Implementation of QRIS Digital Payments to Encourage The Development of Local MSMEs in Bali

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ABSTRACT: The presence of QRIS can be applied at various business scales, including MSMEs which are an important pillar of the Indonesian economy. The problem in this research is to determine the implementation of using QRIS as a payment method in the growth of MSMEs in Bali? This research aims to see the level of development of local MSMEs in Bali with QRIS as their digital payment. This research is quantitative descriptive. By using this method, the data collected only follows the criteria and objectives of this research for MSMEs that use the QRIS digital payment system. The results of this research analysis show that the growth of MSME data for each district in Bali has increased, as proven from the beginning of 2020 to August 2023. Seeing the increase in the number of QRIS merchants every year in the Bali Province region illustrates the positive impact it has had on the use of QRIS as a digital payment system. By using a digital-based payment system (QRIS), their merchandise turnover has increased rapidly, thereby improving the economic development of local Balinese MSMEs. Many customers are switching from cash payments to transactions using the QRIS digital payment medium, because of its convenience and security. So more and more local Balinese MSMEs are using QRIS, indicating that QRIS is improving the economy of MSMEs in Bali.

Keywords: QRIS, MSMEs, Bali, Economic Digitalization

INTRODUCTION

Since the world entered the era of the information economy, namely an era where information has become very valuable due to technological developments, various aspects of people's lives have also shifted from a manual way of life to a digital way of life, or what is known as the information economy. The economy is undergoing digitalization, resulting in the emergence of the digital economy. This is a consequence of using digital technology in economic activities, where data and information have become valuable assets. Collaboration and connectivity are increasingly important and are the main factors in creating economic value. The digital economy is a key focus in Indonesia's efforts to achieve overall economic growth, alongside the blue and green economies. One way to establish the digital economy in Indonesia is by deploying QRIS as an authorized

payment mechanism. QRIS or Quick Response Code Indonesia Standard is a breakthrough innovation produced by the Indonesian central banking authority, namely Bank Indonesia (BI), with the characteristics of a payment method that is universal, easy, superior, and direct (*PROFIL DINAS KOPERASI, USAHA KECIL DAN MENENGAH PROVINSI BALI - PDF Download Gratis,* n.d.). Through the four characteristics of QRIS, it is hoped that it can increase economic transaction activity at all levels, both upper, middle, and lower levels.

Bali as a tourism destination that is visited by many not only domestic tourists but also foreign tourists should be facilitated so that they can attract maximum income through easy transactions. And for this, QRIS can be a solution. Technological advances in payment systems are shifting the role of cash as a means of payment to a more efficient and economical form of non-cash payment (Hawu et al., 2022). Going back a little before QRIS existed, transactions in Bali still used conventional methods such as cash and payments using credit or debit cards with limited compatibility. Even if you use a more universal payment method, such as VISA and Master Card, compatibility is still relatively limited to the middle to upper economic scale. Cannot reach the small, micro, and medium economic scales grouped in MSMEs. In fact, on the MSME scale, there are many transaction opportunities. MSME players can take advantage of technological advances to improve their business (Triagita et al., 2024). The data from (*Sinergi Membangkitkan UMKM Untuk Mendongkrak Ekonomi Di Bali*, n.d.) shows that MSMEs have a big role in reviving the economy in Bali after the Covid-19 pandemic. This means that facilitating MSMEs regarding ease of transactions is something that needs to be done to increase economic growth.

The overall situation and condition of MSMEs in Bali experienced growth in terms of numbers from 2016 to 2022. In 2016, for example, the number of MSMEs in Bali was 265,558 and then continued to grow until in 2022 it became 412,265. This number is divided into two categories of MSMEs, namely those classified as formal and informal MSMEs. The interesting thing is that the number of informal MSMEs is much greater than formal MSMEs. The ratio between informal MSMEs and formal MSMEs is approximately 4:1 (*PROFIL DINAS KOPERASI, USAHA KECIL DAN MENENGAH PROVINSI BALI - PDF Download Gratis,* n.d.). From the data on MSMEs in Bali, it can be concluded that a greater number of transactions originate from informal MSMEs. This indicates that these informal MSMEs need to be given better attention so that their productivity can be converted into profits that can encourage economic growth. One of them is efforts to synergize the implementation of QRIS as a legal payment method.

