

Effect of use of non - cash payment in the digital era of business

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ABSTRACT

Study This aim For know How influence use QRIS cashless payments to entrepreneur in the digital age. It is important to conduct this research so that we can find out whether promoting the use of digital money is appropriate. Methodology research used, with _ approach descriptive quantitative. Sample in study This consists of 110 respondents with use technique data collection with spread questionnaire via Google forms. Statistical data processing techniques done with using (SPSS). Found that impactful use of digital QRIS significant for traders. 75.4 % Implications of Actor Results Use of QRIS for Empowerment Entrepreneurs. Because matter This make it easy for do transaction consumer.

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1. Introduction

As the world enters the era of the Covid-19 pandemic, the Rockefeller Foundation assesses circumstances world economy. “ Even developed countries swept by the global epidemic that has been killed 8 million people, mostly from them, and infect about 20% world population only in time seven month. They are adults healthy youth. Epidemics also have effect turn off on the sector economics : Network worldwide supply is disrupted and the movement of people and products international slow down (Rockefeller, 2010). The Covid-19 pandemic has influence economy all countries including Indonesia. Entrepreneur capable absorb power Work in significant amount and give _ significant contribution _ to GDP. Office of Cooperatives and Small and Medium Enterprises claim that business can absorb power Work up to 119 million people or 97 percent of the total power Work business (Medcom.id, 2021). Business No doubt Again play role important in promote stability Indonesian economy. Business owns three profit as following : First, the business produce goods or service consumer local ; secondly, them avoid import material raw ; and third, they often using own funds than use bank loans (Selvia, 2022). However, remember level growth number of business, competition become the more tight. Many factors must _ noticed and cared for by entrepreneurs so that their business success, for one is satisfaction customer. Satisfaction according to (Kotler, 2019) is feeling like or disappointed someone who appears from compare image to performance / results product service with he hoped. Moment this, the COVID-19 pandemic has change method public interact One each other, limit frequency meeting stare advance and minimize contact physique moment transactions, in particular transaction. Transaction models This possible supported by usage digital payments. Resurrection digital economy in the era of technology and information This and process acceleration inclusion the digital economy in Indonesia, including Indonesia, is strongly supported by developments technology and information latest. one _ method For utilise technology information and expand digital economy is no cash .Practice the will implemented in system payment cashless, with more focus _ big on effort subtraction risk and increase efficiency payment (Paramitha & Kusumaningtyas, 2020). Bank Indonesia is trying increase position as a system regulator payment, incl system free payment, with notice development technology and

potential threats in the digital economy era. Businesses in this era also need a new strategy because the digital era is an era full of competition in new methods (Suleman et al., 2020b). Era 4.0 is a place where every business needs to make new innovations where all businesses go digital (Kotler et al., 2019). This is because everyone is currently carrying out different behaviors from before where their behavior is in accordance with their era (Kartajaya & Marketeurs, 2018).

Because it, business must capable innovate and adapt with fast, incl with adopt a digital business model, to fulfil demands of the times. Moment used, user more tend trust system payment easy electronics used and understood, as well own gauge measuring mark clear users (Daft, 2010). Moment This there are 132 million internet users in Indonesia (Kasali, 2018). The fintech sector (financial technology) is trying maximizing potency the with offer various solution easy finance customers For access various service finance. Go-Pay, Ovo, Funds and products similar digital finance other is for example. QRIS is also used as method payment alternative (Setiawan & Mahyuni, 2020).

