

## Evaluating the Use of QRIS in MSME Services: Insights for Financial Education in Tawang, Tasikmalaya

Muhammad Fauzan Hartono<sup>1✉</sup>, Nandang<sup>2</sup>, Dimas Bagus Ramadhani<sup>3</sup>, Indah Rosalia<sup>4</sup>

<sup>1,2,3,4</sup> Department of Entrepreneurship, Universitas Pendidikan Indonesia, Tasikmalaya, Indonesia

✉ email: muhammadfauzanhartono@upi.edu

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### ABSTRACT

This study examines the use of Quick Response Code Indonesian Standard (QRIS) in Micro, Small, and Medium Enterprises (MSMEs) in Tawang District, Tasikmalaya, focusing on its impact on transaction efficiency and service quality. QRIS, a digital payment system introduced by Bank Indonesia, enables cashless, contactless payments through smartphones, thus offering a solution to slow cash transactions and improving operational efficiency. The research aims to explore how QRIS adoption enhances MSME competitiveness by increasing market reach, reducing operational costs, and improving customer service, particularly in post-pandemic Indonesia. Data collected through interviews, observations, and documentation from MSME owners in the district reveal that businesses such as Rumah Papi Bakery, Warteg Kahrisma Bahari, Bosqu Barber, and Azka Laundry have benefited from QRIS in terms of transaction speed, customer satisfaction, and financial management. The study also addresses the challenges of QRIS adoption, such as the need for a stable internet connection and public understanding of the system.

**Keywords:** MSMEs; Tawang; Tasikmalaya; Technology; QRIS; Financial Education

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## INTRODUCTION

QRIS or Quick Response Code Indonesian Standard, is a digital payment system introduced by Bank Indonesia to simplify and integrate financial transactions in Indonesia. With QRIS, users only need to scan one QR code which is connected to various digital wallet applications, such as GoPay, OVO, and Dana (Hutagalung et al., 2021). The development of e-wallets has led to some challenges to consumers, which comprise security of payment, data protection, the validity and enforceability of the e-contract, insufficient information disclosure, product quality, and enforcement of rights. This issue emerged because many retailers do not understand the main factors that will contribute to consumers' perceived risk ( Foster et al, 2022). Innovation and knowledge of mobile payments are some of the factors that influence the use of mobile payments (Davies & Harty, 2013). Product knowledge is information obtained from a product, including product categories, brands, product attributes, product features, product prices, and product trust. Product knowledge refers to the information that users get from using the product (Kim& Han, 2014).

QRIS has succeeded in reaching millions of merchants in Indonesia, most of whom are MSMEs. This system supports economic growth by speeding up transaction processes and increasing operational efficiency for business actors. By mid-2023, more than 26.7 million merchants have used QRIS, with 91.4% of them being MSMEs. The implementation of QRIS in Indonesia does not only apply to traders who already have a business scale, students also act as users of the QRIS payment method (Muniarty et al., 2023). Students as users do not need to carry a wallet to make transactions, just with a smartphone and internet network students can make transactions, and there is no need to bother making payments when buying goods, food and other necessities because they only need to use one payment system, namely the Indonesian Standard QR Code (QRIS).

In the MSME context, the use of QRIS can have a significant impact on business growth. QRIS allows MSMEs to increase market reach, reduce operational costs, and increase competitiveness with larger businesses. In addition, the ease of digital transactions is very relevant in the post-pandemic era, where consumers' shift to non-cash transactions is increasingly rapid (Fahrudin & Isnaini, 2023)

Research by (Annida, 2024) of the impact of QRIS (Quick Response Code Indonesian Standard) usage on visitor satisfaction at the Museum of Fine Arts and Ceramics in Jakarta highlights how digital payment options enhance the overall visitor experience. QRIS allows for quick, seamless transactions, reducing wait times and minimizing the need for cash. This convenience in payment aligns with the expectations of modern visitors, especially younger, tech-savvy audiences. As a result, QRIS contributes to higher visitor satisfaction by making ticket purchasing and in-museum purchases more efficient and accessible, supporting a positive and streamlined museum experience.

