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The Use of QRIS as A Payment Instrument in Improving the Efficiency of Transactions and Financial Records of MSMEs in Surakarta City

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ABSTRAK
Kemajuan teknologi mendorong peralihan dari metode pembayaran tunai ke pembayaran non-tunai yang lebih efisien. Mengadopsi pembayaran digital memungkinkan UMKM meningkatkan kenyamanan dan kecepatan proses transaksi. QRIS merupakan salah satu jenis model transaksi non tunai yang diluncurkan oleh Bank Indonesia. QRIS sebagai metode pembayaran higienis yang memberikan alternatif metode transaksi dengan satu kode QR dan menyediakan fitur pencatatan transaksi otomatis. Penelitian ini bertujuan untuk mengetahui kebermanfaatan penggunaan QRIS bagi UMKM dalam melakukan transaksi dan pencatatan keuangan. Penelitian ini menggunakan metode penelitian kualitatif dengan teknik pengumpulan data berupa observasi, wawancara, dan dokumentasi terhadap sepuluh UMKM yang berpartisipasi dalam penelitian ini di Kota Surakarta. Hasil penelitian ini menemukan bahwa penggunaan QRIS sebagai alat pembayaran dapat meningkatkan efisiensi transaksi dan pencatatan keuangan UMKM di Kota Surakarta.

Kata kunci : Pencatatan Keuangan, UMKM, Alat Pembayaran, QRIS

ABSTRACT
Technological advances are driving the shift from cash payment methods to more efficient non-cash payments. Adopting digital payments allows MSMEs to increase the convenience and speed of transaction processes. QRIS is a type of non-cash transaction model launched by Bank Indonesia. QRIS is a hygienic payment method that provides an alternative transaction method with a single QR code and provides an automatic transaction recording feature. This study aims to determine the benefits of using QRIS for MSMEs in conducting transactions and financial recording. This study used a qualitative research method with data collection techniques in the form of observation, interviews, and documentation of ten MSMEs participating in this study in the city of Surakarta. The results of this study found that the use of QRIS as a payment tool can improve the efficiency of transactions and financial recording of MSMEs in the city of Surakarta.

Keywords: Financial Recording, MSMEs, Payment Tools, QRIS

INTRODUCTION

The industrial revolution 4.0 causes very significant changes to the business sector and the economy including the way people conduct financial transactions (Prajanto & Pratiwi, 2019). Digital transformation is shaping new ways of interacting with money and financial services (Rachmawati & Wahyudi, 2024). The rapid development of technology has transformed the landscape of payment systems, where paper and metal money that were once dominant are now starting to be replaced by digital payment methods that offer more optimised practicality and cost savings (Tarantang et al., 2019). In an effort to encourage people to switch from cash to non-cash payments, Bank Indonesia launched the National Non-Cash Movement (GNTT) on 14 August 2014 (Hidayat, 2024).

Systematic financial recording allows MSME actors to obtain an accurate picture of the financial position in the accounting period derived from the collection of transaction evidence so as to provide financial information from the results of the business they run (Muttaqien et al., 2022). This financial information can be used by MSMEs as a decision-making tool to develop their business (Afifah & Mustofa, 2022). Based on the results of research (Lim & Febriyanti, 2018) it shows that 75% of micro and small businesses do not record financial transactions. This is due to the belief of MSME actors that recording financial transaction data does not bring benefits to their business, as well as technical obstacles in its implementation. According to the research results from (Kusumawati, 2021) that the majority of MSMEs in the Kartosuro sub-district have implemented recording in their businesses, where they have implemented all statement items on the recording indicator. However, there are some MSMEs that have not routinely implemented recording due to limited time which is mostly used for production and marketing activities.

The use of digital wallets is a solution to transaction efficiency, this electronic payment functions as a payment system that uses the internet network (Aulia, 2020). The application of digital payments provides convenience and speed when carrying out the transaction process for MSME players, thereby increasing the effectiveness and efficiency of payments (Handayani & Soeparan, 2022).