Development Main Bank Indonesia (BI) and the Association System Indonesian Payments (ASPI) is QRIS, which aims For create system more payment fast, simple and centralized For supervision regulations (Paramitha & Kusumaningtyas, 2020). Starting January 1, 2020, electronic money server -based, digital wallet (e-wallet), and mobile banking are used. QRIS (Quick Response Indonesian Standard) is QR codes used at events. This digital payment process own Lots profit for merchants or retailers as well public general . QRIS by effective offer alternative free payments (Goleman, et. al, 2018). Moment use QR code generalt, provider products and services (sellers) do not can own different QR codes from different publishers. Good For business nor consumers, using QRIS have become nice trend _ lately this . According to Bank Indonesia, the amount 190,706 QRIS users, up 47% from 22 March 2022; Trader reached 333,992; This in accordance with an increase of 26%; Small and Medium Enterprises (UKM) reached 685,328; This increase by 125%; There are 2,603 businesses micro, small , and medium (MEME); This increase by 9%; and donations from merchants as many as 9,288; that is enhancement by 132 percent. (Silalah et al., 2022). Temporary Therefore, Bank Indonesia (BI) targets up to 15 million business Already migrate to the Quick Response Indonesia Standard (QRIS) in 2022. BI encourages expansion digitization business as part from initiative This For attract BUSINESS and business new For participate in the Indonesian National Pride Movement (Pracooyo et al., 2022). According to BI, the availability of business data is still be one _ challenge growth the business also accelerated with QRIS help so possible business increase inclusion economics and finance nationally (Sihaloho et al., 2020). The role of the new payment method can be an alternative that can be offered to benefit consumers because it is easy to make the payment process (Suleman et al., 2022)(Suleman et al., 2020a).

Performance Business uses QRIS service in his shop because more efficient in handle transaction cash, especially during a pandemic moment this. Many companies are participating in the Proud National Movement For Indonesia with a more digital treatment and registration process good (Pracooyo et al., 2022). According to BI, the availability of business data is still be one _ challenge business's growth will be accelerated with QRIS assistance so that business can increase inclusion economics and finance nationally (Sihaloho et al., 2020) (Limbu et al., 2012) (Suleman et al., 2022). Use the QRIS app in business, in particular in connection with use QRIS application as tool payment in transaction business. Method payment Qris cashless makes it easy business small For do business. Based on above description, problem _ in study This must found Have businessman using QRIS as tool transactions in the digital age? and how use cashless QRIS payments will impact on entrepreneurs in the digital age. In this research, it is expected to be able to find out how the influence of using non-cash payments in the digital business era.

2. Research Method

Study This combine approach quantitative with methodology descriptive. Study descriptive aim For give summary from topic researched and looked at How linkages variable research (Rusmayanti, DS & Agustin, S., 2021). For see How impact use payment QRIS non-cash to BUSINESS actors in the Village Tuban Regency Badung during the New Normal period. Besides technique taking sample, research This use random sampling method, ie non-probability sampling method. Study This use One variable free and one variable bound. Use of QRIS as variable free (X) and COMMERCIAL actors as variable bound (Y). Study This in line with study Hutabarat (2022) that QRIS use has an impact significant to satisfaction farmer. Taking sample done with spread questionnaire online using Google forms. Link survey Then distributed online to _ group more respondents _ big. Population study This is trader city Badung . Based on data from KUSAHA (Micro, Small and Medium Enterprises Cooperative Service), there are 8,662 BUSINESS actors in the city Badung. Then calculation amount sample required _ use formula Slovin on publication Palupi, Hartati &

Sofa (2022) with a 10% margin of error, namely : 98.85, Based on the above calculation, size sample is 98.85 and rounded up to 100 respondents closest For its application. So that No not enough of 100 valid and complete questionnaires distributed and collected until stage analysis. Trust Studies about collect accurate and reliable data ensured _ with careful design (Brace, 2008). Response score counted according to Likert scale. On a scale of 1 (not at all agree), 2 (no agree), 3 (neutral), 4 (agree) and 5 (agree), answer respondent classified with evaluation degrees (strongly agree).

Statistical data processing done with using s (SPSS) version 22.0. Before spread questionnaire, pre - tested twenty _ non sample respondents For ensure validity and reliability questionnaire research used, ie . _ device test . _ Test instrument consisting _ of validity test and reliability test carried out in the pre-test. Deep data analysis techniques study This done with using the assumption test classical and hypothesis testing. Hypothesis test classic includes normality test, multicollinearity test , and heteroscedasticity test. Hypothesis test covers analysis multiple linear regression, certainty test (R2), partial T significance test, and simultaneous F significance test .