Research by (Fahrudin & Isnaini, 2023) explained the use of QRIS by MSMEs (Micro, Small, and Medium Enterprises) positively influences business income by enabling more accessible and versatile payment options for customers. With QRIS, MSMEs can accept digital payments from various banking and financial platforms, increasing payment convenience for customers who may prefer non-cash methods. This flexibility helps attract a broader customer base, increases transaction frequency, and reduces barriers for impulse purchases. Consequently, QRIS can drive revenue growth for MSMEs by facilitating faster transactions, enhancing customer convenience, and encouraging repeated business.

This research aims to examine the use of QRIS in MSMEs regarding the level of service to customers in Tawang Tasikmalaya District. This research contributes to providing knowledge about the effectiveness and efficiency of using QRIS in carrying out payment transactions. So that MSMEs are able to adopt the right steps in adopting QRIS to improve service to customers. The objectives contained in the research are to find out an overview of the use of QRIS in MSMEs in Tawang Tasikmalaya District, to find out the formulation of service strategies using QRIS for MSMEs in Tawang Tasikmalaya District and to find out the implementation of the service strategy formulation and improvement of QRIS for MSMEs in Tawang Tasikmalaya District.

The theoretical study in this research uses the grand theory of entrepreneurship from a perspective (Burns, 2022) which states the process of creating, developing, and managing a new business to achieve financial and social goals. Middle theory study

using Service Quality Theory from the perspective of (Foster, S. T., & Gardner, 2022) which states the extent to which the service provided meets or exceeds customer expectations, which includes various elements. Then technology adoption uses Fintech theory from the views of (Feyen et al., 2023) which states that Fintech has the potential to change the provision of financial services encouraging the development of new business models, applications, processes and products. The applied theory study uses services from the perspective of (Foster, S. T., & Gardner, 2022) which states the action of providing assistance or meeting customer needs, which includes interactions between service providers and consumers and the use of QRIS from the perspective of (Dahlman, E., Parkvall, S., & Skold, 2020) who stated that QRIS is a digital payment method that allows financial transactions quickly and safely through scanning QR codes, making it easier for customers to make payments.

Quick Response Code Indonesian Standard, or commonly abbreviated as QRIS, is a combination of various types of QR from various organizers. Payment system services that use QR codes. QRIS was developed by the payment system industry together with Bank Indonesia so that the transaction process can be easier, faster and more secure. All payment system service providers that use QR codes are required to implement QRIS as the basis and standard in Indonesia. This standard allows payments using QR codes that are valid nationally and can be accepted by various merchants, both small and large scale. The implementation of QRIS is one step towards realizing financial inclusion and economic digitalization in Indonesia, so that various levels of society can make transactions more easily, quickly and safely. With QRIS, all integrated payment applications can be used cross-platform, so there is no longer a need for consumers to use specific payment methods according to the merchant (Mall & Mall, 2023).

Consumers rely on online information provided by others, which may be credible to adopt and may profoundly influence their behavior, subjective norms, beliefs, intention, and attitude. Involvement, information credibility, and information quality are important sources that appeal to consumers' social ties (Hussain et al, 2020). Consumers' psychology and their intention to using online payment platforms are becoming interesting to understand, and increasingly, it has become complicated in the current global market. Therefore, in a broader view of the psychologically driven consumers, motivation and consumer decision-making process features are critical for consumers' online information adoption in making their decisions on using mobile payment services (Priyono, 2017). Another factor that can be a primary determinant of someone wanting to use a technology service is the perception of risk, which is a concern about uncertainty or the possibility of loss when transacting online; one of the electronic payment services is an electronic wallet which has been seen as a facility that provides convenience and convenience in transactions. However, many people see that this technology also has risks, especially because it is related to payments. Although it contains risks according to some, many customers still believe in it and continue to use it (Zhang and Yu, 2020). Tham et al, (2019) state consumers also believe that there is a risk of controversy and they will be unable to submit if the products or services received do not fulfill the criteria. The lack of trust in online payment judgments is vetoed in some cases where switching programs occur. This may be due to online shopping delays in accepting products.