Bank Indonesia is working with the Indonesian Payment System Association (ASPI) in developing QRIS to support all QR code transaction systems from many payment system service providers which aim to make everyone safe and comfortable when transacting (Setia et al., 2023). Therefore, MSME players now no longer need to provide various QR codes from many different agencies (Mustofa & Maula, 2023). The financial records carried out by Mr Pelangi Semarang MSMEs so far are still limited because buying and selling transactions are only recorded in sales notes, where these notes only record cash transactions carried out directly at the production site, while non-cash transactions are not recorded at all (Savitri, 2018). (Maksi & Nurul, 2017) concluded that MSMEs in Tegal city only use simple accounting and only record cash inflows and outflows and prepare profit and loss statements. Some of them do not even collect transaction evidence and do not conduct financial records relevant to their business activities.

Batik MSMEs in Tegalrejo village still do not have standardised financial reports in accordance with general regulations. Financial recording is rarely done, almost never. In addition, existing records are only limited to cash flow and have not been separated between business and personal finances (Alinsari, 2020). Furthermore, research (Winarso et al., 2019) states that MSMEs in the Yogyakarta area have done bookkeeping, but most of them are still limited to simple bookkeeping. This is evidenced by the limited knowledge related to SAK EMKM and the lack of dedicated personnel in conducting records. Bookkeeping is a routine recording process to collect financial information (Legina & Sofia, 2020). The application of SAK EMKM provides a clear and structured framework for MSMEs in preparing financial reports (Octavia & Sari, 2024). In Indonesia, SAK standards must be applied for financial reporting. The Indonesian Accounting Association has issued SAK EMKM for MSMEs to simplify financial reporting (Anggraeni et al., 2021).

The process of recording transactions includes creating or receiving proof of transactions, analysing and recording transactions in journals, and then moving transactions to the ledger (Warren et al., 2017). MSMEs should record every transaction regularly in financial reports and document proof of transactions to facilitate recording (Widjaja et al., 2018). Digital payments have brought significant business efficiency to King Leuser MSMEs. Transactions can be completed more quickly and easily, reducing the time and effort required for financial recording and reporting. In addition, business owners are also easier to check mutations (Natanael et al., 2023). According to (Aryawati et al., 2022) user perceptions outline the ideal QRIS functionality in the eyes of MSME players. They characterise QRIS as a beneficial payment method that represents an alternative transaction method, reduces physical contact, is easy to use, and is more hygienic as it only needs to place the QR code at existing payment points. QRIS is also considered a type of digital barcode that provides automatic transaction recording.

From the problems of the study data above, researchers will try to dig deeper into the usefulness of using QRIS, how much MSMEs use QRIS, and researchers will also dig deeper into whether MSMEs that use QRIS are efficient in conducting transactions and financial records. This research is expected to be useful for MSME actors as a strengthening of the application of digital technology in the form of QRIS in their business so that the use of QRIS can be one solution in the efficiency of the transaction process and financial recording as a means of payment.

METHOD

This research uses a qualitative research method with a descriptive approach. The research location was in the Surakarta city area, Central Java. The research subjects were 10 MSMEs in Surakarta City that provided sources of information to obtain data. This research obtained data using triangulation or combined techniques to collect data. Researchers used participatory observation, in-depth interviews and documentation for the same data source simultaneously. Researchers made observations by observing the process of ease of transactions using QRIS between consumers and MSMEs in Surakarta City, in order to obtain information and data on how QRIS helps MSMEs in Surakarta city in improving transaction efficiency and financial recording. Interviews were conducted with ten MSMEs including Owner Toko Hakha, Owner Seblak Bandung Prasmanan, Owner Toko Sari Snack, Owner Es Teh Comel, Owner Laundry Arimbi, Owner Dimsum Bolon, Owner Degan Mania, Owner Es The Jumbo Makyuss Snacky, Owner Burjo Ambucuy, Owner Snackbuck Solo, so that researchers can obtain more in-depth data so that researchers can understand social and cultural situations/conditions through the language and expressions of the parties being interviewed and can clarify things that are not known (Fadli, 2021). Documentation conducted by researchers is in the form of records of QRIS transaction mutations in the banking system or payment platforms owned by MSMEs in Surakarta City. Stages in data analysis with 3 steps, namely data reduction, data presentation, and conclusions or verification. These stages are always carried out repeatedly according to the sequence of analysis steps, so that data collection and analysis run at the same time (Saleh, 2017).

