
**EFFECTIVENESS OF USING QRIS PAYMENT AS A DIGITAL PAYMENT
SOLUTION IN COFFEE SHOP BUSINESS (CASE STUDY OF CIRCLE COFFEE
MEDAN COFFEE SHOP)**



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Abstract

The use of QRIS at Circle Coffee can influence consumer interest in facilitating non-cash payments and increasing payment efficiency. Researchers in this study found obstacles that limit the use of non-cash payments by consumers, or the lack of understanding of the community and the general public about QRIS. The purpose of this study is to see the effectiveness of QRIS payments in coffee shop businesses. This study uses a qualitative approach with a case study type of research and is descriptive. This research was conducted in a cafe shop (Circle Coffee) in Medan. Data analysis was carried out through three stages, namely data reduction, data presentation, and conclusions. The results of this study indicate that the use of QRIS payments as digital payments in coffee shop businesses is very effective. This is supported by the large number of consumers who prefer to use QRIS rather than cash as a means of payment. This study also provides an understanding that our society still needs further education about the use of digital payments.

Keywords: QRIS Payment, Digital Payment, Coffee Shop

INTRODUCTION

The rapid development of technology at this time has caused a digital transformation that must be addressed wisely (Kidi, 2018). The technological development that can be used is QRIS. QRIS has been officially used as a payment method since January 1, 2020. The Governor of Bank Indonesia stated that QRIS has the following characteristics: universal, simple, profitable, and direct.

The introduction of QRIS as a payment method has facilitated the creation of an integrated payment system through the standardization of QR codes in payment services (Alifia et al., 2024). Compared to other payment methods, the use of QRIS is considered more convenient and efficient because transactions are fast, easy, cost-effective, safe, and reliable. With QRIS, providers of goods and services no longer need to get different QR codes from different code issuers. Issuers say that excessive use of QR codes can make consumers feel uncomfortable because different QR codes have different terms of use (S. Y. Saputri, 2024).

With the increasing adoption of digital payment technology, new services have now emerged in the form of digital wallets (e-wallets), the successor to cryptocurrencies (Hayati et al., 2023). This is related because e-wallet is a payment that is also done digitally. This digital wallet (e-wallet) allows users to store a certain amount of money in an application that can be accessed via a widget. In Indonesia, several digital wallet applications are popular among the public, namely OVO, GoPay, Dana, Doku, and LinkAja (Ismail et al., 2023)

Bank Indonesia North Sumatra noted that QRIS users in Medan City were the highest. In June 2024, QRIS users in Medan City reached 58.6% in micro businesses, with a total of 1.27 million Merchants. The largest merchants in this sector are in food and beverages in the North Sumatra region, so his party continues to encourage banks to have greater coverage in MSMEs.

Seeing the phenomenon above, it turns out that many MSMEs in Medan City use QRIS as a payment method, while if you look at it, research on the use of QRIS in MSMEs in Medan City is still very little, especially in the food and beverage sector, so further research is needed. In today's era, consumers increasingly choose digital payments because of their convenience, security, and comfort. Coffee shops that have not implemented digital

payments may lose competitiveness or customers. Not all coffee shop owners, especially small or traditional businesses, are able to implement digital payment technology due to costs and limited knowledge.

The purpose of QRIS is to facilitate the digital payment system run by the community. Even if your MSME business is not yet digitalized, you can still use digital QRIS. Both large businesses and MSMEs must be given alternative digital payments, including the provision of QRIS codes. Providing QRIS codes allows customers to easily make payments using applications that support QRIS (S. Y. Saputri, 2024).

The challenge in the micro and small segments is that it takes extra effort to educate, because it goes against the habit of paying with cash. Students tend to prefer using cash because they are used to it and feel it is more practical than using electronic money. The younger generation has an important role in this, especially students, where students are considered very open and adaptive to technology (Faizani & Indriyanti, 2021).

