Al-Ulum

The Impact of Using The QRIS Payment System on The Development of UMKM Assisted by Bank Indonesia Gorontalo Province

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Abstract

This research aims to determine the impact of using the QRIS payment system as a non-cash transaction tool on the development of MSMEs assisted by Bank Indonesia in Gorontalo Province. This research method uses quantitative research methods, the sample taken was 101 MSME respondents who were MSMEs assisted by Bank Indonesia, the sampling technique used in this research was a saturated sampling technique. The results of this research show that the QRIS payment system has an influence on the development of MSMEs under the guidance of Bank Indonesia Gorontalo, so consistency in the use of payments via QRIS is needed so that MSMEs understand banking technology more and make it easier for MSMEs to carry out payment transactions. The suggestions in this research are encourage Indonesian banks to further expand their MSME development so that more and more MSME players are aware of QRIS technology in banking

Keywords: QRIS payment system, MSME Development

Penggunaan Sistem Pembayaran QRIS Sebagai Alat Transaksi Non Tunai terhadap Perkembangan UMKM Binaan Bank Indonesia Provinsi Gorontalo

Abstrak

Penelitian ini bertujuan untuk mengetahui dampak penggunaan sistem pembayaran QRIS sebagai alat transaksi nontunai terhadap perkembangan UMKM binaan Bank Indonesia Provinsi Gorontalo. Motede penelitian ini menggunakan metode penelitian kuantitatif, sampel yang diambil sebanyak 101 responden UMKM yang merupakan UMKM binaan Bank Indonesia, teknik pengambilan sampel yang digunakan dalam penelitian ini adalah teknik sampel jenuh. Hasil penelitian ini menunjukkan Sistem pembayaran QRIS berpengaruh terhadap perkembangan UMKM yang menjadi binaan bank Indonesia Gorontalo, sehingga dibutuhkan konsistensi penggunaan pembayaran melalui QRIS agar para UMKM semakin paham teknologi perbankan dan semakin memudahkan pelaku UMKM dalam melakukan transaksi pembayaran, adapun yang menjadi saran dalam penelitan ini adalah mendorong bank Indonesia semakin memperluas binaan UMKM nya agar semakin banyak pelaku UMKM melek teknologi QRIS di perbankan

Kata Kunci: Sistem Pembayaran QRIS, Perkembangan UMKM

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A. Inroduction

Currently, there are several electronic money issuers operating in Indonesia as non-cash payment instruments that can be utilized in various business sectors, including Gopay, OVO, Dana, and LinkAja. The rise of non-cash payment instrument applications makes it difficult for merchants to provide widely used payment tools, and before the emergence of QRIS, several types of QR codes filled the cashier to provide non-cash payment system services. Therefore, on the 74th anniversary of the Republic of Indonesia, August 17, 2019, Bank Indonesia introduced Quick Response Code Indonesian Standart (QRIS) as a unifying standard for all QR Code-based payment applications.[1] QRIS is present as a tangible form of government support for the revolution of the Indonesian payment system and advancing MSMEs in the digital era like now. On January 1, 2020 Bank Indonesia (BI) requires all non-cash payment service providers to use the QRIS (Quick Response Code Indonesian Standard) system. Since it was inaugurated on January 1, 2020 until July 3, 2020, Bank Indonesia has recorded the use of QRIS in large merchants reaching 190,706 or 47% from last March, medium merchants reaching 333,992 up 26%, small and medium enterprises (SMEs) reaching 685,328 up 125%, micro small and medium enterprises (MSMEs) reaching 2,603,516 or up 9% and donation merchants reaching 9,288 up 132%.[2]

For Gorontalo Province itself, the use of QRIS is effective since January 1, 2020, then in March 2020 socialization and education began to be carried out to MSME players, as well as other institutions. Various approaches through education and socialization continue to be carried out for Bank Indonesia industry circles involving banks or Payment System Service Providers (PJSP). Especially for non-cash payments, the Regional Government strongly supports non-cash transactions through digital media considering that QRIS is able to encourage efficiency and advance MSMEs which leads to economic growth. In addition, QRIS can be used by all groups, including MSME players and even street vendors.[3] The QRIS payment system is a superior payment system for MSMEs, because the existence of non-cash payments using the QR code will facilitate transactions that will be carried out by sellers.

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[1]Putri maulia, *'Dampak Penggunaan Qris Dalam Meningkatkan Pendapatan UMKM Kota Medan"*, Skripsi, 2021.h.3

[2]Hutami A Ningsih, *'Persepsi Risiko Terhadap Keputusan Menggunakan Uang Elektroni(QRIS) Pada Mahasiswa'*, Jurnal IKRA-ITH Ekonomika, 4.1 (2021), h.1–9.