Initial observations in the field, various local MSMEs in Bali, both formal and informational, have been seen to provide QRIS as a payment method for the goods and services offered. The role of QRIS is to help MSME traders not be fooled by the circulation of counterfeit money, reduce the risk of money theft, and support the government in being able to develop the digital economy in certain areas (Sihaloho et al., 2020). Use of the Quick Response Indonesian Standard code (QRIS) as a payment system and increase product marketing (Atmaja et al., 2023). QRIS can help MSMEs progress further along with advances in the current digital era, QRIS plays many important roles and has many benefits for MSMEs, judging from the development and progress of the current digital era, it makes it easier for consumers and sellers to carry out buying and selling transactions (Aryawati et al., 2022). Apart from making it easier for customers, the presence of QRIS as a payment method also makes it easier for MSMEs in Bali to increase transaction activities. Based on this, it is necessary to carry out research to determine the implementation of using QRIS as a payment method on the growth of MSMEs in Bali? This research aims to see whether the use of QRIS as a digital payment medium increases the development of MSMEs in Bali. This research model is descriptive research, because this research describes the phenomenon regarding MSMEs regarding QRIS digital payment activities. according to (Adiputra et al., 2023) in his book, Descriptive research is research that aims to describe existing phenomena, namely natural

phenomena or man-made phenomena, or that is used to analyze or describe the results of a subject, but is not intended to provide wider implications.

QRIS' UNDERSTANDING OF MSME USE

Several previous studies indicate that QRIS is still not well understood by some groups, especially people living in rural areas (Karniawati et al., 2021; Novi Arianti et al., 2019), However, other research has found the opposite, where people's understanding, especially those living in urban areas, of QRIS is quite good (I. W. A. Setiawan & Mahyuni, 2020). QRIS is understood as a digital code that can be read from two horizontal sides, is multifunctional, and its use only requires scanning (Buluati et al., 2023; I. W. A. Setiawan & Mahyuni, 2020; M. Setiawan et al., 2018). By looking at previous research which identified that a good level of understanding of QRIS makes the use of QRIS higher.

USE OF QRIS ON MSME GROWTH

The level of ease in using digital payments can be an important factor in determining interest in using digital payment methods (Ezeh & Nwankwo, 2018; Zavolokina et al., 2016). In addition, by implementing personalization, micro, small, and medium enterprises (MSMEs) utilizing QR codes can tailor specific aspects of the QR code service to align with their requirements, so gaining enhanced authority over its utilization. Furthermore, this personalization can make MSMEs prefer to use QRIS as their payment medium and create positive value for other MSMEs regarding the benefits received by this digital payment service. (Erika et al., 2024) stated that MSME income makes QRIS a more efficient payment method so that their income is maximized, thus having a positive influence on their performance. This research from (Sya'roni et al., 2021) indicates that QRIS has benefits for UMKM traders. The benefits felt include improving the quality and accuracy of transactions, speeding up the transaction process, and managing MSME business activities to become more productive (Widowati & Khusaini, 2022). Seeing this, a preference for using digital payment services is formed (Chen et al., 2016). By looking at previous research, there are many positive things provided by the ease of use of QRIS, which ultimately increases the growth of MSMEs in utilizing digital payments.

METHOD

This research is quantitative descriptive so the data used is quantitative in the form of numbers or quantified qualitative data related to the use of QRIS as a payment method by local MSMEs in Bali as well as data on the growth of local MSMEs in Bali. The quantitative Research Method is a research method based on the philosophy of positivism, as a scientific or scientific method because it fulfills scientific principles concretely or empirically, objectively, measurably, rationally, and systematically. (Sugiyono & Sutopo, 2021). However, this research is descriptive in form with a quantitative approach so that you can get a clear picture with data in the form of numbers. Quantitative descriptive research is describing, researching, and explaining something studied as it is, and drawing conclusions from phenomena that can be observed using numbers (Listiani, 2017). The quantitative descriptive research method is an approach that seeks to objectively depict or describe a condition using numerical data. This method involves collecting data, interpreting it, and presenting the findings in a clear and concise manner.

