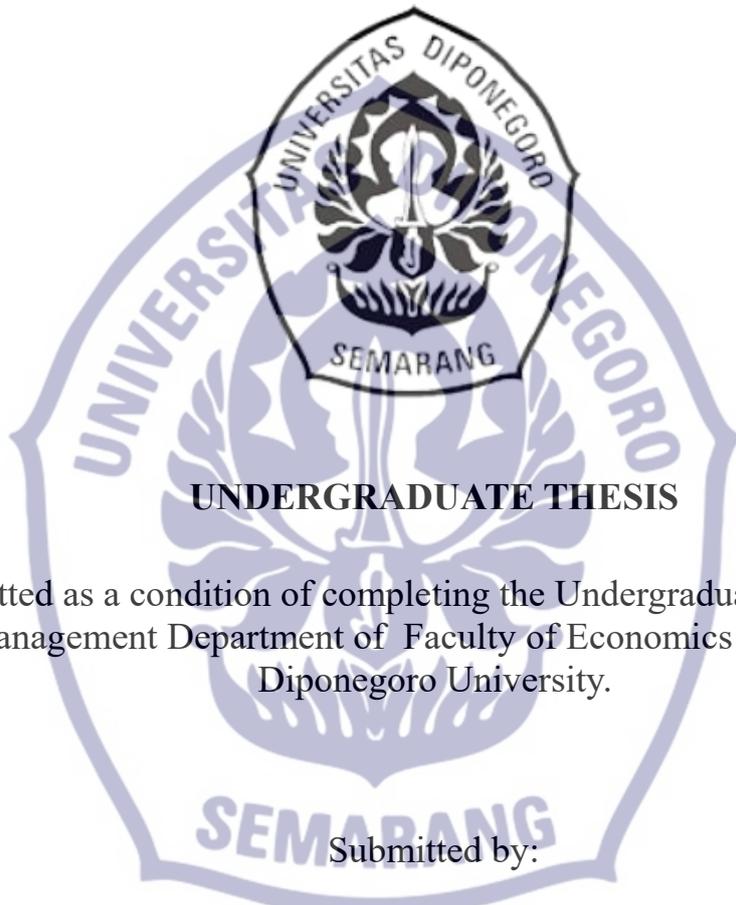


**THE ROLE OF QUICK RESPONSE CODE  
INDONESIAN STANDARD (QRIS) ON BURJO BALAD  
SEMARANG**



**UNDERGRADUATE THESIS**

Submitted as a condition of completing the Undergraduate Degree (S1)  
of Management Department of Faculty of Economics and Business,  
Diponegoro University.

Submitted by:

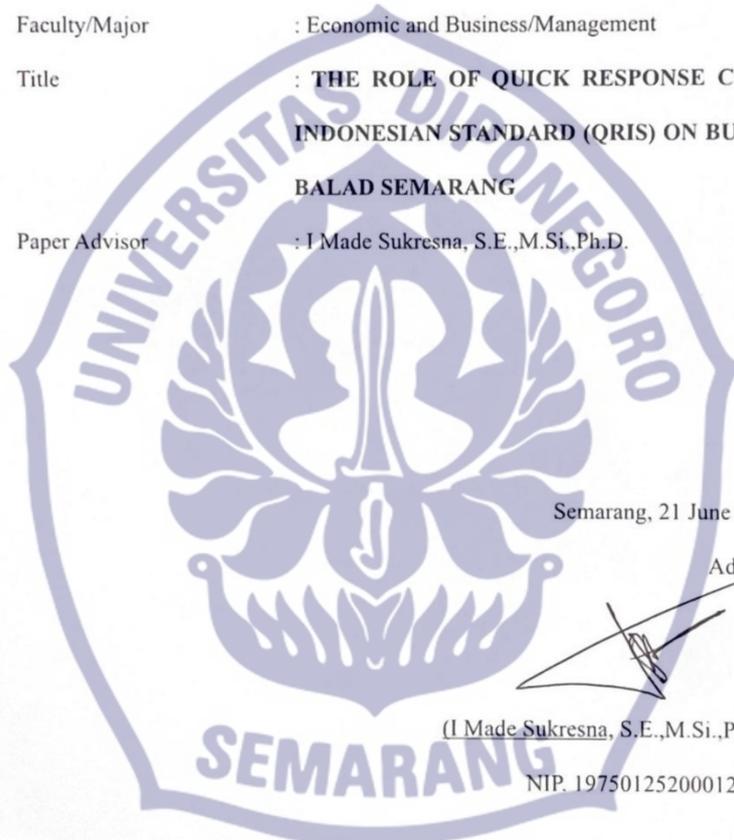
**VERNANDA DJIBRIL DEWANTY**

**12010117190223**

**INTERNATIONAL UNDERGRADUATE PROGRAM  
FACULTY OF ECONOMIC AND BUSINESS  
DIPONEGORO UNIVERSITY  
SEMARANG  
2024**

**APPROVAL OF UNDERGRADUATE THESIS**

Author : Vernanda Djibril Dewanty  
Student ID : 12010117190223  
Faculty/Major : Economic and Business/Management  
Title : **THE ROLE OF QUICK RESPONSE CODE  
INDONESIAN STANDARD (QRIS) ON BURJO  
BALAD SEMARANG**  
Paper Advisor : I Made Sukresna, S.E.,M.Si.,Ph.D.



Semarang, 21 June 2024

Advisor

A handwritten signature in black ink, appearing to be 'I Made Sukresna', is written over the printed name and NIP of the advisor.

(I Made Sukresna, S.E.,M.Si.,Ph.D.)

NIP. 197501252000121001

**FEB UNDIP**

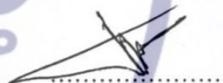
## APPROVAL OF EXAMINATION

Author : Vernanda Djibril Dewanty  
Student ID : 12010117190223  
Faculty/Major : Economic and Business/ Management  
Title : **THE ROLE QUICK RESPONSE CODE  
INDONESIAN STANDARD (QRIS) ON BURJO  
BALAD SEMARANG**

Has passed the exam on 21 June 2024

The reviewers board :

1. I Made Sukresna, S.E., M.Si., Ph.D.  
NIP. 197501252000121001



2. Dr. Kardison Lumban Batu, S.E., M.Sc.  
NIP. 197408032001121001



3. Dra. Amie Kusumawardhani, M.Sc., Ph.D.  
NIP. 196205111987032001



## STATEMENT OF ORIGINALITY

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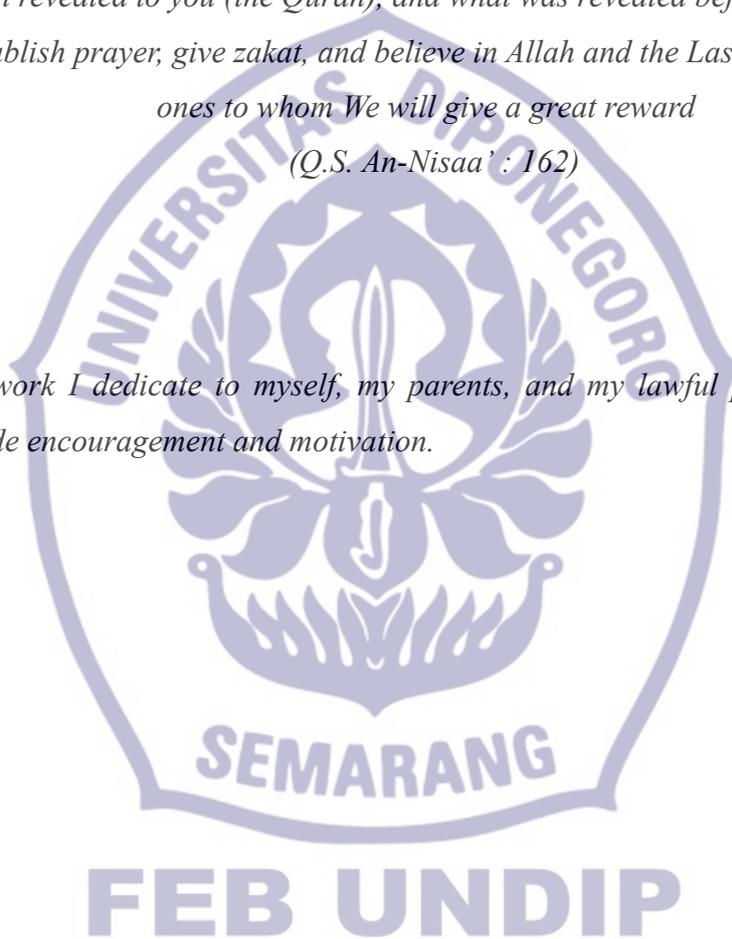
NIM 12010117190223

## MOTTO AND DEDICATION

*But those who have knowledge among them and the believers, they believe in what has been revealed to you (the Quran), and what was revealed before you, and those who establish prayer, give zakat, and believe in Allah and the Last Day. They are the ones to whom We will give a great reward*

*(Q.S. An-Nisaa' : 162)*

*This work I dedicate to myself, my parents, and my lawful partner who tirelessly provide encouragement and motivation.*



## ABSTRACT

*This study aims to enhance the utilization of the Indonesian standard Quick Response Code (QRIS) to increase sales at Burjo Balad. Using a qualitative approach, the research focused on Burjo Balad and employed purposive sampling to gather data through interviews and documentation. Data analysis utilized pattern matching techniques to identify relevant trends and patterns.*

*The research findings revealed initial technical challenges and a lack of understanding during the QRIS implementation at Burjo Balad, which were successfully addressed through staff training, infrastructure improvements, and innovative promotions. These measures contributed to increased income and operational efficiency. The adoption of QRIS by customers at Burjo Balad showed a positive increase.*

*Despite facing initial challenges, the study highlighted the resilience and adaptability of Burjo Balad in overcoming these issues. Through tailored strategies, QRIS adoption continued to grow, significantly impacting sales and operational effectiveness. This success underscores the importance of addressing technical obstacles and fostering customer acceptance to improve business outcomes for Burjo Balad.*

Keyword : QRIS, Digital Payment, Customer Convenience, Burjo Balad  
Semarang

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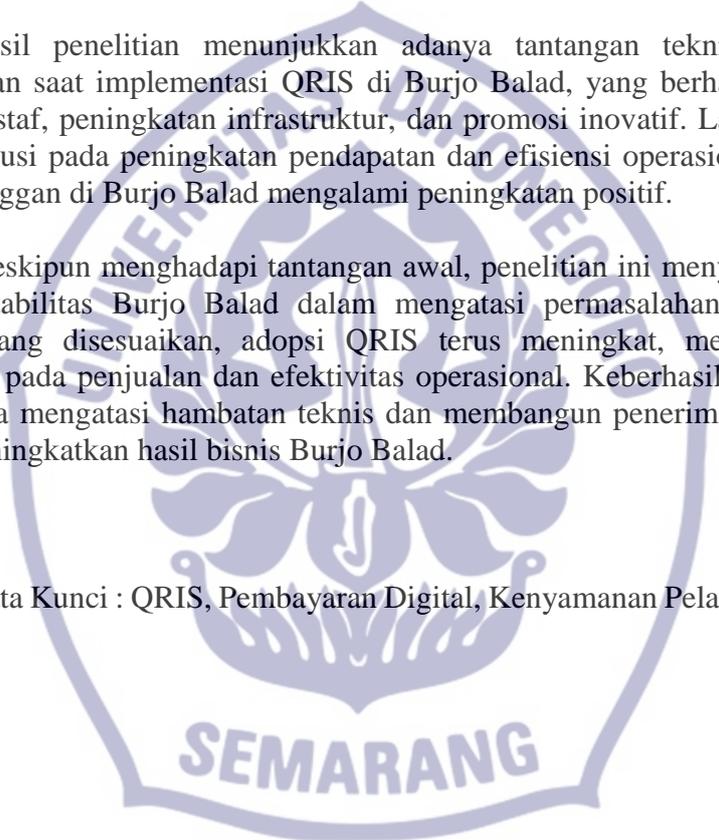
## ABSTRAK

Penelitian ini bertujuan untuk meningkatkan penggunaan Quick Response Code (QRIS) standar Indonesia untuk memperbesar penjualan di Burjo Balad. Studi menggunakan pendekatan kualitatif dengan fokus pada Burjo Balad dan menerapkan metode purposive sampling untuk mengumpulkan data melalui wawancara dan dokumentasi. Analisis data menggunakan teknik pattern matching untuk mengidentifikasi tren dan pola yang relevan.

Hasil penelitian menunjukkan adanya tantangan teknis dan kurangnya pemahaman saat implementasi QRIS di Burjo Balad, yang berhasil diatasi melalui pelatihan staf, peningkatan infrastruktur, dan promosi inovatif. Langkah-langkah ini berkontribusi pada peningkatan pendapatan dan efisiensi operasional. Adopsi QRIS oleh pelanggan di Burjo Balad mengalami peningkatan positif.

Meskipun menghadapi tantangan awal, penelitian ini menyoroti ketangguhan dan adaptabilitas Burjo Balad dalam mengatasi permasalahan tersebut. Dengan strategi yang disesuaikan, adopsi QRIS terus meningkat, memberikan dampak signifikan pada penjualan dan efektivitas operasional. Keberhasilan ini menegaskan pentingnya mengatasi hambatan teknis dan membangun penerimaan dari pelanggan untuk meningkatkan hasil bisnis Burjo Balad.

Kata Kunci : QRIS, Pembayaran Digital, Kenyamanan Pelanggan, Burjo Balad Semarang



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Praise and gratitude are extended to Allah SWT, who has bestowed His mercy and guidance, enabling the author to complete the thesis titled 'The Role Quick Response Code Indonesian Standard (QRIS) on Burjo Balad Semarang'. This thesis is prepared to fulfill the requirements for completing the Bachelor's Degree Program at the Faculty of Economics and Business, Diponegoro University, Semarang.

Throughout the process of preparing this thesis, there were inevitable challenges and obstacles, yet everything could be overcome thanks to the prayers, assistance, guidance, encouragement, and direction from various parties. Therefore, on this occasion, the author would like to express gratitude to:

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throughout their education at the Faculty of Economics and Business, Diponegoro University.

6. Both of the author's parents, whom the author deeply loves, who always mention the author's name in their prayers, always cherish the author, who continuously provide moral and material support as well as unwavering encouragement and advice, enabling the author to complete their education up to this moment.

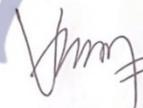
7. Umar Syarif Al Jufri, as the lawful partner of the author, who always channels positive spirits and brings laughter and joy to the author.

8. All parties whom I cannot mention one by one, who have provided prayers, support, guidance, and direction to me in completing this thesis.

The author acknowledges that this thesis is not perfect and has many shortcomings because fundamentally, there is no human creation that is flawless. Therefore, the author welcomes criticism, suggestions, and feedback so that this thesis can become a better work. Hopefully, this thesis can be beneficial to those who need it. The author expresses gratitude to those parties for their criticisms, suggestions, feedback, and responses to this thesis and to the author themselves.

Semarang, 21 June 2024

Author,



Vernanda Djibril Dewanty

NIM 12010117190223

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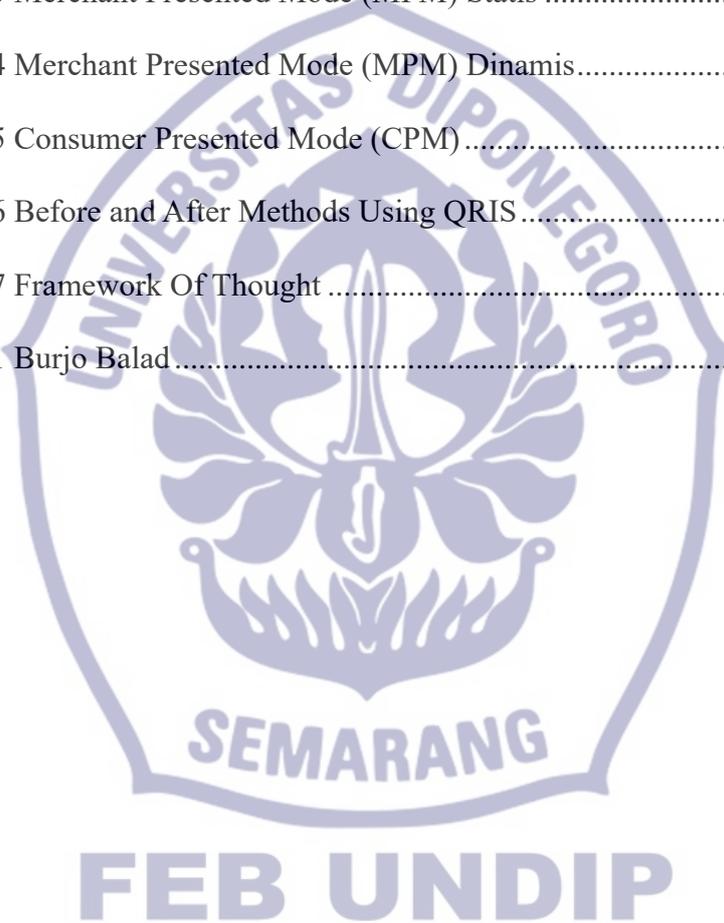
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# CHAPTER I

## INTRODUCTION

### 1.1 Background

The advancement of globalization influences the shift from barter systems to widely recognized currencies, accelerating economic and technological integration worldwide. The concept of money as a medium of exchange evolves in parallel with the transition from barter systems to widely recognized currencies. The advancement of technology and information allows for increased productivity and efficiency in the economic sector, including electronic payments that expedite and streamline transactions (Riswansyah et al., 2024) and (Rahmat et al., 2023).