Mobile payment is an innovation from exchanging value or other payment instruments that can be used by consumers who tend to rely more on the sophistication of features from smartphones and consumer financial authorization (Tedja et al, 2021). Another definition states that a mobile payment system is made through a mobile device used to initiate, activate, and confirm payments in obtaining goods or services. So, it can be concluded that a mobile payment system is a payment transaction activity carried out with a mobile device, such as a tablet or smartphone. Mobile payment systems enable customers to purchase and pay for goods or services via mobile phones. Here, each mobile phone is used as the personal payment tool in connection with the remote sales. A phonecard-based payment system has the advantage over the traditional card-based payment in that the mobile phone replaces both the physical card and the card terminal as well. Payments can take place anywhere far away from both the recipient and the bank. Traditionally, in the real world, the most popular modes of payments are cash, cheques, debit cards, and credit cards. With the possibilities created by the Internet, a new generation of payments appeared, such as electronic payments, digital payments, and virtual payments. Now, with the growing penetration of the mobile phone and the development of m-commerce, the mobile payment will become an uncontested mode for paying for goods. Mobile payment methods currently in use or under trial may be classified according to the basis of payment. A payment transaction has been identified on the basis of multiple dimensions. A distinction between the different types of payments is on the basis of location, time, size, and medium. Mobile payments are typically differentiated by technology, transaction size, location (remote or proximity), and funding mechanism (Malik and Annuar, 2021).

Currently, with QRIS, all payment applications from any provider, both bank and non-bank, are used, people can be found in all shops, traders, stalls, parking lots, tourist tickets with the QRIS logo, even though the QRIS provider at the merchant is different from the application provider used. by each customer. Merchants only need to open an account or account with one of the QRIS providers that has obtained permission from Bank Indonesia. Furthermore, merchants can accept payments using the QR method, whatever the application.

QRIS dimensions according to (Dahlman, E., Parkvall, S., & Skold, 2020) include ease of integration, which facilitates adoption into existing payment systems; reduced transaction fees, which helps merchants save on payment account management costs; transaction security, which helps protect user transaction information; support for innovation, allowing merchants to offer customers more payment options. QRIS dimensions according to (Haas, H., Islim, M. S., Chen, C., & Abumarshoud, 2021) includes system integration into one unit, reducing transaction costs, transaction security to prevent data leaks, as well as supporting service innovation to support innovative and efficient product development. The QRIS dimensions according to (Pacey, A., & Bray, 2021) include integration of interconnected systems, reduced transaction costs, transaction security to protect data, and innovation support to support new ideas for the services offered. QRIS indicators according to (Dahlman, E., Parkvall, S., & Skold, 2020) and (Annida, 2024) is the ease of integration into existing payment systems, thereby facilitating their adoption. With one QRIS code, merchants can reduce the costs of managing multiple payment

accounts, potentially increasing profitability. In addition, QRIS is equipped with strict security protocols to protect user and merchant transaction information. QRIS support for service innovation also allows merchants to offer more payment options, thereby improving the overall customer experience.

Service is an important indicator in assessing the extent to which a product or service can meet, even exceed, customer expectations. In the competitive business world, service is no longer just an addition, but a crucial factor that determines the success of a company. Good service functions as a bridge between the product or service offered and customer satisfaction. Not only does it involve technical aspects such as product quality or service speed, service also includes human interactions that occur between staff and customers. Friendly, polite and responsive staff can create a positive experience that increases customer loyalty. On the other hand, poor service will damage the company's reputation, make customers disappointed, and ultimately turn to competitors (Vatolkina et al., 2020).

Service dimensions according to (Foster, S. T., & Gardner, 2022) include tangibles (physical evidence) which creates a positive impression for customers, reliability (reliability) namely the ability to provide consistent service, responsiveness (responsiveness) namely the ability to help customers, assurance (guarantee) namely attitude provide trust in customers, and empathy, namely concern in understanding customer needs and desires.

According to (Tague, 2023), service dimensions include tangibles (physical evidence), namely all physical elements that customers can see, reliability (reliability) the ability to provide promised services consistently, responsiveness, (responsiveness) namely the ability to help customers quickly and efficiently, assurance (guarantee), namely knowledge, skills and attitudes in providing services that help foster a sense of trust in customers, and empathy, namely the ability to understand and feel the needs and desires of customers personally.