DATA COLLECTION TECHNIQUE

The sample used in this research is all business actors belonging to the MSME scale in Bali Province who use QRIS merchants in their payment transactions. According to (Sugiyono, 2018)

The sample is part of the population that is the source of data in research, where the sample is part of the number of characteristics possessed by the population. Furthermore, for sampling in this research using a purposive sampling technique. Purposive sampling is a technique for determining samples with certain considerations (Sugiyono & Sutopo, 2021). By using this technique, the data collected can follow the criteria and objectives of this research, only MSMEs that use the QRIS payment system in Bali.

The research began with a field study to conduct observations to get an idea of how local MSMEs in Bali use QRIS as a payment method. The research stage continued with a literature study that focused on the growth rate of MSMEs in Bali using QRIS obtained from data from Bank Indonesia Bali branch, QRIS as a digital payment method, and a form of economic digitalization for MSMEs. Next, we enter the analysis stage which looks at the level of use of QRIS as a payment method that increases the economic growth of MSMEs in Bali.

RESULT AND DISCUSSION

After Bali emerged from the Covid-19 pandemic in 2022, Bali's economy began to emerge from its downturn. This can be seen from the many business actors spread throughout Bali who use digital payments, namely QRIS, to develop their businesses.

Table 1. QRIS Merchant Data in the Bali Region for 2020-2023

Bali	2020	2021	2022	(Agustus 2023)
Total	174,893	395,838	602,289	729,312
UMI	86,784	219,753	358,313	426,677
UKE	46,118	116,349	165,658	211,693
UME	28,725	40,611	53,577	62,344
UBE	12,453	17,601	22,465	25,674
URE	813	1,413	1,932	2,573
BLU		51	175	186
PSO		60	169	165
Total	174,893	395,838	602,289	729,312

Source: Bank Indonesia Bali Branch (2023)

QRIS in Bali is widely used by various business sectors, as can be seen in **Table 1.** Data on QRIS Merchants in the Bali Region for 2020-2023, where we can see the development of the use of QRIS Merchants in Bali every year starting in 2020 at the start of the COVID-19 pandemic until August 2023.

Tabel 2. The Growth of MSME Merchants

Growth	2020-2021	2021-2022	2022-2023
UMI	153%	63%	19%
UKE	152%	42%	28%
UME	41%	32%	16%

Source : processed by the author (2024)

We can also see the growth of MSME Merchants in **Table 2.** starting from UMI (Micro Enterprises), it was recorded that in 2020 there were 86,784 QRIS merchants in Bali, experiencing a very high increase of 153 percent in 2021 to 219,753 merchants. The increase again was 63 percent from the previous year to 358,313 QRIS merchants in 2022 and until August 2023 it increased again by 19 percent from the previous year to 426,667 QRIS merchants. Not only micro scale, there are also UKE (Small Businesses) which recorded in the 2020 data were 46,118 QRIS merchants, increasing by around 152 percent to 116,349 QRIS merchants in 2021. Furthermore, it increased by 42 percent in 2022 and 28 percent in August 2023 to 211,693 QRIS merchants. Apart from UMI and UKE, there are also UME (Medium Business) in 2020 amounting to 28,725 QRIS merchants, which will increase by 41 percent in 2021, 32 percent in 2022, and 16 percent in 2023, namely 62,334 QRIS merchants.

The ease of using the QRIS payment system has begun to be felt by every business actor, this can be seen from the level of growth of QRIS merchants which has been even recorded users have increased from 2020 to 2023 in every district in Bali Province.