[3] Aulia salzabilla, *"Optimalisasi Penerapan Sistem Pembayaran Digital Melalui QRIS Pada UMKM Kota Gorontalo"* vol8,jurnal mirai management,(2023) h.56

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The number of QRIS merchants in Gorontalo province continues to increase due to one of them is the trust of MSME players in the QRIS payment system. When users are convinced that QRIS payments can be useful and increase work, MSME players will accept this type of transaction along with the implementation, facilities, and socialization that has been carried out by Bank Indonesia. The following is data on the number of merchants who have used QRS:

Table 1.1
Number of Qris user merchants in Gorontalo Province

No	Tahun	Number of QRIS Usage
	2020	15.657
	2021	52.649
	2022	87.519

Source: Bank Indonesia

The increase in the number of QRIS merchants is driven by implementation in 18 communities consisting of traditional market communities, agency / ASN environments, law enforcement officials, transportation, tourism, places of worship, and MSMEs. Implementation is done by acquiring business actors around the community to join as QRIS merchants.

Bank Indonesia Gorontalo has MSMEs assisted by the Representative Office of Bank Indonesia (BI) Gorontalo, where there are various products marketed by MSMEs, such as processed food, handicrafts, culinary, cultural fashion, agriculture and fisheries, and others that have spread in districts / cities throughout Gorontalo Province.

Being one of the Micro, Small and Medium Enterprises (MSMEs) assisted by Bank Indonesia (BI) for most MSME players, especially in Gorontalo, is one way or even a dream to improve their business. The reason is that by becoming a BI-assisted MSME, there are many opportunities to add scientific insights into running an MSME business, become independent and even become an MSME whose products are exported. Bank Indonesia seems to be unmitigated in improving and encouraging its fostered MSMEs to continue to develop, go digital and go international. Bank Indonesia carries out its duties in implementing the MSME Development Program in the context of increasing regional economic capacity and controlling inflation.

Table 1.2
MSMES Assisted by Bank Indonesia Gorontalo Province

No	Year	Number of QRIS User MSMEs
1.	2021	43
2.	2022	60
3.	2023	101

Source: Bank Indonesia

Researchers also take one of the theoretical references and findings through research results that have previously been conducted by previous researchers, so that they can be used as supporting data in conducting research.

In this regard, it is in line with research conducted by Sihaloho that the existence of QRIS can increase the daily income of Medan city MSME players. Likewise, research from Rido Herlambang states that income expectations and the use of the Quick Response Indonesia Standard (QRIS) payment system have a positive and significant effect on the development of MSMEs in Medan City. This proves that the use of QRIS brings success to MSMEs, as is the opinion of Hutabarat's research.

Regarding the phenomena that occur and in accordance with the above background, the researcher is interested in further research, so the researcher conducted a study entitled "The Impact of Using the QRIS Payment System as a Non-Cash Transaction Tool on the Development of MSMEs Assisted by Bank Indonesia Gorontalo Province".

1.2 Problem Formulation

Based on the background of the problems described above, the problem formulation in this study is whether the use of QRIS has a positive and significant impact on the development of MSMEs assisted by Bank Indonesia in Gorontalo province?

1.3 Research Objectives

This study aims to analyze whether the use of QRIS has a positive and significant impact on the development of MSMEs assisted by Bank Indonesia in Gorontalo province.

2.1 Literature Review

2.1.1 Payment System

In Law No. 23 of 1999 concerning Bank Indonesia, article 1 point 6 explains that the Payment System is a system that includes a set of rules, institutions and

mechanisms used to carry out the transfer of funds to fulfill obligations arising from an economic activity.[4]

The payment system is a system that includes contractual arrangements or agreements, operational facilities, and technical mechanisms used for submitting, validating and receiving payment instructions, as well as fulfilling payment obligations through the exchange of "value" between individuals, banks, and other institutions both domestically and between countries.[5]

According to Mulyati, the payment system is a system that includes contractual arrangements or agreements, facilities, operations and technical mechanisms used for submitting, authorizing and receiving payment instructions, as well as fulfilling payment obligations through the exchange of value between individual banks and other institutions both domestically and cross-border between countries.[6]

1. Basic Principles of Payment System

There are four principles of payment system policy based on Bank Indonesia regulations, namely security, efficiency, equal access and consumer protection.

a. Safe means that all risks in the payment system such as liquidity risk, credit risk, fraud risk must be managed and mitigated properly by each payment system operator.

b. The principle of efficiency emphasizes that payment system providers must be widely used so that the costs borne by the public will be cheaper due to increased economies of scale.

c. Then the principle of equal access which means that Bank Indonesia does not want any monopolistic practices in the implementation of a system that can prevent other players from entering.

d. The obligation of all payment system operators to pay attention to aspects of consumer protection.

According to Law No.23 of 1999 BI article 1 states that the payment system is a system that includes a set of rules, institutions and mechanisms to carry out the transfer of funds in fulfilling an obligation arising from economic activities. This

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[4] Muhammad Sofyan, 'Dampak Kebijakan E-Money Di Indonesia Sebagai Alat Sistem Pembayaran Baru', *Jurnal Akuntansi UNESA*, 3.2 (2015), 1–21.

[5] Subari, S. M. T., & Ascarya. (2003). *Kebijakan Sistem Pembayaran di Indonesia* (Issue 8).

[6] Mulyati, Kebijakan Sistem Pembayaran di Indonesia, h. 2

means that the payment system can also be said to be the transfer of a certain amount of money value from one party to another. Meanwhile, the authority to regulate and maintain the smooth running of the payment system in Indonesia is carried out by Bank Indonesia and stated in the Bank Indonesia Law. Generally, the payment system carried out by the community is a cash payment system, but over time the payment system in Indonesia has advanced so as to present a non-cash payment system which is currently in use in the community.