Globalization has transformed the economic and business structures worldwide by accelerating economic and technological integration. Information and Communication Technology (ICT) enables faster and more efficient financial transactions, including the use of QRIS as a popular electronic payment solution (Randi, 2022). The increasing use of Information and Communication Technology (ICT) worldwide affects consumer behavior and businesses, including the rising use of QRIS in financial transactions.

The growth of technology and innovation in electronic payment systems, especially QRIS, has been a major driver of change in consumption patterns and customer behavior in the food and beverage sector. With its ability to enable quick, easy, and contactless transactions, QRIS has transformed how customers make payments at restaurants, cafes, and food stalls. This not only enhances efficiency in the payment process but also reduces the risk of disease transmission, especially

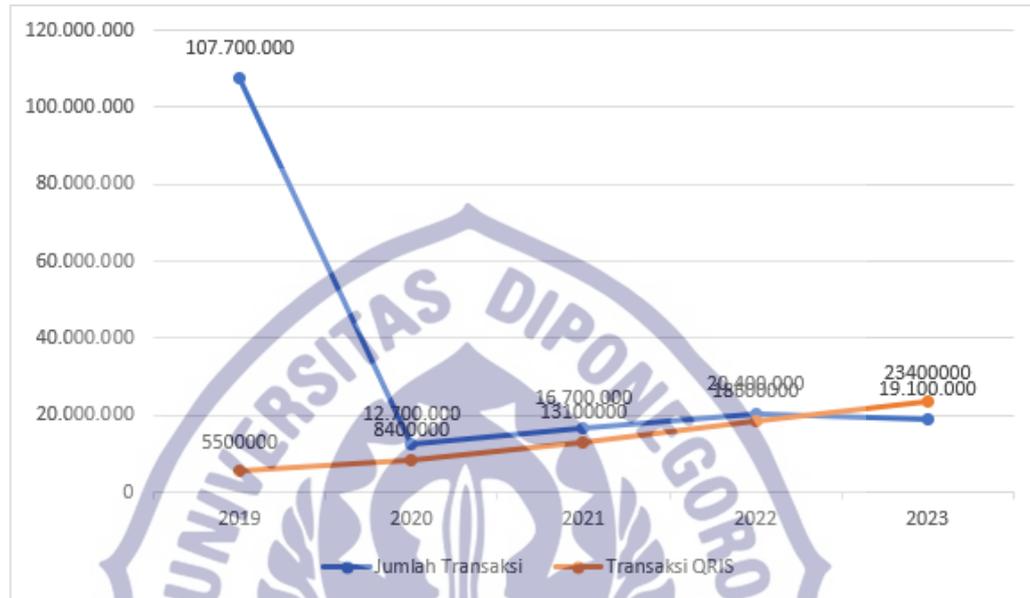
during pandemics such as COVID-19. Additionally, QRIS facilitates the growth of online businesses in the food and beverage sector by allowing entrepreneurs to easily accept electronic payments through their digital platforms, thereby providing a more seamless shopping experience for customers (Digibank, 2023).

This change has also driven businesses in the food and beverage sector to innovate in presenting their products and services. For example, many restaurants and cafes have started implementing self-ordering and payment systems using QR codes, thus speeding up the service process and enhancing customer satisfaction. Consequently, the growth of technology in electronic payment systems has opened up new opportunities for businesses in the food and beverage sector to improve their operational efficiency, increase customer engagement, and follow consumer trends that are becoming increasingly digital (Puspitaningrum et al., 2023).

Statistical data from Bank Indonesia confirms that the use of electronic money, including transactions involving QRIS, continues to experience significant growth. This development reflects a strong trend towards the shift from cash payments to non-cash payments in Indonesia. This push is reflected in Bank Indonesia's efforts to promote the adoption of electronic payment technologies to enhance efficiency, transparency, and financial inclusivity nationwide. The increasing use of electronic money and QRIS marks significant progress in Indonesia's payment system transformation towards a more digital and integrated future.

Bank Indonesia recorded an increase in the usage of electronic money, including transactions with QRIS, based on statistical data as follows:

**Tabel 1. 1**  
**Statistical Data on Numer of Transactions and The Use of QRIS Year**  
**2019-2023**



Sumber : The data is processed (Bank Indonesia, 2024)

The statistical data from Bank Indonesia indicates a clear trend in the usage of electronic money, particularly transactions with QRIS, which has experienced rapid growth since its launch in 2019. During this period, the number of electronic money transactions has continued to increase from 10.7 billion in 2019 to 19.1 billion in the period from January to November 2023. Additionally, there has been a noticeable increase in transactions with QRIS, with the number of merchants accepting payments via QRIS rising from 5.5 million in 2019 to 23.4 million in the same period of 2023. This demonstrates a widening adoption of the QRIS payment system in Indonesia, indicating a significant shift towards more digital and efficient payments.

QRIS (Quick Response Code for Payment) is a QR code standard that integrates various electronic payment methods. QRIS facilitates modern financial

transactions by directing payments from various digital wallets to a single merchant account. Bank Indonesia created the QRIS digital payment standard in 2019, which began to be widely used in 2020 for payments between e-wallets and banks using QR codes (Kusuma et al., 2022). QRIS enables the use of a single E-Wallet as a payment tool for multiple merchants, such as LinkAja, Gopay, OVO, DANA, ShopeePay, and others, thereby facilitating payment transactions (Yuliati & Handayani, 2021). This QRIS standard has been mandatory for all payments in Indonesia since January 2020 (Rahmawati & Murtanto, 2023).

The Indonesian government has taken active steps to promote the adoption of QRIS as part of its policy to support non-cash payments. This initiative is an integral part of a broader strategy to accelerate the use of more efficient and secure technology and payment systems nationwide. Through this initiative, the government aims to accelerate digital transformation in the payment ecosystem, enhance financial inclusivity, and improve transaction efficiency for the people and businesses in Indonesia.

The adoption of QRIS is increasingly widespread among businesses, including Balad's green bean porridge (burjo) eateries, leading to more and more eateries starting to use non-cash payment systems. The positive response from the community, especially from young people, also plays a key role in increasing the use of QRIS. Young people often serve as pioneers in adopting new technologies, including digital payments. With an increasing number of eateries accepting payments via QRIS, this creates a conducive environment for further dissemination and adoption of non-cash payment systems in the community as a whole.

When Burjo Balad had not yet adopted QRIS at the beginning of the month, monitoring then showed that the majority of customers who came were young people, especially high school students. Therefore, Burjo Balad was interested in adapting to the payment trends commonly used by young people today. Some customers also asked whether Burjo Balad had started using QRIS or not. The use of QRIS can have a positive impact on sales in culinary businesses like Burjo Balad. Through the convenience of payment offered, customers can quickly and easily pay for their orders, thereby enhancing transaction efficiency at the eatery. Additionally, QRIS also appeals to young consumers who tend to be more accustomed to technology and digital payments. With the adoption of QRIS, Burjo Balad can attract more young customers who appreciate the convenience and speed of payment, as well as provide a more modern experience in line with the preferences of the current generation. Overall, this can increase the competitiveness and growth of culinary businesses like Burjo Balad in an increasingly digitized market (Hidranto, 2023).

**Tabel 1.2 The Income Burjo Balad**

No	Year	Cash Payment	QRIS Payment	Total Revenur	Cash Presentage	QRIS Presentage
1.	2022	Rp 120.043.000	Rp 24.819.000	Rp 144.862.000	83%	17%
2.	2023	Rp 635.304.500	Rp 349.599.000	Rp 984.903.500	65%	35%
3.	2024	Rp 99.284.000	Rp 66.190.000	Rp 165.474.000	60%	40%

Sumber : The data is processed (2024)

From the data provided, there is an increasing trend in the use of the Quick Response Code Indonesian Standard (QRIS) as a payment method at Burjo Balad from 2022 to 2024. In 2022, cash payments dominated with 83% of total income,

while QRIS payments accounted for only 17%. However, in 2023, there was an increase in the QRIS payment percentage to 35% of total income, while the cash payment percentage decreased to 65%. This indicates good adoption of QRIS by Burjo Balad consumers. In 2024, this trend continued, with the QRIS payment percentage reaching 40% of total income, while the cash payment percentage decreased to only 60%. This indicates that QRIS has become an equally important payment option for consumers when making payments at Burjo Balad, demonstrating the positive impact of QRIS usage on business income growth.

Analyzing sales trends before and after the implementation of QRIS is an important step in understanding the real impact of using the payment system on sales and customer payment patterns. Before QRIS, there may have been payment patterns dominated by cash or other conventional payment methods. However, after QRIS adoption, it can be identified that there has been a significant increase in the number of non-cash payments. By analyzing sales data, it can be determined whether the use of QRIS has increased overall sales volume or changed customer purchasing patterns, for example, by attracting younger consumers who are more inclined to use digital payments. This analysis will provide a better understanding of the effectiveness of QRIS in improving business performance and enhancing the customer payment experience at Burjo Balad.

The implementation of QRIS at Burjo Balad faces several technical challenges, such as inconsistent infrastructure, technical difficulties in using QRIS, and varying device compatibility. Additionally, a lack of understanding among employees and managers regarding the concept and overall benefits of QRIS poses

a significant obstacle. Consumer response and adoption of QRIS are also crucial factors; if consumers are unfamiliar or hesitant to accept QRIS as a payment method, it can impact the effectiveness and utilization of QRIS at Burjo Balad overall.

To address these challenges, adjustments are needed in existing business processes, including improved integration of payment systems, intensive training for employees, and more efficient management of transactions using QRIS. These measures are expected to enhance acceptance and benefits of QRIS at Burjo Balad, thereby supporting improved operational efficiency and overall customer experience.

The selection of Burjo Balad as the focus of the research is based on several relevant factors. Firstly, its popularity as a small-scale eatery that is quite well-known in Semarang City allows this research to provide a fairly representative overview of the impact of QRIS usage on similar culinary businesses. Additionally, Burjo Balad also represents a common type of culinary business in Indonesia, with operational models similar to many other eateries across the country. Therefore, an analysis of QRIS usage at Burjo Balad can provide valuable insights into the adoption and impact of non-cash payment systems on a broader scale in the Indonesian culinary sector. Based on visitor data from Burjo Balad, 70% of the customers who come to the establishment are high school students, primarily due to its proximity to Kesatrian High School and Semarang 6 High School. Therefore, from 3 pm to 5 pm, the place is always filled with high school students. 20% of the customers are salespeople and office workers, as it is also close to office areas and supermarkets. The rest are random customers from various backgrounds.

The shift in consumer patterns towards digital payments, such as the use of QRIS, creates the need for Burjo Balad to adapt to this trend. Otherwise, they may lose market share or opportunities for business growth. Customers tend to seek easy and convenient payment experiences. If Burjo Balad does not provide digital payment options like QRIS, they may lose customers who prefer more modern payment methods. Businesses around Burjo Balad may already be starting to adopt the use of QRIS or other digital payments. If Burjo Balad does not follow this trend, they could lose competitiveness to their competitors who offer more diverse payment options.

As the adoption of QRIS technology in small culinary businesses like Burjo Balad increases, challenges and opportunities emerge alongside it. The main challenge is facing changes in consumer behavior, which can vary from those already accustomed to digital payments to those still preferring cash payments. Additionally, operational efficiency is a significant concern, especially in integrating the QRIS payment system with existing POS systems. However, the successful adoption of QRIS by small culinary businesses requires addressing these challenges wisely while leveraging existing opportunities, such as improving transaction efficiency and payment management, as well as utilizing customer data to enhance service and marketing strategies. With the right approach, small culinary businesses like Burjo Balad can optimize the benefits of QRIS and enhance their competitiveness in an increasingly digitized market.

This study aims to explore and identify optimal optimization strategies in utilizing the Quick Response Code Indonesian Standard (QRIS) with a focus on

increasing sales at Burjo Balad Semarang. QRIS, as a digital payment system, facilitates customer transactions through QR codes linked to bank accounts or digital wallets, speeding up and simplifying the payment process with the hope of improving transaction efficiency and expanding the market share of Burjo Balad Semarang amidst increasingly tight market competition and the shift towards digital payments.

The research conducted by Nurhapsari and Sholihah (2022) titled "Analysis Of The Factors Of Intention To Use QRIS For MSMEs in Semarang City's Traditional Market" explains that the study identifies factors influencing the intention to use QRIS by MSMEs in Semarang's traditional markets. Statistical results indicate that product knowledge, perceived usefulness, ease of use, and perceived risk play significant roles, with perceived usefulness being the dominant factor. Perceived risks may reduce the intention to use QRIS due to concerns about system security. The implications of this research include the need for education for MSMEs and a focus on user information privacy to mitigate risks. The study has the potential to be expanded by considering other external factors and adding samples from traditional markets in city and regional areas to gain a more comprehensive understanding.

Meanwhile, the study titled "The Use of QRIS in Buying and Selling Transactions in the Midst of Ketintang Surabaya's MSME Community by (Puspitaningrum et al., 2023). This study analyzes the optimization strategy of QRIS in buying and selling transactions in the Ketintang area, Surabaya, depicting its impact on transaction patterns and customer convenience. QRIS has become a

popular electronic payment technology, facilitating transactions for the general public and MSMEs in the area. The research method used is a descriptive qualitative approach, involving surveys, interviews, and data analysis. The research findings indicate that QRIS has simplified the transaction process and become a commonly used payment tool in the Ketintang area, Surabaya.

Another study on the theme of QRIS is found in the research conducted by Alfira and Susilo (2023) titled 'Analysis of Factors Influencing MSMEs' Decisions to Use QRIS and Its Impact on MSMEs' Income in the People's Market of Malang City,' which discusses the impact of Bank Indonesia's QRIS program on MSMEs' decisions to adopt the technology and its influence on MSMEs' income in the people's market of Malang City. Using 96 samples and applying the PLS-SEM method for analysis, the findings show that technology, organizational, and environmental factors positively and significantly influence MSMEs' decisions to use QRIS. Additionally, the use of QRIS also has a positive and significant impact on MSMEs' income in the people's market. This reflects Bank Indonesia's push to expand the implementation of QRIS as a payment standard that can enhance accessibility and security of electronic transactions, especially in shopping centers and people's markets.

Based on the descriptions above, this researcher is interested in conducting a study titled **“The Role Quick Response Code Indonesian Standard (QRIS) on Burjo Balad”**.

## 1.2 Problem Statement

Based on the background explanation in the research, the research problem is the suboptimal utilization of QRIS. Based on this problem, the research questions are:

1. Does the usage of Quick Response Code Indonesian Standard (QRIS) impact the increase in sales of Burjo Balad Semarang?
2. What are the obstacles in optimizing the Quick Response Code Indonesian Standard (QRIS) strategy to increase sales at Burjo Balad Semarang?
3. What are the optimal strategies to enhance Quick Response Code Indonesian Standard (QRIS) payments in order to increase sales at Burjo Balad Semarang?

## 1.3 Purpose and Benefit

### 1.3.1 Research Purpose

As for the purposes of this research :

1. To analyze the impact of using the Quick Response Code Indonesian Standard (QRIS) on the increase in sales at Burjo Balad Semarang.
2. To analyze the obstacles in optimizing the Quick Response Code Indonesian Standard (QRIS) strategy in increasing sales at Burjo Balad Semarang.
3. To analyze the strategy in implementing the Quick Response Code Indonesian Standard (QRIS) payment system and its impact on increasing the income of Burjo Balad Semarang.

### 1.3.2 Research Benefit

The benefits of this research include :

## 1. Theoretical Benefit

The findings of this research can contribute to the literature on the application of technology in the business context, particularly regarding electronic payment strategies and their influence on business performance, as well as providing new insights for further research in this field.

This research can contribute to the theoretical understanding of optimization strategies in using payment technology such as QRIS in specific business environments, focusing on customer and business owner experiences and perceptions.

## 2. Practical Benefit

It allows Burjo Balad business owners to refine their business strategies by thoroughly understanding the impact of QRIS usage on sales, thereby enhancing operational effectiveness and profitability.

Providing a foundation for recommending relevant policies or actions to stakeholders, such as other business owners in the food and beverage sector, as well as relevant regulators, to promote QRIS usage and enhance sales in this industry overall.

### 1.4 Writing Systemtics

This research utilizes a systematic writing structure that comprises five main interconnected chapters :

CHAPTER I INTRODUCTION

Includes background information on title selection, research problem formulation, research goals and usage, and writing system.

## CHAPTER II THEORY BASIS

It includes an explanation of the theoretical basis of the study, a summary of the study's variables, the creation of a theoretical framework, and research hypotheses.

## CHAPTER III RESEARCH METHODS

A summary of the various options Includes a description of the variables of the research and related operational definitions, as well as the populations and samples used, the types and sources of data used, and the data collection and analytic procedures used.

## CHAPTER IV RESULT AND ANALYSIS

Contains an explanation after the research was conducted. This contains a description of the study topic, data analysis, and findings interpretation.

## CHAPTER V CLOSING

Explained due of the conclusions drawn from the research findings. There are also limitations and ideas for further research that might be explored.

## **CHAPTER II**

### **THEORY BASIS**

#### **2.1 Income**

Income is defined as the total monetary or economic value acquired by a business from various sources such as food and beverage sales, additional services, and potential other sources of income like sponsorship or promotions. This income can then be utilized to cover operational costs, employee salaries, investments in business development, and generate net profits for the business owner.

