THE INFLUENCE OF THE QRIS PAYMENT SYSTEM ON ENTREPRENEURIAL SATISFACTION IN MSMES IN MAKASSAR

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Abstract

This study analyzes the Influence of the QRIS payment system on entrepreneurial satisfaction. This study aims to evaluate the impact of the QRIS payment system on the satisfaction levels of entrepreneurs. This research is categorized as quantitative research and uses data obtained directly from primary sources. MSMEs managed in Makassar City constitute the population studied in this research. Using the Lemeshow Formula, 97 MSMEs respond to the research sample. In this study, data was collected through questionnaires, and subsequently processed using SPPS software. The two variables studied are the QRIS Payment System (as the independent variable symbolized X), and Entrepreneurial Satisfaction (as the dependent variable symbolized Y). Based on the results of the data analysis test that was obtained, it is proven that the QRIS Payment System has a significant impact on entrepreneurial satisfaction.

Keywords: QRIS, Entrepreneurship, MSMEs

1. Introduction

Developing economic activities in the financial and banking sectors are influenced by rapid advances in science and technology. These technological advances have resulted in various innovations in the financial industry, including innovations in payment systems that are in line with current developments.

The digital payment system in Indonesia has given people a new way to make non-cash transactions easier, more comfortable and safer. Using technology such as online banking, mobile banking or electronic banking, transactions become easier. To make electronic transactions easier, QRIS has been developed by several banks in Indonesia as a network for payment system providers (PJSP).

In line with the Board of Governors Regulation number 21/18/PADG/2019, Bank Indonesia has launched a Quick Response Code (QR) and the implementation of the National Standard Quick Response Code used in transactions. Payments with the QR Code can be made using QRIS, server-based e-money platforms, e-wallets, or mobile banking.

QRIS, which uses global EMV standards, was developed jointly with Bank Indonesia. QRIS aims to manage digital payments and enable integrated monitoring by operators. With QRIS, PJSP can be contacted with just one QR code. This means stores must provide the same QR code, even

if customers use different payment plans. Currently, many payment programs are actively used by Indonesian people and 38 e-mobiles have been officially licensed in Indonesia.

The number of QRIS users in South Sulawesi continues to increase. The number of QRIS Merchants in South Sulawesi reached 628,865 at the end of 2022, an increase of 174.3% every year compared to the position at the end of 2021. The current annual growth rate is more than the national growth of 148.85%. Of the 628,865 QRIS sellers in South Sulawesi, 45.27% are in this city. There are also QRIS sellers in Gowa and Makassar Regencies, with smaller shares, such as 5.10% in Parepare City, 4.68% in Wajo Regency, and 8.78% in Gowa Regency. Makassar City is still the city with the highest use of QRIS.

The increase in the number of QRIS merchants in the regions shows significant progress in the even distribution of QRIS usage to areas outside South Sulawesi. Among the 534,813 QRIS users, the majority of users come from micro, small and medium enterprises (MSMEs) in the South Sulawesi area.

To face this problem, MSMEs build relationships with related parties to find joint solutions. MSMEs must keep up with the times by adopting digitalization and continuing to increase the knowledge of MSME players, especially in payment support tools developed by the Indonesian government. This step is important so that MSME players can continue to transact with consumers, so that their business development can be maintained and sustainable.

Literature Review

Payment system

Article 1 refers to Law Number 23 concerning Bank Indonesia, the collection of rules, procedures and institutions used to transfer funds and to fulfil economic obligations is known as the payment system. There are two types of this system, namely:

1. Cash Payment System:
   This system accepts payments made in person, which means payments in cash. This was chosen because it is easy to do.
2. Non-Cash Payment:
   We can use banking services to make non-cash payments. Banks, as businesses that collect funds from the public, usually provide payment services to their clients. They can provide various services, such as making checks or giro bills to withdraw funds; transferring funds originating from one account to another in the same or different bank; and issuing debit and credit cards.

Quick Response Code (QR Code)

Bank Indonesia stated that the QR code is a type of matrix code of two dimensions and consists of black modules in the form of pixels, squares or dots and is equipped with three squares pattern markers located in the upper right, upper left and lower left corners. QR codes can store symbols, characters and alphanumeric data. A technology known as QR codes helps devices send different amounts of data, allowing transactions to be carried out quickly, efficiently and easily.

Quick Response Code Indonesian Standard (QRIS)

Based on Bank Indonesia Regulation no. 23/8/2021 related to (the Quick Response Code Indonesia Standard), QRIS is a combination of various types of QR Codes. This code was created by Bank Indonesia and the payment system industry and developed by Payment System Service Providers (PJSP) to increase the ease, speed and security of transactions using QR Codes. QRIS is a standard that must be implemented by all PJSPs that use QR Codes.