2. Types of Payment Systems

Based on the type of transaction used, the payment system is divided into two types, namely cash payments (cash) and non-cash payments (non-cash).[7]

   a. Cash payment system

Cash payments can be made using money, either coins or paper money. In circulation, money is available in various types of fractions to facilitate transactions. The most important cash circulation policy is how the need for money in the community in sufficient nominal amounts, the appropriate type of fraction, on time and in a condition that is worthy of circulation. Therefore, cash used in transactions must have several important characteristics including:

1. Any money issued is intended to facilitate the smooth flow of cash payment transactions, acceptable and trusted by the public. With regard to this money needs to have some characteristics: Easy to use and comfortable (user friendly), durable (urable), easily recognized (easly recognized) and difficult to counterfeit (secure agamst counterfeiting).

2. The amount of cash must be sufficiently available in the community by taking into account the suitability of the type of fraction. For that required distribution planning.

3. It is necessary to seek the availability of supporting institutions to realize the creation of a smooth flow of cash worthy of circulation, both regionally and nationally.

In Indonesia itself, banknotes still play an important role in terms of payments because many Indonesians are still unaware of the existence of banking products that can facilitate payment transactions and also many people who still do not believe in the existence of electronic payment transactions.Related to this, Bank Indonesia strives to be able to meet the needs of banknotes in the community. In

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[7] Pohan, *Sistem Pembayaran Strategi dan Implementasi*, h. 55.

the Indonesian economy, to maintain the quality of money circulating in the community, Bank Indonesia issued several policies. The policies taken are the issuance and circulation of new emission money, as well as continuing the public education program on the characteristics of the authenticity of rupiah money.[8]

b. Cashless Payment System

The non-cash payment system is basically a payment system that is carried out without using cash in circulation, but using an instrument that involves banking services in its use. Previously, non-cash payment instruments were limited to paper-based instruments, such as checks, bilyet giro, debit notes, and credit notes. And card-based, such as ATM cards, debit cards, and credit cards.

2.1.2 *Quick Response Code Indonesian Standard* (QRIS)

1. Definition of QRIS

QRIS (Quick Response Indonesian Standard) is a payment QR Code standard for the Indonesian payment system developed by Bank Indonesia and the Indonesian Payment System Association (ASPI). QR Code is a series of codes that contain data / information on user / merchant identity, payment amount, and currency that can be read in transactions.[9]

This QRIS development carries the spirit of UNGGUL, namely:[10]

a. Universal: Inclusive, for all levels of society and can be used domestically and abroad.

b. Easy: Transactions are done easily and securely in one hand.

c. Profitable: Efficient, one QR code for all applications

d. Direct: Fast and instantaneous transactions, supporting a smooth payment system.

On January 1, 2020 Bank Indonesia (BI) requires all QR payment service providers operating in the country to use the QRIS system. QRIS is designed as a unifier for all payment applications that use QR. So QRIS can be used in all merchants that work with Payment System Service Providers (PJSP). Because this QR Code system uses Merchant Presented Mode (MPM).

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[8]Putri Rizki Lestari, 'Perkembangan Instrumen Pembayaran Non Tunai Dalam Menyumbang Pertumbuhan Ekonomi Di Indonesia', *Jurnal Ilmiah Mahasiswa FEB*, 5.2 (2017), 1–13
[9]Bank Indonesia, 'QR Code Indonesian Standard (QRIS)', 2023, h. 5.
[10] Ibid.,

Users just need to scan the QR Code on the QRIS in various merchants that provide QR transactions. Merchants who work with LinkAja, Gopay, OVO, DANA, Bukalapak, and so on. Simply use one integrated QR Code. So that whatever QR payment application consumers use, transactions can be made. The implementation of QRIS itself is one of the realizations of the Indonesian Payment System (SPI) 2025 vision. With QRIS, it is hoped that payment transactions can be more efficient or easier, financial inclusion in Indonesia is faster, MSMEs can be more advanced and ultimately can encourage economic growth.

Devices that must be provided in transactions using QRIS are: smartphones that can scan QR codes, internet data packages, payment applications and balances in payment applications. The difference from the transaction method before and after using QRIS, namely:

a. Transaction Methods Before QRIS Before using QRIS. Merchants must provide several payment applications in their stores. And customers (customers) who want to pay non-cash, must ensure that the payment application they have is available at the merchant.

b. Transaction Methods After QRIS. After using QRIS, merchants no longer need to provide many payment applications in their stores, only need one QR Code that can be scanned by the customer, then the transaction has been carried out.

Transactions can be used with a minimum transaction of Rp 1-1,000 and a maximum of Rp 2,000,000 per transaction. Payment application providers can also set daily and/or monthly cumulative limits on QRIS transactions by their users based on their respective risk management.