3. Results And Discussions

Study This study about impact application free QRIS payments to u perpetrators business in the digital age. Based on instrument test results, no not enough of 15 valid and reliable items so that possible deployment questionnaire to respondent. After questionnaire disseminated and data collected, tested the hypothesis classic For know whether the data is normal or no, so the regression model can used and continued to stage testing next.

Kolmogorov-Smirnov normality test show mark significant 0.200 or more big of 0.05 which indicates that the data is normally distributed and tested can next to stage next.

Table 1. Results Test Multicollinearity Coefficients^a

Model	Unstandardized Coefficients		standardized Coefficients		t	Sig.	Collinearity Statistics	
	B	std. Error	Betas				tolerance	VIF
1 (Constant)	58.864	4.479			13.142	.000		
User QRIS	.147	.068	.210		2.232	.032	1,000	1,000

a. dependent Variables: Perpetrator BUSINESS

Based on table 1, the multicollinearity test results show that the value tolerance more big from 0.1 And mark VIF more small from 10. Matter This shows that the regression model has no signs of multicollinearity or there is no relationship between the independent variables, enabling the regression model For used and continued.

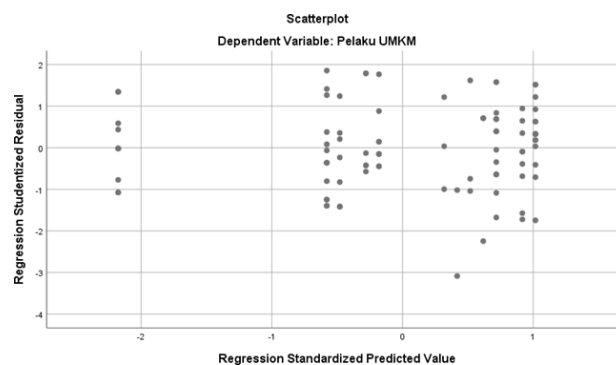


Figure 1. Chart Scatter plots

Clear from Picture 1, chart Scatter plots that dot, dot, dot on chart randomly distributed on the X and Y axes and above and below zero. Matter this shows that there are no signs of heteroscedasticity, so it can be concluded that model regression can used For evaluate impact use payment QRIS cashless for perpetrator effort.

Table 2. Results Test Linear Regression Double Coefficients^a

Unstandardized	standardized
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Model	Coefficients		Coefficients		t	Sig.
	B	std. Error	Betas			
1 (Constant)	58,854	4,478			13.142	.000
User QRIS	.147	.068	.211		2.132	.036

a. dependent Variables: Perpetrator BUSINESS

The regression equation model is $Y = 58.854 + 0.146X + e$ from table 2. Based on the regression coefficient, the increase in the QRIS user variable is one unit resulted in an increase in business actors of 0.147.

Table 3. Results Test Coefficient Determination (R2)

Model Summary				
Model	R	R Square	adjusted R Square	std. Error of the Estimates
1	.211 ^a	.754	.065	6.81213

a. Predictors: (Constant), User QRIS

The results of the coefficient of determination according to Table 3 produce an R-squared value of 0.754. These results indicate that in the new normal period, QRIS non-cash payments affect transactions 75.4% of the time. Other factors not discussed in this study contributed 24.6%.

Table 4. Test results Significance Q

Model	Unstandardized Coefficients		standardized Coefficients		t	Sig.
	B	std. Error	Betas			
1 (Constant)	58,854	4,478			13.142	.000
User QRIS	.146	.068	.211		2.231	.036

a. dependent Variables: Perpetrator BUSINESS

The variable using QRIS(X) has a t-score value of 2.231 > t-table of 1.984 and a significance value of 0.000 ± 0.05, based on the results of the partial t test Table 4 has a significant effect.

Table 5. Results Significance Test F ANOVAa

ANOVA ^a						
Model		Sum of Squares	df	Means Square	F	Sig.
1	Regression	210,885	1	210,885	4,544	.036 ^b
	residual	4547705	98	46,405		
	Total	4758590	99			

a. dependent Variables: Perpetrator BUSINESS

b. Predictors: (Constant), User QRIS

Table 5 shows that F count is 4.544 > F table is 3.94 with a level significance 0.036 < 0.05 indicates that the QRIS implementation variable (X) has a moderate effect big on the offender Effort (Y).