Service indicators according to (Foster, S. T., & Gardner, 2022) and (Sugiyanto & Kurniasari, 2020) are Tangibles, referring to the physical appearance of facilities, equipment and staff that influence customers' initial perceptions. Reliability refers to a service provider's ability to consistently provide accurate services according to promises. Meanwhile, responsiveness assesses the extent to which employees are willing and able to provide assistance quickly and efficiently to customers. Assurance involves employee knowledge and professional attitudes that foster a sense of trust and security in customers, while empathy includes genuine attention from service providers in understanding and meeting customer needs. The combination of these five dimensions determines how well a service can meet customer expectations, which ultimately influences their satisfaction and loyalty.

## **METHOD**

The research design serves as the conceptual framework guiding the research execution. It acts like a roadmap for achieving research objectives (Sugiyono, 2018), ensuring systematic, effective data collection. This study's design involves four stages: pre-fieldwork, field implementation, data analysis, and reporting. In the pre-fieldwork stage, preparations include selecting the research location (Tawang District),

identifying MSMEs using QRIS, creating data collection tools, and establishing initial contacts with relevant parties. This stage also involves preliminary studies to understand general conditions regarding QRIS usage among MSMEs.

The implementation stage entails on-site data collection through interviews, observations, and documentation. The researcher engages directly with MSME owners in Tawang District to gather insights on QRIS utilization in business services. Data from associated entities and consumers supplement this information, providing a comprehensive view of QRIS's impact on transaction efficiency. The third stage, data analysis, involves interpreting qualitative data collected through interviews and observations using thematic analysis. This process identifies patterns and themes concerning the benefits, challenges, and effects of QRIS on service quality, offering insights into how QRIS enhances MSME competitiveness in Tawang.

The final stage is the systematic report writing, covering background, methodology, findings, and the implications of QRIS usage on MSME services. This report aims to provide accessible recommendations for MSMEs and policymakers in Tawang. Additionally, the researcher presents findings to stakeholders, offering strategic insights for QRIS optimization among MSMEs. The research subjects include four MSME operators who use or plan to use QRIS. They were selected based on business type, scale, and duration, ensuring diverse representation and yielding a broad understanding of QRIS's impact. The hypothesis put forward is that the use of QRIS (Quick Response Code Indonesian Standard) by MSMEs in Tawang District has the potential to improve service by speeding up the transaction process, making it easier for customers to make payments, and providing a more practical and modern shopping experience. This is expected to increase customer satisfaction and encourage consumer loyalty towards local MSMEs, while strengthening the competitiveness of MSMEs in facing increasingly digital market competition.

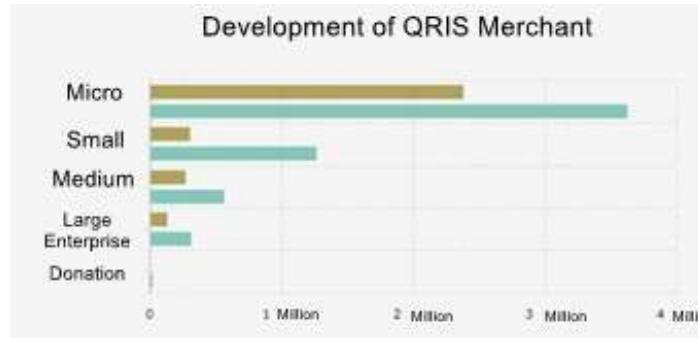
The qualitative descriptive method is employed to explore QRIS adoption's impact on MSME services in Tawang. This approach emphasizes understanding social phenomena through observations, interviews, and document analysis (Arikunto, 2021). The study's case study method enables in-depth exploration of QRIS usage among MSMEs, especially medium-sized ones, through interviews with business owners. The study also compares medium-sized MSMEs with smaller ones, examining how QRIS adoption varies across MSME categories.

Data collection techniques include observations and semi-structured interviews. Observations involve directly watching MSME interactions with customers during QRIS transactions to understand its operational impact. Semi-structured interviews allow MSMEs to discuss their motivations, experiences, and challenges with QRIS adoption, while consumer interviews reveal perceptions of QRIS's convenience and security.