The purpose of launching QRIS by Bank Indonesia is to simplify electronic digital financial transactions. QRIS can be used in payments through server-based electronic money applications, electronic wallets or mobile banking. With the use of QRIS, all payment transactions can be facilitated by the same Payment QR Code, namely QRIS, even though the payment instruments used by users are different. This is possible because each application from each payment instrument issuer can scan and read the QRIS standard used in QR Code payments at shops, merchants, stalls, parking, tourist tickets and donations.

1. Regulasi QRIS (Quick Response Indonesian Standard)

Bank Indonesia hopes that there will be developments related to the launch of QRIS for merchants whose businesses are still at the MSME level (Micro, Small and Medium

Enterprises).The reason Bank Indonesia developed QRIS for MSME merchants is due to the large number of QR-Codes that must be provided by merchants from various Payment System Service Providers or issuers, besides that Bank Indonesia also aims to facilitate transactions without change to reduce the spread of counterfeit money, and most importantly Bank Indonesia wants to encourage digital economic growth in all sectors, especially trade such as MSMEs. From these reasons, Bank Indonesia deliberately issued QRIS, to prevent industry fragmentation and streamline the market in transactions. To support the implementation of QRIS, Bank Indonesia issued a Member of the Board of Governors Regulation (PADG) Number 21/18/PADG/2019 concerning Implementation of the Quick Response Code National Standard for Payment.

2. QRIS Usage Indicator

According to Putri, there are six indicators of QRIS usage, namely:[11]

1. Ease of using QRIS.
2. Understanding in using QRIS.
3. Satisfaction in using QRIS.
4. Benefits in using QRIS.
5. Security in using QRIS..

3.1 Research Methods

This type of research is quantitative research which uses numbers and statistical tools as a measure. According to Sugiyono, quantitative methods are research methods based on certain populations or samples, which are carried out by collecting data using several research instruments, and data analysis is quantitative or statistical, aiming to test predetermined hypotheses.[12]

It is hoped that this research can explain a research concept that is useful for describing and controlling every existing phenomenon, this is because this study aims to determine the influence that the independent variable (independent variable), namely the use of the QRIS payment system (X) has on the dependent variable, namely the development of MSMEs (Y).

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[11]Putri maulia, *'Dampak Penggunaan Qris Dalam Meningkatkan Pendapatan UMKM Kota Medan"*, Skripsi, (2021) h.39

[12]Farida Fitriani Ismail and Dedy Sudarmadi, 'Pengaruh Sistem Informasi Akuntansi Dan Pengendalian Internal Terhadap Kinerja Karyawanpt. Beton Elemen Persada', *Jurnal Akuntansi, Audit Dan Sistem Informasi Akuntansi*, Vol.3 No.1.1 (2019), h.5.

3.2 Location and Time of Research

This research will be conducted in the Gorontalo Province area. The research object in this study is the Gorontalo Bank Indonesia Assisted MSMEs that use QRIS as a non-cash payment tool system. And the research time was conducted in July-December 2023.

3.3 Population and Sample

3.3.1 Population

According to Sugiyono, population is a generalization area consisting of objects or subjects that have certain qualities and characteristics set by researchers to study and then draw conclusions.[13] The population in this study are all Bank Indonesia Assisted MSMEs that use the QRIS system in non-cash payment methods in Gorontalo Province. The population taken is 101 based on data from Bank Inoensia adjusted for MSME actors who have used the Quick Response Code Indonesian Standard (QRIS).

3.3.2 Sample

The sample is part of the number and characteristics possessed by the population. So researchers can use samples taken from that population and the sample of this study amounted to 101 MSMEs based on data from Bank Inoensia adjusted for MSME actors who have used the Quick Response Code Indonesian Standard (QRIS).

3.4. Variabel Penelitian

Tabel 3.1

Operational Variables

Variable	Operational definition	Indicator
QRIS Payment System Usage (X)	The use of the QRIS Payment System is something that uses the QRIS payment channel as a QRIS payment transaction as a non-cash payment transaction.	Ease of using QRIS Understanding in using QRIS. Satisfaction in using QRIS. Benefits in using QRIS. Security in using QRIS.[14]
MSME development (Y)	The development of Micro, Small and Medium Enterprises	Increased sales turnover

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[13] Sugiyono, Metode Penelitian Kuantitatif, h.80
[14] Putri maulia, *'Dampak Penggunaan Qris Dalam Meningkatkan Pendapatan UMKM Kota Medan''*, Skripsi, (2021) h.39

https://doi.org/10.30603/au.v24i1.4784

				is the ability of a small entrepreneur to socialize himself to the needs of market share so that there is an improvement in the standard of living of an entrepreneur.					Business revenue/profit Increase in number of customers.[15]				

Research Results 4.1

Based on the data that has been obtained from distributing questionnaires to MSMEs assisted by Bank Indonesia Gorontalo Province which uses the QRIS payment system, the frequency values of respondents' answers are obtained as follows:

4.3.1 Description of the results of the analysis of the percentage of respondents' responses to the variable Use of QRIS Payment System (X)

The variable use of the qris payment system in this study consists of 5 statement indicators using a Likert scale of 1-5. The results of respondents' responses to the variable use of the qris payment system can be seen in the following table.