According to Diansya (2020), Income is the profit obtained from business operations without being reduced by capital or other costs. This definition emphasizes that income is the net result obtained by business entities after considering all operational costs and invested capital. In other words, income reflects the net profit received by business entities as a reward for the effort and investment made. Income serves as a crucial indicator in evaluating the financial performance of a business, as well as being an important resource for the development and growth of the business.

According to Gustina et al (2022), Income is the result of selling factors of production owned by the production sector. This definition highlights that income does not only come from the sale of products or services, but also from factors of production such as labor, land, capital, and entrepreneurship. Thus, income can be viewed as the reward or compensation received by the owners of factors of production for their contribution to the production process. This concept reflects the interrelation between factors of production and economic outcomes, where

income is one of the results obtained from the use of these factors of production in production activities. Income from the sale of factors of production serves as a source of income for individuals, companies, or communities that own and operate these factors of production.

According to Sukirno (2006), Income is a sum of earnings obtained by individuals from their work achievements within a specific period, whether it be daily, weekly, monthly, or annually. This definition emphasizes that income is the compensation or earnings received by individuals or society as a result of their activities or work during a certain period of time. Income can originate from various sources, including wages and salaries from formal employment, profits from business or entrepreneurship, returns from investments, as well as assistance or social transfers from the government or other institutions. Thus, income reflects the contribution and productivity of individuals in creating economic value, and it is a crucial factor in determining the level of welfare and the ability to meet daily living needs.

According to Rahardja and Manurung (2001), Income is the total receipts, both in the form of money and goods, received by an individual or a household within a certain period of time. This definition emphasizes that income is not limited to cash receipts but also includes the economic value of goods or services received by individuals or households. Income can originate from various sources, including wages, salaries, dividends, interest, business profits, social transfers, as well as goods or services received as part of non-monetary payments, such as healthcare or education services. Thus, income is a comprehensive measure of an

individual's or household's economic receipts in a period, reflecting diverse sources and forms of receipts that can influence the level of well-being and the ability to meet living needs.

In the context of food and beverage businesses like Burjo Balad, income not only reflects the amount of money obtained from product sales but also serves as a crucial indicator of the level of popularity and success of the business in attracting and retaining customers. High income typically indicates that the business can attract a large number of customers, both locally and from afar, who are interested in the products or services offered. Additionally, stable and increasing income over time also reflects ongoing customer satisfaction and strong brand loyalty to establishments like Burjo Balad. Thus, income not only functions as a financial resource for business operations but also serves as a vital performance metric in evaluating the business's success in meeting customer needs and maintaining a strong customer base.

### **2.1.1 Payment System**

#### **2.1.1.1 Definition Payment System**

The payment system is a complex framework that encompasses a set of rules, institutions, and mechanisms designed to regulate the process of fund transfer to fulfill economic obligations. The key components of this system include the service providers, who are responsible for providing infrastructure and services for payment processing, clearinghouses that coordinate the exchange of information and settlement of transactions between banks or financial institutions involved, and

the final settlement entity responsible for effectively and ultimately settling payments.

Furthermore, the payment system is also divided into two main types, namely the cash payment system involving direct money transfers and the non-cash payment system involving the use of financial instruments such as credit cards, electronic transfers, and other digital transactions. With increasing integration in the financial ecosystem, the payment system becomes a crucial foundation for the smooth functioning of economic and financial activities, as well as innovation in evolving payment methods and technologies (Bank Indonesia, 2020b).

According to Subari and Ascarya (2003), The payment system is a framework that encompasses contractual arrangements, operational facilities, and technical mechanisms used for the delivery, authentication, and acceptance of payment instructions, as well as the fulfillment of payment obligations through the exchange of "value" among individuals, banks, and other institutions, both domestically and internationally. This definition highlights the complexity of the payment system involving various elements, including regulations, infrastructure, and technology, to ensure the smoothness and security of financial transactions. With an efficient and reliable payment system, individuals, businesses, and financial institutions can conduct transactions effectively, facilitating economic activities, and supporting the growth and stability of the overall financial system.

According to Widyayanti (2020), The payment system is a framework related to the transfer of a certain amount of monetary value from one party to another. In this process, various media can be used to facilitate the transfer of

monetary value, ranging from the use of simple payment instruments to the use of more complex systems involving various institutions and their rules. This definition emphasizes the diversity of methods and media used in financial transactions, which include all forms of payment instruments such as cash, checks, credit cards, electronic transfers, and digital payment systems. With the advancement of technology and innovation in payment systems, there are increasingly more options and conveniences available for individuals and business entities to conduct transactions safely, quickly, and efficiently.

The payment system is a crucial component of a country's financial and banking system. The success of the payment system is paramount in ensuring the execution of payment transactions that are fast, secure, and efficient, which, in turn, supports the development of the overall financial and banking system. Conversely, the smoothness or failure of the payment system can have significant negative impacts on overall economic stability. Therefore, to ensure the establishment of a safe, reliable, and efficient payment system, continuous development, regulation, and supervision of various aspects of the payment system are necessary. This task is generally carried out by relevant authorities, often central banks, to ensure that the payment system operates well and is capable of maintaining economic stability and public confidence in the financial system (Simorangkir, 2014).

#### **2.1.1.1 Non Cash Payment**

Non-cash payment systems are infrastructure and mechanisms used to conduct financial transactions without the use of physical cash. In this system, payments are made through electronic instruments such as debit or credit cards,

bank transfers, digital payments, and other payment methods that do not involve direct cash transactions. Non-cash payment systems have become increasingly important in the current digital era, enabling individuals and businesses to conduct transactions quickly, securely, and efficiently without relying on paper money or coins.

With the continued adoption of evolving technologies, such as mobile payment apps or digital wallets, non-cash payment systems provide flexibility and convenience in various financial activities, ranging from purchasing goods and services to bill payments and fund transfers. Additionally, non-cash payment systems can also offer additional benefits such as more accurate transaction recording, minimizing the risk of physical money loss or theft, and facilitating financial inclusion for those who do not have easy access to traditional banks or financial institutions. Thus, non-cash payment systems serve as a crucial foundation in supporting economic growth and advancements in financial technology across various countries.

In non-cash payment systems, the instruments used include various payment tools such as Card-Based Payment Tools (CBPT), checks, promissory notes, debit notes, and electronic money (both card-based and server-based). The coverage of non-cash payment systems is categorized into two types of transactions: wholesale transactions and retail transactions. Wholesale transactions involve significant and immediate transactions, such as interbank transactions, in the financial market, or transactions with a value exceeding Rp. 1 billion.

The infrastructure used to process these transactions includes the Bank Indonesia Real Time Gross Settlement (BI-RTGS) and the Bank Indonesia Scripless Securities Settlement System (BI-SSSS). Meanwhile, retail transactions involve transactions between individuals with a value below Rp. 1 billion, which tend to have small but high-frequency values. To process these transactions, the National Clearing System of Bank Indonesia (SKNBI) is used. With appropriate infrastructure in place, the non-cash payment system is capable of providing efficient and reliable services for various types of transactions, both on a large and small scale (Bank Indonesia, 2020b).

With the advancement of time and the progress of digital technology, society increasingly requires payment instruments that can provide speed, accuracy, and security in every transaction. Anticipating these needs, Bank Indonesia, as the central bank of Indonesia responsible for monetary policy and payment system regulation, has issued policies regarding payment systems through e-money. This policy is regulated in Bank Indonesia Regulation No. 16/08/PBI/2014. One of the objectives of using electronic money (e-money) is to facilitate the public in conducting economic payment transactions, especially in micro-scale transactions. With the existence of e-money, it is expected that the transaction process becomes more efficient, practical, and safe for the public, as well as supporting inclusive and sustainable economic growth (Ridwan et al., 2020).

According to Agarwal (2018), Some of the benefits of using non-cash payment systems include:

- a. Reducing printing costs for money

- b. Reducing the cost of money maintenance
- c. Promoting national economic growth by facilitating efficient, secure, and fast fund transfers.
- d. Encouraging faster mobility of fund flows through a more diverse range of payment system services.
- e. Increasing the public's income through interest earnings.
- f. Interest-free financing received by banks or financial institutions issuing e-money products.
- g. Promoting activities in the real sector and economic growth

### **2.1.2 QR Code Payment**

Payments with QR codes are a payment method that utilizes QR (Quick Response) codes to conduct financial transactions. In this system, consumers use a payment application that enables them to scan the QR code provided by the seller or service provider. After scanning, consumers then enter the amount to be paid and complete the transaction with confirmation. These QR codes can contain various transaction-related information, such as the payment amount and seller details, facilitating the payment process without the need for cash or physical cards. The QR code payment method is becoming increasingly popular due to its ease of use, transaction speed, and high level of security as it eliminates the need to provide sensitive information such as credit card numbers or bank account details. It also allows small-scale businesses to accept electronic payments at relatively low costs, thereby enhancing financial inclusion and supporting digital economic growth.

QR code payment is a payment system that utilizes barcodes or QR (Quick Response) codes scanned each time a payment transaction is made. The process involves scanning the QR code from the merchant or seller using a smartphone. Each transaction requires an internet connection, as the payment is conducted online. Consumers only need to scan the QR code provided by the merchant, then confirm the payment through a payment application linked to their bank account or electronic balance. This method enables quick, easy, and secure payment transactions, as it does not require the use of cash or physical cards. With QR code payment, the payment process becomes more efficient and convenient for both consumers and merchants, while also enhancing financial inclusion and expanding accessibility to financial services in society (Bank Indonesia, 2020a).

In the payment system, the use of QR codes by merchants aims to facilitate customers in making server-based non-cash payments. Customers can easily scan the QR code provided by Payment System Service Providers (PJSP) using specific payment applications, such as Telkomsel LinkAja, OVO, Go-Pay, BCA with QRku, BRI with MyQR, CIMB Go Mobile, and others. Each payment application has a unique QR code, which when scanned by customers, will directly connect to their bank account or electronic balance, enabling quick, convenient, and secure payment transactions. With the variety of QR codes available, customers have the flexibility to choose a payment method that suits their preferences, while merchants can easily accommodate various types of non-cash payments.



**Gambar 2.1 Illustration QR Payment**

### **2.1.3 Quick Response Code Indonesian Standard (QRIS)**

The Quick Response Code Indonesian Standard (QRIS) is a standardization that unifies various QR Codes from different Payment System Service Providers (PJSPs). Developed by the payment system industry in collaboration with Bank Indonesia, QRIS aims to make QR Code transaction processes easier, faster, and more secure. QRIS enables users to make payments using a single QR Code that can be read by various payment applications, without worrying about compatibility across platforms. With the implementation of QRIS, all Payment System Service Providers are required to adopt this standard, thereby enhancing efficiency and consistency in the use of QR Codes in the payment system in Indonesia (Bank Indonesia, 2020a).



**Gambar 2.2 One QR For All Payments**

### **2.1.3.1. Type Quick Response Code Indonesian Standard (QRIS)**

According to Bank Indonesia (2020) the types of the Quick Response Code Indonesian Standard (QRIS) are divided into:

#### *1. Merchant Presented Mode (MPM) Statis*

QRIS MPM Static is a payment solution that is very user-friendly, where merchants only need to display one sticker or print-out QRIS without any additional costs. Users simply need to scan the QR code, enter the payment amount, input their PIN, and complete the transaction by clicking the pay button. Transaction notifications will be immediately received by both users and merchants, ensuring smooth and reliable transactions. With this ease of use, QRIS MPM Static becomes a suitable choice for micro and small businesses, allowing them to adopt digital payment technology without excessive complexity.



**Gambar 2.3 Merchant Presented Mode (MPM) Statis**

## 2. *Merchant Presented Mode (MPM) Dinamis*

QRIS MPM Dynamic is a payment solution issued through devices such as EDC machines or smartphones for free. In the process, the merchant is asked to enter the payment amount first, which is then followed by the customer scanning the displayed or printed QRIS. This solution is highly suitable for medium and large-scale merchants, or those with high transaction volumes, as it provides convenience and efficiency in payment transactions without requiring additional costs.



**Gambar 2.4 Merchant Presented Mode (MPM) Dinamis**

## 3. *Consumer Presented Mode (CPM)*

With QRIS CPM, customers simply need to show the QRIS displayed from their payment application to be scanned by the merchant, enabling fast and efficient

transactions. This solution is more aimed at merchants requiring high transaction speed, such as transportation providers, parking services, and modern retailers, where every second in the payment process is valuable. With QRIS CPM, the payment experience becomes smoother and aligned with the efficiency needs of merchants.



**Gambar 2.5 Consumer Presented Mode (CPM)**

In its launch, Bank Indonesia Governor Perry Warjiyo emphasized that QRIS carries the theme of UNGGUL spirit (UNiversal, GampanG, Untung, and Langsung), which is an abbreviation of the principles underlying the success of QR-based payment systems. "Universal" describes the ability of QRIS to be widely and evenly used across various sectors and scales of businesses. "GampanG" emphasizes the ease of use and adoption of QRIS technology for various parties, including merchants and consumers. "Untung" signifies the economic benefits derived from transaction cost efficiency and savings. "Langsung" refers to the speed and convenience of transactions that allow for instant payment settlements. With these principles, QRIS is expected to make a significant contribution to enhancing financial inclusion and payment system efficiency in Indonesia.

### 2.1.3.2 Transactions Use *Quick Response Code Indonesian Standard (QRIS)*

When conducting transactions using QRIS, several devices need to be prepared, including a smartphone capable of scanning QR codes, an internet data package, a payment application, and sufficient balance in the payment application. The differences in transaction methods before and after the adoption of QRIS involve simpler and more efficient processes. Before QRIS adoption, the payment process often involved setting up multiple payment applications at the store by the merchant, and customers relied on the availability of specific applications at the location. However, after using QRIS, transactions become more direct and straightforward, with merchants only needing to display one QR code that customers can scan to complete the payment. This reduces complexity in the payment process and enhances convenience and efficiency for both parties involved.

#### a. Transaction Methods Before Using QRIS

Before adopting QRIS, the transaction process involved a rather complex preparation for merchants who had to provide various payment applications in their stores. Similarly, for customers wishing to make non-cash payments, they had to ensure that the payment applications they owned were available at the merchant's place. This created barriers and complexities in the payment process because the availability of different payment applications at each location could be challenging for customers, while for merchants, preparing and managing various payment applications could also be a complicated task. With the adoption of QRIS, this process becomes simpler because merchants only

need to display one QR Code that can be scanned by customers, without the hassle of managing many payment applications, thereby increasing convenience and efficiency in transactions for both parties.

b. Transaction Methods After Using QRIS

After leveraging QRIS, merchants no longer face difficulties in providing various payment applications in their stores. They only need to display one QR Code that can be easily scanned by customers, allowing transactions to be completed promptly. Through QRIS, the payment process becomes simpler and more efficient, minimizing complexity for both parties. This depiction reflects a significant change in the way transactions are conducted, eliminating the need for multiple payment applications and providing a smoother and more efficient experience for users.



**Gambar 2.6** *Methods Before and After Using QRIS*

### **2.1.3.3 Use Benefit *Quick Response Code Indonesian Standard (QRIS)***

According to Bank Indonesia (2020) QR Code standardization with QRIS provides many benefits, among others: For payment application users, the concept of "just scan and pay" brings significant benefits. With QRIS, there is no need to worry about the QR from which payment service provider is installed, as it is enough to scan the available QR Code. In addition, users also get better protection because all QRIS Payment System Service Operators (PJSPs) have an official license and are supervised by Bank Indonesia, guaranteeing security in every transaction carried out. Thus, payment app users can enjoy convenience, speed, and security in every transaction they make.

For merchants, accepting QR-based payments has great potential to boost sales as they can accept payments through various QR payment applications. Additionally, the use of QRIS can enhance their branding and modern image. With just one QRIS, the transaction process becomes more convenient and efficient, while cash management costs can be reduced due to decreased cash usage. Another benefit is avoiding the risk of counterfeit money and no longer needing to provide change. Automatically recorded transactions facilitate tracking and managing business finances, as well as separating funds for personal and business needs. With easier reconciliation, the possibility of fraudulent activities in cash transaction records can also be minimized. Moreover, electronic payments can also help build a strong credit profile for merchants, facilitating their access to credit in the future.

## 2.2 Previous Research

**Tabel 2.1 Previous Research**

No	Author	Research Title	Research Methods	Research Result
1.	(Nurhapsari & Sholihah, 2022)	<i>Analysis of the factors of intention to use QRIS for MSMEs in Semarang City's traditional market</i>	The research approach used is a quantitative approach, with an associative approach	Research results show that product knowledge, usability perception, and benefit perception ease of use has a positive and significant influence on the intention of using QRIS. Then, the perceived risk have a negative and significant influence on the intention of using QRIS
2.	(Alfira & Susilo, 2023)	Analysis of Factors Affecting UMKM Countries Using Qris and Its Impact on Umkm Income in Poor City People's Market	The type of research used is explanatory research with a quantitative approach	The analysis results that technology, organization, and environment have a positive and significant impact on UMKM decision using QRIS as well as the use of QRIS has a positive impact on the income of UMKM

No	Author	Research Title	Research Methods	Research Result
3.	(Gustina et al., 2022)	The Impact of E-Commerce on Increased Income of Small and Medium-sized Micro-enterprises in the City of Padang	Using questionnaire	Research finds: e-commerce has a significant impact on UMKM income growth.
4.	(Nurhaliza et al., 2023)	Analysis of the Impact of Qris on Digital Business Transactions UMKM	The methods the researchers use are qualitative methods	The results of the research referred to the ease in transactions using Qris, besides that there are also some obstacles that occurred one is the lack of education in the use of Qris on Lansia users.
5.	(Puriati et al., 2023)	Efficiency of Application of Quick Response Code Indonesia Standard (QRIS) Payment System at UMKM in Karangasem District	This research is included in descriptive qualitative research.	The results of the research show that (1) the role of QRIS as a payment facility has a positive impact on the perpetrators of UMKM Kota Amlapura. (2) The impediment to the efforts of implementing QRIS lies in the lack of interest and public understanding in transactions using QRIS and inadequate Internet network.

