

QRIS as a catalyst for growth: Analyzing its role in Tanjung Balai's MSME sector from an Islamic viewpoint

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Abstract

This study examines the role of QRIS (Quick Response Code Indonesian Standard) in enhancing the performance of Micro, Small, and Medium Enterprises (MSMEs) in Tanjung Balai. It evaluates the Islamic perspective on its use in economic transactions. The research employs a qualitative method with a case study approach. Data was collected through in-depth interviews with MSME actors, traders, and other relevant stakeholders. The findings indicate that QRIS has significantly improved the performance of MSMEs in Tanjung Balai by facilitating transactions, increasing efficiency, and expanding market reach. From an Islamic perspective, the use of QRIS is generally viewed positively, as it aligns with Sharia principles and represents an innovative development in the business sector. However, challenges exist, such as limited digital literacy among MSMEs and uneven infrastructure.

Public Interest Statements

QRIS has significant potential to improve the quality of MSMEs in Tanjung Balai by providing convenience in transactions, increasing income, and ensuring security in business operations. From an Islamic viewpoint, using QRIS supports Sharia principles and promotes sound business ethics. Therefore, the government and related institutions need to continue supporting the socialization and development of technological infrastructure so that MSME players in the area widely experience the advantages of QRIS

Keywords: QRIS, Performance, MSMEs

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Abstrak

Penelitian ini mengkaji peran QRIS (Quick Response Code Standar Indonesia) dalam meningkatkan kinerja Usaha Mikro, Kecil, dan Menengah (UMKM) di Tanjung Balai. Penelitian ini mengevaluasi perspektif Islam terhadap penggunaannya dalam transaksi ekonomi. Penelitian ini menggunakan metode kualitatif dengan pendekatan studi kasus. Data dikumpulkan melalui wawancara mendalam dengan pelaku UMKM, pedagang, dan pemangku kepentingan terkait lainnya. Temuan penelitian menunjukkan bahwa QRIS telah meningkatkan kinerja UMKM di Tanjung Balai secara signifikan dengan memfasilitasi transaksi, meningkatkan efisiensi, dan memperluas jangkauan pasar. Dari perspektif Islam, penggunaan QRIS secara umum dipandang positif, karena sejalan dengan prinsip Syariah dan merupakan perkembangan inovatif di sektor bisnis. Namun, ada tantangan, seperti terbatasnya literasi digital di kalangan UMKM dan infrastruktur yang tidak merata.

Pernyataan Kepentingan Publik:

QRIS memiliki potensi yang signifikan untuk meningkatkan kualitas UMKM di Tanjung Balai dengan memberikan kemudahan dalam bertransaksi, meningkatkan pendapatan, dan memastikan keamanan dalam operasi bisnis. Dari sudut pandang Islam, penggunaan QRIS mendukung prinsip Syariah dan mempromosikan etika bisnis yang sehat. Oleh karena itu, pemerintah beserta lembaga terkait perlu terus mendukung sosialisasi dan pengembangan infrastruktur teknologi agar pelaku UMKM di daerah dapat merasakan secara luas keunggulan QRIS.

Kata kunci: QRIS, Kinerja, UMKM

Introduction

QRIS, or Quick Response Code Indonesian Standard, is a QR code-based payment system developed by Bank Indonesia to streamline transactions nationwide. Its primary goal is to create a unified payment standard that simplifies transactions for users and benefits businesses, notably Micro, Small, and Medium Enterprises (MSMEs), by enhancing efficiency and reducing transaction costs. Research shows that competitive food MSMEs should adopt modern equipment and management practices to improve production efficiency and expand their local and international market reach (Delmayuni et al., 2017; Basuki et al., 2023). A well-defined strategy is essential for MSMEs to achieve long-term goals and effectively manage their resources (Imsar, 2021; Siregar, 2020). As competition in the MSME sector intensifies, businesses increasingly rely on effective strategies to meet their sales targets (Hasibuan et al., 2023).