Table 4.9

Respondents' Responses to the QRIS Payment System Usage Variable (X)

P	STS		TS		KS		S		SS		Total	
	F	Percent	F	Percent	F	Percent	F	Percent	F	Percent	F	Percent
X1	0	0%	0	0%	0	0%	26	25,7%	75	74,3%	101	100%
X2	0	0%	0	0%	0	0%	28	27,7%	73	72,3%	101	100%
X3	0	0%	0	0%	3	3,0%	50	49,5%	48	47,5%	101	100%
X4	0	0%	0	0%	0	0%	32	31,7%	69	68,3%	101	100%
X5	0	0%	0	0%	1	1,0%	47	46,5%	53	52,5%	101	100%
X6	0	0%	0	0%	1	1,0%	45	44,6%	56	55,4%	101	100%
X7	0	0%	0	0%	1	1,0%	48	47,5%	53	52,5%	101	100%
X8	0	0%	0	0%	4	4,0%	46	45,5%	51	50,5%	101	100%
X9	0	0%	0	0%	17	16,8%	37	36,65	47	46,5%	101	100%
X10	0	0%	0	0%	1	1,0%	60	59,4%	40	39,65	101	100%
X11	0	0%	0	0%	24	23,8%	52	51,5%	25	24,85	101	100%
X12	0	0%	0	0%	0	0%	42	41,6%	59	59,4%	101	100%
X13	0	0%	0	0%	0	0%	34	33,7%	67	66,35	101	100%
X14	0	0%	0	0%	0	0%	43	42,6%	58	57,4%	101	100%

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[15] Budi Rustandi Kartawinata And Others, 'Analisis Perkembangan Usaha Mikro, Kecil Dan Menengah (Umkm) Sebelum Dan Sesudah Memperoleh Pembiayaan Dari Lembaga Keuangan Syariah', *Eco-Buss*, 2.2 (2020), 24–25

| X15 | 0 | 0% | 0 | 0% | 2 | 2,0% | 22 | 21,8% | 77 | 76,2% | 101 | 100% |
| X16 | 0 | 0% | 0 | 0% | 5 | 5,0% | 35 | 34,7% | 61 | 60,4% | 101 | 100% |

Source: Primary data processed 2023

Based on table 4.9 above, it is known that of all the statement items for the variable QRIS Payment System Usage (X), respondents, namely MSMEs Assisted by Bank Indonesia Gorontalo, predominantly answered strongly agree (X15). The most dominant strongly agree response was in the fifteenth statement (15), namely 77 people answered strongly agree with a percentage of 76.2%.

4.3.2 Description of the results of the analysis of the percentage of respondents' responses to the MSME development variable (Y)

The umkm development variable in this study consists of 3 statement indicators using a Likert scale of 1-5. The results of respondents' responses to the umkm development variable can be seen in the following table:

Tabel 4.10

Respondents' Responses to the MSME Development Variable (Y)

P	STS		TS		KS		S		SS		Total	
	F	Percent	F	Percent	F	Percent	F	Percent	F	Percent	F	Percent
Y1	0	0%	5	5,0%	3	3,0%	46	45,5%	47	46,5%	101	100%
Y2	0	0%	2	2,0%	15	14,9%	44	43,6%	40	39,65	101	100%
Y3	0	0%	2	2,0%	13	12,9%	46	45,5%	40	39,6%	101	100%
Y4	0	0%	1	1,0%	6	5,9%	43	42,6%	51	50,5%	101	100%
Y5	0	0%	4	4,0%	9	8,9%	51	50,5%	37	36,6%	101	100%
Y6	0	0%	5	5,0%	16	15,8%	42	41,6%	38	37,6%	101	100%
Y7	0	0%	2	2,0%	17	16,8%	49	48,5%	33	32,7%	101	100%
Y8	0	0%	0	0%	1	1,0%	42	41,6%	58	57,4%	101	100%
Y9	0	0%	0	0%	14	13,9%	42	41,6%	45	44,6%	101	100%
Y10	0	0%	0	0%	17	16,8	44	43,6	40	39,6%	101	100%

Source: Primary data processed 2023

Based on table 4.10 above, it is known that of all the statement items for the MSME Development variable (Y), the respondents, namely the MSMEs assisted by Bank Indonesia Gorontalo, predominantly answered strongly agree (Y8). The most dominant strongly agree response was in the eighth statement (8), namely 58 people answered strongly agree with a percentage of 57.4%..

4.3.2 Instrument Reliability Test Results

The following are the results of the research instrument reliability test to determine whether the instrument is reliable or not, a variable can be said to be reliable if it provides a Cronbach Alpha value> 0.60.[16]

Table 4.13

Reliability Test of QRIS Payment System Usage (X)

Reliability Statistics	
Cronbach's Alpha	N of Items
,761	16

Source: Primary data processed by SPSs

Table 4.14

Reliability Test for MSME Development (Y)

Reliability Statistics	
Cronbach's Alpha	N of Items
,860	10

Source: Primary data processed by SPSs

Table 4.15

Summary of Reliability Test Results

No	Variabel	Cronbach Alpha / r_{hitung}	Standar Nilai	r_{tabel}	Keterangan
1.	Variabel X				$r_{hitung} > r_{tabel}$
	Use of QRIS Payment System (X)	0,761 > 0,60	0,60	0,1646	**Reliabel**
2.	Variabel Y				
	Development (Y)	0,860 > 0,60	0,60	0,1646	**Reliabel**

Source: Primary data processed 2023

The reliability test results above show that all variables have a Cronbach Alpha which is large enough> 0.60 so that it can be said that all concepts measuring each variable from the questionnaire are reliable.