No	Author	Research Title	Research Methods	Research Result
				(3) Evaluation of the effectiveness of the use QRIS had a positive effect in providing ease, efficiency, as well as transparency in sales reporting.
6.	(Puspitaningrum et al., 2023)	Usage of QRIS in Sales and Purchasing Transactions in the Middle Community of UMKM Ketintang Surabaya	Using qualitative research method of descriptive approach	Research results show that QRIS has become a popular means of payment in Surabaya especially in the Ketintang area. The use of QRIS facilitates the transactions of both ordinary communities and UMKM communities in the area of Ketintang, Surabaya.
7.	(Rahmawati & Murtanto, 2023)	Impact of Benefit Perception and Perception of Ease of Use of Electronic Money (Qris) on Accounting Students	Using quantitative	In the results of this research, that is, the perception of benefits has an influence on the decision using QRIS, but the perceptions of ease of use have no influence over the decision to use QRIS in accounting students at Trisakti University.

No	Author	Research Title	Research Methods	Research Result
8.	(Rahmat et al., 2023)	Transformation of electronic money in Auguste Comte's perspective	The type of research used in this discussion is a library study or a literary study.	Transformasi alat tukar dari barter, uang tunai sampai dengan uang elektronik tidak terlepas dari perkembangan pemikiran manusia yang semakin kompleks. Auguste Comte membagi tahap tersebut menjadi Teologis, Metafisik dan Positivistik.
9.	(Rosalina Widyayanti, 2020)	Analisis Pengaruh Kecenderungan Pergeseran Sistem Pembayaran Dari Tunai Ke <i>Non-Tunai/Online Payment</i> Terhadap Peningkatan Pendapatan Usaha (A Case Study at UMKM in Yogyakarta)	This research was conducted using qualitative methods.	Fast transactions (TCs), non-cash payment shifts can boost the transaction to be faster, thus tending to drive more sales so that it can increase business income.  2. Systematic Easy Record (PM), the non-cash payment shift connected to the application is able to provide help in recording becomes easier so that sales become more

No	Author	Research Title	Research Methods	Research Result
				<p>smooth which ultimately drives business income.</p> <p>3. Accurate databased (DA), non-cash payment shifts connected to the application are able to store customer database etc. which makes it easier for entrepreneurs to offer promotional products for example so that purchases are more frequent and more.</p> <p>4. Increased Enterprise Income (PP), the overall shift in non-cash payments gives a picture that transactions are becoming more and more frequent so that it can increase enterprise income.</p>

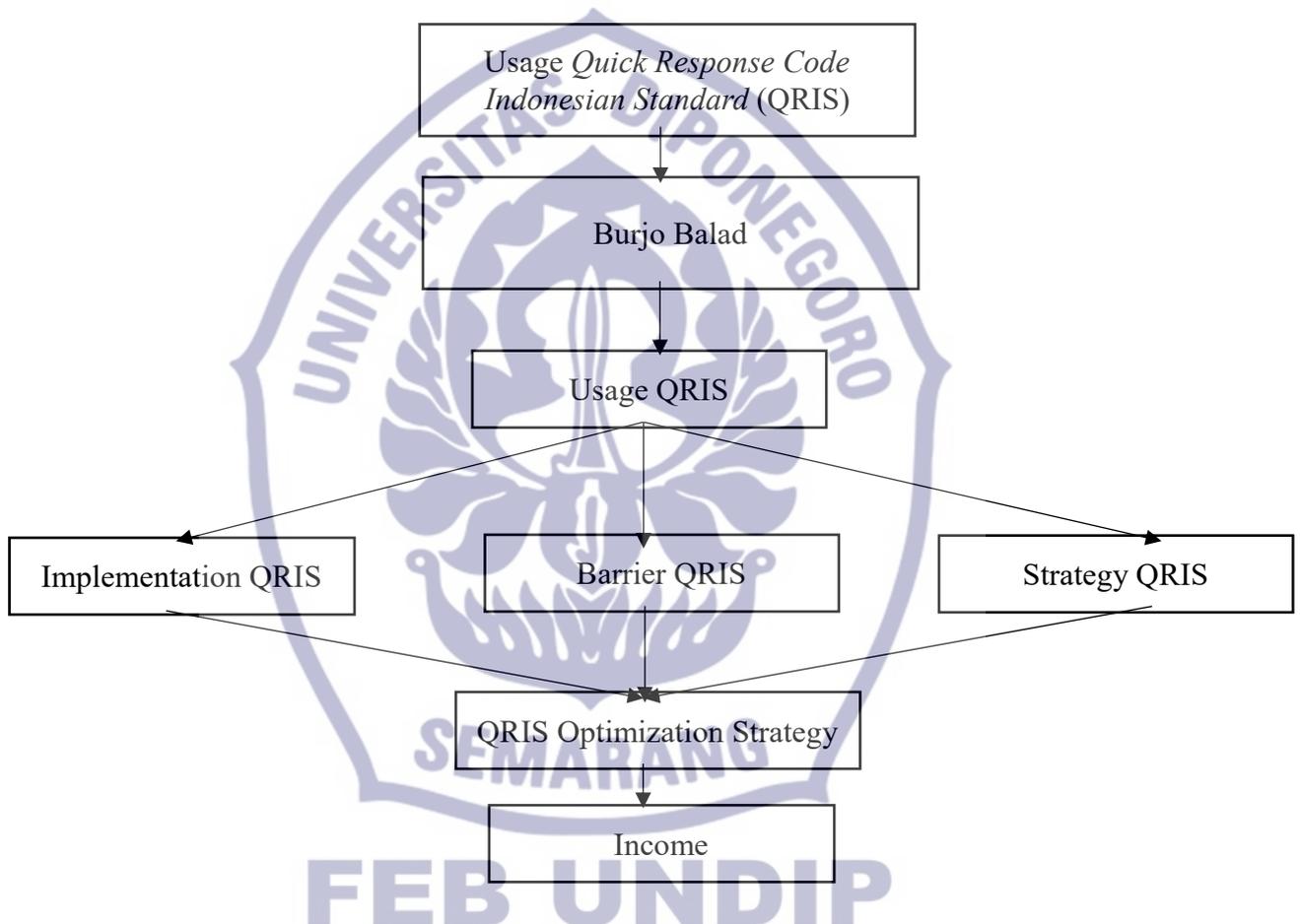
No	Author	Research Title	Research Methods	Research Result
10.	(Ridwan et al., 2020)	Determining Community Preferences in Fields in Using Continuous Payments	This type of research is quantitative analysis.	Based on the analysis of data processing obtained the result that partially there is an influence of efficiency, obligation, security, convenience and discount on the preference of the public in using non-continuous payments. Meanwhile, simultaneously there is a positive influence and signals of effectiveness, responsibility, safety, ease and discounts on preferences of the people in the use of non-temporary payments.

Sumber : Withdrawn From Several Journals, 2024

### 2.3 Framework Of Thought

The thought framework in this study provides a conceptual model that illustrates the relationship between the theory and the factors identified as important problems. This diagram allows researchers to organize and link theoretical concepts with the variables involved in the research. Thus, this framework provides a solid basis for formulating hypotheses, formulating research questions, and planning

appropriate research methods to test the relationship between these variables. By understanding the relationship between the variables drawn in the framework of thought, researchers can identify patterns or trends that may arise during data analysis, thus enriching an understanding of the phenomena studied, as follows:



**Gambar 2.7 Framework Of Thought**

## **CHAPTER III**

### **RESEARCH METHODS**

#### **3.1 Research Methods**

##### **3.1.1 Research Type**

According to Sugiyono (2018) Qualitative research aims to investigate, discover, describe, and explain the qualities or characteristics of social influences that cannot be measured or explained using quantitative approaches. This approach focuses on qualitative aspects that cannot be quantified. Qualitative research methods are based on post-positivist philosophy. This type of research is often used to investigate the natural conditions of the research object, where the researcher serves as the main instrument. Data sampling is done purposively and through snowball sampling, while data collection techniques use triangulation. Data analysis is inductive or qualitative in nature, and the results of qualitative research emphasize the meaning or findings of the phenomena under study rather than generalizations.

Case study is a research methodology of a real-life case or contemporary setting and context. In the case of a case study, the unit to be studied can be an individual, a group, an event, and so forth. The case can be singular or multiple. Case studies begin with the selection of unique and interesting cases according to the researcher. These unique cases are examined to gain an understanding of the case or the issues within the case (Sarosa, 2021).

The awareness that in the process of studying human behavior and habits, one cannot fully rely on a theory, concept, or absolute knowledge as the main factor

within it (Creswell, 2014). The basic assumptions that form the core of the post-positivism research paradigm are as follows:

1. Research is a process of making claims, then sorting some of these claims into much stronger claims in terms of their truth.
2. Knowledge is formed based on data, evidence, and logical considerations. In practice, researchers gather information using certain measurement elements filled out by participants or by conducting in-depth observations at the research site.

The research method used in this study is the case study method. A case study is a research approach that is explanatory in nature. The use of "how" and "why" questions to obtain in-depth knowledge and answers regarding the phenomenon under study. The "how" statements in this research are used to obtain explanatory knowledge, and the "why" statements are used to obtain exploratory knowledge (Yin, 2014). A case study research is a research in which the process is conducted in-depth and comprehensively on the case being studied (Creswell, 2014). In detail, the characteristics of a case study include obtaining the research object as a case, viewing the case as an event with contemporary nature, being conducted in real-life conditions, and employing data sources to obtain detailed and comprehensive results.

The scope of case study research is that it's an empirical method that delves deeply into a phenomenon within the context of the real world, especially when there are unclear boundaries between the phenomenon and its context. Because events and contexts cannot be continuously distinguished, additional elements are

needed to differentiate case studies from other methods, namely data collection techniques and data analysis techniques. In its application, researchers conducting case studies need to focus on the aspects of design and implementation to better address specific traditional criticisms of the method or its chosen type (Yin, 2014).

Case study research can be classified into three types: explanatory, exploratory, and descriptive case studies (Yin, 2014). Based on the explanation provided, this research utilizes a descriptive case study. This is because descriptive case studies examine significant theories, thereby enabling an in-depth explanation of how the use of Quick Response Code Indonesian Standard (QRIS) impacts the income of Burjo Balad and the strategies for enhancing QRIS payment to increase Burjo Balad's income.

### **3.2 Research Location**

The research location was chosen at Burjo Balad, located at Jalan Jenderal Sudirman No.326-328, Gisikdrono, Semarang Barat District, Semarang City, Central Java 50149. This decision was based on the suitability of the location with the characteristics and focus of the research, as well as the author's ease of access in finding key informants at Burjo Balad. The research is planned to take place over 3 months, from February to April 2024. This timeframe is considered sufficient to complete the entire research process, including data collection, analysis, and writing of the research findings.

### **3.3 Research Subject and Objects**

In this study, the research subjects, or what are often referred to in qualitative research as informants or participants, are crucial. Participants in a case

study not only serve as the subjects of the study but also provide information or critical interpretations about the case and suggest additional sources of evidence that need to be examined by the researcher (Yin, 2014). In this study, the author used participants who were directly involved in the use of QRIS and the optimization strategies of QRIS to enhance sales. Participant selection was conducted through purposive sampling technique, which is a sampling method based on specific considerations (Sugiyono, 2018). Therefore, the researcher selected participants for this study :

1. First Participant

The first participant is Mr. A, who is the owner of Burjo Balad. He has experience in managing several similar businesses. This means that Mr. A has been involved in managing similar businesses before, giving him a broad understanding and knowledge of the operations, management, and challenges associated with food businesses or eateries like Burjo Balad. With this experience, Mr. A can bring insights and expertise into Burjo Balad, helping to ensure its success.

2. Second Participant

The second participant is B, who serves as a cashier at Burjo Balad during the morning shift from 3:00 PM to 2:00 AM. From 3:00 PM to 6:00 PM is the time when many customers look for a place to relax after a day of activities, while from 7:00 PM to 2:00 AM is the time when many customers seek a place to have dinner, hang out, and some customers work late into the night. His main task is to handle payment transactions from customers

every day using two methods, namely QRIS and cash. As a cashier, B is responsible for accepting payments from customers by scanning QRIS codes or accepting cash, carefully counting the money, providing change if necessary, and accurately recording transactions.

### 3. Third Participant

The third participant is C, a customer of Burjo Balad, who is also a high school student at Kesatrian 1 Semarang. The proximity of Burjo Balad to their school makes C and his friends often gather there. They may find Burjo Balad as a comfortable place to spend their leisure time after school or during breaks. Since students generally do not have income and are given pocket money in cash, they tend to pay with cash.

### 4. Fourth Participants

The fourth participant is D, a customer of Burjo Balad, who is also a student at SMA Kesatrian 1 Semarang. The proximity of Burjo Balad to their school makes D and their friends often gather there. They may find Burjo Balad as a comfortable place to spend their leisure time after school or during breaks. Since students generally do not have income and are given pocket money in cash, they tend to pay with QRIS.

### 5. Fifth Participant

The fifth participant is E, a customer of Burjo Balad, who is also an employee at the Wuling Showroom. The proximity of Burjo Balad to their workplace makes Raka and their coworkers often gather there to discuss work matters after office hours. This indicates that Burjo Balad is not only

a place for relaxation but also serves as a venue for informal meetings and business discussions for Wuling Showroom employees. Because they engage in business conversations, they tend to use QRIS as a payment method, which may be more convenient and efficient for them than carrying cash.

The research object in this context is Burjo Balad. As the scientific target, this research object becomes the main focus to obtain objective, valid, and reliable data regarding the role of religiosity in increasing sales using QRIS. The research aims to gain a deeper understanding of how effective transaction payments using QRIS are in boosting sales. Thus, Burjo Balad becomes the focal point in seeking solutions to enhance sales using QRIS.

The focus of this research is centered on several key aspects related to the use of QRIS for transactions. Firstly, the research will explore important points in the utilization of QRIS for transactions in the SME. Then, the implementation of QRIS for transactions will be analyzed. Additionally, the research will also focus on the role of QRIS usage in increasing sales at Burjo Balad.

### **3.4 Data Collection Methods**

In case study research, data collection methods are mainly focused on interview and documentary methods and visual methods. Documentation methods help provide evidence of validity in research by providing the latest relevant data, while visual techniques allow visualization and a real picture of the phenomenon being studied (Sugiyono, 2018).

In obtaining valid, accurate, and reliable data sources, researchers must directly descend to the research site, assisted by others or use instruments and tools appropriate to the nature of the research (Sugiyono, 2018) explains that in qualitative research, researchers act as human instruments, which are tasked with ensuring the primary focus of research, finding informants as data sources, collecting data through documentation and observation, ensuring data quality, analysing data, explaining the results of analysis, and making conclusions or summaries of research findings.

As the primary instrument, researchers have a crucial responsibility throughout the research process. The decisions made by researchers significantly impact the smoothness and quality of the ongoing research (Sugiyono, 2018). Therefore, the role of the researcher as a human instrument is crucial in ensuring the success and accuracy of qualitative research.

In the data collection in this research is made using the type of data required in the collection of information, the data required are primary data and secondary data. Both types of data are obtained with different techniques of information collection. Here is a description of the methods used in the collection of data types as follows:

1. Primary Data

- a. Observation

In obtaining primary data, which serves as the fundamental data in a research to understand existing issues, the research will be assisted by using observation techniques from the results of the five senses and the performance of

other senses. Observation is described as one of the techniques in obtaining data by directly observing the research location to see the reality firsthand in the field. Through the application of observation techniques, the researcher will make direct visits to the research location at Burjo Balad. This is done to obtain valid and accurate data in accordance with the reality observed by the researcher

b. Interview

Interview, also known as an interview, is a technique in data collection conducted by establishing direct communication with subjects, respondents, or informants. Sugiyono (2018) also explains that an interview is defined as a method of data collection by asking several questions to someone who serves as an informant or respondent to obtain information from their answers. Thus, an interview is a method of data collection by exchanging information and thoughts through a question-and-answer session between the interviewer and the subject or respondent on a specific topic of discussion.

This interview is a conversation that occurs between the interviewer and the information provider with the aim of obtaining an overview and structure of the current situation regarding people, events, daily life, organizations, feelings, motivations (strong determination), acknowledgments, and anxieties. Data collection techniques in case study research are conducted through in-depth interviews with informants to reveal the flow of consciousness and ask questions orally and directly (face-to-face) with the designated informants. This is done with the aim of obtaining information that is complete, deep, and comprehensive

according to the research objectives, and to find out about problem topics that can be raised related to the people around the research site.

