

# The Impact of QRIS Digital Payments On Microenterprise Income In Palembang City

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## Abstract.

*One form of digital payment currently in use is the Quick Response Code Indonesian Standard (QRIS). Business actors—ranging from micro, small, to medium enterprises—have adopted this system due to its convenience for consumers in conducting payment transactions for purchased products. This ease of transaction can lead to increased sales and, ultimately, higher income for business owners. This study aims to examine the effect of QRIS-based digital payments on the income of microenterprises in Palembang City. The data utilized are primary data collected through questionnaires distributed to research respondents. A total of 100 microenterprise owners in Palembang were selected as the sample. The data analysis technique employed is simple linear regression. The findings indicate that QRIS digital payments have a significant positive impact on the income of microenterprises in Palembang City.*

**Keywords:** Income; QRIS and Micro Business.

## I. INTRODUCTION

Income serves as a fundamental indicator for various business management activities, particularly for profit-oriented enterprises. This applies to all forms of business, including microenterprises, which are predominantly operated by households or individuals. Each microenterprise owner aims to generate income from their business activities. Therefore, various efforts are necessary, including adapting to technological advancements. One such technological advancement that can be utilized by microenterprise owners is digital payment. Traditionally, transactions were conducted using cash; however, they have now shifted toward cashless systems, namely digital payments. In Indonesia, one of the digital payment systems currently being developed is the Quick Response Code Indonesian Standard (QRIS) (Hikalmi et al., 2023). QRIS was launched by Bank Indonesia to support both consumers and business actors across the country (Aisyah et al., 2023). The adoption of QRIS contributes to reducing reliance on physical currency in transactions, making it accessible to all types of businesses, including microenterprises. Microenterprises are a subset of MSMEs (Micro, Small, and Medium Enterprises) and play a vital role in Indonesia's economy. These enterprises are widespread across the country, including in Palembang City. According to the 2023 Final Report on Mapping the Potential Development of MSMEs and Family-Based Industries (Home Industries), Palembang City hosts a total of 80,563 microenterprise units (Report, 2023). These units are distributed across 18 districts within the city. The distribution of microenterprises by district is presented in the following table:

**Tabel 1.** Jumlah usaha Mikro di Kecamatan-Kecamatan di Kota Palembang

No	District	Micro, Small, and Medium Enterprises (MSMEs)
1	Ilir Barat II	4.056
2	Gandus	5.293
3	Seberang Ulu I	4.650
4	Kertapati	5.680
5	Jakabaring	4.434
6	Seberang Ulu II	5.265
7	Plaju	5.426
8	Ilir Barat I	4.215
9	Bukit Kecil	5.262
10	Ilir Timur I	5.118

11	Kemuning	4.181
12	Iilir Timur II	6.650
13	Kalidoni	4.342
14	Iilir Timur III	4.086
15	Sako	3.897
16	Sematang Borang	1.695
17	Sukarami	3.657
18	Alang-Lang Lebar	2.656
Total		80.563

*Source: Final Report on Mapping the Potential for the Development of MSMEs Family-Based Industries (Home Industries), 2023*

Based on the table, the number of micro-enterprises in Palembang City is 80,563, which are expected to contribute to Indonesia's economic growth, particularly in Palembang. According to the report, the annual sales revenue ranges from IDR 2 billion to IDR 15 billion in 13 districts, excluding Seberang Ulu I, Jakabaring, Iilir Timur III, Sako, and Sukarami (Report, 2023). This indicates that micro-enterprise sales are not evenly distributed across all districts. Preliminary field surveys reveal that these micro-enterprise sales are supported by the adoption of non-cash payments, particularly through QRIS (Quick Response Code Indonesian Standard) transactions. Currently, some micro-enterprises have adopted QRIS for payment transactions. However, there are still many that have not, preferring cash transactions instead. Other reasons include fear of fraud—such as payments not being credited to the business owner's account—or concerns about consumers faking payment confirmations. Additionally, business owners are required to register with a bank, which involves administrative costs and time.

Another constraint is the requirement for stable internet connectivity on the consumer side to ensure smooth QRIS transactions. These barriers can negatively affect sales and, consequently, the income of micro-enterprises, especially given that many consumers now prefer cashless transactions. As a result, some potential transactions may be canceled, leading to a decline in revenue. Quantitative research has shown that QRIS payment systems can improve micro, small, and medium enterprise (MSME) income (Hikalmi et al., 2023; Fadiah et al., 2024). Similarly, qualitative studies have also reported that QRIS adoption can increase MSME income (Alifia & Permana, 2024). However, other studies suggest that digital payments do not have a significant impact on MSME income (Wibisono et al., 2024). These issues identified in the background and the existing research gap serve as the rationale for conducting a study on the impact of QRIS payment adoption on the income of micro-enterprises in Palembang City.