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[16]Muhammad Rhendria Dinawan, "Analisis Faktor – Faktor Yang Mempengaruhi Keputusan Pembelian," Sains Pemasaran Indonesia, 346

4.5 Prerequisite Test

4.5.1 Instrument Validity Test Results

This research uses a validity test to determine whether a research questionnaire is valid or not. A questionnaire is said to be valid if the questions in the questionnaire are able to convey something that will be measured by the questionnaire.

Proof of the validity test is obtained by correlating the individual scores for each statement with the total variable score. If the correlation between each variable and the entire variable is less than the 0.05 significance level or the r-calculated value > r-table then the variable is declared valid. In SPSS this test can be seen in the corrected item-total correlation column which is the calculated r-value for each statement. The assessment is carried out by comparing the r-count value to the r-table. And if the r-count is greater than the r table then it can be said that the statement questionnaire is valid. The rtable value with a significance level of α = 0.10 is calculated using the formula df = n-2 = 101 – 2 = 99.

The results of validity testing can be seen in the table below:

Table 4.11

Test the Validity of Using the QRIS (X) Payment System

No.	Variable	R Value		Invormation
	Use of the QRIS (X) Payment System	*Count*	*Table*	$R_{count} > r_{table}$
1.	X1	0,391	0,1646	**Valid**
2.	X2	0,570	0,1646	**Valid**
3.	X3	0,452	0,1646	**Valid**
4.	X4	0,622	0,1646	**Valid**
5.	X5	0,438	0,1646	**Valid**
6.	X6	0,513	0,1646	**Valid**
7.	X7	0,359	0,1646	**Valid**
8.	X8	0,485	0,1646	**Valid**
9.	X9	0,526	0,1646	**Valid**
10.	X10	0,415	0,1646	**Valid**
11.	X11	0,404	0,1646	**Valid**
12.	X12	0,455	0,1646	**Valid**

13.	X13	0,355	0,1646	**Valid**
14.	X14	0,441	0,1646	**Valid**
15.	X15	0,593	0,1646	**Valid**
16	X16	0,543	0,1646	**Valid**

Source: Primary data processed in 2023

Based on table 4.11, the results of the validity test on the QRIS Payment System Usage variable with a total of 16 statement items as in the table above, it can be concluded that the QRIS Payment System Usage variable is valid because all the calculated r-values for each statement item are more than the r-table value namely 0.1646.

Table 4.12

Validity Test of MSME Development (Y)

No.	Variable	Mark r		Invormation
	MSME Development (Y)	*Count*	*Table*	**R**$_{count}$ **> r**$_{table}$
1.	Y1	0,674	0,1646	**Valid**
2.	Y2	9,750	0,1646	**Valid**
3.	Y3	0,721	0,1646	**Valid**
4.	Y4	0,579	0,1646	**Valid**
5.	Y5	0,677	0,1646	**Valid**
6.	Y6	0,690	0,1646	**Valid**
7.	Y7	0,735	0,1646	**Valid**
8.	Y8	0,534	0,1646	**Valid**
9.	Y9	0,675	0,1646	**Valid**
10.	Y10	0,608	0,1646	**Valid**

Source: Primary data processed in 2023

Based on table 4.12, the results of the validity test on the QRIS Payment System Usage variable with a total of 16 statement items as in the table above, it can be concluded that the QRIS Payment System Usage variable is valid because all the calculated r-values for each statement item are more than the r-table value namely 0.1646.

4.5.2 Instrument Reliability Test Results

The following are the results of the research instrument reliability test to determine whether the instrument is reliable or not. A variable can be said to be reliable if it provides a Cronbach Alpha value > 0.60.[17]

Table 4.13

Reliability Test of Using the QRIS (X) Payment System

Reliability Statistics	
Cronbach's Alpha	N of Items
,761	16

Source: Primary data processed by SPSS

Table 4.14

MSME Development Reliability Test (Y)

Reliability Statistics	
Cronbach's Alpha	N of Items
,860	10

Source: Primary data processed by SPSS

Table 4.15

Summary of Reliability Test Results

No	Variable	*Cronbach Alpha* / r_{hitung}	Value Standards	r_{table}	**Invormation**
1.	**Variable X**				$R_{count} > r_{table}$
	Use of the QRIS (X) Payment System	0,761 > 0,60	0,60	0,1646	**Reliabel**
2.	**Variable Y**				
	Devlopment (Y)	0,860 > 0,60	0,60	0,1646	**Reliabel**

Source: Primary data processed by SPSS

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[17] Muhammad Rhendria Dinawan, "Analisis Faktor – Faktor Yang Mempengaruhi Keputusan Pembelian," Sains Pemasaran Indonesia, 346

The reliability test results above show that all variables have a fairly large Cronbach Alpha > 0.60, so it can be said that all measuring concepts for each variable from the questionnaire are reliable.