The researcher asks several questions that are not neatly organized according to classification but rather eases the atmosphere of the interview by asking light, interconnected questions that are relevant to the problem theme. Therefore, the answers will be more natural and not forced, allowing for a flow to the next related questions. The questions asked refer to existing interview guidelines, and the informant's answers are provided orally followed by the meaning of expressions in each question session. The interview is conducted by the researcher with key informants selected according to specific criteria as a method of collecting primary data. The selection of key informants related to the research is done with the aim of obtaining a complete description related to the research topic so that the researcher can obtain data that supports the validity of the research results. This will facilitate the validation of data and discussions regarding data analysis.

## 2. Secondary Data

### a. Documentation

In obtaining secondary data to complement the data acquisition in the research, documentation technique needs to be employed. Documentation technique is conducted to provide completeness of data from the results of interviews and direct observations or observations of the researched object. Documentation generally takes the form of archives, correspondences, pictures or photos, other supplementary data, and there are also other notes related to the main

topic in the research. Documentation technique is usually required to provide confirmation that the research conducted is ensured of its authenticity by including evidence such as pictures, videos, or photos. Documentation technique usually requires other supporting tools such as recordings and documentation.

Secondary data is utilized as additional data collected with purposes other than solving the current problem. Secondary data can usually be found quickly because it is not the main data. Secondary data serves as a complement in expanding the discussion in research to make it more complex and extensive. Secondary data, as supporting data, obtained through documentation. Documentation method is used to obtain data through documentation, namely understanding documents related to the entire data needed in the research. In this research, the author employs this method to collect data from Burjo Balad, and the data can be obtained through social media platforms, which are regularly updated by Burjo Balad.

b. Internet Searching

Internet searching is a way to obtain information or data needed by conducting data searches through online media such as the internet or other network media that provide online facilities. Through the internet and online networks, researchers can utilize online information such as research data and theoretical information quickly, accurately, and easily, while being academically accountable.

In this research, the researcher extensively searched for references to find additional material related to the issues to be discussed in the research. Prioritizing internet searching as one of the steps in data collection, the research involved searching for articles, writings, or materials related to the research topic using

internet media. This technique is commonly used by researchers, especially to assist in adding references and enriching the theoretical framework used in this research. Consequently, several theories cited by the researcher as the basis for strengthening the theory of the researched problem can be understood by analyzing articles obtained from internet sources. Enriching theoretical studies can be done by visiting various official sites, websites, and links related to the research topic.

### **3.5 Data Analysis Techjiques**

Data analysis involves testing, categorizing, tabulating, or recombining evidence to support the initial propositions of a research. Every research begins with the most common analysis strategies, such as pattern matching, explanation building, and time-series analysis. If it falls under the method of descriptive case study research, then pattern matching will be suitable, as it matches specific variable patterns that were predicted and determined before data collection.

In this study, the data analysis technique used by the researcher is pattern matching because this technique utilizes logic that compares patterns that have been previously predicted or with several other alternative predictions (Yin, 2014).

### **3.6 Data Validity Verification Techniques**

According to (Sugiyono, 2018) The validity and reliability of data are integral aspects of the concept of validity and reliability based on the variants of quantitative research and adjusted to the provisions of knowledge, classification, and its own pattern description." Data validity can be obtained by ensuring appropriate data collection processes, with the most commonly used method for data validity being the triangulation process. Triangulation is defined as the process

of examining data obtained from various sources and references using various techniques and methods. The technique involves verifying the truth of a piece of data using instruments other than the data itself for the purpose of comparison with the obtained data (Sugiyono, 2018). While Sugiyono (2018) also stated that there are four types of triangulation as a technique to check the validity of the data studied, which consists of :

a) Triangulate Data

The validity technique involves using various sources of data acquisition, such as documents, archives, interview results, observation findings, or even interviewing multiple subjects with different phenomena to obtain data from different perspectives. This technique emphasizes analyzing whether the obtained data is valid, accurate, and reliable. There needs to be evidence through documentation or interview reports to ensure the validity of the research data.

b) Observers Triangulation

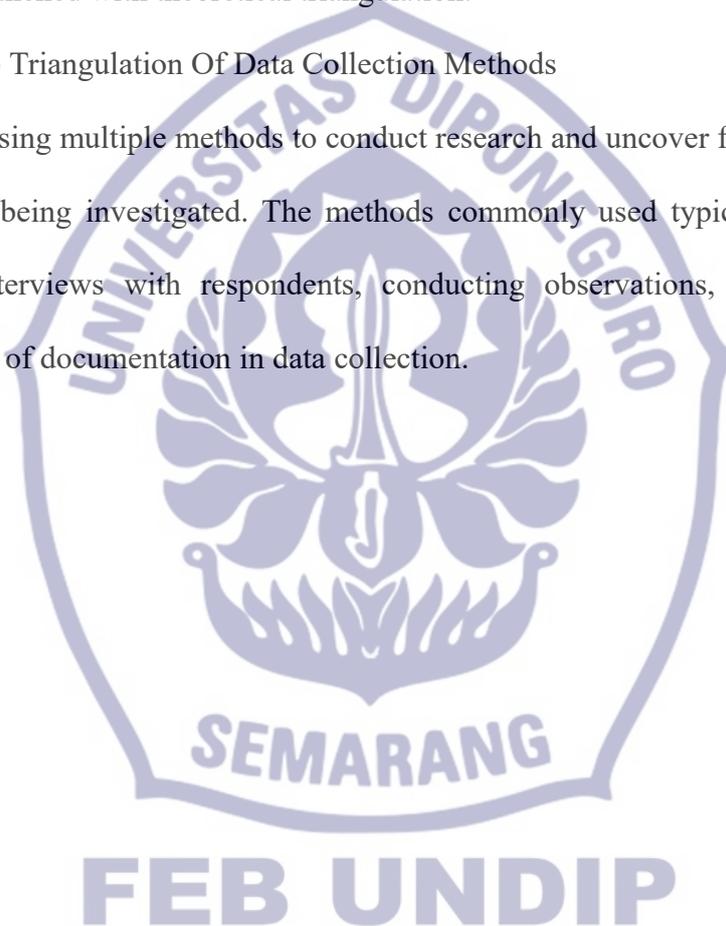
The data validity process is prioritized by examining the results from observers outside the researcher. There are observers outside the researcher who contribute to assisting in verifying the accuracy of the obtained data. Ideally, the observer in this case should be the advisor who provides input and advice regarding the validity of the collected data. The advisor also acts as an evaluator in providing opinions if there are data that need to be corrected or supplemented to ensure that the data analysis is conducted validly.

c) Theory Triangulation

The data validity technique is based on the assumption that facts found in research cannot be measured for their level of confidence with just one theory or several other theories. The discovered facts are typically explained with explanations followed by comparisons so that through these comparisons, they can be strengthened with theoretical triangulation.

d) Triangulation Of Data Collection Methods

Using multiple methods to conduct research and uncover findings from the problem being investigated. The methods commonly used typically include in-depth interviews with respondents, conducting observations, as well as the necessity of documentation in data collection.



## CHAPTER IV

### RESULT AND ANALYSIS

#### 4.1 General Overview Of Research Places

##### 4.1.1 Burjo Balad

Burjo Balad, located at Jalan Jenderal Sudirman No 326-328, Gisikgrono, Semarang Barat District, Semarang City, Central Java, has become an inseparable culinary icon in the daily lives of the community since its opening in 2022. With its strategic location in the city center of Semarang and easy accessibility, this burjo has successfully attracted the interest of many people from various walks of life. Its wide opening hours, from 11:00 AM to 02:00 AM WIB every day from Monday to Sunday, provide flexibility for customers to enjoy their meals whenever is most convenient for them.

The design and decoration of Burjo Balad highlight a simple yet attractive classic aesthetic, creating a warm and inviting atmosphere. By combining traditional elements such as the use of wood and warm colors, along with ornaments reflecting the richness of local culture, this burjo successfully presents an authentic touch reminiscent of traditional streets or cafes. Every detail of the decor gives a sense of warmth and familiarity, making customers feel at home while enjoying their delicious meals.

Burjo Balad offers a variety of food and beverage products that tantalize the taste buds. From noodle dishes including variations like fried or boiled Indomie to special mi tek tek, customers can choose according to their preferences. Additionally, there are options for rice with various dishes, ranging from fried rice

to delicious chicken rice with sambal matah. For snack lovers, Burjo Balad provides pancong with interesting flavor variants such as cheese, chocolate, and greentea, as well as snacks like fried potatoes and sausages. Not to forget, a variety of refreshing and warm drinks such as iced tea, black coffee, and chocolate milk are also available to complement the dining experience. Furthermore, Burjo Balad also offers additional services such as delivery or online ordering for customer convenience.

Burjo Balad primarily targets students and workers in its surrounding area, especially those from institutions like Institut Bisnis dan Teknologi Semarang, Stikes Telogorejo, STIE Darmaputra, and Universitas Stekom, as well as several high schools like SMA Kesatrian, SMA 6, SMA Al Azhar 15 Semarang, and SMK Penerbangan Kartika Aqasa Bhakti Semarang. They also cater to employees from retail sectors like Superindo, Artha Mulia cooperative, as well as customers from Toyota and Wuling showrooms. In reaching out to the general public, Burjo Balad also provides services for students or workers residing in boarding houses in its vicinity. Thus, the target market of Burjo Balad encompasses various age and social groups, but its main focus is on those within the scope of higher education institutions and their surroundings.

The establishment of Burjo Balad began as a result of Ayang's vision to develop a culinary business with affordable prices. From a small-scale business, Aselaku as the business owner utilized their unique recipes to meet the market demand for affordable and delicious fast food. With the spirit of wanting to share the deliciousness of local cuisine with the surrounding community, they started

their business journey, from a small roadside stall, making Burjo Balad a sought-after destination for culinary enthusiasts in the area.



**Picture 4.1 Burjo Balad**

Since its establishment as a small roadside stall, Burjo Balad has experienced impressive growth. This development has transformed it into a larger eatery with employees assigned to their respective job desks. This growth is attributed to its skyrocketing popularity, driven by consistent food quality and affordable prices. Additionally, friendly service and a comfortable atmosphere have also become crucial factors in strengthening Burjo Balad's position as a sought-after culinary destination by the public.

Burjo Balad was opened in response to the opportunity to meet the need for a place to discuss and hang out until late at night with a relaxed atmosphere and affordable prices amidst the hustle and bustle of Semarang city. With its strategic location on the edge of a major road easily accessible by both cars and motorcycles, this burjo has become an ideal destination for office workers and the general public looking for a place to relax after a day of activities. By offering a relaxed atmosphere and pocket-friendly prices, Burjo Balad serves as a solution to fulfill the need for a gathering and discussion place without time constraints, thus becoming popular among the Semarang community.

In the surrounding environment of Burjo Balad, there seems to be no major competitors as there are no similar businesses directly competing with them. Therefore, Burjo Balad may be able to leverage its position as a popular fast-food provider among students and workers in the area. However, despite the absence of direct competition, Burjo Balad still needs to maintain the quality of its products and services and strengthen competitive advantages such as affordable prices, attractive menu variations, and friendly service to ensure their superiority in the potential market.

#### **4.1.2 Vision, Mision and Purpose**

The vision of Burjo Balad is to become a culinary destination and favorite gathering place for the people of Semarang to meet, discuss, and enjoy delicious meals in a relaxed and friendly atmosphere. Our mission is to serve quality food and beverages at affordable prices, while providing friendly and quality service to every customer. The main goal of our operations is to create a satisfying experience

for every visitor, where they can feel at home and leave Burjo Balad with pleasant memories. To differentiate ourselves from competitors, we focus on personalized service, authentic and diverse menus, as well as a warm and inviting atmosphere, thus creating unique added value for each customer.

#### **4.1.3 Use Of QRIS On Burjo Balad**

The adoption of QRIS at Burjo Balad was a strategic move made after seven months of operation, which has resulted in significant improvement in sales. Initially, Burjo Balad did not use QRIS as a payment method, but later decided to adopt it as part of its business development strategy. This decision proved successful as QRIS provided convenience for customers in conducting payment transactions. By using QRIS, customers can make payments directly through their smartphones without the need for cash or credit cards, thereby enhancing the efficiency of the payment process and expanding the reach of potential customers. This not only provides a better experience for customers but also results in a significant increase in sales for Burjo Balad.

#### **4.2 Pre-Research**

Before commencing the research, the researcher meticulously prepared and detailed their plan. The first step involved drafting interview guidelines focused on the role of QRIS in boosting income at Burjo Balad. These interview guidelines were designed to delve into a comprehensive understanding from various perspectives, including the business owners, cashiers, and consumers. Additionally, the researcher ensured the completeness of research equipment such as gadgets and stable internet connection, which are crucial for facilitating the interview process

and efficient data collection. Prior to meeting the research subjects, the researcher built rapport with them to create a comfortable, open, and trustworthy atmosphere. Clear explanations regarding the purpose of the interviews were conveyed to the subjects, and the researcher obtained permission before initiating the data collection process. With this thorough preparation, the researcher was ready to commence the interview process with the subjects and gather relevant and detailed information regarding the role of QRIS in boosting income at Burjo Balad.

During the interview process, the researcher will focus on obtaining comprehensive insights from various different perspectives. From the business owners' standpoint, the researcher will explore their strategies and experiences in implementing QRIS at Burjo Balad and its impact on the warung's income. From the cashier's perspective, the researcher will seek an understanding of their experiences in using QRIS in day-to-day transactions at the cashier and how it affects efficiency and customer experience. Meanwhile, from the consumer's viewpoint, the researcher will seek insights into their preferences, perceptions, and experiences in using QRIS as a payment method at Burjo Balad. With this holistic approach, it is expected that the researcher will gain a comprehensive understanding of the role of QRIS in the Burjo Balad ecosystem and its implications for Burjo Balad's income.

### **4.3 Research Implementation**

The interview process took place from March 15th to March 19th, 2024, adopting an informal approach that began with introductions between the researcher and the research subjects. The interviews were conducted with a highly

open and relaxed approach, where the researcher directly approached business owners, cashiers, and consumers to chat and engage in informal conversations. This approach aimed to create a comfortable and safe atmosphere for the research subjects, encouraging them to feel more open and willing to share their experiences and perspectives. In this way, a better relationship between the researcher and the research subjects could be established, allowing the interview process to proceed smoothly and yielding richer and more in-depth data.

#### **4.4 Identity, Subject Background**

##### **4.4.1 Determination of Research Subjects**

The subjects of this study consist of five individuals carefully selected according to predefined criteria, namely, having the ability to provide relevant information based on their positions at Burjo Balad and being aged between 16 and 29 years old. The selection of subjects was conducted in detail by placing one person as the business owner, one person as the cashier, and two others as consumers from different backgrounds, namely a high school student and a private sector employee. This selection was made to ensure a balanced representation of various position groups in the population, which includes business owners, cashiers, and consumers at Burjo Balad. Thus, the study will encompass diverse perspectives and experiences of QRIS usage and its impact on Burjo Balad's income, providing a more comprehensive understanding of QRIS's role in increasing the eatery's income.

The main objective of this study is to provide an in-depth description of how the use of QRIS has changed or adapted in the environment of Burjo Balad.

However, it is important to note that the primary goal of this research is not to generalize to the broader population but rather to present a comprehensive overview of individual experiences and perceptions in facing new challenges arising from QRIS usage. Therefore, this study is expected to provide deeper insights into the dynamics of QRIS usage in the context of food stall business and lay a strong foundation for the development of more effective strategies in optimizing QRIS usage to enhance Burjo Balad's income.

#### 4.4.2 Time And Place Of Research

The interview data collection process was conducted four times as agreed upon between the researcher and the research subjects. Here is the schedule and implementation of the research.

**Tabel 4.1 Execution Time**

Subject	Place	Day, Time	Time	Research Method
A	Burjo Balad	Friday, 15 Maret 2024	19.00-21.00 WIB	Interview
B	Burjo Balad	Saturday, 16 Maret 2024	20.00-22.00 WIB	Interview
C	Burjo Balad	Monday, 18 Maret 2024	15.00-17.00 WIB	Interview
D	Burjo Balad	Monday, 18 Maret 2024	17.00-18.00 WIB	Interview
E	Burjo Balad	Tuesday, 19 Maret 2024	19.00-21.00 WIB	Interview

Sumber : The data was processed (2024)

## 4.5 Discourse

### 4.5.1 Usage Barriers *Quick Response Code Indonesian Standard (Qris) QRIS* pada Burjo Balad

During the QRIS implementation process at Burjo Balad, several obstacles were identified. One of the main obstacles was technical constraints related to integrating the QRIS system with the existing technological infrastructure at Burjo Balad. There may have been difficulties in ensuring compatibility between the existing software and hardware with the new QRIS system. Additionally, a lack of understanding about QRIS from both the staff and customers also hindered the process, as it could impede the optimal adoption and usage of QRIS. Infrastructure issues, such as the availability of stable internet connection, could also pose a barrier to the QRIS implementation at Burjo Balad. This aligns with what was stated by A:

"In some cases, we encountered situations where transactions that should have been recorded in our QRIS application did not go through, even though customers had successfully made payments through their e-money applications. This was often caused by errors or disruptions in the e-money application used by customers. Although the payments were successfully processed on the customer side, we still had to deal with situations where these transactions were not recorded in our system. This certainly posed a challenge for us in maintaining the accuracy of transaction records and ensuring smooth operations. Therefore, we continue to strive to improve coordination with e-money service providers to address potential technical issues that may arise, so that we can provide a more consistent and reliable transaction experience for our customers."

