

Efficiency of the Use of QRIS on Increasing Sales at Le Garden Palembang Indah Mall

Amir Salim¹, Doly Nofiansyah²

¹*Sekolah Tinggi Ekonomi dan Bisnis Syariah IGM: Email: amirsalim@stebisigm.ac.id*

²*Sekolah Tinggi Ekonomi dan Bisnis Syariah IGM: Email: dolynofiansyah@stebisigm.ac.id*

ABSTRAK. *This study aims to ascertain the usage of Quick Response Code Indonesia Standard (QRIS) in boosting sales to MSMEs at Le Garden Palembang Indah Mall and to assess the effectiveness of QRIS usage in boosting MSMEs sales at Le Garden Palembang Indah Mall. (1) Observation, interviews, questionnaires, and documentation are all used in this study's quantitative data gathering methods. At Le Garden Palembang Indah Mall, 38 MSMEs in total participated in the study. using inadvertent sampling and saturated sampling approaches to identify informants. Based on the findings of the study, (1) the practice of using Quick Response Code Indonesia (QRIS) to increase sales to MSMEs at Le Garden Palembang Indah Mall starts with the customer informing the employee that they would like to make a non-cash payment. The customer is then directed to scan the QR Code and type in the nominal amount to be paid, after which the customer's balance will automatically decrease. (2) Measurement of outcomes (output) and input refers to the effectiveness of employing Quick Response Code Indonesia (QRIS) on boosting sales to MSMEs at Le Garden Palembang Indah Mall. Transactions take less time, are simpler, and are more effective for those who accept the presence of QRIS.*

Keywords: *Efficiency; MSMEs; QRIS; Palembang; Sales*

INTRODUCTION

The payment system is inextricably linked to ongoing advancements in information and technological technology. People can effortlessly pay for financial transactions in the current era of digitalization. Communities must stay current with technological advancements, which can make life easier by substituting human labor in a variety of tasks, including financial transactions that have switched from cash to non-cash payments (Harahap, 2020). Coins and banknotes (money) were initially used for payment transactions in society, but thanks to technological advancements, there are now more effective and affordable non-cash payment options available. Coins and banknotes (money) were used for payment transactions in society at first, but as technology advanced, non-cash payment methods took over as a more practical and cost-effective alternative to cash.

The actual costs and benefits of different payment systems are different

from what businesses believe them to be, including issuance fees, transaction costs for each party involved, time costs, security, convenience, and others. Payments made through electronic channels including short messaging service (SMS), internet banking, mobile banking, and e-wallets are referred to as digital payments or simply digital payments. Electronic payment methods are becoming more and more common and are expanding quickly in Indonesia. Electronic payments make it simpler for someone to conduct financial transactions because they can be made automatically (Saputra, 2019).

The quick development of technology and information across a range of digital platforms, marketplaces, and markets gives SMEs a place to promote their goods and contact customers in different parts of Indonesia and overseas. The presence of a variety of markets Human interaction has evolved as a result, shifting from face-to-face to online interactions. Various platforms and marketplaces These businesses, including Gojek, Tokopedia, Bukalapak, and Shopee, have significantly aided efforts to boost the effectiveness, speed, and caliber of trade transaction services. A successful tactic for assisting MSMEs to endure a pandemic is merchant product promotion utilizing a variety of channels, marketplaces, and social media (Rizhaldi, 2021).

Bank Indonesia has been forced to innovate in order to better the non-cash payment system due to non-cash payments in the digital age. A society's quick response code (QRIS) is one of the ideas that Bank Indonesia is promoting and socializing. Existence Numerous parties responded favorably to QRIS, which is anticipated to support the growth of Indonesia's digital economy. QRIS This payment was made using a mobile banking app, an electronic wallet, or a server-based electronic money application. A reason exists. QRIS This is done so that because digital payments are standardized, the public may utilize them more easily and they can be checked by a single authority. The Indonesian Payment System Association (ASPI) and Bank Indonesia collaborated to create QRIS (Satya, 2021).