Classical Assumption Test   4.5.3

1. Normality Test

The normality test aims to test whether the dependent variable regression model and the independent variable have a normal distribution or not. A good regression model is to have a normal or near normal data distribution.

The way to detect whether the residuals are normally distributed or not can be done with the non-parametric KolmogorovSmirnov (K-S) statistical test found in the SPSS program. Kolmogorov Smirnov technique has criteria if the significance is below 0.05 then the data is not normally distributed, while if the significance is above 0.05 then the data is normally distributed. The results of the normality test can be seen in the following table:

Table 4.16

Normalitas Kolmogorov-Smirnov Test

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		101
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	4,35100803
Most Extreme Differences	Absolute	,087
	Positive	,069
	Negative	-,087
Test Statistic		,087
Asymp. Sig. (2-tailed)		,059[c]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source: Primary data processed by SPSs

Based on table 4.16 above, it is known that the normality of the data is shown from the Asymp. Sig (2-tailed) value of 0.059> alpha (0.05) it is concluded that the regression model residuals are normally distributed. The regression model fulfills

the assumption of normality or can be said to have a normal distribution. With the reason that the strandarization value must be >0.05.

<div align="center">

4.6 Analysis Technique Data

</div>

4.6.1 Simple Linear Regression Test

This simple linear regression test is used to determine the impact of using QRIS in the development of MSMEs assisted by Bank Indonesia Gorontalo Province, with the results as shown in the following table:Ketik persamaan di sini.

<div align="center">

Table 4.18

Simple Linear Regression Test

</div>

		Coefficientsª						
		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
	Model	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	4,032	7,897		,511	,611		
	Use of QRIS Payment System (X)	,534	,109	,442	4,908	,000	1,000	1,000
a. Dependent Variable: UMKM Development (Y)								

Source: Primary data processed by SPSs

It is known: Constant value (a) of 4.032, while the value of QRIS Payment System Usage (b / regression coefficient) of 0.534.

So the regression equation can be written:

Y = a + bX

Y = 4,032 + 0,534X

The interpretation of the regression model equation is as follows:

1. Konstanta The constant (a) of 4.032, means that the consistent value of the participant variable is 4.032. The positive constant of 4.032 indicates that if the independent variable QRIS Payment System Usage (X) affects or increases by 4.032, the dependent variable MSME Development (Y) will increase or be fulfilled by 4.032.

2. The regression coefficient of the variable value of the Use of the QRIS Payment System (X) is 0.534. This shows that every increase in the variable level of the Use of the QRIS Payment System (X) by 0.534, the MSME Development variable (Y) will increase by 0.534 or 53.4%, and vice versa if the variable Use of the QRIS Payment System (X) decreases by 0.534, the MSME Development variable (Y) will decrease by 0.534 or 53.4%.

4.6.2 Hypothesis Testing

1. Test the coefficient of determination (R^2 test)

The coefficient of determination test (R^2 test) aims to measure the extent to which the independent variables can explain the variation in the dependent variable, both partially and simultaneously. The coefficient of determination is between zero and one ($0 < R^2 < 1$).

A small R^2 value means that the ability of the independent variables to explain the variation in the dependent variable is very limited. However, if the value is close to one, then the independent variables provide almost all the information needed to predict the variation in the dependent variable.

Table 4.19

Determination Coefficient Test (R^2)

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,442[a]	,196	,188	4,37293
a. Predictors: (Constant), QRIS Payment System Usage (X)				
b. Dependent Variable: UMKM Development (Y)				

Source: Primary data processed by SPSs

The R value ranges from 0 to 1, if it is close to 1 then the relationship is getting closer but if it is close to 0 then the relationship is getting weaker. Based on the results of testing the coefficient of determination in table 4.19 above, it is known that the R value of 0.442 is close to 1, this means that the relationship that exists between the independent variable QRIS Payment System Usage (X) on the dependent variable MSME Development (Y) is strong.

The R Square value is 0.196. The R Square value means that the independent variable QRIS Payment System Usage (X) has an influence of 19.6% in influencing the dependent variable, namely MSME Development (Y) and the remaining 80.1% is influenced by other factors outside of this study. This is in line with the opinion that the factors that influence the development of MSMEs are not only the factors of the QRIS payment system, but are also influenced by

2. Partial test (t test)

Partial test (t test) is used to determine the effect of each independent variable on the dependent variable. Partial tests in this research data use a significance level of 0.05. With a significance level of 5%, the test criteria are as follows:

a) If the significant value <0.05 and t_{count}> t_{table}, it means that there is a significant influence between the independent variable and the dependent variable.

b) if the significance value> 0.05 and t_{count} < t_{table}, it means that there is no significant effect between the independent variable and the dependent variable.

In determining the free degree or t_{table} value, the formula df can be used = n-k-1 = 101-1-1 = 99. The t_{table} value df 99 is 1.66039 with a significance of significance of 10% (0.10).

