ePaper Bisnis: International Journal of Entrepreneurship and Management
Vol.1, No.4 December 2024
e-ISSN :3047-907X; p-ISSN :3047-9061, Page 113-120
DOI: https://doi.org/10.61132/epaperbisnis.v1i4.133
Avalable online at: https://international.arimbi.or.id/index.php/ePaperBisnis

The Effect of Knowledge and Ease of Use of *Quick Response Code Indonesia Standard* (QRIS) on the Decision to Use *E-Wallet* as a Payment Means in UMKM in Yogyakarta City

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Abstract *, The use of QRIS in MSMEs in Yogyakarta has increased and spread to small MSMEs. This makes the development of payment services more advanced and easier. However, there are also quite a few small MSMEs or consumers who still have minimal knowledge about QRIS and how to use it. For this reason, it is necessary to know the extent of knowledge about QRIS and what benefits can be obtained from QRIS. Socialization of QRIS is very helpful in the development of QRIS in the community, especially among MSMEs in Yogyakarta. The purpose of this study is to determine the knowledge and responses of culinary MSME consumers in Yogyakarta about the Quick Response Code Indonesia Standard (QRIS) and its ease of use. In this study, the author used a descriptive quantitative research method with a data collection method using a questionnaire based on the Likert Scale. While the data research process uses descriptive analysis, associative analysis which includes multiple linear regression analysis, correlation coefficient analysis and determination coefficient analysis, and hypothesis testing in the form of simultaneous tests (F Test). Furthermore, describing the results of the analysis using descriptive sentences.*

Keywords : *Knowledge, Ease of Use, QRIS, E-Wallet, Yogyakarta MSMEs*

1. INTRODUCTION

The rapid development of technology has created several services that make it easier for users and have more advanced efficiency. One of them is the payment system service that can now be easily accessed and is in demand by many people, namely the *Quick Response Code Indonesia Standard* (QRIS) system service. This system was created seeing the many uses of *QR code scans* to make payments. It is considered more practical and easier, without the need to withdraw cash at an ATM or without the hassle of thinking about change which is sometimes difficult to find. Transaction history can also be seen clearly.

QR code is a series of codes that contain data/information such as merchant/user identity, payment amount, and/or currency that can be read with certain tools for payment transactions. QR code is a technology that allows us to store information in the form of codes, such as a collection of black dots. (Wulandari, 2021)

Previously, a special application was needed to read the code, but along with the development of increasingly sophisticated technology, now it is enough to just use a *cellphone camera* and the information will appear immediately. QR codes are used for wide purposes, one of which is as an alternative payment method. The payment system that is developing in Indonesia that uses QR codes comes from different QR codes, for this reason Bank Indonesia created a standardization of the QR code-based payment system, so that the QR code that was

Received: September 15, 2024 Revised: September 28, 2024 Accepted: Oktober 31, 2024 Online Available: November 02, 2024

previously *exclusive* can be read by other publishers or what is called QRIS (*Quick Response Code Indonesia Standard*).

The existence of QRIS greatly helps transactions between producers and consumers. The use of QRIS is also very easy and can be used by all groups, even small MSMEs can enjoy this service because the QRIS code can be printed on plain paper without having to use an EDC machine. The QRIS system, which does not use cash as a medium of exchange, can minimize the possibility of getting counterfeit or damaged money.

QRIS was released by Bank Indonesia on August 17, 2019, but was effectively used on January 1, 2020. Now, Qris has begun to be widely used by small MSMEs which make transactions more concise and considering consumers are greatly helped by this system. The payment process is also faster and more effective.

Quick Response Code Indonesia Standard (QRIS) was prepared by Bank Indonesia and the Indonesian Payment System Association (ASPI) using the Emv Co. International standard. Qris is a QR code standard for digital payments through server-based electronic money applications, digital wallets, or mobile banking. Every payment system service provider (PJSP) based on QR codes that are commonly used by the public such as OVO, GoPay, LinkAja, Dana, and so on. (Wulandari, 2021)

In MSMEs in Yogyakarta City itself, the use of QRIS has been well socialized. One of them is the 2023 National QRIS Week event organized by Bank Indonesia DIY and Bank BPD DIY at the Kepatihan Complex with morning exercise activities together for ASN and the provision of tenants to promote the QRIS *scan experience* . In this activity, exercise participants can do the QRIS *scan experience and make* digital donations to the Ibadah Bunda Islamic Orphanage with a minimum transaction of IDR 1.00. This activity aims to educate prospective consumers about the ease and practicality of using QRIS. Even transactions with the lowest nominal value can be made using QRIS.