## **FINDINGS AND DISCUSSION**

The use of QRIS (Quick Response Code Indonesian Standard) for MSMEs in Tawang District, Tasikmalaya, aims to increase the efficiency of service quality, especially in the transaction process. Previously, some of the main obstacles experienced by MSMEs were the slow process of cash transactions and the

impracticality of serving consumers who did not carry cash. This makes customers feel uncomfortable and often causes queues, especially when there is an increase in the number of customers. The data below represents the development of QRIS traders which can be seen in Figure 1.1. following.



No	Company Name	Owner Name	Commodity	Type	Region	Address
1	Kopi hitam	Abidrata kusuma	Minuman	Kopi	Tawang	Jl.Tentara pelajar No.54
2	Teh tarik hanaang	Marhaban syaiful hamid	Minuman	Minuman	Tawang	Jl.Margaharja No.9
3	Sus Yummy	Heni Yuliani	Makanan	Kue	Tawang	Jl.Benda
4		Farah nur Fatimah	Makanan	Makanan	Tawang	Jl. Cikalang Tengah
5		Yanti Kurniati	Makanan	Bawang Goreng	Tawang	Jl. Kehutanan Dalam No.14
6		Heni	Makanan	Makanan	Tawang	Jl. Siliwangi No. 41
7		A Juniar Rachman	Makanan	Makanan	Tawang	Jl. Siliwangi No. 48 A
8		Heni	Makanan	Makanan	Tawang	Jl. Siliwangi No. 41
9		Ani Suhartini	Makanan	Makanan	Tawang	Dusun Ciranjang
10	Pisang Turki	Ilham Ramadhan Nurul	Makanan	Pisang Selimut Keju	Tawang	Jl. Gn. Sabeulah Gg.H.Kiah
11	Dapoer Jhiva 51	Eva Martina	Makanan	Risol Ayam Frozen	Tawang	Noenoeng Tisnasa[putra

**Figure 1.** Development of MSMEs

During the Covid-19 pandemic, the number of MSMEs (Micro, Small and Medium Enterprises) using QRIS (Quick Response Code Indonesian Standard) jumped sharply, increasing by 316% and reaching almost 4 million users in Indonesia. This increase is driven by the need for safe, easy digital transactions and minimal direct contact to reduce the risk of spreading the virus. QRIS is a practical solution for MSMEs in maintaining their business operations amidst physical restrictions, by enabling fast and efficient non-cash transactions. The increase in QRIS adoption also reflects progress in digital literacy among small businesses, as well as showing the level of support from the government and financial institutions in accelerating digital transformation in the MSME sector. However, QRIS adoption also faces several challenges. One of the main obstacles is dependence on a stable internet connection, which is still a problem in some regions. Apart from that, the lack of public understanding regarding the use of QRIS is also an obstacle (Sholihah & Nurhapsari, 2023).

Data triangulation in the analysis of QRIS (Quick Response Code Indonesian Standard) usage among MSMEs (Micro, Small, and Medium Enterprises) in Tawang Tasikmalaya District involves collecting and cross-verifying data from multiple sources to enhance the validity and reliability of findings. This approach may include gathering insights through surveys, interviews with MSME owners, and secondary data from government reports or QRIS transaction records. By comparing responses from different data sources, researchers can identify consistent patterns and reduce potential biases. This triangulation strengthens the analysis, ensuring a well-rounded understanding of QRIS's effectiveness, adoption challenges, and its impact on MSME service operations in the region.

### **Overview of the use of QRIS in MSMEs in Tawang Tasikmalaya District**

The Quick Response Code Indonesian Standard (QRIS) has seen notable adoption among Micro, Small, and Medium Enterprises (MSMEs) in Tawang Tasikmalaya, particularly within food and beverage outlets, service-based businesses, and other medium-class enterprises. One example is Rumah Papi Bakery, an F&B business that has embraced QRIS as part of its payment solutions. The bakery's owner highlights that QRIS has simplified transactions by allowing customers to make quick and contactless payments through their mobile devices. This digital payment solution not only improves customer convenience but also minimizes cash handling, which contributes to better cash flow management and reduced risks associated with physical money.