All businesses that collaborate with Payment System Service Providers (PJSP) can use QRIS. Users of one type of application E-Wallet (for instance, users just use the link) can conduct transactions with shops or merchants by scanning the QRIS code provided by the merchant using this QRIS system, which operates in merchant Presented Mode (MPM), without switching to a different application in accordance with the QRIS service provider in the store (QRIS at merchants comes from Shopee). Therefore, financial inclusion in Indonesia can be accelerated, payment transactions can be made more effectively or affordably, and merchants can advance, all of which contribute to economic growth (Bank Indonesia, 2019).

The researcher intends to investigate the effectiveness of employing Quick Response Code Indonesia Standard (QRIS) to increase sales to MSMEs at Le Garden Palembang Indah Mall based on the reasons provided above. This study aims to ascertain the Quick Response Code Indonesia Standard (QRIS) usage patterns and evaluate the effectiveness of QRIS use in boosting sales to MSMEs at Le Garden Palembang Indah Mall. This research is anticipated to be beneficial in that it can increase knowledge about payment transactions

using QRIS, speed up and simplify payment transactions, and facilitate sales by improving efficiency.

LITERATURE RIVIEW

Efficiency

Efficiency is the ability to produce the most with a given input or to use the least amount of input to produce a given product (Mardiasmo, 2009). Efficiency is defined as the comparison of output or input with predetermined performance standards or goals (Nordiawan, 2010). Efficiency is the relationship between the output (goods and services) and the input (resources) of an activity or set of activities. Efficiency, in Bayangkara's opinion, is a measurement of the procedure linking input and output in a business' activities. Another way to describe efficiency is as a process measure that can be evaluated by looking at how specific inputs (costs and resources) are used to produce the best possible results from the activities performed. "Efficiency is a measure in comparing plans to use input with actual use, or in other words actual use," according to Mulyamah in Winda Feriyana (Feriyana, 2019). Based on the aforementioned viewpoint, it can be deduced that efficiency is an attempt or a method to reach the goals that have been set and try to discover the best solutions to reach the goals as fully as possible.

A system must adhere to a number of principles or requirements in order for its level of efficiency to be determined. These principles include the ability to be measured in specific units of measurement, rationality, attention to quality, consideration of procedures, carrying out efficiency, and level of efficiency (Syamsi, 2004). The six aforementioned factors must always be taken into account when assessing a system's level of efficiency. This is done in order to obtain precise and impartial data when the system efficiency level is measured.

Efficiency Evaluation Two perspectives can be used to measure a system's level of efficiency, according to Syamsi (2004): (a) Outputs (results). Setting a minimal yield is the first step in measuring the efficiency level while taking the element of results into account. Setting the maximum sacrifice is the next step after that. Set bounds aside. If the sacrifice is less than the maximum sacrifice, it is considered to be efficient; if it is greater than the usual sacrifice, it is said to be inefficient. The typical minimal requirements for results can take the form of ordered goods or services, minimum goals, task lists (job descriptions), or satisfaction. (b) (Input) sacrifice. If sacrifice is considered, the sacrifice (energy, thought, time, steps, and others) is first determined, and then the minimum result that must be attained is determined. The system's operation is deemed inefficient if the results obtained fall short of the minimum expectations. The way it operates is normal if the results attained match the minimum results required. And if the outcomes are better than those expected, the system is working effectively. maximal time, effort, expense, and thought are the typical upper bounds of maximal sacrifice.

Payment System

The payment system is a device that enables the settlement or transfer of

money between banks or between buyers and sellers. The economy and the financial system depend heavily on payment systems. The key infrastructure for trade and the backbone of the economy are payment systems. By incorporating numerous payment technologies that account for exchange rates, payment systems promote trade settlements (Solikin M. Juhro, 2020). In a nation's financial infrastructure, having a secure, dependable, and effective payment system is crucial. To maintain stability, security, and consumer protection in the execution of banking, monetary, and payment system activities, it is the joint responsibility of payment system participants and authorities.