Table 3. Growth of QRIS Merchants in Bali Province

Bali	2020	2021	2022	(Agustus 2023)
Kab. Badung	47,780	107,142	152,941	184,489
Kab. Bangli	1,513	5,490	9,417	12,525
Kab. Buleleng	9,757	23,952	36,220	51,459
Kab. Gianyar	13,572	39,042	58,526	76,250
Kab. Jembrana	2,665	8,604	14,684	24,605
Kab. Karangasem	2,529	9,127	16,354	20,801
Kab. Klungkung	2,558	7,648	11,969	14,781
Kab. Tabanan	7,535	20,155	30,730	38,745
Kota Denpasar	85,492	174,678	271,448	314,050
Total	173,401	395,838	602,289	737,705

Source: Bank Indonesia Bali Branch (2023)

Tabel 4. Calculation of MSME growth in the Bali area

Bali	2020-2021	2021-2022	2022-2023	2020-2023
Kab. Badung	124%	43%	21%	286%
Kab. Bangli	263%	72%	33%	728%
Kab. Buleleng	145%	51%	42%	427%
Kab. Gianyar	188%	50%	30%	462%
Kab. Jembrana	223%	71%	68%	823%
Kab. Karangasem	261%	79%	27%	722%

Kab. Klungkung	199%	56%	23%	478%
Kab. Tabanan	167%	52%	26%	414%
Kota Denpasar	104%	55%	16%	267%
Total	128%	52%	22%	325%

Source : processed by the author (2024)

The development of even use of QRIS can be seen in **Table 3.** Growth of QRIS Merchants in Bali Province and **Tabel 4.** Calculation of MSME growth in the Bali area. In this data, the growth of QRIS merchant users in Badung Regency experienced growth of 286 percent with the number of QRIS merchants amounting to 184,489 merchants in August 2023 compared to 47,780 QRIS merchants in 2020. The Denpasar City area also experienced growth of 267 percent with a total of 314,050 QRIS merchants seen from 2020 to 2023 and this number is the largest in the Bali region. Not only Denpasar City and Badung Regency, but other areas such as Gianyar Regency with 76,250 QRIS traders, then Buleleng Regency with 51,459 QRIS traders, and at the bottom Bangli Regency with 12,525 QRIS traders. However, the growth of QRIS traders from 2020 to August 2023 experienced merchant growth. The highest QRIS was 823 percent from 1,513 to 12,525 QRIS merchants.

QRIS' UNDERSTANDING OF MSME USE

The increase in the number of MSMEs occurred because many new small entrepreneurs were born as a result of the COVID-19 pandemic which required them to look for other ways due to the downturn in economic conditions. The world of entrepreneurship is one way out or solution to facing the economic crisis during the COVID-19 pandemic. Entrepreneurship is used as a way out for survival that can also be sustainable (Nurianti et al., 2023). Apart from that, this pandemic period also provides opportunities for entrepreneurs to open businesses and produce services that they try to offer to the public as well as build start-ups and organizations (Adif & Riandy Mardhika, 2022). With the number of QRIS users increasing every year, it shows that the better the level of understanding of MSME players consisting of UMI (Micro Enterprises), UKE (Small Enterprises), and UME (Medium Enterprises), the trust in QRIS begins to grow, in other words, the level of users. the higher it is. This is confirmed by research from (Sihaloho et al., 2020) This research shows that QRIS has benefits for MSME traders. Research results from (Andriani et al., 2024) show that perceived convenience positively influences the decision to use QRIS as a payment technology, and perceived risk does not influence the decision to use QRIS as a payment technology. This is supported by research from (Buluati et al., 2023) which found that ease of transaction has a positive and significant effect on intention to use QRIS. Understanding, benefits, convenience, expectations, and barriers to QRIS adoption are proven to have a positive and significant influence on the dependent variable, namely the development of MSMEs (Kusumaningtyas & Budiantara, 2023). So the better the understanding of QRIS, the higher the level of MSMEs using the digital payment system.