Warteg Kahrisma Bahari, categorized as a medium-class business, represents the growing trend among small eateries adopting QRIS to cater to the digital payment preference among customers. The warteg owner mentions that QRIS has expanded their customer base, especially attracting younger customers who are more inclined toward cashless payments. Additionally, QRIS offers a secure and reliable payment alternative that enhances the business's operational efficiency by reducing the time spent on cash transactions. The ease of transaction tracking through digital receipts has also aided the business in maintaining clearer financial records, enabling better financial oversight and planning.

BOSQU Barber, another medium-class business, has similarly integrated QRIS to modernize its payment methods. The barber shop owner explains that, prior to QRIS, the business was primarily dependent on cash, which sometimes limited transactions, especially with customers who preferred digital payment options. Since introducing QRIS, the business has noticed an uptick in customer satisfaction due to the convenient payment process, and it has also reduced instances of payment delays or incomplete transactions. Furthermore, QRIS has allowed BOSQU Barber to optimize its cash management, as digital payments streamline daily accounting and provide detailed transaction histories.

Azka Laundry, an enterprise operating for over five years, has found QRIS to be a valuable tool for sustaining and improving customer retention. Given its established customer base, Azka Laundry's use of QRIS not only appeals to loyal customers but also attracts new clientele who prioritize cashless payments. The owner



notes that QRIS has brought a new level of professionalism to the business, reflecting positively on customer perceptions. Additionally, the digital payment data gathered through QRIS has allowed the laundry to analyze customer trends, aiding in promotional planning and business growth strategies.

### **Formulation of service strategies using QRIS for MSMEs in Tawang Tasikmalaya District**

The formulation of service strategies using the Quick Response Code Indonesian Standard (QRIS) for MSMEs in the Tawang Tasikmalaya District provides a structured and uniform approach for digital payment integration, enhancing both customer experience and business efficiency. For MSMEs like Rumah Papi Bakery (F&B), QRIS can simplify payment processes, making transactions smoother and safer. By adopting QRIS, this bakery could reduce cash handling issues and appeal to a broader customer base, including younger, tech-savvy customers who prefer cashless payments. Implementing QRIS also aligns with health protocols by reducing physical contact, which is particularly relevant for the food and beverage sector.

For Warteg Kahrisma Bahari, a mid-sized business, integrating QRIS could optimize service efficiency and cater to the convenience needs of a wider range of customers. As a popular dining option, a QRIS-based system would streamline orders and payments, especially during busy periods. Given its positioning as a middle-class business, QRIS could differentiate Warteg Kahrisma Bahari by offering an easy-to-use, cashless option that appeals to customers from various backgrounds, including those who may prefer mobile payments for safety and convenience. This digital payment option could also enhance customer loyalty and support faster service, which is crucial for high-traffic establishments.

In the service-based business Bosqu Barber, implementing QRIS offers a competitive edge by allowing seamless, cashless payments. Given the nature of a barbershop, QRIS payments could improve the flow of service by reducing wait times and giving customers flexibility in payment options. For mid-sized businesses like Bosqu Barber, QRIS also offers the potential for better financial tracking and management, as transactions are recorded digitally, making it easier to monitor sales, understand customer preferences, and identify peak service times. Furthermore, QRIS provides a sense of modernity and professionalism, which aligns well with customer expectations for quality and convenience in the personal care industry.

Azka Laundry, QRIS implementation can simplify transactions and provide a robust foundation for business expansion. QRIS can be particularly advantageous in maintaining long-term customer relationships through its seamless transaction history, which enables targeted marketing or loyalty rewards programs. Given the recurring nature of laundry services, QRIS allows for consistent and reliable payment tracking, ensuring operational efficiency and customer satisfaction. Additionally, integrating QRIS can enhance Azka Laundry's competitive positioning by promoting the brand as both modern and customer-centric, ultimately supporting sustained growth and customer loyalty.

