



## Effectiveness of Using the Indonesian Standard Quick Response Code (QRIS) to Ease Transactions at Paddy's Market, Kendari City

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### Article Info

#### Article history:

Received 11 January, 2024

Revised 5 February, 2024

Accepted 3 April, 2024

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#### Keywords:

Effectiveness;  
QRIS;  
Market;  
Ease of Transaction

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### ABSTRACT

The Kendari City Government began to socialise the implementation of the Healthy, Innovative, Safe, Use (S.I.A.P.) QRIS Market and Safe Program with Bank Indonesia, Himbara in several Kendari City Markets. Paddy's Market is one of the markets that has been facilitated with the QRIS payment system. However, in practice it is not as easy as discussed in theory, the majority of traders in Paddy's Market no longer use the QRIS that has been given with the main reason being the lack of understanding of traders and buyers of the QRIS Payment system. The purpose of this study is to analyse how effective the use of QRIS is in Kendari City Paddy's Market. This research uses a qualitative descriptive method that takes information through interviews. Data collection was obtained through interviews with traders and buyers at Paddy's Market Kendari City. The results of this study indicate that: (1) The practice of using QRIS in Kendari City Paddy's Market is decreasing, many traders have started to stop using QRIS, some have not used it at all since the launch of the QRIS programme. This is due to the lack of understanding of traders or buyers in using the QRIS feature, lack of control from Bank Indonesia, City Government, related banks so that traders and buyers no longer use QRIS and switch to cash transactions as usual. (2) Various obstacles, and reasons so that the majority of traders and buyers in the market use cash more often than QRIS.

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### INTRODUCTION

QRIS is a payment system that utilizes QR code technology to facilitate electronic financial transactions. Electronification and digitalization of payments is an integrated effort to shift payment methods from cash to non-cash based on electronic or digital, the benefits are more practical, cheaper or more efficient, more transparent in governance, reducing access friction or wider connectivity. The use of QRIS in transactions cannot be separated from several challenges that need to be overcome. One of them is the level of adoption and public awareness of QRIS. Even though QRIS has been introduced by Bank Indonesia and the government, there are still many people who do not know or do not trust this payment method. Using

QRIS requires adequate technological infrastructure, such as a stable internet network and compatible devices. However, in several areas in Indonesia, such as underdeveloped and outermost areas, technological infrastructure is still inadequate, thus affecting the effectiveness of using QRIS.

Bank Indonesia continues to strive to ensure the implementation of digital transactions via Qris at all levels of society. One of them is in the markets in Kendari City, where currently BI Sultra has inaugurated the implementation of digital transactions in 8 markets in Kendari City including Baruga Market, Central Market, Paddy's Market, Wayong Market and others.

The City Government started this step by conducting Socialization on the Implementation of the Healthy, Innovative, Safe, Use (S.I.A.P.) QRIS Market and the Safe Program with Bank Indonesia, OJK, and Himbara at the Kendari City Central Market. The use of QRIS itself is expected to prevent traders and buyers from extortion and make it easier to make transactions without having to worry about getting money back or other transaction difficulties.

QRIS as a newly developing non-cash payment method needs to be evaluated to determine the extent of its effectiveness in facilitating non-cash transactions. The results of this research can provide insight and recommendations for the government, companies and society in increasing the use of QRIS and overcoming existing challenges. Thus, this research has important relevance in supporting the development of the non-cash payment industry in Indonesia.

The City Government started this step by conducting Socialization on the Implementation of the Healthy, Innovative, Safe, Use (S.I.A.P.) QRIS Market and the Safe Program with Bank Indonesia, OJK, and Himbara at the Kendari City Central Market. The use of QRIS itself is expected to prevent traders and buyers from extortion and make it easier to carry out transactions without having to worry about changing money or other transaction difficulties. a form of collaboration between Bank Indonesia and the support of the City Government with the issuance of Circular Letter No. 586/2833/2022 concerning Appeal to Encourage the Kendari City Program for the Use of Non-Cash Transactions. This activity is also in order to increase the use of the Digital Financial Ecosystem (EKD) and form a Digital Regional Government as well as increase people's habits of using non-cash transactions, especially with the Quick Response Code Indonesian Standard (QRIS) payment channel. The launching activity was continued with assistance to market managers and traders by providing a "Pojok QRIS" Booth for one week in collaboration with all Himbara, BSI, BCA, and BPD as well as GenBI Southeast Sulawesi. This is to expand education on non-cash transactions while encouraging the acquisition of new QRIS users in the market environment at Central Market and Paddy's Market, Kendari City. The "QRIS Corner" booth provided is intended as a medium for mobile banking or mobile payment registration and providing user experience for QRIS transactions, as well as encouraging merchant QRIS registration for traders in the market environment with the hope that in the future QRIS acceleration and acceptance will become more widespread in Kendari City . It is hoped that the S.I.A.P. Market Program can be expanded to other markets, not only in Kendari City but also throughout Southeast Sulawesi Province considering its importance and positive impact on the regional economy. Among other things, this can be done by increasing the mobility of economic transactions between MSMEs and the community (not limited by place and time), optimizing Original Regional Income (PAD) through levies and taxes which go directly to regional treasuries, and others. Currently, QRIS has been running for 1 year in the Paddy's Market, Kendari City and is an interesting topic for the author to find out whether the digital market QRIS program launched by BI Sultra is really effective or not in that market.