This aligns with what was stated by B:

"Yes, we understand that there are sometimes delays or issues with QRIS transactions where the money enters the app a bit late or doesn't enter at all. This is a situation that we have indeed encountered on several occasions. There are situations where customers successfully make payments as displayed on their phones, but the money that should enter our QRIS report is not recorded. We realize that this could be a challenging experience for customers and we work hard to resolve this issue quickly and accurately. One of the efforts we make is by providing

a WhatsApp number that customers can contact to inform us if they encounter issues with their QRIS transactions. This way, we can promptly check and resolve the problematic transactions, ensuring optimal customer satisfaction and trust."

The impacts of the obstacles faced during the QRIS implementation at Burjo Balad have significant implications for the usage of QRIS at the establishment. Decreases in QRIS transactions could occur due to a lack of understanding or technical constraints that make customers reluctant to use QRIS. This could hinder the growth of QRIS adoption among customers, which in turn could potentially lead to customer loss due to the inability to provide payment services in line with modern consumer preferences. Additionally, infrastructure and technical issues occurring during the QRIS implementation could also affect the reputation and image of Burjo Balad in the eyes of customers, as difficulties or inability to provide efficient and sophisticated payment solutions could affect customer perceptions of the business's credibility and professionalism. Therefore, the impacts of these obstacles could result in decreased QRIS usage, potential customer loss, and negative effects on the reputation and image of Burjo Balad.

To overcome the obstacles encountered during the implementation of QRIS at Burjo Balad, several resolution strategies can be applied. First, Burjo Balad can conduct further training and education for employees on QRIS, including its usage, benefits, and handling common issues that may arise. This will help improve the understanding and skills of staff in effectively using QRIS technology. Additionally, Burjo Balad also needs to educate customers about the benefits of using QRIS and how to use it through promotional campaigns and clear informational materials. This aligns with what A stated:

"In our efforts to provide the best service to customers, we have implemented measures that allow customers to communicate with us directly via WhatsApp if they encounter issues related to transactions that are not successfully recorded in our QRIS application. We provide a WhatsApp number that can be contacted to communicate with our cashiers the next day, so they can provide information on whether the reduced balance has been restored or not. By providing an easily accessible communication channel like WhatsApp, we hope to facilitate customers in resolving issues related to their transactions and ensure optimal customer satisfaction."

This aligns with what B stated:

"Yes, generally when money does not enter the QRIS report, it is usually due to constraints or technical issues on the customer's side. In situations like this, we usually advise customers to contact the relevant parties, such as banks or QRIS service providers they use. As an additional step, we also provide Burjo's WhatsApp number to our customers so they can easily contact us if they need further assistance. We strive to provide responsive service and assist customers in resolving issues they face with QRIS transactions, thus enhancing trust and satisfaction with our customers at Burjo Balad."

Infrastructure improvement is also a crucial strategy, including ensuring the availability of stable internet connection and updating hardware if necessary. Lastly, increasing technical support from QRIS providers can help address technical constraints that may arise during the implementation and usage of QRIS at Burjo Balad. By implementing these strategies holistically, Burjo Balad can overcome the obstacles of QRIS implementation and improve its effectiveness in their business.

The evaluation of the effectiveness of the applied resolution strategies to overcome QRIS obstacles at Burjo Balad is crucial in assessing its performance and impact. The analysis is conducted on the success rate in overcoming obstacles, such as improving staff and customer understanding, infrastructure improvements, and increasing technical support. Additionally, the evaluation also includes the impact of these strategies on QRIS usage and overall sales. By considering the increase in QRIS transactions, customer adoption rates, and sales growth after implementing

the strategies, the extent to which the resolution strategies have been successful and effective in overcoming QRIS obstacles at Burjo Balad can be evaluated.

This aligns with what D stated:

"In my experience, I have not encountered any constraints using QRIS at Burjo Balad so far. Everything runs smoothly and safely. I feel quite comfortable and confident with this payment system because my transactions always succeed without any problems. Hopefully, the security and convenience of using QRIS will continue to be preserved in the future."

Based on the analysis results, several recommendations can be given to increase QRIS usage at Burjo Balad by overcoming existing obstacles. Firstly, infrastructure improvements are needed such as ensuring the availability of stable internet connection and adequate hardware to support QRIS transactions. Next, more effective education strategies need to be implemented by providing clear and in-depth information to staff and customers about the benefits and usage of QRIS. Creative and targeted promotional campaigns can also increase customer awareness and interest in QRIS. Additionally, the development of technological innovations, such as integrating more intuitive features or developing more user-friendly mobile applications, can enhance the user experience of QRIS and encourage wider adoption. By implementing these recommendations holistically, Burjo Balad can increase QRIS usage and strengthen its position in providing modern and efficient payment services to customers.

In conclusion, the obstacles faced during the implementation of QRIS at Burjo Balad have significant impacts on sales and business operations. Technical constraints, lack of understanding about QRIS, and infrastructure issues are major factors that slow down QRIS adoption by customers. This could potentially lead to a decrease in QRIS transactions and customer loss. However, by implementing

appropriate resolution strategies, such as staff training, infrastructure improvements, and effective education strategies, Burjo Balad can overcome these obstacles and increase QRIS usage in the future. The implications are that these improvement steps can not only increase operational efficiency and customer convenience but also have the potential to increase overall business growth. Therefore, continuous evaluation and adjustment of strategies are needed to optimize QRIS usage and strengthen Burjo Balad's position in an increasingly competitive market.

The implementation of QRIS at Burjo Balad has brought significant positive impacts in increasing income and operational efficiency. The registration process as a QRIS merchant through banks or PSPs ensures that Burjo Balad can accept payments via QRIS, with the facilitation of creating special QR codes to facilitate customers in making contactless transactions. Through active socialization to customers about the benefits of QRIS and its usage, Burjo Balad has successfully increased awareness and understanding among customers, which in turn expands the adoption and usage of QRIS at their establishment. Adequate infrastructure support, such as smartphones or tablets supporting QRIS payment applications and stable internet connections, is crucial in supporting efficient QRIS payment acceptance at Burjo Balad. Active promotion and intensive education to customers about the security and ease of using QRIS are also important factors in attracting consumer interest to adopt this payment method. These factors, supported by well-trained staff, have contributed to the success of QRIS implementation at Burjo Balad. During the QRIS implementation process at Burjo Balad, several main obstacles have been identified, including technical constraints in integrating the

QRIS system with the existing technological infrastructure. Interviews with Adan B highlight this issue, where sometimes transactions that should be recorded in the QRIS application fail to go through due to errors or disruptions in the e-money applications used by customers. Lack of understanding about QRIS from both staff and customers also becomes a hindering factor, as stated by A. Infrastructure issues, particularly the availability of stable internet connection, are also recognized obstacles by B. The impacts of these obstacles on QRIS usage at Burjo Balad are very significant, including the potential decrease in QRIS transactions, customer loss, and negative influence on business reputation. The resolution strategies applied to overcome these obstacles involve various aspects. One of them is the organization of further training and education for staff and customers, as suggested by A. Infrastructure improvement is also a focus, ensuring the availability of stable internet connection and adequate hardware, as revealed by B. The results of these resolution strategies are then evaluated to assess their success in overcoming QRIS obstacles at Burjo Balad. The interview with D shows that customers experience a smooth and comfortable transaction process using QRIS at Burjo Balad. Recommendations to increase QRIS usage in the future include infrastructure improvements, more effective education strategies, targeted promotional campaigns, and technological innovation development, as suggested by A. By implementing these recommendations holistically, Burjo Balad can overcome QRIS obstacles and strengthen its position in an increasingly competitive market.

#### 4.5.2 QRIS Optimization Strategy On Burjo Balad In Sales Increase

Burjo Balad registers as a QRIS merchant through a bank or Payment System Service Provider (PJSP) that collaborates with Bank Indonesia. This registration process involves submitting required documents and forms as stipulated by the bank or relevant PJSP. After undergoing verification and approval processes, Burjo Balad will be granted access to use QRIS services as a payment method available to customers (Bank Indonesia, 2020a).

The bank or PJSP will facilitate the creation of a specific QR Code for Burjo Balad, which can be used as a means to receive payments from customers. This QR Code will be generated by inputting relevant information regarding Burjo Balad's QRIS merchant account or identity, including merchant identification number and necessary transaction information. Once the QR code is generated, Burjo Balad will be provided access to place it strategically in their business premises, such as at cashier points or other easily accessible locations for customers. With this QR code, customers can easily make contactless payments by simply scanning the QR code using compatible payment applications (Riswansyah et al., 2024).

Burjo Balad actively conducts socialization to customers about QRIS and its usage steps. Through various communication channels such as social media, banners, brochures, and direct information dissemination to customers at their premises, Burjo Balad elaborates in detail on the benefits and conveniences offered by QRIS as a payment method. The Burjo Balad team provides practical guidance on how to scan the QR Code using compatible payment applications, as well as explaining the transaction security and contactless convenience provided by QRIS.

With this effective socialization, Burjo Balad successfully increases customer awareness and understanding of QRIS, thereby expanding its adoption and usage for payments at their business premises (Alfira & Susilo, 2023).

To support QRIS payment acceptance, Burjo Balad needs to ensure the availability of several important infrastructures and preparations. Firstly, they need to be equipped with smartphones or tablets that support the use of QRIS payment applications. Next, they need to download the chosen QRIS service provider's application from the bank or PJSP. Additionally, stable internet connection is crucial to facilitate QRIS payment transactions efficiently. With adequate infrastructure and preparations, Burjo Balad can smoothly accept payments from customers via QRIS, enhancing the ease and convenience of transaction experiences at their business premises.



**Gambar 4.1 QRIS at Burjo Balad**

The success of implementing QRIS at Burjo Balad is driven by a series of interrelated factors. Firstly, active promotion successfully increases customer awareness of QRIS as an alternative payment method, creating interest and a desire to try it. Furthermore, intensive efforts to educate customers about how to use QRIS play a key role in reducing adoption barriers and increasing the level of comfort in using the technology. Strong support from well-trained staff also contributes to maintaining a seamless customer experience and providing direct assistance when needed, enhancing customer trust in QRIS (Puriati et al., 2023). With the combination of these factors, Burjo Balad successfully achieves implementation success, creating a conducive environment for the growth of contactless payment usage at their business premises.

This aligns with what E mentioned: "From my experience using QRIS for payments at Burjo Balad, I feel significant advantages compared to cash payments. As a working consumer, I find it more practical and efficient because I don't need to bother carrying physical cash. Moreover, payments through QRIS also provide convenience in digitally recording transactions, which can be useful for tracking my expenses. This makes shopping experience at Burjo Balad more modern and convenient for me as a customer."

Evaluation of consumer adoption and acceptance rates of using QRIS as a payment option at Burjo Balad reflects several factors influencing consumer decisions. Firstly, ease of use and availability of clear information about QRIS are important factors in attracting consumer interest to try it. Furthermore, transaction security and protection of personal data are also major concerns for consumers, so

successful QRIS adoption must be supported by reliable and trustworthy systems (Ridwan et al., 2020). Additionally, effective promotion and comprehensive education to consumers about the benefits of QRIS in terms of convenience, speed, and payment efficiency also play a crucial role in increasing adoption rates (Puspitaningrum et al., 2023).

The financial impact evaluation of implementing QRIS at Burjo Balad shows significant positive results. This aligns with what A stated, saying that: "In my view, the increase in turnover at Burjo Balad is largely due to the shift in consumer trends towards non-cash payments. In this digital era, more and more people are not always carrying physical wallets, thanks to the convenience offered by electronic payments, such as QRIS. This changes shopping behavior, with more customers opting for non-cash payments using their smartphones. With the adoption of QRIS at Burjo Balad, we have seen a significant increase in the number of customers using this payment option. This reflects an increased demand from consumers for ease and convenience in payments, which in turn has contributed to the growth of our business turnover."

Firstly, QRIS adoption has positively contributed to sales growth, especially by providing convenience for customers in making contactless payments. As expressed by A:

"Yes, indeed, the use of QRIS brings significant convenience to the transaction process at Burjo Balad. With QRIS, customers don't need to worry about carrying physical cash, as they can easily make payments through their smartphones. This provides great flexibility for customers, especially in situations where they do not have cash or credit cards at that time. With QRIS, customers can still enjoy services at Burjo Balad without having to worry about payment constraints related to cash. This also creates a more modern and efficient purchasing

experience, which may increase customer satisfaction and expand the loyal customer base."

This aligns with what B stated:

"That's right, before QRIS was introduced, we often faced situations where customers wanted to make purchases but did not bring cash. The presence of QRIS has provided a significant solution to this problem, as now we no longer reject customers who do not bring cash. With QRIS, customers can easily make payments using their smartphones, opening up new opportunities for us to increase sales and improve customer satisfaction. This also underscores the importance of technology adoption in expanding accessibility to our services to more people."

Similarly, as mentioned by D:

"I have always been making payments using QRIS. I feel that QRIS provides convenience and comfort in the payment process, especially because there is no need to carry physical cash. I find that QRIS makes the transaction process faster and more efficient, and provides a more modern shopping experience. Additionally, I also realize that QRIS helps minimize the problem of change that often occurs when making payments with cash. So, overall, I feel that the use of QRIS has provided significant benefits for me in my daily transactions."

This is in line with what E stated:

"According to my experience, QRIS provides additional convenience in the payment process at Burjo Balad. One of the benefits is the ease of controlling expenses because transactions are recorded digitally and can be easily accessed through payment history. Additionally, there is no need to bother waiting for change or counting cash during transactions, making the payment process faster and more efficient. This provides a more enjoyable and practical shopping experience for me as a customer."

However, this is not in line with what C stated:

"Ah, I understand. Usually, I make payments with cash because the pocket money given to me by my parents is also in cash. This habit is formed because it is the usual way I manage the pocket money given to me. Although QRIS offers convenience and efficiency in transactions, because the pocket money I receive is in cash, I tend to use cash for daily transactions."

Furthermore, operational efficiency has increased because QRIS speeds up the payment process and reduces reliance on time-consuming cash transactions (Rahmawati & Murtanto, 2023) and (Puspitaningrum et al., 2023). This leads to

significant cost and resource savings. Additionally, QRIS implementation also has the potential to increase profit margins by reducing administrative costs associated with cash management and counting.

Thus, the conclusion from the implementation of QRIS at Burjo Balad indicates significant positive impacts on sales. QRIS adoption not only expands the customer base by providing a more convenient payment option but also improves operational efficiency and profit margin potential. Financial analysis confirms that QRIS has made a strong contribution to business growth. The implications of these findings underscore the need to continue strengthening promotion and education to customers about QRIS, as well as focusing on improving the quality of QRIS services to maintain customer interest and trust. Recommendations for further development include enhancing technology integration, empowering staff with continuous training, and improving digital infrastructure to support sustainable business growth in the future.

The implementation of QRIS at Burjo Balad has brought significant positive impacts on income and operational efficiency. The registration process as a QRIS merchant through banks or PSPs ensures that Burjo Balad can accept payments via QRIS, with the facilitation of creating special QR codes to facilitate contactless transactions for customers. Through active customer outreach about the benefits and usage of QRIS, Burjo Balad has successfully increased awareness and understanding among customers, thereby expanding adoption and usage of QRIS at their establishment.

Adequate infrastructure support, such as smartphones or tablets supporting QRIS payment applications and stable internet connections, is crucial in efficiently supporting QRIS payment acceptance at Burjo Balad. Active promotion and intensive education to customers about the security and ease of use of QRIS also play a vital role in attracting consumer interest in adopting this payment method. These factors, supported by well-trained staff, have contributed to the successful implementation of QRIS at Burjo Balad.

The opinions from interviews with Umar Syarif Al Jufri, Resa Puguh Priyono, Faebyo Nafal, and Raka Yudhistira confirm that QRIS adoption has positively contributed to the sales growth and operational efficiency of Burjo Balad. Through QRIS, customers experience convenience, comfort, and security in transactions, leading to changes in their shopping behavior. However, a differing opinion from Galang Aji Pranoto indicates that QRIS adoption still depends on individual customer preferences and habits.

The financial impact of QRIS implementation at Burjo Balad shows significant positive results, with cost and resource savings and the potential for increased profit margins. This conclusion underscores the need to continuously strengthen promotion, education, and QRIS service quality, as well as focus on improving digital infrastructure to support sustainable business growth in the future. Thus, the implementation of QRIS at Burjo Balad has brought tangible benefits in increasing their income and operational efficiency.

An analysis of the effectiveness of QRIS strategies implemented at Burjo Balad highlights the success of strategies in attracting consumer interest, increasing

QRIS adoption, and boosting income. Through well-planned strategies, Burjo Balad has generated strong awareness among customers about the benefits of using QRIS. With effective staff training and comprehensive customer education, they have successfully increased understanding of QRIS and enhanced comfort levels in using this technology. The impact is evident in the significant increase in QRIS transactions, reflecting widespread adoption by customers (Gustina et al., 2022).

This is in line with what A stated:

"Of course, I have direct access to the cashier application, which allows me to monitor every transaction that occurs at Burjo Balad through my personal phone. Thus, I can see in real-time every transaction that comes in, whether it's done with cash or using QRIS. This enables me to carefully monitor cash flow and verify every transaction recorded in the cashier system. With the ability to monitor transactions directly like this, I can quickly identify and respond to any issues that may arise, ensuring that our financial reports remain accurate and reliable."