One of the micro and small businesses in Medan, especially in the Muhammadiyah University of North Sumatra, is a coffee shop. Circle Coffee is strategically located at Jln Alfala Raya No.2, Medan City. Students are the majority of Circle Coffee customers, and students are also the majority of those who have the best opportunity to use QRIS

Meanwhile, Circle Coffee can also increase its transactions because buyers are also interested in the ease of transactions using QRIS. This coffee shop was chosen as the location for this study because the use of QRIS can influence consumer interest in facilitating non-cash payments and increasing payment efficiency. However, researchers in this study found obstacles that limit the use of non-cash payments by consumers, or a lack of understanding of the community and the general public about QRIS. Therefore, this study aims to analyze more deeply the effectiveness of using QRIS at Circle Coffee.

The phenomenon obtained from the use of QRIS as a means of payment in this coffee shop can be seen from consumers who use QRIS. Many customers want to use QRIS as a means of payment but they do not understand how to use QRIS. In addition, from the things that have been analyzed by researchers, many consumers feel that using QRIS increases payment costs or implementation costs. Therefore, many consumers use QRIS as a means of payment. However, there are also many consumers.

REVIEW OF LITERATURE

Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) is a theory about technology acceptance used in this study. TAM theory was initiated by Davis, Fred D, and is an adaptation of the Theory of Reasoned Action (TRA) developed by Ajzen & Fishbein (Edwards et al., 1977). The TAM model was developed to explain behavioral decisions in using technological systems, which are based on the characteristics of technological systems that influence interest in using them.

TAM theory can be used to make predictions about the influence of innovation related to technological systems. The model in TAM theory is derived from psychological theory, which aims to clarify the interest in using technology based on belief, intention, and user behavior relationship (Davis & Stretton, 1989). TAM theory consists of two main components, namely perceived usefulness and perceived ease of use, both of which greatly influence behavioral decisions regarding use (O. B. Saputri, 2020).

In this study, the TAM theory is used to approach a new digital-based payment system through the use of QR codes, namely the Quick Response Code Indonesian Standard (QRIS). The level of use and acceptance of the QRIS payment method can be measured through an approach with the TAM theory, because the TAM theory is a theory used to measure acceptance of technological developments, by using the TAM theory, it will be possible to determine the reactions and perceptions of users towards the application of payment technology with the QRIS method which will later be able to influence user attitudes towards the acceptance of the use of this technology.

A Payment System

A payment system is a system that contains the rules and mechanisms used to carry out payments in the form of fund transfers made to fulfill an obligation originating from a transaction carried out in economic activities.

Bank Indonesia strives to create a reliable, fast, safe, and efficient payment system by improving and developing the payment system through the implementation of policies, development of infrastructure and payment mechanisms, as well as the implementation of risk management and payment efficiency in accordance with the needs of its users. (Vera Intanie, 2006) Bank Indonesia strives to create a reliable, fast, safe and efficient payment

system by improving and developing the payment system through the implementation of policies, development of infrastructure and payment mechanisms, as well as the implementation of risk management and payment efficiency in accordance with the needs of its users (Nasution dkk., 2021).

The role of money continues to change and develop in the form of check or giro payment instruments that allow the transfer of funds to bank account balances. However, along with technological advances, non-cash or electronic payment instruments have begun to appear in various forms such as bank telephones, mobile banking, ATMs, Debit Cards, Credit Cards, and smart cards. With technological advances that make payments easier, several countries have begun to develop electronic payment products or systems, also known as electronic money (E-Money). Electronic money is a product that has a value that is stored and recorded in the payment instrument used (prepaid). The characteristics of electronic money are different from the payment systems that have been mentioned (Atikasari, 2024)

QRIS Definition

QRIS (Quick Response Code Indonesian Standard) is a national QR code standard to facilitate digital payments through server-based electronic money applications, digital wallets, and mobile banking. QRIS stands for "Quick Response Code Indonesian Standard". It is a standard for QR codes used in Indonesia for financial transactions. QRIS codes allow users to make payments by scanning QR codes, facilitating digital transactions and encouraging a cashless economy (Hariyani et al., t.t.).