## **Implementation of the service strategy formulation and improvement of QRIS for MSMEs in Tawang Tasikmalaya District**

The implementation of a service strategy for QRIS (Quick Response Code Indonesian Standard) for MSMEs in Tawang, Tasikmalaya, focuses on enhancing the accessibility and convenience of digital payment solutions for small to medium enterprises (SMEs). Each business interviewed—Rumah Papi Bakery, Warteg Kahrisma Bahari, Bosqu Barber, and Azka Laundry—revealed unique insights into the challenges and opportunities QRIS provides. At Rumah Papi Bakery, which operates in the food and beverage sector, QRIS implementation has helped streamline transactions, particularly as they face high customer volume daily. The bakery benefits from QRIS by reducing cash handling, simplifying payment tracking, and enhancing customer convenience. This has contributed to a more efficient service delivery model, allowing the bakery to serve customers quickly and handle peak hours with ease.

Warteg Kahrisma Bahari, a medium-sized enterprise, demonstrates how QRIS aids businesses in the hospitality sector in managing transactions without disrupting customer flow. Despite being a traditional warung (small food stall), the business finds QRIS advantageous, as it enables digital payments, meeting modern consumer expectations while retaining its local authenticity. However, challenges arise due to some customers' lack of familiarity with QRIS and their preference for cash. To address this, Warteg Kahrisma Bahari has worked on educating their customer base, explaining the ease and safety of using QRIS. This service strategy has required collaboration with local banks and payment providers to ensure the QRIS implementation is effective and accessible, even for customers less accustomed to digital transactions.

In the case of Bosqu Barber, QRIS has allowed this medium-sized business to modernize its payment methods, aligning with its vision of offering a trendy and customer-centric service. The barbershop clientele appreciates the QRIS option, as it speeds up the checkout process and minimizes cash handling, which is especially appreciated in a service-oriented setting where customer experience is paramount. Bosqu Barber's approach to QRIS reflects a commitment to adapting to technological advancements while improving customer engagement. The barbershop's service strategy incorporates QRIS as a part of its branding, positioning itself as a forward-thinking business that meets the evolving payment preferences of its customers.

Azka Laundry, benefits from QRIS by streamlining its financial transactions and minimizing errors related to cash handling. For a laundry service, QRIS offers an efficient way to handle payments, reducing time spent on cash reconciliation and allowing the business to focus on operational quality. As an older business, Azka Laundry initially faced hurdles with integrating QRIS due to limited digital literacy among some staff and customers. To overcome this, they implemented a strategy to train their staff on using QRIS and engaged customers with educational promotions that incentivized QRIS payments. This has not only increased QRIS usage but also strengthened customer loyalty, as clients appreciate the improved efficiency and modern approach. Together, these strategies across diverse businesses in Tawang underscore QRIS's role in enhancing service delivery, streamlining payments, and aligning with customer expectations in the digital era.

## CONCLUSION

Based on research above, it can be concluded that QRIS adoption among MSMEs in Tawang Tasikmalaya, like Rumah Papi Bakery, Warteg Kahrisma Bahari, Bosqu Barber, and Azka Laundry have made payments more convenient and efficient. For example, Rumah Papi Bakery uses QRIS to simplify transactions, reduce cash handling, and improve cash flow management. MSMEs implement QRIS to enhance service efficiency, appeal to digital-savvy customers, and modernize their payment methods. Warteg Kahrisma Bahari and Bosqu Barber utilize QRIS to speed up service, appeal to customers who prefer cashless options, and support financial management through digital records, improving customer loyalty and operational convenience. Each business has tailored QRIS strategies to improve customer satisfaction and streamline operations. Azka Laundry, for example, overcame initial challenges by educating staff and customers, which increased QRIS usage and strengthened customer loyalty, highlighting QRIS as essential for service quality and aligning with customer expectations in the digital age.

The findings from this study on QRIS adoption among MSMEs in Tawang Tasikmalaya suggest significant potential for expanding digital payment systems across a broader range of businesses. Future research could explore how QRIS influences customer behavior in different sectors, the potential for integrating QRIS with other technologies and its role in financial inclusion for underserved communities. Further studies can focus on refining QRIS adoption strategies for MSMEs by assessing barriers to digital literacy, understanding the specific needs of different types of businesses, and evaluating the long-term economic impacts of QRIS integration on small and medium enterprises. Additionally, exploring the scalability of QRIS in rural or less digitally developed areas could provide valuable insights for nationwide implementation.

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