The use of QRIS in MSMEs in Yogyakarta City has increased and spread to small MSMEs. This makes the development of payment services more advanced and easier. However, there are also quite a few small MSMEs or consumers who still have minimal knowledge about QRIS and how to use it. For this reason, it is necessary to know the extent of knowledge about QRIS and what benefits can be obtained from QRIS. Socialization as exemplified above is very helpful in the development of QRIS in the community, especially among MSMEs in Yogyakarta City.

Based on the background that has been described, the author chose the title, " **The Influence of Knowledge and Ease of Use of *the Quick Response Code Indonesia Standard***

(QRIS) on the Decision to Use E-wallet as a Payment Tool for MSMEs in the City of Yogyakarta "

2. THEORETICAL BASIS

Bank Indonesia stated that QRIS (*QR Code Indonesia Standard*) is a QR *Code* payment standard for the Indonesian payment system developed by Bank Indonesia and the Indonesian Payment System Association (ASPI). With QRIS which has now dominated the MSME payment system, making transactions easier.

According to Bank Indonesia, a digital wallet or electronic wallet is an electronic service for storing payment instrument data, including payments using cards or electronic money, which can accommodate funds to make various types of payments.

Knowledge is the result of knowing done by humans towards a certain object through a more dominant sensing process that occurs through the process of seeing with the eyes and hearing with the ears. Knowledge or cognitive is a dominant that is very decisive in forming a person's habits or actions (*overt behavior*) (Efendi & Makhfudli, 2009). According to Notoatmodjo (2012), knowledge has 6 stages, namely *knowing* , *understanding* , *application* , *analysis* , *synthesis* and *evaluation* .

According to Febriyani (2018), indicators of perceived ease of use are easy to learn, easy to use, clear and easy to understand, and easy to operate. Furthermore, Argitama (2020) defines the decision to use as a choice or selection from many different alternatives or in other words, every consumer needs to make a decision. According to (Kotler & Armstrong, 2013), indicators of decision to use are the stability of using after knowing product information; deciding to use because the product is the most preferred; using because it is in accordance with desires and needs; and using because of recommendations from others.

3. RESEARCH METHODS

In this study, the author uses a descriptive quantitative research method, where the results obtained are in the form of numbers or figures then interpreted with descriptive sentences. The population in this study is the MSMEs in Yogyakarta City as many as 41,916 MSMEs per year 2024. Taking a sample according to Slovin's calculation of 100 samples using the *Simple Random Sampling technique* .

The data collection method used is a closed questionnaire technique, namely a questionnaire that has been provided with answers, so that respondents will only choose the

answers that have been provided. This questionnaire is designed based on variable indicators described in the form of questions with a *Likert Scale* .

While the data research process uses descriptive analysis, associative analysis which includes multiple linear regression analysis, correlation coefficient analysis and determination coefficient analysis, and hypothesis testing in the form of simultaneous testing (F Test). Furthermore, describing the results of the analysis using descriptive sentences.

4. RESEARCH RESULT

Based on the calculation of descriptive statistical tests, the maximum value for the QRIS knowledge variable (X1) is 446, while the minimum value is 374 and the average value is 406.5. Furthermore, the maximum value for the QRIS ease of use variable (X2) is 447, while the minimum value is 403 and the average value is 425.6. Then the maximum value for the *E-Wallet usage decision variable* (Y) is 456, while the minimum value is 385 and the average value is 415.5.

Next is the associative analysis which includes multiple linear regression analysis, correlation coefficient analysis and determination coefficient analysis. The first stage is multiple linear regression analysis which obtains the equation $Y = 6.485 + 0.441X_1 + 0.153X_2 + e$. From this equation it can be explained that QRIS knowledge (X_1) and ease of use of QRIS (X_2) have positive values, where if the influence of the two variables increases by 1 value, then QRIS usage will increase by 0.441 or 0.153 assuming other independent variables are considered constant.