USE OF QRIS ON MSME GROWTH

Seeing that the number of QRIS merchants used by MSMEs is increasing every year in the Bali Province region, it explains that using QRIS as a digital payment medium really helps MSMEs develop their businesses. Moreover, if you look at the positive side during the COVID-19 pandemic, which requires MSMEs to adapt to digitalization so that their businesses can survive and also develop. Currently, QRIS is widely used by MSMEs as a more efficient non-cash payment system. The level of security and automatic recording in the digital payment system makes many QRIS merchant users feel helped in developing their business. This increases the level of MSME

trust and increases the number of QRIS merchant users every year. Sometimes there are several problems related to customers making payment transactions using various types of merchants, but with QRIS this feels easy because QRIS can be a solution to these problems with one of its advantages. The use of QRIS in MSMEs provides a positive increase in sales turnover received by MSMEs (Carera et al., 2022). QRIS can help MSMEs progress further along with advances in the current digital era, QRIS plays many important roles and has many benefits for MSMEs, judging from the development and progress of the current digital era, it makes it easier for consumers and sellers to carry out buying and selling transactions (Aryawati et al., 2022). Research results from (Ardana et al., 2023) show positive results such as increasing transaction security, customer convenience in transactions, and economic growth. QRIS helps merchants (MSMEs) to make payments more practically, quickly and safely and with the ease of transactions, people choose to shop and this will indirectly increase income for MSME players (Aisyah et al., 2023).

Source: Processed by the Author (2023)

Figure 1. Documentation of interviews with local MSMEs using QRIS in the Klungkung Regency area.

As seen in **Figure 1.** interviews were conducted with several local MSMEs at Semarapura Market, Klungkung Regency who are QRIS merchant users. "By using a digital-based payment system (QRIS), their merchandise turnover has increased rapidly, one of the reasons is that many of their regular customers have switched from cash payments or cash into transactions using these digital payment media." Research from (Alfira & Susilo, 2023) shows the use of QRIS has a positive and significant influence on MSME income. QRIS digital payment facilities are one of the factors in customer service, which can influence customer purchasing interest. Research from (Permana et al., 2024) shows that service quality can influence purchase intentions. Seeing the large number of transactions using QRIS carried out by business actors, the growth rate of local Balinese MSMEs is getting better. With the many conveniences provided in digital payments, business actors in the regions prefer digital payment systems for transactions (Permana & Wirayudha, 2023). So there are many benefits from using QRIS which can improve the economic growth rate of MSMEs.

CONCLUSION

The level of economic growth for local MSMEs in the Bali region is greatly helped by the existence of a digital payment system or QRIS. The large number of QRIS merchants spread across every district in Bali Province shows that the level of use of QRIS merchants continues to grow evenly. This increase occurred because many MSMEs were greatly helped in developing their businesses by the existence of QRIS. Small or micro-scale business actors can keep up with developments in the digital era and can survive in this era of globalization. The results of this research analysis show that the growth of MSME data using QRIS as a digital payment system in each district in Bali has increased, as evidenced by data from the beginning of 2020 to August 2023. The level of understanding of MSME actors consisting of UMI (Micro Enterprises), UKE (Small Enterprises), and UME (Medium Enterprises) towards QRIS is starting to grow. As MSMEs' trust in QRIS improves, the economic level of these MSMEs increases. Seeing that the number of QRIS merchants used by MSMEs continues to increase every year in the Bali Province region, the implementation of QRIS as a digital payment system really helps business actors develop their businesses. The MSME growth results received By implementing digital technology such as QRIS, MSMEs can simplify processes, increase competitiveness, increase financial inclusion, and contribute to sustainable economic growth (Asofa & Sholihah, 2024). By using a digital-based payment system (QRIS), the turnover of their merchandise has increased rapidly, which has made the economic development of local Balinese MSMEs even better. Many customers are switching from cash payments to transactions using the QRIS digital payment medium, due to its convenience and security. So the increasing number of local Balinese MSMEs are using QRIS, indicating that QRIS is improving the economy of MSMEs in Bali. The results of the analysis of the implementation of using QRIS as a digital payment method and its relationship to economic growth for local MSMEs in Bali can then be useful as recommendations for the development of Indonesia's digital economy.

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