MSMEs play a vital role in community and economic development by creating opportunities for various groups (Dharma et al., 2023). Tanjungbalai City, known as the "Pearl of the Malacca Strait," has a rich trading history and currently hosts 11,271 MSMEs across its districts. Understanding the distribution of these MSMEs can help identify dominant economic sectors and areas needing development. Despite its advantages, QRIS faces challenges, especially in remote areas with limited understanding and access to technology. Infrastructure issues, such as inconsistent internet connectivity and a lack of QRIS-enabled

devices, create disparities between urban and rural areas. To bridge this gap, increased efforts in education, internet access, and support for QRIS adoption are necessary. Additionally, user experience with QRIS can be negatively impacted by a lack of understanding of the system, unstable internet connections, and security concerns related to potential fraud. Addressing these issues is essential for maximizing the benefits of QRIS for MSMEs in Tanjungbalai.

This study aims to provide actionable recommendations for stakeholders in Tanjungbalai, including MSME operators, to optimize QRIS usage, enhance digital literacy, and support technology adoption in line with Islamic economic principles. Indonesia has significant potential for conventional and Sharia-based fintech growth, bolstered by a large internet user base (Nurbaiti, 2023). QRIS is crucial for improving MSMEs' access to financial services, which often face barriers in this area. Data shows that MSMEs utilizing digital payment systems can experience revenue increases of up to 30% (BI, 2022).

Methods

The research adopts a qualitative approach based on the premise that understanding human behavior extends beyond surface actions. It emphasizes the importance of internal perspectives in comprehensively understanding individuals and their environments. Differences in viewpoints regarding this understanding are attributed to varying paradigms or underlying rules within the study. This study explicitly employs a descriptive qualitative approach, focusing on analyzing user assumptions regarding applying QRIS (Quick Response Code Indonesia Standard) among City MSMEs (Micro, Small, and Medium Enterprises). The research involves four culinary MSMEs, including cafes, burger outlets, restaurants, bakeries, and one online business specializing in accessories. The primary subjects of the study are QRIS users within Tanjung Balai's MSMEs, and the research explores the role of QRIS in the business landscape. Data collection methods include observation, interviews, and documentation.

Results and discussion

Perceptions of QRIS use according to business owners and consumers

QRIS presents a valuable opportunity to improve the quality and competitiveness of MSMEs in Tanjung Balai. From an Islamic perspective, this system supports fair and transparent business operations. However, to maximize the benefits of QRIS, collaboration among the government, community, and business actors is crucial to overcome existing challenges. Capacity building and understanding of digital technology will be key to successfully implementing QRIS and enhancing the quality of MSMEs in this region. The perceptions of QRIS among MSME (Micro, Small, and Medium Enterprises) owners and customers in Tanjung Balai reveal its significant impact on improving business performance and customer satisfaction.

Rahmatsyah, a cafe owner, highlighted that QRIS simplifies transactions, allowing customers to pay quickly using their mobile phones. This efficiency reduces the need for cash handling, streamlining operations and enhancing productivity. Similarly, Mrs. Vina, a bakery owner, noted that many customers prefer using QRIS due to its practicality. The convenience

of not needing to carry cash and the speed of the payment process contribute to higher customer satisfaction.

Customer Lisda expressed that QRIS makes shopping easier and safer, as it eliminates the need to carry cash. The ability to pay by simply scanning a QR code adds to the convenience of the shopping experience. The interviews reveal that MSME owners appreciate the convenience QRIS brings to financial management. The reduction in cash transactions leads to fewer errors in record-keeping and a faster payment process, positively affecting overall business performance. Restaurant owners reported an increase in transaction volume due to the ease of payment provided by QRIS, suggesting that the adoption of this system not only enhances customer experience but also contributes to the financial growth of MSMEs. Overall, the feedback from both MSME owners and customers indicates that QRIS significantly enhances transaction efficiency, customer satisfaction, and operational effectiveness, thereby improving the performance of MSMEs.