Advantages and Disadvantages of QRIS

Several advantages of QRIS have a positive impact, including: 1) Non-cash payments are more efficient; 2) Anticipation of criminal acts; 3) Increased business competition; 4) The existence of QRIS as a technology product from an Islamic perspective

According to (R. P. Kurniawati, 2022), there are several weaknesses in QRIS, including: 1) Low level of public literacy about digital finance in Indonesia; 2) Unequal distribution of internet networks; 3) Unequal distribution of people who have cellphones in Indonesia; 4) Lack of socialization about QRIS, which can be overcome by conducting socialization to the entire community

QRIS Benefits

There are several benefits of QRIS for business people that we can get (Viona Patrisia & Rismayani, 2023): 1) Facilitate transactions; 2) Provide more payment alternatives; 3) Prevent the circulation of counterfeit money; 4) The cashier's desk is neater, more modern, and contemporary; 5) Facilitate merchant registration; 6) Facilitate monitoring and analysis of business finances.

Here are the benefits of QRIS for users: 1) Effective and efficient, and secure; 2) No need to bother carrying large amounts of cash; 3) Can be accessed through the PJSP application either via mobile banking or mobile payment; 4) Security is guaranteed and protected because all PJSP QRIS organizers have permits and are supervised by Bank Indonesia

Quick Response Indonesian Standard

Quick Response Code Indonesian Standard is a new payment system that was officially used by Bank Indonesia since January 1. QRIS is a payment standard in the form of a QR code set by Bank Indonesia to support and facilitate digital payments in Indonesia, as an effort to encourage the realization of an integrated payment system (Rahman, 2022). QRIS (QR Code Indonesian Standard), or known as Millennial Digital Payments, is one of BI's policies taken with full commitment to supporting the development of payment systems and facilitating the development of Indonesia's digital economy and financial inclusion (Paramitha & Kusumaningtyas, 2023).

The implementation of QRIS as a non-cash payment method is carried out to facilitate financial transactions for all groups with diverse backgrounds and is not limited to MSME actors only. One of the QRIS users is the millennial generation who generally have the status of students and students who demand speed in all aspects of their lives (Paramitha & Kusumaningtyas, 2023),

Understanding Digital Payments

Digital payments are payment transactions that are carried out electronically without using physical cash. This includes the transfer of funds through a computer system or electronic device. Digital payment methods include the use of credit cards, debit cards, electronic bank transfers, digital wallets, and other online payment systems. The purpose of digital payments is to make transactions easier, increase efficiency, and reduce dependence

on cash. It is also hoped that the millennial generation will increasingly understand digital payments by using standardized payment QR codes, while actively participating in introducing QRIS to the public with QR Codes for All Payment Transactions, especially in the Muhammadiyah University of North Sumatra Campus environment. (E. T. Kurniawati dkk., 2021).

Research (Afandi et al., 2021) in this study attitude cannot mediate the usefulness, convenience, and trust of customers towards the intention to use go-pay. This may be due to the many other E-wallet competitors. This proves that many people rarely use go-pay. From research observations, the Pekanbaru community uses other E-wallets (OVO) more than go-pay itself.

RESEARCH METHOD

This research is research that uses a qualitative approach with a case study research type and is descriptive, which is conducted at a coffee shop (Circle Coffee) on Jl. Alfalah near the UMSU campus. (USMAN, 2017) defines that qualitative research is a naturalistic research method where the object is born naturally and is not manipulated, the object develops as it is, and the presence of the researcher does not influence the dynamics of the object (Sugiyono, 2019).

By using qualitative methods, this research tries to ask people to express their thoughts and judgments about a topic without being given much direction or guidelines on how they should express themselves. Thus, the researcher in this method becomes a research instrument that must go directly into the field. Therefore, qualitative research is subjective and the results are more casuistic, not to be generalized. (Sugiyono, 2016). Research design can change or be adjusted as research progresses.

The implementation is carried out by collecting data from consumers who come to the coffee shop Circle Coffee and make QRIS payments. Data collection techniques are carried out by:

- a. research observations regarding human behavior, work processes, natural phenomena, and if the respondents observed are not too large (Sugiyono, 2020). In

this case, the researcher conducted direct observation at the Research Location, namely the Coffee Shop Circle Coffee Medan.