4. Conclusion

Provide Research results This show that using QRIS cashless payments influence entrepreneurs in the new normal era. Variable independent own coefficient positive showing that player business increase when variable independent use of QRIS increases. Research results This capable identified 75.4% influencing factors use of QRIS for increase efficiency perpetrator business, while the remaining 24%. No including in study this. According to study Hutabarat (2022) exists significant correlation between use of QRIS by perpetrators effort. Research results study. This about the use of QRIS in the era of normal entrepreneurs is consistent with findings this. Perpetrator business believe that with using QRIS will be very helpful they complete the transaction process. According to study In this case, there are five influencing factors SME's intention to use QRIS system : (1) perceived benefits, (2) perceived convenience, (3) perceived QRIS understanding ; (4) perception influence external like client, friend close, and celebrity ; and (5) perception challenge related use of QRIS, such as : B. problem internet access / network, cost users, and transaction limits. According to evaluation benefit contractor, QRIS offers various benefits. Using QRIS it seems practical For business from perspective use. Using QRIS it seems practical For business from perspective use. For reach welfare of the perpetrators commercial believe that QRIS limitations do not too powerful and risky Enough low. because That they will continue study.

Get it insight and improve Skills their QRIS management For support business them. Strong inclination _ For using QRIS appears when QRIS is perceived ok. However, ideas raise obstacle reduce intention company For using QRIS. Entrepreneurs and banks or institution other financial apply or currently implementing QRIS must realize implication from study this. Most _ stakeholders interest the economics involved in study This believe that knowledge and experience in using QRIS is very important and because of that try For increase its use in management business. The company's operators also believe that with use QRIS system will more easy in making report finance, because transaction payment can recorded in a manner automatic . QRIS is one _ system payment used _ For sell buy in management business.

Research results this also shows exists profitable and significant relationship _ between use of QRIS and merchants. this _ show height level knowledge and skills society, in particular QRIS COMMERCIAL users, who support decision they For use one _ the fintech product. Research show that convenience use impactful QRIS system significant for entrepreneurs, in line with research Selvia in 2022 which also confirms that system cashless payments are used in the realm culinary city. Research results This support study Ningsih et al. (2021) show that decision using e-money is heavily influenced by convenience usage.

Perpetrator that effort believe that Easy QRIS system used and understood always use QRIS for process payment For their business _ own and operate. On the other hand, entrepreneur choose For No use QRIS system because considered complicated and difficult understood. According to participant in study this, mostly trader always so use system QRIS payments in transaction sell buy at the shop Because considered easy understood and used. Based on summary answer respondent to variable Use of QRIS(X), in part businessman Still Not yet own good knowledge _ about the use of QRRIS, and can showed that businessman Still difficulty For use it For the first time and open One QRIS account is operational in a manner independent via a dedicated website.

Research results This are the perpetrators business that delivers impact positive and significant to digital QRIS implementation. this _ showed from results analysis showing _ that variable free in study This own positive coefficient and its increase increase amount trader. Research results This can identified 75.4 % influencing factors use of QRIS for increase perpetrator effort, meanwhile the rest by 24.6% no entered in study this. Research results This show that Because QRIS use has an impact positive to operational business of entrepreneurs, then company that has using QRIS must more understand method do business with good and right. Besides that, Business that has not Once use direct QRIS service do transaction payment. Then the banking regulator more role active in socialize QRIS and improve QRIS knowledge so that actors unfinished business _ use QRIS right away do it as tool transaction. In study This is perpetrator existing business _ using QRIS is necessary more understand How manage the business with good and true, because the use of QRRIS gives very positive effect for business company. Manufacturer and companies that haven't using QRIS can direct using QRIS as method payment For stepped proceed after development of the digital age. Besides that's a recommendation For study next to do study it's in the neighborhood urban other definitely have _ characteristics different. In study Next, the model can tested with spread questionnaire to group more respondents _ wide For generalization.

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