In Islamic economics, Qardh represents a lending practice in which the borrower is given possession of a specific item and obliged to return an equivalent item at a designated time. This concept is relevant to electronic money transactions in several ways. Firstly, when cash is deposited into a bank, it becomes a deposit the bank can utilize as a loan. This aligns with the principles of Qardh, as the bank effectively acts as a lender using the deposited funds. Secondly, the practice of wadi'ah involves funds that the bank uses as loans, which are obtained with the consent of the fund holder. This reflects the trust-based nature of Islamic finance, where the depositor's permission is essential. Thirdly, depositing cash into the bank leads to the transfer of deposits and the utilization of funds, which can be seen as a form of receiving debts from the bank. This transaction must adhere to Islamic principles, ensuring it is conducted fairly and transparently. Lastly, the issuance of electronic money involves clearly defined loans with specific repayment terms during transactions made with electronic money.

Islamic scripture supports the permissibility of Qardh contracts, specifically Surah Al-Baqarah, verse 245, which states, "Whoever lends to Allah in a good way, Allah will multiply his return by a lot. Allah is in control of sustenance and prosperity, and it is to Him that all will return." This verse underscores the virtue of lending and the expectation of reward from Allah for such acts.

In electronic money transactions, the wadi'ah contract is a foundational mechanism that aligns with Islamic finance principles. In this arrangement, the entrusted party (quaddie) deposits cash or assets with the depositing party (mustard) based on mutual trust. This relationship is crucial, as it emphasizes the ethical dimensions of financial dealings, which are central to Islamic teachings.

The process begins with depositing cash into a nominal amount of electronic money, facilitated through a server or chip by the issuer. The holder can then access this electronic money for various transactions, including payments to merchants. The wadi'ah contract is characterized by several key pillars: the muwaddi' is the party that deposits the assets or funds. At the same time, the mustawda' is the party that receives the deposited assets, typically the bank or electronic money issuer. The wadi'ah bih refers to the actual assets or funds that are deposited, and the contract outlines the terms and conditions of the deposit.

These components are essential for the validity of the wadi'ah contract, ensuring that all parties understand their rights and responsibilities. In the case of electronic money, the mechanism of transferring funds as the value of the electronic currency between the holder and the bank exemplifies how these principles are applied in practice. This framework facilitates the efficient use of electronic money and ensures that transactions are conducted in a manner consistent with Islamic values, promoting fairness, transparency, and trust. By adhering to the principles of Qardh and wadi'ah, electronic money operators can foster a financial environment that respects ethical standards and enhances the overall integrity of financial interactions.

The Role of QRIS to improve the performance of MSMEs

Regarding the role of QRIS, one MSME owner (Mr. Yudi, owner of a burger outlet) said "QRIS simplifies the payment process for customers and reduces the time we spend counting cash. It also helps us reduce transaction errors and speed up financial recording." Interview with Mr. Hasan (MSME Restaurant) said, "The use of QRIS makes it very easy for us and customers. Payments are faster and customers don't need to carry cash. It also makes it easier for us to manage daily transactions."

An interview with a food stall customer named Mrs. Lina, said that "QRIS is very helpful, especially when I don't carry cash. Payments are faster and safer. I also feel that transactions are more transparent." Interview with Accessories Online Business Owner (Muliana) stated that "with the QRIS payment, it is very helpful and we are no longer afraid of counterfeit money when buying and selling transactions."

The interview results show that the use of QRIS has a significant positive impact on the performance of MSMEs in Tanjung Balai. MSME owners report that QRIS speeds up the payment process and reduces transaction errors, leading to better operational efficiency. In burger outlets and food stalls, QRIS helps with financial record keeping and increases customer satisfaction by making cashless transactions easier. Increased customer satisfaction is seen from reports that customers transact more frequently and feel more comfortable with the fast and secure payment system.

QRIS plays an important role in improving the performance of MSMEs in Tanjung Balai by introducing convenience and efficiency in the transaction process. By adopting QRIS, MSMEs can reduce reliance on cash and speed up the payment process, leading to improved operational efficiency. Its use simplifies financial recording and minimizes errors in transactions, thus assisting MSME owners in better financial management. QRIS implementation also increases customer satisfaction, as transactions become faster and more practical, which in turn encourages customers to make more frequent purchases.

In addition to the operational benefits, QRIS supports Shariah principles by providing a transparent and fair payment system, reducing the potential usury associated with cash transactions. This is in accordance with Islamic economics' demand for fairness and transparency in business transactions. With QRIS in place, MSMEs in Tanjung Balai not only benefit from increased efficiency and customer satisfaction, but also ensure that their business practices are aligned with sharia principles, which enhances their reputation and consumer confidence in their business.