RESULT

Based on the results of interviews, observations, and documentation related to the benefits of using QRIS for MSMEs in Surakarta City consist of facilitating transactions, reducing the use of cash, savings, and financial records. In facilitating transactions, the interviewees acknowledged that the use of QRIS makes the transaction process more practical and shorter, using only one QR code. The transaction process becomes faster and saves time so as not to cause queues. In addition, it helps consumers when they forget to bring cash. Reducing the use of cash is also experienced by sources, the use of QRIS makes it easier for MSMEs by not having to look for change for customers, especially when the change is like 100 rupiah bills that are difficult to find. The risk of money theft and circulation of counterfeit money is also reduced. Currently, counterfeit money is widely circulated and not all employees can distinguish fake or real money. In addition, QRIS helps informants in saving money by not withdrawing income in bank accounts and not needing to deposit cash to the bank. The income generated by MSMEs through QRIS is not used for daily needs or capital expenditure. The money received will be stored in a bank account only to be saved and withdrawn if an unexpected event occurs. Finally, the benefits of QRIS in financial records, according to the interviewees, QRIS helps simplify financial records for MSMEs with automatic record features and helps reduce errors.

Interest in using QRIS by MSMEs in Surakarta City consists of customer needs, trends, offers from the PJSP and proof of transactions. From the aspect of customer needs, the interviewees stated that consumer demands to provide QRIS payments are high and affect consumer intention to buy products from these MSMEs. MSME players adapt QRIS in response to consumer needs. Often consumers ask for QRIS payments because they do not carry cash. In some cases, the unavailability of QRIS in stores causes consumers to discourage buying. The widespread cashless payment trend also encourages MSME players to use QRIS. The times are pushing consumers to become cashless. Even this cashless shopping trend has penetrated into the village. Therefore, MSME players adopt QRIS in order to adapt and follow the increasingly widespread cashless payment trend. In addition, the PJSP both from bank and non-bank institutions participated in offering this QRIS product to MSME players in Surakarta City. Banks such as BCA and BRI offer QRIS products and create QR codes for MSME players. In addition, shopee also directly came to offer this QRIS product. This is one of the factors that encourage MSMEs to use QRIS. The existence of proof of transaction is one of the factors for MSME actors to use QRIS, MSME actors admit that proof of transaction as an automatic record stored in the banking system or payment platform used by MSMEs makes financial checking easier and simpler. However, six out of ten interviewees stated that proof of transaction has not influenced their decision to use QRIS because proof of transaction is rarely checked every day and only checks the overall nominal in one day.

The efficiency of using QRIS in conducting transactions and financial records of MSMEs in Surakarta City consists of the efficiency of transactions using QRIS and the efficiency of time and energy in financial records. Payment through QRIS is considered more practical and less complicated than cash payments. When cash transactions, MSME actors often have to look for change for consumers. Especially if consumers pay with large denominations and there is no change available. This condition can extend transaction time and cause queues. With payment using QRIS, MSME players do not need to count payment money and provide change. Consumers only need to pay by scanning the available QR code then showing proof of payment to the MSME actor and the transaction is complete. Therefore, the interviewees acknowledged that the time needed to complete one transaction is shorter by using QRIS. So it can be concluded that the use of QRIS in MSMEs in Surakarta City as a means of payment for transactions is very efficient. This can be seen from the time needed to complete one transaction to be shorter just by scanning the QR code that has been provided by MSME actors. In addition, transaction data generated by QRIS will be automatically stored in the banking system or payment platform used by MSMEs. This proof of transaction is recognised by the interviewees as more accurate and detailed than manual recording. With this proof of transaction, it is easier for MSME actors to check the time of the transaction and the number of transaction numbers that have occurred. Even transaction data that occurred in the past is still stored automatically and can be checked. In the process of financial recording, the proof of transaction generated by QRIS helps sources reduce errors in recording. Every daily, weekly or monthly transaction will be accumulated so that MSMEs do not need to calculate manually. This results in saving the time and energy of MSME actors in financial recording. So it can be concluded that the use of QRIS by MSMEs in Surakarta City as a means of payment for financial records is very efficient. This is evidenced by the savings in time and energy of MSME actors in financial records.