A payment system based on technology is the digital payment system. Digital information is used to store, process, and receive money in digital payments, while electronic payment instruments are used to start the transfer process. While digital payments are made using specific software, digital payment cards also include money transfer applications, network infrastructure, rules, and procedures that govern how the system should be used (Tarantang, 2019). Traditional payments are made with cash, checks, or credit cards.

Online retailers have access to payment options through digital payment systems. The customer transmits the seller all payment-related information via the Internet, unlike the traditional payment system, and there is no remote external interaction (such as sending an invoice by email or a confirmation via fax) between the customer and the seller. There are already more than a hundred different types of electronic payment systems.

Quick Response Code Indonesia Standard (QRIS)

The Indonesian QR Code or QRIS is now officially supported by Bank Indonesia. According to the terms of the Regulation of Members of the Board of Governors (PADG) No. 21/18/2019 concerning the Implementation of QRIS International Standards for Payments, every QR-based Payment System Service Provider (PJSP) must utilize the QRIS that is regulated by Bank Indonesia. The Indonesian Payment System Association (ASPI) and Bank Indonesia jointly established the sole QR Code payment standard for payment systems in Indonesia, known as QRIS (Paramitha, 2020).

Using a QR code allows for use with multiple payment methods. The development of payment channels utilizing the QR Code, which has the potential to create new fragmentation of the payment system industry and expand acceptance of national non-cash payments more effectively, calls for the creation of the QR Code National Standard (Mayanti, 2020). Providers of goods and services (merchants) only need one QR Code, eliminating the need for several QR Codes from various publishers.

As a result, QRIS promises to make digital payments simpler for the general public and can be regulated by regulators from a single point, which means that all merchants who work with PJSPs like OVO, LinkAja, Gopay, DANA, Bukalapak, and others can utilize a single system for all payment types (Sriekaningsih, 2020).

RESEARCH METHODOLOGY

Quantitative techniques are used in this study. According to Sujarweni (2014), the quantitative method is a sort of research that yields conclusions that can be reached (obtained) using statistical techniques or other quantification (measuring) methods. The Le Garden Palembang Indah Mall, which is situated at Jln. Lieutenant Colonel Iskandar No. 18, 24 Ilir, Kec. Small Hill, Palembang City, South Sumatra 30124, was the site of the research.

The research subject, which consists of 38 SMEs, is a source of data that must be included in the study. In this study, saturated and saturated sampling approaches were used in conjunction with incidental sampling to find and gather the data that the researcher needed. Interviews with the managers or staff of Le Garden Palembang Indah Mall will be done by saturated sampling. The buyer will then be interviewed once an incidental sample has been taken. When every member of the population is used as a sample, it is known as saturated sampling. When making generalizations with very tiny errors or when the population size is quite small, this is frequently done (Sugiyono, 2013). In addition, incidental sampling is a sampling strategy based on chance in which anyone who meets a researcher unintentionally or unexpectedly may be used as a sample provided it is determined that the individual is suitable as a data source (Duli, 2019).

The strategies for gathering data to be used include observation, interviews, questionnaires, and documentation. Data pertaining to research issues might be gathered through observations. Observational activities constitute a crucial basis to be carried out while exploring field data (Sugiyono, 2010). In order to gather information and data on the efficiency of QRIS in payment transactions for retailers at Le Garden Palembang Indah Mall, the study performed observations. In-depth question-and-answer sessions on a certain subject are carried out by two or more people and are viewed as an interview when they involve the exchange of views, information, and ideas (Sugiyono, 2010).

