that digital payment technology plays a crucial role in supporting MSME economic resilience.

These findings are supported by previous studies. Research by Purba et al. revealed that QRIS adoption among MSMEs positively affects transaction efficiency, financial record-keeping, and business competitiveness, as well as increasing consumer attraction among those accustomed to digital payments. Similarly, Ansori et al. found that QRIS successfully increases MSME sales due to transaction convenience and speed for customers. The QRIS payment method effectively supports MSME development, with financial literacy serving as a key factor for sustainable growth.

4. CONCLUSION

Based on the findings of this study regarding the analysis of the impact of payment digitalization through QRIS on the economic resilience of MSMEs in Makassar City, it can be concluded that the implementation of QRIS has a positive impact in strengthening the economic resilience of MSMEs around the campus of Universitas Muhammadiyah Makassar, particularly on Jalan Talasalapang and



Jalan Sultan Alauddin. QRIS significantly improves MSME operational efficiency by providing transaction convenience and speed, reducing dependence on cash, and facilitating automatic financial record-keeping. Overall, QRIS functions not only as a digital payment tool but also as an instrument that supports MSME business sustainability and income stability, thereby enhancing the economic resilience of MSME actors in facing changes in consumer behavior and technological advancements in the digital era. Thus, payment digitalization through QRIS is proven to support MSME business sustainability in Makassar City by improving transaction efficiency, facilitating financial management, expanding market access, and enhancing business competitiveness.

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