The following below is a table of partial test results (t test):

Table 4.20

Partial Test (t test)

Coefficients^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	4,032	7,897		,511	,611		
	QRIS Payment System Usage (X)	,534	,109	,442	4,908	,000	1,000	1,000
a. Dependent Variable: MSME Development (Y)								

Source: Primary data processed by SPSs

Based on the results of the t test in table 4.20 above, the variable Use of QRIS Payment System (X) obtained a significance value of 0.000 <0.05 and a t_{count} value of 4.908> from the t_{table} value of 1.660, it can be concluded that Ha is accepted and H0 is rejected, meaning that the Variable Use of QRIS Payment System (X) has a positive and significant effect on MSME Development (Y).

4.7 Discussion of Research Results

Technology is instrumental in streamlining everything we do including payments. In today's digital era, digital-based payment systems have added variations from models to payment interactions. The launch of QRIS by Bank Indonesia is one of the efforts in order to streamline digital payments. It is hoped that the existence of QRIS can make digital payments efficient, because only one QR

code can be used by various mobile banking applications and digital wallets. This research consists of independent variables, namely the use of the QRIS payment system and the dependent variable, namely the development of MSMEs. Researchers took research samples at MSMEs in Gorontalo Province, especially those assisted by Bank Indonesia Gorontalo.

This research was carried out with the aim of describing whether there is a positive and significant influence on the use of the QRIS payment system on the development of MSMEs assisted by Bank Indonesia Gorontalo Province. Based on the data analysis that has been described, findings are obtained which are answers to the formulation of research problems.

Research problems have been answered, namely the use of QRIS has a positive and significant impact on the development of MSMEs assisted by Bank Indonesia Gorontalo province. Based on the results that have been explained, the research results can be described as follows:

This is in line with the opinion of dhea marsilia where her research that QRIS (Quick Response Code Indonesian standard) is used by researchers as an indicator. The 4 characteristics of QRIS (Quick Response Code Indonesia Standard) which stands for UNGGUL are as follows:[18]

1. Universal QRIS (Quick Response Code Indonesia Standard) can accept any payment application that uses QR Code, so people don't need to have various payment applications.

2. Gampang

   People: Easy, just scan and click, screen.

   Merchants: Easy, no need to display many QR codes, just one QRIS that can be scanned using any QR payment application..

3. Untung

   Users: Can use any QR payment account to pay.

   Merchants: Just have at least 1 account to accommodate all QR Code payments.

4. Langsung

   This is in accordance with the theory put forward by Abdi Syah Alam that the use of QRIS provides benefits for the use of technology in work can increase effectiveness, make

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[18]Dhea Marsilia Ningsih, 'Skripsi Pengaruh Penggunaan Qris Pada Aplikasi Mobile Banking Bsi Terhadap Kelancaran Dan Keamanan Bertransaksi Non Tunai Bagi Para Pelaku Umkm', *Skripsi*, 2022, h.39

work easier and increase productivity. The results of his research also show the results that the use of QRIS on the development of MSMEs has a positive and significant effect on the development of MSMEs.[19] The advantage of a QR Code according to Anastasia, Istiadi, and Hidayat (2010) is that it can store data on a flat plane and in an upward direction. Therefore, QR Codes can contain more data than single-layer scanner tags. Currently, the use of QR Codes has been widely done as a QR Code Reader and QR Code Generator application, making it very easy for someone to make data as a QR Code and get the data they need to know, just by filtering information endlessly through media from a cellphone camera. The advantages of the QR Code Reader make it easier for MSME players to run their business, for example, payment using QRIS does not need to spend cash so that it takes a long time to return, there is a receipt for transaction clarity and is recorded online in the system. In addition, buyers do not need to spend time queuing to withdraw money at an ATM, especially in a state of urgency. Based on the explanation, the ease of the system has an impact on the development of MSMEs assisted by Bank Indonesia Gorontalo Province.

These results are supported by research on the use of non-cash transaction payments that are implemented due to the rapid development of technology and information that must be followed. The form of non-cash payments that have been provided by MSME traders in their shops is chip-based and server-based, consumers strongly agree with the use of the QR Code because it responds quickly, so that consumer buyers find it easy to shop at their MSME-based stores. Respondents in this study describe that the use of QRIS can have an impact on the development of MSMEs that have been carried out because the QRIS usage system has an impact on increasing sales turnover, business income / profit and increasing the number of customers in accordance with the indicators used by researchers.

5.1 Conclusion

Based on the results of tests that have been carried out on several hypotheses in this research, the following conclusions can be drawn:

1. The R Square value is 0.196, meaning that the independent variable Use of the QRIS Payment System (X) has an influence of 19.6% on the dependent variable, namely

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[19] Alam, T. Abdi Syah. "Sistem Quick Response Code Indonesia Standart (Qris) Terhadap Pengembangan Umkm Di Kota Banda Aceh", Skripsi,2023. 65

MSME Development (Y). This indicates that QRIS is really needed by MSME players to implement better financial management and reduce cash transactions.

2. There is a positive and significant influence of the QRIS Payment System Use Variable (X) on the Development of MSMEs Assisted by Bank Indonesia (Y). This means that QRIS transactions carried out by MSME players assisted by Bank Indonesia Gorontalo have a very good impact on payment transactions and also make it easier for MSME players to keep their transaction results bookkeeping in a well-accountable manner.

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