Then the second stage in the associative analysis is the correlation coefficient analysis which shows the results that the QRIS knowledge variable (X1) and ease of use of QRIS (X2) have a very strong correlation coefficient with a value of 1,000 and 0.898. While the *E-Wallet usage decision variable* (Y) has a strong correlation coefficient with a value of 0.774. The three variables also have a positive sign which means that every increase and decrease in the values of the QRIS knowledge variable (X1) and the QRIS ease of use variable (X2) will be recognized by an increase and decrease in the decision to use *E-Wallet* (Y).

Furthermore, the analysis of the coefficient of determination which has the results of the coefficient of determination test (R2) with an *Adjusted R Square value* of 0.596. This shows that the QRIS knowledge variable (X1) and ease of use of QRIS (X2) contribute 59.6%, while the remaining 40.4% is influenced by other variables not discussed in this study.

Next is the hypothesis test using simultaneous test (F Test). The basis for making the F test decision is to determine the F table value and find the df value which is divided into two,

numerator df: df (N_1) = k -1, and denominator df: df (N_2) = nk. K is the number of all variables and n is the number of respondents. Then df (N_1) = 3 - 1 = 2, and df (N_2) = 100 - 3 = 97, so that the f table value is 3,090. The f test requirements are:

- If the sig value < 0.05 (α) or the calculated F value > F table, then (Ha $_{is}$ accepted & Ho $_{is}$ rejected). The independent variable has a simultaneous effect on the dependent variable.
- If the sig value > 0.05 (α) or the calculated F value < F table, then (Ha $_{is}$ rejected & Ho $_{is}$ accepted). The independent variable does not have a simultaneous effect on the dependent variable.

Here are the results of simultaneous testing:

Table 1 F Test Results Table (Simultaneous)

ANOVA [a]						
Model		Sum of Squares	Df	Mean Square	F Count	Sig.
1	Regression	655,805	2	327,903	73,894	.000 [b]
	Residual	430.435	97	4.437		
Model		Sum of Squares	Df	Mean Square	F Count	Sig.
	Total	1086.240	99			
a. Dependent Variable: Decision to Use *E-Wallet* (Y)						
b. Predictors: (Constant), Ease of Use of QRIS (X_2), QRIS Knowledge (X_1)						

Source: SPSS 28, Processed data (2024)

The table shows a significant value of 0.000 <0.05, and the calculated F value is 73.894> 3.090 F table. So Ha $_{is}$ accepted Ho $_{is}$ rejected. It can be concluded that the QRIS knowledge variable (X1) and the QRIS ease of use variable (X2) simultaneously have a positive and significant effect on the *E-Wallet usage decision variable* (Y).

5. DISCUSSION

At the knowledge point of *the Quick Response Code Indonesia Standard* (QRIS) in MSMEs in Yogyakarta City, it is known by conducting descriptive statistical tests of the variables that the maximum value of the QRIS knowledge variable (X1) is 446 which is obtained from the following statement:

- I had no difficulty in applying *the Quick Response Code Indonesia Standard* (QRIS)
- *Quick Response Code Indonesia Standard* (QRIS) can save time in the transaction process.

This proves that QRIS knowledge regarding its application and transaction process can be accepted by MSMEs in Yogyakarta City.

Meanwhile, the minimum value obtained was 374 from the statement 'I know that *Quick Response Code Indonesia Standard* (QRIS) is a unification of various QR *Codes* . This proves that not many people know the meaning of QRIS itself.

Then, for the ease of use of *the Quick Response Code Indonesia Standard* (QRIS) in MSMEs in Yogyakarta City, it is known through descriptive statistical tests of the variables that the maximum value of the ease of use variable QRIS (X2) is 447 which is obtained from the statement 'Using *the Quick Response Code Indonesia Standard* (QRIS) is easy to learn'. It can be concluded that *the Quick Response Code Indonesia Standard* (QRIS) is easy to learn for most MSMEs in Yogyakarta City.