## II. METHODS

The research uses a quantitative method with the data used from primary data sources, namely closed research questionnaire data, where each statement item is given a choice of answers on a scale (1-5). The research uses two variables, namely a dependent variable in the form of income and an independent variable in the form of digital payments (QRIS). In each variable, there is an indicator that is used as the basis for measuring the variables. Indicators of the research variables can be seen in the following table:

**Table 2.** Variables and Indicators

Variable	Indicators/Statement items	Scale
Revenue (X) is the result of product sales obtained by micro business actors in Palembang City.	1. Sales volume (1) 2. Profit (2) 3. Increased transaction volume (3.4) 4. Operational efficiency (5.6)	Likert
Digital payment (Y) is the settlement of buying and selling transactions, where business actors submit products and consumers must pay, which can be done digitally (QRIS).	1. Ease of access: a. Viewable at any time (1) b. There is a pay value option (2) c. Can be worked in 1 (3) tools 1. Comfort in use: a. Open for payment within 24 hours (4) b. Payment can be made anywhere (5) Clear values and names on payment accounts (6)	Likert

The population in this study is MSMEs in the form of micro businesses totaling 80,563, from this population, a sample is determined by the purposive sampling technique, namely the determination of the sample with consideration. The consideration is that MSMEs with the micro business categor, have a business by way of payment using QRIS for at least 1 year. The number of samples using the Slovin formula was 99.8 and rounded up to 100 respondents. The data was analyzed using a simple linear regression equation.

### III. RESULTS AND DISCUSSION

#### Results

This study used a sample of 100 people with businesses in general being micro businesses. The characteristics can be seen in the following table:

**Table 3.** Characteristics of Respondents

No	Characteristics	Respondent	Percentage
1	Gender:		
	a. Male	41	41
	b. Female	59	59
	<b>Total</b>	<b>100</b>	<b>100</b>
2	Age:		
	a. 20-29	7	7
	b. 30-39	22	22
	c. 40-49	38	38
	d. 50-59	31	31
	e. More than 59	2	2
	<b>Total</b>	<b>100</b>	<b>100</b>
3	Type of business:		
	a. Grocery Store	31	31
	b. Small food stallsLaundry	47	47
	c. Other micro-enterprises	18	18
		4	4
	<b>Total</b>	<b>100</b>	<b>100</b>
4	Length of Business:		
	a. 1-5 years	3	3
	b. 6-10 years	37	37
	c. 11-15 years	46	46
	d. Over 15 years	14	14
	<b>Total</b>	<b>100</b>	<b>100</b>

Respondents are micro business actors who are part of the MSMEs selected during the research. Of the 100 respondents, they had characteristics consisting of gender, age level of business actors, the type of business run and ,the length of time the business was established. The characteristics of the respondents were based on gender, where women were the most as ,many as 59 people or, 59%. This is because micro business actors are more managed by women than men.The second characteristic of respondents is the age level, where respondents are between 40 and 49 years old, which is because micro business actor,s when conduct,ed were mooften re found in that age range, but there are still younger people, namely between 20-29 years. Furthermore, the type of business that is managed the most is a small food stall with ,47 people or 47%. This is because most of them are food and beverage-based businesses. Meanwhile, for the length of 46 respondents haves who have a business period between 11-15 years.

#### Validity and Reliability Tests

The validity test is carried out to test the validity of the statement submitted. The results of this validity test were carried out using significant numbers. It can be stated that if the sig value is less than 5% (0.05), it is declared valid. The results of the validity test can be seen in the following table:

**Table 4.** Validity Test

No	Variable	Sig	Information
1	Income (Y)		
	P1	0,00	Valid
	P2	0,00	Valid

	P3	0,00	Valid
	P4	0,00	Valid
	P5	0,00	Valid
	P6	0,00	Valid
2	Digital Payment (QRIS) (X)		
	P1	0,00	Valid
	P2	0,00	Valid
	P3	0,00	Valid
	P4	0,00	Valid
	P5	0,00	Valid
	P6	0,00	Valid

Based on Table 4, it is known that from the dependent variable income, as many as 6 statements. Then the independent variable of digital payments (QRIS) has 6 statements with an overall sig value of less than 0.05. While the reliability test uses the alphaCronbach'sh value, if it is more than 0.60, it can be declared reliable. Reliability test results in table 5.

**Table 5.** Reliability Test

No	Variabel	Alpa cronbach	Description
1	Income (Y)	0,801	Reliable
2	Digital Payment (QRIS) (X)	0,808	Reliable

The results of the reliability test on the dependent variable Income (Y) of 0.801 or greater than 0.60, can be declared reliable. Then the independent variable of Digital Payments (QRIS) (X) with a Cronbach's alpa of 0.808 and this value is greater than 0.60, then it can be declared reliable.

### Return Line

The data analysis technique uses linear regression with the aim of determining the influence of digital payments using QRIS on revenue. Before linear regression is carried out, a classical assumption test consists of a normality test, a heterokedasticity test, and a linearity test.