This is in line with what B stated:

"Yes, I have QRIS transaction data because every day I am responsible for generating sales reports at Burjo. I routinely collect QRIS transaction data as well as other transactions, and then compile them into reports that I submit to the Burjo owner. Through this process, I can monitor daily sales performance and evaluate the performance of QRIS as well as other payment methods at Burjo. By having direct access to this data, we can make more accurate and strategic decisions to improve our operational efficiency and effectiveness."

This is also consistent with what D mentioned:

"In my experience, the benefits of using QRIS are that orders can be placed more quickly because there's no need to wait for change, and it allows for ordering a variety of menu items without worrying about having enough cash. Additionally, using QRIS makes me feel safer because I don't need to carry a lot of physical cash, thus reducing the risk of losing money or theft. This provides convenience and comfort in the payment process, as well as improving efficiency in the shopping experience at Burjo Balad."

Overall, the QRIS implementation strategy at Burjo Balad has had significant positive impacts by increasing their income. Through QRIS, Burjo Balad has opened access to more efficient and modern payment methods for their customers. With the payment convenience offered by QRIS, customers can easily

make transactions without needing to carry cash or have physical contact with cashiers. This not only enhances customer convenience but also opens up new opportunities for Burjo Balad to reach a wider consumer base.

Promotion and education are key strategies used by Burjo Balad to increase consumer awareness and understanding of QRIS. They leverage social media by actively sharing information and promotions about QRIS with their followers, creating engaging and informative content. Additionally, they place promotional materials at their location, such as posters, brochures, and banners that clarify the benefits and usage of QRIS to customers who visit their establishment directly. Direct education programs for employees are also conducted to ensure they have a good understanding of QRIS and can assist customers in using it. Through this holistic combination of promotion and education strategies, Burjo Balad has successfully created a conducive environment for wider QRIS adoption among their customers.

In analyzing the technological innovation and functionality of QRIS implemented at Burjo Balad, several additional features are offered to enhance user experience and add value for customers. This was stated by A:

"Indeed, we don't have specific steps in the QRIS implementation strategy at the moment because we focus on following existing technological developments. However, I believe that over time, QRIS usage will continue to increase. We believe that by continuing to leverage technological advancements, including the possibility of developing more attractive QRIS features and functionalities, we will be able to attract more customers to switch to this more efficient and modern payment method. By staying abreast of trends and updating our strategies in line with technological developments, we are optimistic that QRIS usage will continue to grow at Burjo Balad and provide greater benefits to our business."

Furthermore, a loyalty program is also implemented through QRIS, where customers can accumulate points or special discounts with each transaction made

using QRIS. Integration with other payment systems is also done to expand flexibility and convenience for customers, such as integration with digital wallets or other online payment services. By introducing these innovative features, Burjo Balad has succeeded in creating a more comprehensive and attractive payment solution for their customers, enhancing competitiveness and relevance in an increasingly digital market.

To enhance attractiveness and usefulness for customers, Burjo Balad could consider various QRIS feature innovations. One of them is the development of an integrated loyalty program with QRIS, allowing customers to collect points or receive special discounts every time they make payments using QRIS. Additionally, split payment features could be added, allowing customers to split payments among multiple individuals easily using QRIS. Integration of QRIS with popular payment applications is also an interesting innovation, expanding flexibility for customers accustomed to specific payment platforms. By implementing these QRIS feature innovations, Burjo Balad can improve the payment experience for customers and strengthen its position in the market by offering more sophisticated and attractive payment solutions.

In evaluating QRIS performance, Burjo Balad refers to various metrics covering adoption rates, transaction volumes, and customer satisfaction. The QRIS adoption rate reflects the extent of acceptance of the technology among customers. While transaction volume provides an overview of how efficiently QRIS manages payments and facilitates transactions at the establishment. Evaluation also includes customer satisfaction, which can be measured through direct feedback from

customers or through improvements in the overall payment experience. By considering all these metrics, Burjo Balad can gain comprehensive insights into QRIS performance and its contribution to increasing sales and operational efficiency.

Based on the analysis results, several recommendations can be made to enhance the QRIS strategy at Burjo Balad. First, there is a need for increased QRIS promotion, including more active use of social media, more targeted advertising campaigns, and more engaging promotional materials placed at the business location. Furthermore, the development of more attractive QRIS features, such as a more flexible loyalty program or integration with online booking applications, could enhance QRIS appeal to customers. Lastly, improvements in QRIS-related customer service, such as better training and support for staff and customers, can help improve user experience and strengthen QRIS acceptance among customers. By implementing these recommendations, Burjo Balad can strengthen its QRIS strategy and reap greater benefits in increasing sales and customer satisfaction.

In conclusion, the QRIS implementation strategy at Burjo Balad has brought positive impacts on sales and overall business operations. By adopting QRIS and implementing various feature innovations, Burjo Balad has successfully enhanced the attractiveness and efficiency of their payment services, reflected in the increased transaction volume and QRIS adoption rate by customers. The implications of this include the importance of continuously developing and updating QRIS strategies in the future, including integrating new features that are more appealing and relevant to customer needs, as well as enhancing QRIS promotion and education. By

considering these implications, Burjo Balad can maintain its competitive advantage in a changing market and ensure the sustainability of its business in the future.

The optimization strategy of the Quick Response Code Indonesian Standard (QRIS) at Burjo Balad has had significant positive impacts on increasing income and overall business operations. Through a well-planned approach, including active promotion and education to customers and staff, Burjo Balad has successfully increased awareness and adoption of QRIS among their consumers. The impact is evident in the significant increase in QRIS transaction volume, reflecting the growing acceptance of this payment method by customers. The support from Adalam in monitoring real-time transactions and B in compiling sales reports has made important contributions to optimizing QRIS performance and ensuring the accuracy of financial reports.

Promotion and education are the key strategies used by Burjo Balad to increase consumer awareness and understanding of QRIS. By leveraging social media and promotional materials at their business locations, they have created a conducive environment for wider QRIS adoption among their customers. Employee education programs also play a crucial role in ensuring a good understanding of QRIS and providing assistance to customers in its usage. The perspective from D regarding the benefits of using QRIS as a faster, safer, and more efficient payment alternative provides a direct insight from customer experience that adds value to Burjo Balad's QRIS strategy.

In facing future challenges and opportunities, Burjo Balad can consider various QRIS feature innovations. The development of a loyalty program integrated

with QRIS and split payment features are examples of efforts to enhance QRIS attractiveness to customers. Integration of QRIS with popular payment applications can also expand flexibility for customers. These recommendations are based on QRIS performance evaluations covering adoption rates, transaction volumes, and customer satisfaction. By considering all these aspects, Burjo Balad can continue to strengthen their QRIS strategy and ensure business sustainability in the future by remaining relevant in an increasingly digital market.

#### **4.5.3 The Use Of QRIS On Burjo Balad In Increasing Sales**

The optimization strategy of the Quick Response Code Indonesian Standard (QRIS) at Burjo Balad highlights the adoption rate of this technology by customers, focusing on the number of QRIS transactions compared to other payment methods and the trend of QRIS usage growth over time. Through transaction monitoring, it can be observed to what extent customers adopt QRIS as their primary payment choice. The interview results with D indicate that the success and smoothness of QRIS usage by customers have been proven, thus efforts to maintain and expand QRIS usage are considered the best option. Furthermore, sales data analysis from September 2022 to February 2024 shows a positive trend in QRIS adoption at Burjo Balad, with a significant increase in the percentage of income originating from QRIS payments.

Interviews with Adan B provide a deeper understanding of the impact of QRIS usage on Burjo Balad's sales. Both emphasize that QRIS adoption positively correlates with increased transactions and operational efficiency. Additionally, they

plan efforts to continue enhancing QRIS promotion, education, and feature development to accelerate QRIS usage growth in the future.

However, some obstacles and challenges are also identified through interviews with C and E. Technical constraints such as internet connection disruptions and concerns about data security are major concerns. Therefore, efforts are needed to strengthen technical infrastructure, enhance data security, and conduct more intensive educational campaigns to address these barriers.

In facing challenges and driving QRIS usage growth in the future, recommendations can be made based on the analysis conducted. Increasing QRIS promotion, employee training, developing more appealing QRIS features, and strengthening technical infrastructure and data security are key steps that can help Burjo Balad expand QRIS usage, improve operational efficiency, and expand their market share in the digital payment era.

In analyzing the adoption rate of QRIS by Burjo Balad customers, attention is given to the number of QRIS transactions compared to other payment methods, as well as the trend of QRIS usage growth over time (Nurhaliza et al., 2023). Through transaction monitoring, it can be seen to what extent customers use QRIS as their primary payment choice. Additionally, observing the trend of QRIS usage growth from month to month provides an overview of how quickly this technology is being embraced by customers. By understanding this QRIS adoption rate, Burjo Balad can evaluate the effectiveness of their promotion and education strategies and identify areas where further improvement or enhancement is needed to increase QRIS acceptance by customers.

This is consistent with what D stated: "From my experience, I have never encountered any problems while using QRIS as a payment method at Burjo Balad. Therefore, I do not have any specific suggestions for improvement or enhancement. I believe that if the system is running smoothly and without obstacles, then it is best to maintain it to ensure convenience and security in transactions."

The use of QRIS has a significant impact on increasing Burjo Balad's sales. Through analyzing the relationship between QRIS usage and sales volume, it is evident that QRIS adoption positively correlates with increased transactions at the establishment (Rosalina Widyayanti, 2020). This aligns with what A stated: "So far, we have seen a positive trend where the use of QRIS tends to increase every month, although there are still more customers using cash payments. Nevertheless, we consider the increase in QRIS usage as an encouraging indication of the adoption of digital payment technology at Burjo Balad. This reflects the increasingly growing awareness and acceptance from customers of the convenience and security offered by QRIS. We see that over time, with the continuous promotion and education efforts we undertake, as well as the development of more attractive QRIS features and services, we can accelerate the growth rate of QRIS usage in the future while maintaining an inclusive payment choice for all our customers."

This also aligns with what B mentioned:

"According to our observations, cash transactions still dominate until now, but we have also noted that there is an increase in QRIS payment usage every month. Although there are still more customers using cash, the consistency in the increase of QRIS usage indicates a positive trend in the adoption of digital payment technology at Burjo Balad. We see this as an indication that customers are increasingly understanding the benefits and practicality of digital payments, and we are committed to continuously improving promotion and education related to QRIS to accelerate the transition to digital payments overall."

By expanding payment options to customers through QRIS, Burjo Balad has successfully attracted more customers and accelerated the payment process, which in turn increases the frequency and volume of sales. Additionally, the contribution of QRIS to overall income can be seen from the significant increase in the number of QRIS transactions and the income share generated through this payment method (Yuliati & Handayani, 2021) and (Riswansyah et al., 2024). Thus, QRIS has proven itself as an effective tool in improving sales performance and optimizing overall income for Burjo Balad.

**Tabel 4.2 Burjo Balad Sales Data 2022-2024**

No	Month	Payments	Payments QRIS	Total Income	Presentase Cas	Presentase QRIS
1.	Sep-22	Rp.10.406.000	Rp 0	Rp.10.406.000	100%	0%
2.	Okt-22	Rp.37.662.000	Rp 0	Rp.37.662.000	100%	0%
3.	Nov-22	Rp.33.345.000	Rp 10.530.000	Rp.43.875.000	76%	24%
4.	Des-22	Rp.38.630.000	Rp 14.289.000	Rp.52.919.000	73%	27%
5.	Jan-23	Rp.51.424.000	Rp. 21.004.000	Rp.72.428.000	71%	29%
6.	Feb-23	Rp.51.384.000	Rp. 20.988.000	Rp.72.372.000	71%	29%
7.	Mar-23	Rp.51.851.000	Rp. 25.539.000	Rp.77.390.000	67%	33%
8.	Apr-23	Rp.38.256.000	Rp. 18.003.000	Rp.56.259.000	68%	32%
9.	Mei-23	Rp.67.625.000	Rp. 31.824.000	Rp.99.449.000	68%	32%
10.	Juni-23	Rp.60.367.000	Rp. 32.506.000	Rp.92.873.000	65%	35%
11.	Juli-23	Rp.52.219.000	Rp. 29.373.000	Rp.87.592.000	64%	36%
12.	Ags-23	Rp.54.807.000	Rp. 35.040.000	Rp.89.847.000	61%	39%
13.	Sep-23	Rp.53.796.000	Rp. 31.595.000	Rp.85.392.000	63%	37%
14.	Okt-23	Rp.56.365.000	Rp. 33.103.000	Rp.89.468.000	63%	37%
15.	Nov-23	Rp.52.134.500	Rp. 31.953.000	Rp.84.087.500	62%	38%
16.	Des-23	Rp.45.076.000	Rp. 32.641.000	Rp.77.717.000	58%	42%
17.	Jan-24	Rp.52.395.000	Rp. 34.930.000	Rp.87.325.000	60%	40%
18.	Feb-24	Rp.46.889.000	Rp. 31.260.000	Rp.78.149.000	60%	40%

Sumber : Processed Data (2024)

Based on the data above, there is an interesting trend in the usage of payment methods at Burjo Balad from the initial period of QRIS usage, starting from November 2022 to February 2024. Initially, cash payments dominated with a percentage of around 71-76%, while QRIS payments only contributed about 24-29%. However, although in terms of percentage QRIS payments were still far below cash payments, QRIS payments increased massively and gradually from month to month starting from January 2023, with QRIS payments reaching the highest percentage in December 2023 at 42%. This indicates that the adoption of QRIS at Burjo Balad continues to increase over time, with customers increasingly choosing contactless payments as their preferred option.

In comparing the performance of QRIS with other available payment methods at Burjo Balad, such as cash payments or bank transfers, there are several advantages and disadvantages. QRIS offers advantages in terms of speed, convenience, and efficiency in the payment process, which can enhance the customer experience and stimulate impulse purchases. Additionally, QRIS also allows for more organized and accurate transaction recording for Burjo Balad. This aligns with what A stated:

"Of course, the use of QRIS not only provides convenience for customers but also provides significant benefits for our operations at Burjo Balad. With QRIS, customers can easily make payments just by scanning the barcode without needing to make physical contact with the cashier, ultimately increasing efficiency in the transaction process. Additionally, the use of QRIS also helps in addressing some common issues, such as missing cash at the cashier or discrepancies in the amount of money at the cashier compared to the reports. With transaction records automatically recorded in the QRIS system, we can more easily track and reconcile transactions, thus improving accuracy and security in cash management."

This aligns with what E mentioned:

"In my experience, using QRIS for payments at Burjo Balad provides several significant advantages. First of all, I feel easier and more comfortable because I don't have to worry about carrying a large amount of cash. Additionally, the payment process becomes faster and more efficient because it only requires scanning the QR code. Security is also an important factor because with digital transaction records, I feel safer in tracking and checking my transactions. All of this makes using QRIS a very advantageous choice for me as a Burjo Balad customer."

However, on the other hand, cash or bank transfer payments still remain an option for some customers who may not be accustomed to or trust digital payment technologies. This aligns with what C stated:

"Yes, I usually make payments with cash. Although QRIS is an efficient and modern payment method, I prefer to use cash because it is a habit that I have been practicing for a long time. I feel more comfortable and familiar using cash in transactions, although I realize that QRIS can provide many benefits in terms of speed and convenience of payment. Nevertheless, I am still open to trying QRIS usage in the future if there are opportunities or specific situations that allow it."

Furthermore, the usage of QRIS requires stable internet access, which may be a constraint especially in areas with limited connectivity. Therefore, while QRIS can provide significant benefits in increasing sales, it is important to consider the preferences and needs of customers comprehensively in providing various payment options at Burjo Balad. This aligns with what E stated:

"I agree that the experience of using QRIS is generally smooth, however, I have experienced issues related to unstable internet connectivity on several occasions. This can be somewhat disruptive as it can slow down the payment process. Nevertheless, I understand that technical factors like this are sometimes unavoidable and I hope that the internet network can be improved to ensure a smoother payment experience in the future."

In analyzing QRIS transaction data, the focus is on gaining a deeper understanding of buyer profiles, average transaction numbers, and transaction values. This data helps identify usage patterns and consumer preferences in more detail. Through buyer profile analysis, demographic characteristics and shopping behaviors of customers who tend to use QRIS can be identified, allowing Burjo Balad to adjust marketing and promotional strategies more effectively. Additionally,

evaluating average transaction numbers and transaction values provides insights into how often QRIS is used and the magnitude of transactions, aiding in measuring the adoption rate and contribution of QRIS to overall income. By understanding QRIS transaction data more deeply, Burjo Balad can optimize sales and service strategies to enhance customer experience and operational efficiency.

Supportive factors for the success of QRIS in boosting sales at Burjo Balad include the quality of QRIS services provided, ease of use, and consumer trust in the technology. Good quality QRIS services, such as transaction speed, system reliability, and responsive customer support, provide a satisfying experience for customers and encourage wider usage.

The ease of using QRIS, including an intuitive interface and quick payment process, makes it easier for customers to adopt this technology. Additionally, consumer trust in the security and privacy of data when using QRIS is a crucial factor influencing the acceptance of this technology. By ensuring high-quality services, ease of use, and strengthening consumer trust in the security of the technology, Burjo Balad can optimize the potential of QRIS to increase sales and strengthen customer relationships.

In analyzing the barriers and challenges faced in using QRIS at Burjo Balad, several factors are of primary concern. One of them is technical issues that may arise, such as internet connection disruptions or QRIS payment system failures, which can disrupt the transaction process and reduce customer satisfaction. Additionally, concerns about data security are also a barrier, where consumers may doubt the security of their personal information when using QRIS. Lack of

consumer awareness about QRIS is also a challenge, where some customers may not understand how to use QRIS or the benefits it offers. To overcome these barriers, Burjo Balad needs to strengthen its technical infrastructure, increase data security efforts, and conduct more intensive education campaigns for customers to increase awareness about QRIS and its benefits. Thus, Burjo Balad can address barriers and challenges in using QRIS and strengthen the acceptance of this technology among their customers.