The use of QRIS in transactions cannot be separated from several challenges that need to be overcome. One of them is the level of adoption and public awareness of QRIS. Even though QRIS has been introduced by Bank Indonesia and the government, there are still many people who do not know or do not trust this payment method. Using QRIS requires adequate technological infrastructure, such as a stable internet network and compatible devices. However, in several areas in Indonesia, such as underdeveloped and outermost areas, technological infrastructure is still inadequate, thus affecting the effectiveness of using QRIS.

Research regarding the Effectiveness of Using the Indonesian Standard Quick Response Code (QRIS) has been carried out by several researchers, one of which is research or observations carried out by Putu Sartini (2023), the results prove that: QRIS has not been effective because there are various obstacles starting from the object being targeted by the QRIS program, market traders and the public. Meanwhile, in other research conducted by Rika Permatasari (2022), the results showed that there was still a lack of outreach to business actors or traders and traditional communities in the city of Batam regarding the implementation of the QRIS payment system.

## METHOD

This research uses a qualitative descriptive method that collects information through interviews. Data collection was obtained through interviews with traders and buyers at Paddy's Market, Kendari City.

## RESULTS AND DISCUSSION

The use of QRIS in the Paddy's Market Kendari City market has been launched since 2022. However, the implementation of QRIS has not been fully used by traders and buyers.

### Practice of using QRIS by traders and buyers at Paddy's Market, Kendari City

The Kendari City Government (Pemkot) is starting to invite traders in traditional markets to switch to non-cash payments using the Quick Response Code Indonesian Standard or QRIS because it is considered more efficient and practical. The City Government started this step by conducting Socialization on the Implementation of the Healthy, Innovative, Safe, Use (S.I.A.P.) QRIS Market and the Safe Program with Bank Indonesia, OJK, and Himbara at the Kendari City Central Market. After 1 year of the program, researchers made observations at the Paddy's Market in Kendari City to find out whether QRIS was really effective among traders and buyers in carrying out transactions.

The results of the research found that many traders have started to stop using QRIS, some have even stopped using it at all since the launch of the QRIS program took place. This is due to a lack of understanding by traders or buyers in using the QRIS feature, a lack of control from Bank Indonesia, the City Government, and related banking institutions so that traders and buyers no longer use QRIS and switch to cash transactions as usual. Another reason stated by sister Deinna Malinda was that she stopped using QRIS because the barcode in the form of a leaflet given by BI had been lost and damaged by children. This was because sister Deinna had not been given safe acrylic for the QRIS barcode so it became an obstacle that she could no longer use her QRIS. in store. Another reason given by sister Hasma, she stated that she had forgotten how to use the QRIS feature, what she had been taught at the beginning of the QRIS launch had been forgotten, she also stated that the government and Bank Indonesia or related banks should not only provide socialization once at the time of launching, but it must be sustainable so that traders do not forget how to use QRIS. Researchers also found that the QRIS practice that occurred at Paddy's Market was only used when initially launching 1-2 transactions, then traders stopped using it due to various obstacles and reasons. Of the 10 samples of traders interviewed, only 2-3 traders still use QRIS to date, even though there are still very few users or buyers who use QRIS themselves.

### Reasons for using QRIS

QRIS is a payment system with a transaction process that is easier, faster and more secure. Public awareness and trust in QRIS also influences the effectiveness of using QRIS in transactions. The public needs to know the benefits and advantages of using QRIS, and feel confident that this system is safe and reliable. Effective education and outreach about QRIS can increase public awareness and trust in this payment system. QRIS is already widely used in big cities for shops, malls, restaurants, and what is being developed in Kendari City is a market with a QRIS payment system. However, people in the market environment do not really understand how to use it. Efforts by the city government together with BI and related banks to create a market with a QRIS payment system have been carried out, especially when launching QRIS in the market. The reason for using QRIS stated by traders is because of government and BI advice. Traders also responded positively to the QRIS program in the hope of further increasing their sales. However, quite a few of them stop using QRIS because of a lack of understanding regarding the features and how to use QRIS.