This study reveals the findings regarding the use of QRIS as a means of payment in improving the efficiency of transactions and financial records of MSMEs in Surakarta City. There are four benefits of using QRIS experienced by MSMEs in Surakarta City, namely facilitating transactions, reducing the use of cash, savings and financial records. The benefits of using QRIS for merchants are making the transaction process easier and more practical by having only one QR code (Sekarsari et al., 2022). (Mustagfiroh & Supriyadi, 2024) found that the use of QRIS in MSMEs in Jepara helped reduce the use of cash so as to make transactions safer, reduce the risk of theft and circulation of counterfeit money. Furthermore, QRIS income stored in the banking system or MSME payment platform is used as savings. In line with research (Haryanti, 2023) that by paying through QRIS, MSME actors can set aside their income for savings. Finally, the benefit of using QRIS as a means of payment by MSMEs in Surakarta City is financial recording. Research (Solihat et al., 2024) also shows that the automatic record feature provided by QRIS facilitates the financial recording of MSMEs and minimises the potential for errors in manual recording.

Interest can be interpreted as a preference for an activity or activity where there is no element of coercion (Batubara et al., 2023). he results of the study found that the factors that influence the decision of MSME players in Surakarta City to use QRIS as a digital payment method are: customer needs, trends, offers from the PJSP, and proof of transaction. The QRIS payment method is one of the factors that influence purchasing decisions, consumers feel comfortable, safe, and get a good shopping experience when choosing QRIS, thus contributing to increased consumer satisfaction (Fadiah et al., 2024). Furthermore (Ramadana & Pyrwaningsih, 2024) in their research shows that someone who uses QRIS payments actively will look more current and modern. In addition, all things related to technology are considered attractive and a symbol of progress so that they become favoured by the community. This strengthens the research results that the trend is one of the factors for MSMEs to adopt QRIS in their business. Offers from the PJSP are a driving factor for MSMEs to adopt QRIS in their business. The results of this study support the findings (Santika et al., 2022) which states that the decision to use QRIS really requires external factors such as from the PJSP. Finally, the factor that encourages MSME actors is proof of transaction, with payment through QRIS the money will automatically enter the merchant's account along with payment notifications and transaction records (Alicia & Dewi, 2024).

Transaction efficiency through QRIS payments at MSMEs in Surakarta City is shown by the time needed to complete one transaction being shorter. Consumers only need to pay by scanning the available QR code and showing proof of payment to the MSME actor and the transaction is complete. Research (Bachtiar et al., 2024) also shows that the use of QRIS in MSMEs at UPN Veterans is fast and easy, reducing queues and the time needed for transactions thereby increasing transaction efficiency. (Hasibuan et al., 2024) revealed that the implementation of QRIS significantly had a positive impact on increasing the efficiency of MSME transactions through accelerating the digital payment process. The use of QRIS by MSMEs in Surakarta City as a means of payment for financial records is very efficient, as evidenced by the time and effort savings of MSME actors in financial records. Transaction evidence from QRIS automatic records is also recognised as more accurate than manual records. (Natsir et al., 2023) state that the use of the QRIS application in MSMEs facilitates financial records such as automatically recorded transactions and can be seen at any time, separate money for business and personal, facilitate reconciliation and potentially prevent fraud from bookkeeping cash transactions.

CONCLUSION

Based on the results of this study, it is concluded that the use of QRIS as a means of payment can increase the efficiency of transactions and financial records of MSMEs in Surakarta City. This transaction efficiency is shown by the fact that payment through QRIS is considered more practical and uncomplicated compared to cash payments so that the time needed to complete one transaction is shorter. Furthermore, the efficiency of financial recording is indicated by the time and energy savings of MSME actors in the financial recording process. In addition, the benefits experienced by MSMEs in Surakarta City with the use of QRIS as a means of payment are ease of transactions, reducing the use of cash, as savings, and financial records. Factors that influence MSMEs in Surakarta City to adopt QRIS consist of customer needs, trends, offers from the PJSP and proof of transactions. A limitation of this study is that the sample size is limited because the research was conducted only in the city of Surakarta. However, to gain a more comprehensive understanding of the use of QRIS in improving transaction efficiency and financial record-keeping, further in-depth research is needed on consumer loyalty and transaction security, and the scope of the study should be expanded.

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