- b. Interviews as a data collection technique if you want to conduct a preliminary study to find problems that must be studied, and also if the researcher wants to know things from respondents in more depth, and the number of respondents is small/small (Sugiyono, 2020). Interviews will be conducted with managers or employees and consumers (buyers) of Circle Coffee who use QRIS as a means of payment.
- c. Documentation, namely as data collection in the form of notes, transcripts, photos of activities, and other documents (Arikunto, 2021). Collecting documents such as financial reports, consumer (buyer) payment data using digital applications, when they started using digital applications for payments, and so on.

The data analysis techniques used in this qualitative study are data reduction, data presentation, and drawing conclusions. Qualitative data analysis is carried out if the empirical data obtained is qualitative data in the form of a collection of words and not a series of numbers and cannot be arranged in categories/classification structures (USMAN, 2017). Researchers check the data using triangulation of data sources and data collection. Aims to obtain valid data so that it can be accounted for. The check was obtained from the interview method conducted by researchers who came from consumers (buyers) who came to the Circle Coffee Shop at the time the study was conducted and made payments using QRIS.

RESULTS AND DISCUSSION

Digitalization is a strategic solution to help MSMEs stay afloat at this time, especially in terms of market expansion and ease of payment (Wuryanta, 2014). Changes in the digital era can help MSMEs increase access to a wider market. MSME digital transformation refers to the application of digital technology to increase efficiency in transactions, expand market networks, and improve customer experience (Saputri, 2024). With the increasing adoption of digital payment technology, a new service has emerged in the form of a digital wallet (e-wallet), the successor to cryptocurrency. In Indonesia, there are several digital wallet applications that are popular among the public, namely OVO, GoPay, Dana, Doku, and LinkAja (Faizani & Indriyanti, 2021).

The high amount of money in circulation, the many cases of counterfeiting, and the large operational costs incurred by Bank Indonesia to print, store, distribute and destroy money are the background for Bank Indonesia to launch a movement to use non-cash instruments in conducting transactions for economic activities, which is called the National Non-Cash Movement (Pradesyah & Ismail, 2024) MSMEs that are encouraged to be more literate with technology have started to penetrate non-cash payments in the modern era that is currently developing rapidly. MSME owners no longer have difficulty in managing their finances. One of the banking products from Bank Indonesia is the Quick Response Code Indonesian Standard (QRIS) (Amar et al., 2023).

QRIS is a payment standard in the form of a QR code set by Bank Indonesia to support and facilitate digital payments in Indonesia, as an effort to encourage the realization of an integrated payment system (Rahman, 2022). QRIS (QR Code Indonesian Standard), or known as Millennial Digital Payments, is one of BI's policies taken with full commitment to supporting the development of payment systems and facilitating the development of Indonesia's digital economy and financial inclusion. (Paramitha & Kusumaningtyas, 2023).



Figure 1
Example of Quick Response Code (QR Code)
Source: (Rahman, 2022)

The socialization carried out by Bank Indonesia in an integrated manner was carried out with the aim of increasing the understanding of the millennial generation about the latest policies of Bank Indonesia. Digitalization is a necessity for Indonesia to optimize the potential of the digital economy, one of which is the millennial generation. QRIS is a unification of various types of payment QR Codes from all Payment System Service Providers developed by Bank Indonesia and the Payment System Industry. Currently, QRIS has been integrated into mobile banking and mobile payment applications, and is supported by financial service providers, both Banks and Non-Banks (Rahman, 2022).

Research (Limba, 2023) entitled "The Influence of Knowledge and Interest in Transacting Using QRIS Services with the Technology Acceptance Model (TAM) as a Mediating Variable". Based on the explanation above, it can be concluded that Knowledge does not have a direct effect on the interest in using QRIS in MSME coffee shop business actors. So, it can be concluded that knowledge without knowing the benefits and convenience is not enough to influence interest. Meanwhile, testing using TAM shows that Perceived usefulness influences an intervening variable in the relationship between knowledge and interest in using QRIS in MSME Coffeeshop business actors.