Discussion

Implementing QRIS in Tanjung Balai has significantly transformed the operational landscape for micro, small, and medium enterprises (MSMEs). By facilitating quick and easy digital payments, QRIS enhances operational efficiency and customer satisfaction, making it an essential tool for modern business practices. One of QRIS's primary advantages is its ability to streamline transactions. MSME owners have reported that the QRIS system accelerates the payment process, allowing customers to complete transactions by simply scanning a QR code with their mobile devices. This not only reduces the time spent on cash handling but also minimizes the potential for errors associated with cash transactions, thereby improving overall business efficiency. Furthermore, QRIS's automated nature helps to reduce transaction errors. With digital records of each transaction, MSME owners can maintain accurate financial records, simplifying financial management and enhancing the reliability of financial reporting. This accuracy is crucial for small businesses that may not have extensive accounting resources.

Customer satisfaction has also seen a notable increase with the adoption of QRIS. The convenience of cashless transactions appeals to customers who appreciate the speed and ease of making payments without the need to carry cash. This improved shopping experience encourages repeat visits and fosters stronger relationships between customers and MSMEs. However, the transition to QRIS is not without its challenges. Some MSMEs face initial technical difficulties and issues with unstable internet connections, which can disrupt the transaction process and lead to customer dissatisfaction. Additionally, setting up the QRIS system and training staff can require significant time and resources. To address these challenges, it is essential to provide ongoing support and training for MSME owners and employees. This will ensure they can effectively utilize QRIS and overcome any technical barriers.

From an Islamic perspective, QRIS aligns well with Shariah principles. It promotes a transparent and fair payment system that mitigates the risks of usury and uncertainty often associated with cash transactions. The system embodies core Islamic values, including justice, transparency, public welfare, avoidance of usury, local economic empowerment, and reducing cash abuse. In conclusion, the integration of QRIS in Tanjung Balai enhances the operational capabilities of MSMEs and aligns with Islamic economic values, promoting fairness, transparency, and community welfare. Continued support and training will be crucial in overcoming initial challenges and ensuring the long-term success of QRIS in the region.

To maximize the benefits of QRIS, MSMEs require proper training and technical support. This training should address various technical and practical needs while anticipating potential challenges during implementation. Key components of the training include technical skills, digital financial literacy, customer service improvement, compliance and security, and business strategy development. Inadequate training can lead to several negative consequences, such as slow adoption of QRIS, low operational efficiency due to technical errors, missed business opportunities, increased vulnerability to security risks, and decreased customer satisfaction.

To implement effective training strategies, MSMEs can consider live training through interactive workshops or seminars at the local level, providing access to online materials such

as video tutorials and digital guides, partnering with banks or fintech companies for free or subsidized training, and establishing accessible hotlines or help centers for quick resolution of technical issues. By investing in comprehensive training, MSMEs can fully leverage QRIS to enhance operational efficiency, expand their market reach, and improve customer service while minimizing risks that could impede their growth.

Conclusion

The perceptions of using QRIS to enhance the performance of micro, small, and medium enterprises (MSMEs) in Tanjung Balai are generally very positive. QRIS offers convenience for transactions and financial management, leading to increased operational efficiency and reduced errors in record-keeping. MSME owners have reported higher customer satisfaction and increased transaction volumes. In contrast, customers value the convenience and speed of the payment process. Although there are some technical challenges and a need for training, QRIS is proving to be an effective tool for improving business performance. It aligns with Sharia principles, providing significant benefits to MSMEs and their Tanjung Balai customers. The impact of QRIS on MSMEs' performance is substantial, as the system simplifies transactions, decreases reliance on cash, and enhances operational efficiency. By utilizing QRIS, MSMEs can manage their finances more effectively and minimize transaction recording errors, resulting in improved customer satisfaction and higher transaction volumes. Additionally, QRIS supports Sharia principles by offering a transparent and fair payment system, making it a valuable resource for fostering the growth of MSMEs while ensuring adherence to Islamic economic values.

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