Satisfaction Theory

Satisfaction is a pleasant feeling that arises when someone considers the output of the service or product to be used according to their expectations. Satisfaction can also be interpreted as an attitude formed based on a person's experience with the product used (Nurjanah, 2020). Customer satisfaction depends on the quality of the products and company services. Customers not only want certain services but also expect high-quality services. Therefore, companies must focus on customer service, or customer service, to ensure that their customers are satisfied.

Entrepreneurial Satisfaction

How an entrepreneur sees their current situation compared to their initial estimates is a way to measure satisfaction with entrepreneurship. Satisfaction in entrepreneurship can be achieved when an entrepreneur obtains good income, freedom, comfort and time flexibility in accordance with their expectations. Apart from that, entrepreneurs must be able to overcome difficulties and challenges that arise during the process.

Micro, Small and Medium Enterprises (MSMEs)

According to Law Number 20 of 2008 which regulates Small, Micro and Medium Enterprises (MSMEs);

a. Micro businesses are productive businesses managed by individual business entities or individually in accordance with the provisions of the Law.
b. An active economic enterprise formed by a business entity or individual, without affiliation, either explicitly or implicitly, with a business unit or branch company of a medium or large business, which has been determined in the Law.
c. An active economic enterprise that is managed by a business entity or individual without affiliation or either explicitly or implicitly with a business unit or branch company of a large or small business is referred to as a medium-sized business. Medium businesses must comply with the annual income or net worth criteria that have been determined in the legislation

Hypothesis

The hypothesis is as follows:
Ha: It is estimated that the QRIS payment system influences entrepreneurial satisfaction.
Ho: It is estimated that the QRIS payment system does not affect entrepreneurial satisfaction.

2. Methodology

This research applies quantitative methods in determining hypothesis or theory tests by measuring research variables and analyzing data through statistical techniques and systematic

modelling. This approach involves examining parts and phenomena and the relationships between them to obtain measurable and objective results.

This research data was obtained through a descriptive quantitative approach, then conveying the results in number or numerical form which can be interpreted as descriptive sentences. The data source comes from Primary data.

MSMEs in Makassar City that use the QRIS payment system are the subjects of this research. In this research, the Lemeshow formula was used to take a sample of 97 MSMEs, which is part of a population that is not known for certain.

3. Results And Discussion

Result

Instrument Test

Table 1. Validity Test

Variable	Question Item	R Calculate	R Table	Description
Entrepreneur Satisfaction	KW.1	0,704	0,1996	Valid
	KW.2	0,723	0,1996	Valid
	KW.3	0,456	0,1996	Valid
	KW.4	0,666	0,1996	Valid
	KW.5	0,713	0,1996	Valid
	KW.6	0,705	0,1996	Valid
	KW.7	0,268	0,1996	Valid
	KW.8	0,475	0,1996	Valid
	KW.9	0,328	0,1996	Valid
	KW.10	0,645	0,1996	Valid
Variable	Question Item	R Calculate	R Table	Description
QRIS Payment System	S P.1	0,605	0,1996	Valid
	S P.2	0,548	0,1996	Valid
	S P.3	0,608	0,1996	Valid
	S P.4	0,691	0,1996	Valid
	S P.5	0,518	0,1996	Valid
	S P.6	0,556	0,1996	Valid
	S P.7	0,638	0,1996	Valid
	S P.8	0,566	0,1996	Valid
	S P.9	0,401	0,1996	Valid
	S P.10	0,427	0,1996	Valid

R count is greater than r table or exceeds 0.1996 at the 0.05 significance level, the results of the validity test of all statement items for the QRIS Payment System (X) and Entrepreneurial Satisfaction (Y) variables can be considered valid as a whole, as shown in the table above. So, each questionnaire statement related to each variable can be used as an instrument to measure the variable being investigated

Table 2. Realibilty Test

Variabel	Cronbach's Alpha	N of Items	Description
QRIS Payment System X	0,751	10	Reliable
Entrepreneur Satisfaction Y	0,767	10	Reliable

According to the reliability test results table, the QRIS (X) Payment System variable which consists of 10 question items shows Cronbach's Alpha with a value of 0.751; which means the result exceeds 0.60, then it is considered that all questions of this variable have the ability to be a measurement instrument for research.