Research title "Consumer Perceptions of Benefits and Barriers of QRIS in Coffee Shop Businesses" (Gede & Putu, 2023). Based on the research results that have been discussed in the results and discussion section, it can be concluded. The perception of the benefits of QRIS among coffee shop consumers in Denpasar has a positive and significant effect on their intention to use QRIS as a payment method. The perception of the benefits of QRIS refers to how much consumers consider a service/product to be useful/profitable for them. In this study, related to the perception of the benefits of QRIS as a payment method, consumers consider QRIS to be able to facilitate payments effectively and efficiently.

Interestingly, the perception of barriers also has a positive and significant effect on the socialization of QRIS use. This shows that the higher the perception of barriers by the community, the more active and frequent efforts to promote the use of QRIS. This is in line with the theory of socialization, namely that socialization involves the transfer of ideas or concepts to the community/individuals with the aim that they adopt the ideas or concepts conveyed. When viewed from the respondents' assessments in the questionnaire, the majority agreed with the statement (M3) "Socialization reduces the perception of barriers in the use of QRIS" and (M1) "Socialization will increase understanding in the use of QRIS."

(Ramadhan et al., 2024) In a study entitled "UMSU students' preference in using QRIS as a digital payment technology". Based on the results of this study, it can be concluded that QRIS has great potential in increasing the efficiency and security of digital payment transactions for the community and students. However, the adoption of QRIS by the community and students is still constrained by factors such as understanding of QRIS, ease of use, security, transaction speed, and obstacles or concerns in using this digital payment

technology. Therefore, a strategy is needed to increase the understanding and adoption of QRIS, such as training and support, development of attractive products and services, and trials and evaluation of the use of QRIS by the community and students.

This research is also related to (Muniarty et al., 2023) with the title "Effectiveness of Using QRIS as a Digital Transaction Tool in Bima City". The results of the study concluded that the use of QRIS in Bima City that in terms of ease and benefits of using QRIS has been effective, this is reflected in the results of interviews with informants stating that they did not find any difficulties in using QRIS and even the use of QRIS made it easier for them to make purchase transactions and payment for products/services both online and offline. It's just that the obstacles in using QRIS occur when the internet connection is unstable, the imposition of QRIS usage fees, and there are QRIS transaction limits, running out of internet package quota, and power outages.

This study examines the effectiveness of using QRIS as a digital transaction tool in coffee shops. Researchers discuss the effectiveness seen from the ease of use and the benefits of using QRIS efficiently to make it easier for the millennial generation to make transactions and this is part of Bank Indonesia's service so that QRIS services remain safe, easy and cheap to use by users simply scanning the QRIS QR Code when making transactions. Thus, it is hoped that with QRIS, effectiveness will increase and financial inclusion will increase (Shafira & Amsari, 2022).

Research (Afandi, 2023) entitled Marketing Innovation for MSMEs Products: Building an Affiliate Marketing-Based Website Using the Waterfall Method." This study aims to increase the visibility of their products, attract more potential buyers, and significantly increase sales. This study also aims to contribute to the literature by enriching the understanding of the application of the Affiliate Marketing model in the context of MSMEs.

From the interviews conducted, consumers gave answers that the reason for using QRIS provides convenience in transactions. In addition, the QRIS service features are easy to learn, and the process is easy to understand. its use is very flexible and can be accessed anytime and anywhere, so that users can feel the ease of transactions in addition to the advantages of QRIS, both in terms of administration and the features contained therein. This

study is in line with research conducted by (Muniarty et al., 2023b), which states that respondents feel the benefits of using mobile payments because they are time efficient, increase work effectiveness, and encourage positive attitudes towards receiving services.

Based on the description above, in line with the theory that has been explained, the millennial generation is very interested in new things that they think can make it easier for them to complete a job. According to Tobing et al. (2021), the use of QRIS has many benefits in its use because it is considered very efficient and effective in its use. Just by scanning the barcode, the payment transaction is completed properly, without having to pay with banknotes, which are considered less efficient.