Based on the analysis results, several recommendations can be made to increase QRIS usage at Burjo Balad. First, there is a need to increase QRIS promotion, including more aggressive marketing campaigns and the use of social media to increase consumer awareness of the benefits and ease of using QRIS. Furthermore, employee training needs to be enhanced so that they can provide better support to customers in using QRIS and respond to their questions accurately. Additionally, developing more attractive QRIS features for consumers, such as integrated loyalty programs or special offers available only through QRIS, can provide an additional incentive to increase adoption. By implementing these recommendations, Burjo Balad can increase QRIS usage, improve operational efficiency, and expand their market share in the digital payment era.

From the analysis conducted on QRIS and its impact on Burjo Balad's sales, it can be concluded that the implementation of QRIS has brought significant benefits in improving payment process efficiency and expanding payment options for customers. This aligns with what A stated:

"I hope is to see more people aware of and using QRIS, as I believe that QRIS has great potential to change the payment paradigm. In addition to its ability to speed up transactions, QRIS can also help minimize errors in cash calculations that often occur. I believe that with more people using QRIS, we will open the door to progress in the world of digital payments, creating a more efficient, secure, and effective environment for our customers at Burjo Balad."

This is in line with what B stated:

"Yes, it is true that with the adoption of QRIS, the transaction process becomes faster and more efficient. We see that the use of QRIS reduces the time required for each transaction, as customers only need to scan the QR code to make a payment. Additionally, QRIS also helps reduce confusion at the cashier, especially in situations where customers do not bring cash and do not need to wait for change. Thus, QRIS provides dual benefits in improving our operational efficiency at Burjo Balad, as well as enhancing the customer purchasing experience by providing a faster and more convenient payment solution."

This is also consistent with what C stated:

"I understand. So actually, I am interested in trying to use QRIS because sometimes, when I pay with a large amount of cash, there is often no change available, so I have to wait for the cashier to exchange the money first. It can take quite a long time. So, I think using QRIS might be a more practical and efficient solution. However, I haven't had a chance to tell my parents about my desire to try QRIS. But, I hope to be able to try using it in the future because of its potential benefits."

This is also aligned with what E stated:

"My hope for the long-term use of QRIS at Burjo Balad is for it to continue to develop and improve. I hope that the use of QRIS can help enhance the payment experience and convenience for consumers like me, as well as contribute positively to increasing the warung's income. I believe that by continuously optimizing QRIS services and expanding its coverage, more consumers will switch to this payment method, creating a more efficient and innovative business environment for Burjo Balad."

Through QRIS, Burjo Balad has been able to enhance customer convenience, expedite the transaction process, and optimize their income. The implication of these findings underscores the importance of continually updating and improving QRIS strategies in the future, including integrating new features that are more appealing to consumers, enhancing QRIS promotion and education, and strengthening technical infrastructure and data security. These improvement

measures are expected to bolster Burjo Balad's position in the market, expand their market share, and ensure business sustainability in the face of evolving challenges and competition.



## CHAPTER V

### CLOSING

#### 5.1 Conclusions

1. From the results of this study, it can be seen that there are obstacles in the implementation of QRIS at Burjo Balad which have significantly affected the potential income and business reputation. Technical constraints, lack of understanding, and infrastructure issues are the main challenges faced. However, with focused resolution strategies, such as intensive training for staff and customers, infrastructure improvements, and creative promotional campaigns, Burjo Balad has managed to overcome some of these obstacles. Evaluation of the resolution strategies indicates improvements in user experience and the future growth potential of QRIS.
2. This research also concludes that the QRIS implementation strategy at Burjo Balad has successfully brought significant positive impacts on income enhancement and operational efficiency. Through a combination of active promotion, customer and staff education, as well as the integration of innovative QRIS features, Burjo Balad has increased QRIS adoption among their consumers. Support from Adan B in monitoring real-time transactions and compiling sales reports further strengthens their QRIS strategy. D's opinion on the benefits of using QRIS provides a direct perspective from customer experience that adds value to the strategy.
3. Furthermore, this research also concludes that the QRIS optimization strategy at Burjo Balad shows positive adoption by customers, reflected in the increased

number of QRIS transactions compared to other payment methods and the growing trend of QRIS usage over time. Interview results and sales data confirm that QRIS has had a positive impact on sales and operational efficiency. However, technical barriers such as internet connection disruptions and concerns about data security remain challenges that need to be addressed.

## 5.2 Theoretical Implications

The presented research indicates some congruences and incongruities with findings from previous studies:

1. The increase in income and operational efficiency: The finding that the implementation of QRIS has brought significant positive impacts on income enhancement and operational efficiency at Burjo Balad Semarang is consistent with several previous studies, such as the research by Rosalina Widyayanti (2020) and Gustina et al. (2022), which found that non-cash payments and the use of technologies like QRIS have a positive impact on the income of micro, small, and medium-sized enterprises (MSMEs).
2. Barriers in QRIS Implementation: Findings regarding technical constraints, lack of understanding, and infrastructure issues in QRIS implementation at Burjo Balad Semarang align with findings from several previous studies, such as the research by Nurhaliza et al. (2023) and Puriati et al. (2023), which also identified lack of education in using QRIS and infrastructure issues as challenges faced by MSMEs.
3. Optimization Strategy and Utilization of QRIS: Findings that the optimization strategy of QRIS, including active promotion, customer and staff education, and

integration of innovative QRIS features, successfully increased QRIS adoption among consumers at Burjo Balad Semarang, are consistent with findings from several previous studies, such as the research by Alfira & Susilo (2023) and Puspitaningrum et al. (2023), which indicate that factors such as technology, organization, and environment influence the decision of MSMEs to use QRIS.

### **5.3 Practical Implication**

Based on the findings of this research, it is important for the owners of Burjo Balad to continuously monitor and accurately record sales data before and after the implementation of QRIS to gain a deeper understanding of its impact on income. Additionally, conducting regular evaluations of the QRIS payment strategies implemented, and paying attention to customer feedback to continuously improve transaction experiences is essential.

### **5.4 Immediacy**

Although the use of QRIS at Burjo Balad holds great potential benefits, this research has several limitations that need to be considered. First, sales data before and after QRIS implementation may be incomplete or inaccurate, reducing the validity of the analysis of its impact on income. Second, interviews with business owners, cashiers, and consumers are vulnerable to subjective bias and honesty of information. Third, the study's focus is only on one food stall, thus limiting the generalization of the research findings. Lastly, external changes such as government policies or consumer trends can also influence the research outcomes. Therefore, it is important to consider these limitations when interpreting the impact of QRIS usage on Burjo Balad's sales.

Future research is expected to involve more food stalls as case studies to obtain a more holistic understanding of the impact of QRIS usage on the food industry. Additionally, delving deeper into external factors that may influence QRIS usage and sales, such as government policies and technological developments, could also be valuable research subjects.

### **5.5 Further Research**

For further research, several avenues could be explored:

1. **Impact Assessment:** Conduct a comprehensive study to assess the long-term impact of QRIS adoption on sales, operational efficiency, and customer satisfaction at Burjo Balad Semarang. This could involve longitudinal data collection and analysis over a longer period.
2. **Consumer Behavior Analysis:** Investigate consumer perceptions and behavior towards QRIS as a payment method at Burjo Balad Semarang. Explore factors influencing adoption, satisfaction levels, and barriers to usage among different customer segments.
3. **Technological Integration and Infrastructure:** Examine the technological infrastructure required for seamless QRIS implementation. Evaluate challenges faced during initial setup, ongoing maintenance issues, and strategies for improving system reliability.
4. **Comparative Studies:** Compare QRIS adoption and its effects at Burjo Balad Semarang with similar establishments in other regions or countries. Identify best practices and lessons learned that could be applied to enhance QRIS utilization.

5. Policy and Regulatory Impact: Analyze the regulatory framework and policies influencing QRIS implementation in Semarang and its implications for businesses like Burjo Balad. Investigate any regulatory barriers or facilitators affecting QRIS adoption.



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## Appendix 1 Interview Transcript

### Participant I

Name : A

Gender : Male

Age : 28 Year

Position : Owner Burjo Balad

Date : 15 March 2024

Time : 19.00-21.00 WIB

No	Question	Answer
1.	What do you think about using Quick Response Code Indonesian Standard (QRIS) in payments at Burjo Balad? Do you believe that QRIS can have a positive impact on increasing your business income?	I believe because it facilitates the transaction process, if someone doesn't bring cash, they can still order a menu at burjo with QRIS.
2.	How do you think QRIS payment implementation can help increase Burjo Balad's income? Are there any particular advantages you see from using QRIS in your business context?	Obviously an increase in turnover, because in this era of cashless people who don't carry wallets are quite a lot.
3.	In your experience, what are the barriers or challenges you face in implementing the use of QRIS at Burjo Balad?	Sometimes there are transactions that do not enter the qris application even though the consumer's cellphone is successful, usually due to an error from the customer's emoney application.
4.	How do you overcome these obstacles in integrating QRIS as a payment method at Burjo Balad?	For consumers whose transactions fail or are not entered in the application, we provide a WA number to communicate the next day with the cashier, whether the reduced

No	Question	Answer
		balance has been returned or not.
5.	Have you observed any changes in customer payment patterns after introducing QRIS at Burjo Balad? If yes, what can you conclude from those observations?	Yes, obviously, it is more time efficient because consumers only need to scan the barcode without physical contact with the cashier, besides being efficient, the use of Qris also minimizes several problems such as lost money at the cashier, or the amount of money at the cashier does not match the report.
6.	Do you have data or analysis regarding the increase in transactions or sales volume after implementing QRIS at Burjo Balad?	Yes, I definitely have the data, because the application from the cashier can be monitored through my personal phone. So every time there is a transaction in cash or qris, I can immediately check it.
7.	From your perspective as a business owner, do you see any specific opportunities or strategies to increase QRIS usage and Burjo Balad's income in the future?	There are no special steps, because we just follow the development of technology, but I'm sure there will be more and more Qris users.
8.	How do transactions using QRIS compare with other payment methods at Burjo Balad?	So far every month the use of qris tends to increase although there are still more who use cash
9.	Finally, what are your expectations for the use of QRIS at Burjo Balad in the long run? How do you plan to utilize this technology to support your business growth and success?	I hope more people know and use qris in addition to speeding up transactions and minimizing money miscalculations.

## Participant II

Name : B

Gender : Male

Age : 27 Year

Position : Night Shift Cashier (15.00 – 02.00 WIB)

Date : 16 March 2024

Time : 20.00-22.00 WIB

No	Question	Answer
1.	As a night shift cashier at Burjo Balad, do you see an increase in income after the implementation of the Quick Response Code Indonesian Standard (QRIS)?	Yes, because before there was qris, many customers did not buy because they did not have cash, so now we no longer refuse customers.
2.	In your experience as a cashier with a night shift, what are the obstacles or challenges you face in implementing the use of QRIS at Burjo Balad?	Sometimes the money entered in the application is a bit late, the money has also not entered (writing on the customer's cellphone is successful, but in the qris report it is not entered.
3.	How do you as a cashier overcome these obstacles in integrating QRIS as a payment method at Burjo Balad during your night shift?	If the money doesn't come in, it must be from the customer, so usually I tell the customer to contact the relevant parties, and I give the burjo wa number.
4.	How is the comparison between transactions using QRIS and cash? Which one is more?	So far, there are still more transactions using cash, but every month payments using qris are increasing.
5.	Do you have any data or direct observations on the increase in transactions or sales volume after QRIS was implemented at Burjo Balad during your night shift?	I have the data, because every day I make a sales report at the burjo which

No	Question	Answer
		I then give to the burjo owner.
6.	Is payment using QRIS more efficient than cash transactions?	Yes, because the time is getting faster, the cashier is not confused if there is no money back.



## Participant III

Name : C

Gender : Male

Age : 16 Year

Position : Student SMA N 6 Semarang

Date : 18 March 2024

Time : 15.00-17.00

No	Question	Answer
1.	As a high school kid who's still getting cash from his parents, how's your experience using QRIS in making payments at Burjo Balad compared to cash payments?	I'm paying it in cash, miss.
2.	What are your reasons for choosing cash payments over QRIS?	It's the pocket money from the old man's boyfriend's cash brother.
3.	Are you interested or planning to move from cash payment system to Qris? If so, what's the reason?	I just haven't told my parents that I'd like to try Qris. Sometimes I'm gonna pay you a lot of money. I don't like it, so wait a long time for the nuclear cashier to get his money.
4.	From your monitoring, what are the advantages of the payment system using Qris compared to Cash in the burjo balad?	If what I'm looking at is faster brother, I'll wait for the cashier to count our money first and come back.

## Participan IV

Name : D

Gender : Male

Age : 16 Year

Position : Student SMA N 6 Semarang

Date : 18 March 2024

Time : 17.00-18.00 WIB

No	Question	Answer
1.	As a high school kid who's still getting cash from his parents, how's your experience using QRIS in making payments at Burjo Balad compared to cash payments?	All this time, I've been paying for Qris, my sister.
2.	What's your reason for choosing QRIS payments over cash?	Yeah, because it's more practical and simple, sister.
3.	In your experience, what are the advantages of using QRIS in payments in Burjo Balad compared to cash payments?	I'm not afraid I've got enough money, I don't think I'll get a lot of cash.
4.	Do you have or have ever had a problem using QRIS in a payment transaction at Burjo Balad?	There's never been any hurdles so far, brother, be safe.
5.	Do you have any suggestions or input for improving or developing the use of QRIS in Burjo Balad?	Because I've never had any trouble paying for Qris so I don't have any advice whatsoever.

## Participan V

Name : E

Gender : Male

Age : 29 Year

Position : Employee Showroom Wuling

Date : 19 March 2024

Time : 19.00-21.00 WIB

No	Question	Answer
1.	As a consumer who already works and has his own income, how do you experience using QRIS in making payments in Burjo Balad compared to cash payments?	My experience using QRIS in payments at Burjo Balad has its own advantages over cash payments. As a consumer who already works, I feel more practical and efficient because I do not have to bother carrying cash physically. In addition, payments through QRIS also provide ease in recording transactions digitally, which can be useful for tracking my expenses.
2.	Do you feel that QRIS provides extra convenience or convenience in the payment process at Burjo Balad? If so, in what respect?	Yes, I feel that QRIS provides additional ease in the payment process at Burjo Balad. One of its advantages is the ease of controlling expenditure, because transactions are recorded digitally and can be easily accessed through the payment history. Besides, there's no need to bother waiting for a return or counting cash during transactions.

No	Question	Answer
3.	In your experience, what are the advantages of using QRIS in payments at Burjo Balad compared to cash payments?	The advantages of using QRIS in payments in Burjo Balad are ease, speed, and security. I don't have to worry about bringing large amounts of cash, as well as making the payment process faster and more efficient. Besides, with digital track recording, I also feel safer in tracking transactions.
4.	Do you have a particular preference between using QRIS or cash payments in Burjo Balad? If so, why?	I have a preference for using QRIS over cash payments in Burjo Balad. This is because QRIS provides extra ease and convenience in the payment process. Besides, with digital transactions, I feel more protected from the risk of losing or stealing cash.
5.	How do you think the use of QRIS affects the speed or efficiency of the payment process in Burjo Balad?	The use of QRIS significantly improves the speed and efficiency of the payment process at Burjo Balad. I don't have to wait for returns or count cash, so the time it takes to transact is shorter.
6.	Do you feel safer using QRIS to make payments in Burjo Balad than carrying cash?	Yeah, I feel safer using QRIS to make payments at Burjo Balad than carrying cash. With digital transactions, the risk of losing physical money or being the target of theft is lower.

No	Question	Answer
7.	In your opinion, does the use of QRIS provide a more modern or up-to-date payment experience in Burjo Balad?	In my view, the use of QRIS provides a more modern and up-to-date payment experience at Burjo Balad. It reflects technological developments in the business world and gives the impression of professionalism to the store.
8.	Have you ever encountered any obstacles or problems in using QRIS in payment transactions at Burjo Balad? If so, what are the obstacles?	Although the experience with QRIS is generally smooth, I have encountered difficulties related to unstable internet connectivity on several occasions. This can slow the payment process and become a little disturbing.
9	What do you think of security and privacy in using QRIS in payments in Burjo Balad? Do you feel confident with the system?	With regard to security and privacy, I feel quite confident with the QRIS system in payments in Burjo Balad. However, we still need to be wary of potential security risks such as personal information theft or fraud.
10.	Do you have any suggestions or input for improving or developing the use of QRIS in Burjo Balad based on your experience as a consumer?	I have suggestions to improve or develop the use of QRIS in Burjo Balad, namely by ensuring stable internet connectivity and increasing socialization to consumers about the security and benefits of using QRIS.

No	Question	Answer
11.	Finally, how do you expect the use of QRIS in Burjo Balad in the long term, in improving the payment experience and the convenience of consumers like you?	My hope for the long-term use of QRIS in Burjo Balad is growing and improving. I hope that using QRIS can help improve the payment experience and convenience of consumers like me, as well as make a positive contribution to increasing the income of the store.



**Appendix II Dokumentasi dengan Partisipan**