According to Setyo A (2017) states that the use of QRIS in transactions has the potential to increase the efficiency and effectiveness of the payment system in Indonesia. In this context, effectiveness can be measured from various aspects, such as transaction speed, ease of use, security, and acceptance by the community. Several factors that can influence the effectiveness of using QRIS in transactions include technology adoption. However, what happened at Paddy's Market, Kendari City, was different. Traders and buyers admitted that QRIS could speed up their transactions, but the ease of use of QRIS itself was still not felt by traders and buyers in the market, due to a lack of knowledge, guidance and socialization in QRIS related market. The lack of knowledge of using QRIS is due to a lack of training and monitoring using QRIS which can enable traders to really know how to use QRIS transactions.

The way to use QRIS is that the buyer opens an application that is connected to the internet provided that he has a balance, then scans the barcode displayed on the merchant's desk. If he has found the name of the merchant's account, the buyer just needs to enter the nominal amount of money that has been agreed to be paid. If the merchant will receive notification of the money coming in and the balance increasing, it means it has been paid, the transaction is complete.

Cash transactions are transactions that are common among the public, especially in the market. With the government, BI and banking programs to improve the payment system using QRIS, traders at Paddy's Market Kendari City have been facilitated with QRIS in the hope that it can be used and will increase sales transactions and be effective in the market.

According to Makmur, activities are carried out effectively, where the implementation process always shows accuracy between the expectations we want and the results achieved. So, we can say that effectiveness

is the accuracy of expectations, implementation and results achieved. Meanwhile, ineffective activities are activities that always experience a gap between expectations, implementation and the results achieved.

The reality found by the author in this market is that traders and buyers still use cash as a transaction tool. The transition to digital transactions or QRIS has not been seen in this market. The most frequently used transaction tool since the existence of QRIS still uses cash transactions. Many shops no longer operate QRIS due to various obstacles and reasons. So the results of this research must be of concern to the government, BI and related banking institutions to evaluate and control.

### **The most frequently used transaction tools**

The practice of buying and selling using QRIS is that the buyer comes to the merchant/trader of his choice and then buys his merchandise. Similar to buying and selling practices in general in traditional markets, there is bargaining between the buyer and seller until an agreement is reached on the price. After that, an agreement is made on what method to use in making payment transactions, in cash or via QRIS. If you make a payment using QRIS, the buyer and seller must have an active QRIS.

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Cash transactions are transactions that are common among the public, especially in the market. With the government, BI and banking programs to improve the payment system using QRIS, traders at Paddy's Market Kendari City have been facilitated with QRIS in the hope that it can be used and will increase sales transactions and be effective in the market.

### **Traders' obstacles when transacting using QRIS**

Adequate infrastructure support is also an important factor in increasing the effectiveness of using QRIS in transactions. Adequate infrastructure includes a stable and fast internet network, as well as the availability of QR code scanning devices that are easily accessible. QRIS, which is being promoted at Paddy's Market, is a Bank Indonesia acceleration program to increase digital transactions. However, it is not fully implemented simultaneously by traders and buyers in the market. Due to various obstacles and reasons, the majority of traders and buyers in this market often use cash rather than QRIS. This research has similarities to research results with sisters Putu Sartini and Tesya Elma Putri, where the obstacles found in QRIS on the market are a lack of knowledge of the features and how to use QRIS and an inadequate network. The results of the research found by the author that the transaction tool most often used in the market is cash. The QRIS that has been distributed by Bank Indonesia is not fully used. So it can be said that QRIS usage activities are not running smoothly with various obstacles. A QRIS payment system that is not smooth will result in a failure that will disrupt business financial planning and can result in a decline in economic productivity. There needs to be more monitoring and guidance by Bank Indonesia and local governments so that the QRIS program in this market truly makes it easier for users, not difficult.

### **CONCLUSION**

Based on the results of this research, the following research conclusions can be drawn: 1) The practice of using QRIS in the Paddy's Market market in Kendari City is decreasing, many traders have started to stop using QRIS, some have even not used it at all since the launch of the QRIS program took place. This is due to a lack of understanding by traders or buyers in using the QRIS feature, a lack of control from Bank Indonesia, the City Government, and related banking institutions so that traders and buyers no longer use QRIS and switch to cash transactions as usual. 2) People in the market environment do not really understand how to use QRIS. Efforts by the city government together with BI and related banks to create a market with a QRIS payment system have been carried out, especially when launching QRIS in the market. The reason traders want to use QRIS is because of recommendations from the government, BI and related banks. 3) Various obstacles and reasons mean that the majority of traders and buyers in the market often use cash rather than QRIS. The weaknesses and obstacles of QRIS according to the results of interviews with traders at Paddy's Market are as follows: Availability of barcode devices that are easy to access, safe and don't break quickly. There is a need for an ATM center at Paddy's Market to make it easier for traders to withdraw balances from sales which makes it easier to circulate capital. trader business, Lack of literacy and further socialization regarding the use of QRIS to both traders and buyers in the market. There is a need to expand the network so that traders and buyers are not hampered when making transactions using QR.

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