Every person who had been chosen had interviews done with them after considering the circumstances, the necessity for data, and the quantity of power you intended to gather. Written questions known as questionnaires are used to elicit information from respondents, such as personal reports or topics they are aware of (Arikunto, 2006). To learn more about the usefulness of QRIS in payment transactions at merchants at Le Garden Palembang Indah Mall, questionnaires were given directly to respondents. Searching for information in papers like letters, notes, photos, journals, and other documentary works is known as documentation. These records serve as archives for earlier occasions (Nazir, 2014). In addition to books, journals, and other materials relevant to this research, researchers also compiled documents in the form of images, video text, or other data from interviews with Le Garden Palembang Indah Mall managers, staff, and customers.

By grouping data into categories, describing them in units, synthesizing them, and arranging them into patterns, data analysis involves gathering and

methodically compiling data that has been obtained from interviews, field notes, observations, and documentation. It also involves sorting out what is important and drawing conclusions that help researchers and readers understand the data (Sugiyono, 2009). Validity and reliability tests are utilized in instrument trials. Following the collection of the data, the results will be computed using SPSS 20 to determine the instrument trials using validity and reliability tests.

RESULTS AND DISCUSSION

Le Garden Palembang Indah Mall, which is situated at Jln. Lieutenant Colonel Iskandar No. 18, 24 Ilir, Kec. Bukit Kecil, Palembang City, South Sumatra 30124, is where the description of the research object can be found. The findings of this study's research show that Le Garden Palembang Indah Mall's use of the fast response code Indonesia standard (QRIS) can effectively increase sales to MSMEs. Starting with the MSME sample at Le Green Palembang Indah Mall, the data collection procedure involves gathering information based on observational criteria, interviews, questionnaires, and documentation. After that, the data will be examined in accordance with the methods used for data gathering. The following is a presentation of the data based on observations, interviews, surveys, and documentation:

- 1) Le Garden Palembang Indah Mall adopts a rental structure where the cost of the rent is based on the tenant's size and location.
- 2) The Le Garden Palembang Indah Mall's appealingness to renters
 - a) In terms of architecture, setting, and amenities for patrons, Le Garden is the best food court.
 - b) Tenant marketing program with full service. For instance, the all-5000 program (the remaining subsidy is provided by the mall), the mall's content, the mall's sponsor program, and its partner
- 3) The Le Garden Palembang Indah Mall's management is subject to restrictions when it comes to the leasing of merchants, including rental prices that are too high compared to the potential tenants, tenants' inability to sell drinks (as only one tenant is in possession of them), their ability to only sell food, and their menus' maximum allocation of two items from the same main menu.
- 4) There are 41 renters available for rent at Le Garden Palembang Indah Mall, and 38 of them have been carefully vetted.
- 5) Cashless and QRIS usage is recommended but not compulsory for tenants.
- 6) By working with Bank Mandiri and QRIS Gopay to organize QRIS Le Garden Palembang Indah Mall.

The study's findings demonstrate the effectiveness of using Quick Response Code Indonesia Standard (QRIS) to boost sales to MSMEs at Le Garden Palembang Indah Mall. According to the method of data collection, the collected data will be examined. Data from observations, interviews, questionnaires, and documentation are presented in this study.

Usage Guidelines Le Garden Palembang Indah Mall Quick Response Code Indonesia Standard (QRIS) on Sales Growth in MSMEs

Using non-cash payments in the form of quick response codes (QRIS), sales to MSMEs at Le Garden Palembang Indah Mall were increased based on research findings about usage behaviors. One code can be used in a number of different payment services with the QRIS payment system, which is based on a shared delivery channel and can be monitored by regulators from a single door (Hutami A Ningsih, 2021). By checking the logo and making sure the merchant's name is printed on the QR, using QRIS is safe. A transaction notification will appear on the application when the logo code is moved. Additionally, consumers who use QRIS do not incur any additional costs (Hoetoro, 2020).

MSMEs offer a selection of snacks and beverages at Le Garden Palembang Indah Mall. Cash and non-cash are the methods of payment accepted while doing business with MSMEs at Le Garden Palembang Indah Mall. Buyers must have cash on hand in order to purchase food or beverages. Buyers utilize QRIS as a payment method for non-cash transactions. Along with Bank Mandiri and QRIS Gopay, QRIS Le Garden Palembang Indah Mall was organized. Most buyers make non-cash payments via Gopay or mobile banking. Buyers can directly experience non-cash payments because they are carried out efficiently and practically, hastening service.