Furthermore, in the table, it can also be seen that the Entrepreneurial Satisfaction (Y) variable which consists of 10 question items shows Cronbach's Alpha with a value of 0.767; means the result exceeds 0.60, then it is considered that all questions of this variable have the ability to be a measurement instrument for research.

Classical Assumption Test

Table 3. Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		97
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.77082169
Most Extreme Differences	Absolute	.069
	Positive	.069
	Negative	-.067
Test Statistic		.069
Asymp. Sig. (2-tailed)		.200[c,d]

a) Test distribution is Normal
b) Calculated from data
c) Lilliefors Significance Correction
d) This is a lower bound of the true significance.

The amount of 0.200 was obtained from Asymp. signature. (2-tailed) and this number exceeds 0.05, which means the data is normally distributed.

Table 4. Multicollinearity Test

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF.
1	Constant	-.823	3.983		-.207	.837		
	QRIS Payment System	.959	.090	.738	10.657	.000	1.000	1.000

a. Dependent Variable: Entrepreneur Satisfaction

The following is the interpretation of the multicollinearity test results:

1. Tolerance Value: The Tolerance Value for the QRIS Payment System variable is 1,000 > 0.10, meaning there is no multicollinearity problem. Tolerance is the inverse of the R-squared regression of this variable against all other independent variables. A value close to one indicates that the correlation of this independent variable with other independent variables is not significant.
2. On Value (VIF): A VIF value of 1.000 which is <10.00 also indicates that there are no symptoms of multicollinearity. A low VIF (usually below 10) indicates that the independent variable does not have a strong enough correlation with other independent variables in the model.

Conclusion: This regression model is free from symptoms of multicollinearity as indicated by a tolerance value that exceeds 0.10 and a VIF value that has not reached 10.00. This means that the QRIS Payment System variable can be relied on as a predictor without any multicollinearity problems that can interfere with the interpretation of regression results.

Table 5. Heteroscedasticity Test

Coefficients[a]

Model	Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	T	Sig.
(Constant)	2.747	2.562		1.072	.286
QRIS Payment System	-.014	.058	-.026	-.249	.804

a) Dependent Variable; ABS_Res

The following is an interpretation regarding the heteroscedasticity test:
There are no symptoms of heteroscedasticity, according to the SPSS results in the table above. The significance value of the QRIS Payment System Variable (X) is 0.804, indicating a value exceeding 0.05.

Table 6. Linearity Test

ANOVA Table.

			Sum of Squares	Df	Mean Square	F	Sig
Entrepreneur Satisfaction QRIS Payment System	Between Groups	(Combined)	999.044	13	76.850	10.302	.000
		Linearity	881.191	1	881.191	118.122	.000
		Deviation from Linearity	117.853	12	9.821	1.316	.225
	Within Groups		619.182	83	7.460		
	Total		1618.227	96			

The results of the linearity test show that there is a linear interaction between the QRIS Payment System variable (X) and the Entrepreneurial Satisfaction variable (Y). Signature value. The deviation from the linearity of the QRIS Payment System variable with Entrepreneurial Satisfaction is 0.225 > 0.05.

Table 7. Simple Linear Regression Analysis Test

Coefficients

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std Error	Standardized Coefficients Beta	T	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	Constant	-.823	3.983		-.207	.837		
	QRIS Payment System	.959	.090	.738	10.657	.000	1.000	1.000

a. Dependent Variable: Entrepreneur Satisfaction

The regression equation is interpreted as the following coefficients:

1) (α): The α value of -0.823 indicates that when the QRIS Payment System variable (X) has a value of zero (no use of the QRIS Payment System at all), then the Entrepreneurial Satisfaction variable (Y) is predicted to have a value of -0.823. This negative value may be unrealistic in the context of satisfaction, but it could mean that without the QRIS Payment System, entrepreneurial satisfaction would likely be very low or even negative.
2) (β1); The value of β1, which is 0.959, indicates that every one unit increase in the QRIS Payment System variable (X) will result in an increase in the Entrepreneurial Satisfaction variable (Y) of 0.959. This condition means that there is a close positive interaction between the use of the QRIS Payment System and the level of entrepreneurial satisfaction. The higher the use or effectiveness of the QRIS Payment System, the higher the level of entrepreneurial satisfaction.

Overall, the regression equation shows that the QRIS Payment System has a significant and positive effect on Entrepreneurial Satisfaction.