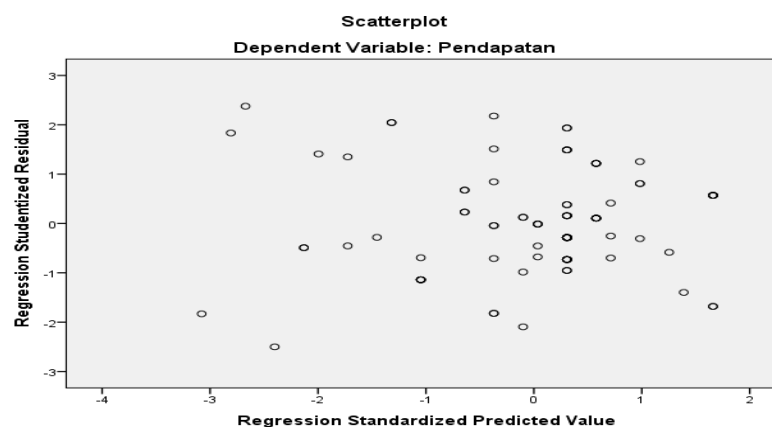
**Table 6.** Normalities One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters <sup>a,b</sup>	Mean	0E-7
	Std. Deviation	.45039152
	Absolute	.107
Most Extreme Differences	Positive	.107
	Negative	-.073
Kolmogorov-Smirnov Z		1.071
Asymp. Sig. (2-tailed)		.202

a. Test distribution is Normal.

b. Calculated from data.

Berdasarkan tabel 6 dapat diketahui hasil uji normalitas dengan menggunakan One-Sample Kolmogorov Smirnov Test. Hasil uji diperoleh nilai sig > 5% yaitu nilai Asymp.Sig. (2-tailed) sebesar 0,202 dan dapat dinyatakan data berdistribusi normal.



**Fig 1.** Heterokedasticity Test

Based on the results of the heterokedasticity test using a scatterplot graph. The results show that the scatterplots of plot points are spread between origin points or do not form a certain pattern. It can be stated that the heterokedasticity test is met. The linearity test in this study uses an anova table with the provision that if the value of  $\text{sig} < 5\%$ , then the relationship between variables is non-linear. Furthermore, the value of  $\text{sig} > 5\%$ , then the relationship between the variables is linear. Based on the results of the seven, a sig value of  $> 5\%$  was obtained, which is  $0.20 > 0.05$  and it can be stated that there is a linear relationship.

**Table 7.** Regression Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.657	.237		6.997	.000
Digital Payment (QRIS)	.618	.062	.712	10.035	.000

a. Dependent Variable: Income

Based on table 7, it can be seen that the value of the linear regression equation  $Y = 1.657 + 0.618X$  can be seen and it can be explained that the constant value of 1.657 is the value of income in micro businesses before being influenced by digital payments using QRIS. While the regression coefficient of 0.618, is a digital payment with QRIS, if it increases by one scale, it will increase revenue in micro businesses by 0.618. The results of the correlation coefficient test obtained an R value of 0.712 which shows that the relationship between digital payment variables and income is strong. Furthermore, the coefficient value of determination in R Square was obtained as 0.507 or 50.7% of the digital payment variable using QRIS can explain the income variable. Then 49.3% were influenced by other variables that were not estimated in this study.

#### **The Effect of Digital Payments on Income**

The digital initiation in this study is specifically the use of QRIS, where many MSMEs for micro businesses have also used QRIS as a payment tool. The use of digital calculation with QRIS in micro businesses has a positive effect on business income, this is known from the results of data analysis using a simple linear regression equation with a significant value of 0.000. This also shows that currently QRIS is one of the choices of micro business owners and also the public who are consumers. Because of digital payment technology with QRIS, business owners do not need to store cash in the business drawer and do not need to keep a supply of change for transactions. Likewise, consumers do not need to be afraid in transacting by buying products because there is no cash, just the balance is stored in an account accessed with a smartphone. Micro business owners are also aware that digital payments using QRIS can be used at any time, namely just by scanning the QR code, and consumers can enter the payment value. Another convenience felt is that every consumer can transact online also with QR code payments. In addition, payment with QRIS also provides user convenience because when paying, the name of the owner or business name will appear and the amount of money will be entered according to the transaction.

#### **IV. CONCLUSION**

The results of the study can be concluded that digital payments, and in this case using QRIS, have a significant impact on the income of micro businesses in Palembang City. This is evident from the research findings that the use of QRIS digital payments provides convenience and comfort for both micro business owners and consumers. The convenience lies in its ease of use anywhere and anytime, while the comfort stems from the presence of the name and amount to be paid for the transaction between the micro business owner and the consumer. A recommendation that can be made based on this research is that MSMEs, especially micro businesses, that have not yet adopted QRIS payments should consider using QRIS to increase their income by boosting sales volume.

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