Efficiency of Use MSMEs Sales at Le Garden Palembang Indah Mall Have Increased

Interviews with informants revealed that they were effective on all efficiency measures, and results from the questionnaire revealed that the validity test's results of $r_{count} > r_{table}(0.339 > 0.320)$ are declared valid, while the reliability test's results of $r_{count} > r_{table}(0.5063)$ are declared valid based on research findings about the effectiveness of using quick Response code Indonesia Standard (QRIS) in increasing sales to MSMEs at Le Garden Palembang Indah Mall.

The two perspectives from which the efficiency benchmarks utilized in this study can be evaluated are as follows:

From the ***Outputs (results)***; ***First***, MSMEs in Le Garden are pleased with QRIS since it allows them to accept payments from other PJSPs with just one QR Code. As a result, users no longer need to offer several QR Codes from different PJSPs, which frequently fill cashiers, in order to complete non-cash transactions. Instead, they only need to provide one QR Code from a PJSP with the QRIS logo. ***Second***, Up-to-date hardware (hardware) and software (software) can be used to measure service quality. MSMEs at Le Garden allow electronic payments in addition to cash payments. To satisfy the needs of customers, QRIS digital payment options are offered.³⁾ User Satisfaction (*User Satisfaction*), can be measured based on content, format, ease of use, and correctness in providing information. According to informants, they rely heavily on QRIS. This is because QRIS can accept all payments from other PJSPs. This acknowledgment can be interpreted that QRIS users are satisfied with the presence of QRIS at Le Garden.

From the Inputs (Sacrifice); ***First***, being on time. You won't have to

wait long in line because the transaction process is made more efficient by combining the QR Codes into a single QRIS for everybody. The majority of the respondents stated that having QRIS on hand makes transactions faster, simpler, and safer. *Second*, User (User) can be assessed based on usage patterns, reliance, frequency of use, time spent using, and number of accesses. According to feedback from customers at Le Garden, the quicker payment transaction process and lack of lengthy lines make the QRIS payment system more profitable. *Third*, Net Benefit: The user's desire for an information system, namely making it simpler and more useful, boosting productivity, enhancing effectiveness, and improving work performance, is a factor that is included in the positive advantages.

CONCLUSION

The study's findings lead to the following conclusions: *First*, the usage practice Le Garden Palembang Indah Mall will implement the Quick Response Code Indonesia Standard (QRIS) to boost sales to MSMEs, beginning with customers who visit to purchase the food and beverages sold by vendors. After that, the customer tells the employee that he will pay and places an order from the chosen food or drink menu. Then, employees present cash and non-cash payment options. If the customer opts for non-cash payment, the staff member can instruct the customer to scan the QR code and then fill in the small payment amount; the customer's balance will then be automatically deducted.

Second, Effective use Quick Response Code Indonesia Standard (QRIS) on increasing sales to MSMEs at Le Garden Palembang Indah Mall, the results of interviews with informants stated that they were effective on efficiency benchmarks in the form of (a) results (output), including MSMEs in Le Garden satisfied with QRIS, with just one QR Code being able to accept all payments from other PJSPs, service quality (Service Quality) accepts payments in cash, and MSMEs at Le Garden also accept digital payments. With the integration of QRIS payment instruments at Le Garden, customer happiness can enhance when they visit. QRIS digital payment facilities are offered to satisfy the needs of buyers and users. The QRIS payment system doesn't take long to make transactions more profitable because the payment transaction process happens quickly and doesn't take long, making it more easy, useful, increase productivity, enhance effectiveness, and develop job performance. (b) Sacrifices (inputs) include timeliness which makes the transaction process more efficient so it doesn't take long to queue.

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