Hypothesis Testing

Table 8. Partial Test (t)

Coefficients							
	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model	B	Std Error	Beta.	t.	Sig	Tolerance	VIF.
1 Constant	-.823	3.983		-.207	.837		
QRIS Payment System	.959	.090	.738	10.657	.000	1.000	1.000

a. Dependent Variable: Entrepreneur Satisfaction

The results of the research show the significance of the influence of the QRIS Payment System variable (X) on the Entrepreneurial Satisfaction variable (Y), namely 0.000 < 0.05, because the calculated t of 10.657 exceeds the t table of 1.985, so it can be concluded that there is acceptance of Ha, meaning that a partial impact was found. . or partial to the Entrepreneurial Satisfaction variable (Y). The magnitude of the influence of the QRIS Payment System variable (X) on the Entrepreneurial Satisfaction variable (Y) is 0.959

Table 9. Coefficient of Determination Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.738[a]	.545	.540	2.78537

a) Predictors: (Constant); QRIS Payment System

b) Dependent Variable; Entrepreneur Satisfaction

The contribution of the QRIS Payment System variable (X) to the Entrepreneurial Satisfaction variable (Y) is 54.0%, included in the medium or quite strong influence category, and the remaining 46.0% is influenced by other variables not included in the section studied. In other words, variations in the QRIS Payment System variable (X) are responsible for 54.0% of the Entrepreneurial Satisfaction variable (Y).

Discussion

The Influence Of The QRIS Payment System On Entrepreneurial Satisfaction In Msmes in Makassar the results of this research are in line with the results of Fazriah's research (2023) which suggests that payments using QRIS have a significant effect on people's satisfaction. This research

is also relevant to Nasution (2021) regarding the positive perception of MSME traders towards QRIS. Adinata et.al (2023) conducted research with the results that [the use of QRIS has a significant positive effect on banking customer satisfaction. Marbun (2023) stated that customer satisfaction is an intervening variable that can moderate the use of QRIS and the development of MSMEs. Rosi's (2024) research suggests that the perception of the usefulness of QRIS has a significant positive influence on the satisfaction of MSME players. Several researchers also use usefulness and convenience variables in their research.

Ridho Herlambang, (2021) stated that the benefits of using a payment system influence interest in using QRIS. According to (Setiawan & Mahyuni, 2020), QRIS tends to provide benefits as a payment medium. Furthermore, finally, based on a journal written by Silalahi et al., (2022), the perceived benefit variable has a positive and significant impact on the decision variable to use QRIS-based electronic money. The aim of this research is society and MSMEs can survive in a pandemic which requires them to continue moving forward. MSME players' satisfaction with the use of QRIS is influenced by various factors, including ease of use, transaction costs, increased security, and training support. Even though there are several challenges, in general MSME players show a positive attitude in adopting QRIS, especially because of the benefits it offers in increasing efficiency and market accessibility.

Continuous support from the government and service providers is also important to increase trust and expand the use of QRIS among MSMEs. The Quick Response Code Indonesian Standard (QRIS) which was present during the pandemic in Makassar, especially as a payment medium for most MSMEs, is a breakthrough to support society towards more advanced technology. The call to prioritize non-cash payments during this pandemic shows whether people are braver to move forward or stick to old habits. This research aims to understand the use of the Indonesian Standard Quick Response Code (QRIS) for MSMEs in transactions. However, the use of technology also has positive and negative sides. On the positive side, users can use technology comfortably and enjoy its benefits, but on the negative side, technology can certainly provide obstacles.In the technology, some obstacles make the process of using the technology slow or not smooth, both in terms of network and cost constraints borne by the user.

Research shows that the majority of MSMEs in Makassar are satisfied using QRIS and hope to continue using this payment method in the future. Many MSMEs in Makassar reported an increase in sales after adopting QRIS, thereby contributing to their satisfaction.

4. Conclusion

Relating to tests that have been completed and the results of data processing tests with the SPSS application. This research focuses on finding out whether the QRIS payment system has an impact on entrepreneurial satisfaction as follows: This can be concluded from the results of research and data processing tests with SPSS regarding this problem.

1. There is an influence of the QRIS payment system on employee satisfaction: the calculated t value is greater than the t table 1.985, namely 10.657 and the significance value of 0.00 is smaller than 0.05, so Ho is rejected and Ha is accepted. This shows that the QRIS Payment System has a significant influence on employee satisfaction.

2. Regarding the Adjusted R value resulting from the coefficient of determination test of 0.540 or 54.0%, the conclusion that can be drawn is that the magnitude of the influence of the QRIS Payment System on Entrepreneurial Satisfaction is 0.540.
3. With the ease of payment that QRIS currently offers, this method is increasingly popular among consumers and entrepreneurs. Bank Indonesia assesses that this method can increase economic efficiency, accelerate financial inclusion, and support the development of MSMEs.

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