Meanwhile, the minimum value is 403 which is obtained from the statement 'The display on *the Quick Response Code Indonesia Standard* (QRIS) is very clear and easy to understand'. This shows that the display in the *Quick Response Code Indonesia Standard* (QRIS) application still looks complicated for some MSMEs in Yogyakarta City.

Furthermore, the results of the decision to use *E*- wallet as a means of payment for MSMEs in Yogyakarta City, based on the descriptive statistical test of the variables, it is known that the maximum value of the *E-Wallet usage decision variable* (Y) is 456 which is obtained from the statement 'I use *the Quick Response Code Indonesia Standard* (QRIS) because many people are interested in it'. From this statement, most MSMEs in Yogyakarta City decided to use *the Quick Response Code Indonesia Standard* (QRIS) because many people are interested in it.

Meanwhile, the minimum value is 385 which is obtained from the statement 'After knowing the information about the advantages of *the Quick Response Code Indonesia Standard* (QRIS), I am interested in using it'. This shows that users of *the Quick Response Code Indonesia Standard* (QRIS) in MSMEs in Yogyakarta City did not decide to use QRIS just because they knew about its advantages, but because many people were interested in it.

Then, based on the results of the multiple linear regression analysis, the following equation is produced:

$$Y= 6.485 + 0.441 X_1 + 0.153 X_2 + e$$

From the equation, it is concluded that the regression coefficient value for the QRIS knowledge variable (X1) has a positive and significant value of 0.441, while the regression coefficient value for the QRIS ease of use variable (X2) has a positive and significant value of 0.153. Which means that if the influence of the QRIS knowledge variable (X1) or the ease of use of QRIS (X2) increases by 1 value, then the use of QRIS will increase by 0.441 or 0.153 assuming other independent variables are considered constant.

Based on the results of the analysis, the QRIS knowledge variable (X1) has a very large influence on the decision to use *E-Wallet* (Y) compared to the QRIS ease of use variable (X2) . This shows that the way to attract MSMEs in making decisions to use *E-Wallet* is to increase QRIS knowledge. When QRIS knowledge has been mastered, the ease of use of QRIS will follow.

Furthermore, the results of simultaneous testing (F test) obtained positive results from hypothesis testing, namely the QRIS knowledge variable (X1) and the QRIS ease of use perception variable (X2) obtained a significant value of 0.000 <0.0005 and a calculated F of 73.894> 3.090 F table. So that Ha is accepted Ho is rejected. It can be concluded that the QRIS knowledge variable (X1) and the QRIS ease of use variable (X2) simultaneously have a positive and significant effect on the *E-Wallet usage decision variable* (Y).

In addition, this study also uses the coefficient of determination (R2) test. The results of the coefficient of determination (R2) test have an *Adjusted R Square value* of 0.596. This shows that the QRIS knowledge variable (X1) and ease of use of QRIS (X2) contribute to the decision to use *E-Wallet* (Y) by 59.6%, while the remaining 40.4% is influenced by other variables not discussed in this study.

6. CONCLUSION

QRIS knowledge (X1) in terms of application and time saving in the transaction process can be accepted by MSMEs in Yogyakarta City. In the variable of ease of use of QRIS (X2), MSMEs in Yogyakarta City do not experience difficulties in learning how to use it. The decision to use *E-Wallet* (Y) is made by most MSMEs in Yogyakarta City because many are interested in it.

Of the two variables, the QRIS knowledge variable (X1) has the greatest influence on the decision to use QRIS (Y). Then, the QRIS knowledge variable (X1) and the QRIS ease of use variable (X2) simultaneously have a positive and significant effect on the *E-Wallet use decision variable* (Y). Furthermore, the QRIS knowledge variable (X1) and the QRIS ease of use variable (X2) contribute to the decision to use *E-Wallet* (Y) by 59.6%, while the remaining 40.4% is influenced by other variables not discussed in this study.

7. SUGGESTION

For Bank Indonesia, it is advisable to conduct socialization about knowledge of *the Quick Response Code Indonesia Standard* (QRIS) and update the appearance to be simpler so that the public, especially MSMEs, can increase their knowledge and use QRIS more easily.

For the public, to be more open and increase education about payments via *E-Wallet,* especially knowledge and ease of use of QRIS.

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