The results of in-depth interviews show that most consumers and coffee shop owners consider QRIS easy to use. This convenience is the main factor driving QRIS adoption.

"QRIS is fast and practical, just scan and pay immediately," said a consumer.

However, some respondents expressed concerns about the security of QRIS transactions. They were worried about potential fraud and personal data leaks.

This is in line with research (Juliandini et al., 2023) with the research title "Effectiveness of Using Quick Response Code Indonesian Standard (Qris) in Buying and Selling Transactions at Kumbasari Market, Denpasar" which shows that ease of use and security are important factors in the adoption of digital payments. Research (Ardana dkk., 2023) entitled "The Effectiveness of QRIS Use for UNNES Students for Payment Transactions to Encourage Economic Development in the Digitalization Era" also supports this with the results of their research, which proves the effectiveness of QRIS use for UNNES students for payment transactions.

Then research (Ramadhan et al., 2024b) with the title "The effective of QRIS in increasing halal product buying and selling transactions" The results of this study are that the use of QRIS among halal products is very helpful, related to ease of transactions and also practical according to customers who make transactions on halal products. The implementation of QRIS significantly increases the volume of halal product buying and selling transactions. The convenience and speed offered by QRIS make consumers more comfortable in making payments, thus encouraging them to shop more

Research conducted (Hayati et al., 2025) entitled *Optimizing the Adoption of QRIS: Analyzing Merchant Readiness and Customer Acceptance in CV Mandiri Kopi Medan Digital Payment Ecosystem*. Based on the results of the study, it can be concluded that the adoption of QRIS shows great potential in increasing transaction efficiency in the cafe sector, with most merchants stating that they are ready to implement this system. The main benefits felt by merchants are ease of transactions, time efficiency, and reduced use of cash. In general, the results of this study indicate that the adoption of QRIS at CV Mandiri Kopi needs to be carried out holistically, by combining a technical readiness approach and training for merchants, as well as strengthening the security aspects and customer trust in the digital payment system.

This study shows that the use of QRIS payments as a digital payment solution at the Circle Coffee Medan business is very effective, because using non-cash payments does not require a very long time to get change. In addition, the use of QRIS payments also follows the times so that it invites people to be more familiar with the digital world. This study also found that payments via QRIS are in great demand by the public. This is because of its effectiveness and can also avoid criminal acts such as theft.

The use of QRIS at the Circle Café coffee shop is very effective, seen from the transactions that are always used by buyers, many buyers use non-cash transactions. In addition, buyers are also satisfied with the presence of QRIS, which can reduce direct contact with other people. Because on average, buyers who use non-cash transactions want to get cashback from the application used, buyers feel that transactions using non-cash are faster. Just by scanning the barcode rather than cash transactions.

In addition to the various conveniences provided by using QRIS payments, there are obstacles found in the use of QRIS. From the research conducted, internet signals and quotas are one of them. This obstacle is in line with research conducted by Kurniawati (2022), where QRIS is very dependent on signal strength and internet quota. If one of the signals and internet quotas is not owned by the community, then QRIS cannot be done.

According to research (Yulianti, 2023) regarding the *Analysis of Acceptance of the Use of the Indonesian Standard Quick Response Code (QRIS) in Micro, Small and Medium Enterprises (MSMEs) in Bandung City*, research (Sa'adah, 2023) on *Factors Influencing the*

Adoption of the Quick Response Code Indonesian Standard (QRIS) in MSMEs in Malang City, and research (Made et al., 2025) on the Influence of Perceived Ease, Perceived Usefulness, and Trust on Interest in Using QRIS in MSMEs in Sleman Regency.

CONCLUSION

Based on the results of the study, it can be concluded that the use of QRIS at Circle Café is effective in terms of ease and benefits of using QRIS. This is reflected in the results of interviews with informants stating that they did not find it difficult to use QRIS, and even the use of QRIS made it easier for them to make purchase transactions and pay for products/services both online and offline. It's just that the obstacles to using QRIS occur when the internet connection is unstable, the imposition of QRIS usage fees, and there are QRIS transaction limits, running out of internet package quotas, and power outages.

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