

Evaluating QRIS Adoption : a pathway to inclusive digital payment for indonesia MSMEs

Fanisa Suseno¹ 

¹State Islamic University Sjech M. Djamil Djambek, Bukittinggi, Indonesia

Abstract. This research evaluates the implementation of the Quick Response Code Indonesian Standard (QRIS) as a vital instrument towards inclusive digital payments for Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. Employing a comprehensive literature review method, this study thoroughly examines the adoption rate of QRIS, identifying driving factors such as support from Bank Indonesia's regulations, collaboration among Payment Service Providers (PSPs), ease of use and interoperability, increased digital literacy, and evolving consumer behavior. Furthermore, the research outlines various challenges faced by MSMEs in its implementation, including limited digital literacy, uneven infrastructure, issues related to the Merchant Discount Rate (MDR), and resistance to changing traditional cash payment habits. The findings indicate that QRIS has significantly impacted MSME financial inclusion through improved transaction recording for better financing access, and enhanced business performance via increased transaction volumes, operational efficiency, reduced security risks, and the ability to analyze data for strategic decision-making. In conclusion, QRIS not only facilitates transactions but also empowers MSMEs to be more competitive and integrated into the rapidly developing digital economy.

Keywords: QRIS, Digital Payments, Financial Inclusion, MSMEs, Indonesia, Digital Transformation.

1. Introduction

The digital transformation has become a primary driving force in reshaping the global economic landscape, and Indonesia, as one of Southeast Asia's fastest-growing digital economies, is no exception to this wave of change. This phenomenon was accelerated by the COVID-19 pandemic, which drastically altered consumer and business behavior, prompting an unprecedented scale of digital technology adoption. In this context, digital payments have emerged as the backbone of the digital ecosystem, facilitating faster, more secure, and more efficient transactions. The emergence of various innovations in digital payment systems, such as digital wallets, internet banking, and e-commerce platforms, has revolutionized how society interacts with money, reducing reliance on cash, and paving the way for broader financial inclusion. This paradigm shift is not merely a trend but a necessity shaping the future of the economy, especially for developing countries like Indonesia with a large population and high smartphone penetration (Zidan, 2022). Therefore, understanding the dynamics and impact of digital payments is crucial for optimizing its economic potential, particularly in supporting the Micro, Small, and Medium Enterprises (MSMEs) sector, which forms the backbone of the national economy. This research will delve deeper into these aspects, providing a comprehensive overview of digital payments' contribution to the economy and MSME inclusion.

MSMEs are the driving force of the Indonesian economy, contributing over 60% of the Gross Domestic Product (GDP) and employing more than 97% of the workforce. However, despite this vast potential, MSMEs often face various challenges, one of which is access to formal financial services, including efficient and affordable payment systems. This limited access hinders MSME growth, making it difficult for them to participate in the expanding digital economy and restricting their market reach. Traditional cash payment methods, which still dominate MSME transactions, often lead to issues of security, efficiency, and accountability (Lisnawati, 2021). Manual record-keeping, prone to errors, and the risk of cash loss become significant operational burdens. Furthermore, cash payments limit MSMEs' ability to conduct transaction data analysis, which is crucial for business strategy development and access to financing from financial institutions. Therefore, modernizing payment systems for MSMEs is no longer an option but an urgent necessity to enhance their competitiveness, operational efficiency, and growth capacity in the digital era (Akhyar et al., 2024).

In an effort to encourage the adoption of digital payments and enhance financial inclusion, Bank Indonesia (BI) launched the Quick Response Code Indonesian Standard (QRIS). QRIS is a standardized QR code payment system that enables non-cash transactions from various payment service providers using a single QR code. This initiative is designed to simplify the payment process for consumers and merchants, cut operational costs, and expand the reach of digital payment services, especially for MSMEs (Rozy, 2023). The main advantage of QRIS lies in its interoperability, meaning one QR code can accept payments from any digital payment application that supports QRIS, eliminating the need for merchants to have multiple QR codes from different providers. Its ease of use and relatively low transaction fees make QRIS a promising tool to accelerate the digital transformation of MSMEs. The implementation of QRIS is expected to be a bridge for MSMEs to enter the digital payment ecosystem, enabling them to transact more efficiently, securely, and integratedly with various financial platforms (Budiman et al., 2024).

The widespread implementation of QRIS in Indonesia has shown positive indications for increasing financial inclusion and transaction efficiency, particularly in the MSME sector. Data indicates a significant increase in the number of MSMEs that have adopted QRIS as a payment method, reflecting good acceptance from business actors. However, beyond the success of adoption, many aspects still need in-depth exploration. MSME digital literacy levels, the availability of supporting infrastructure such as stable internet access, and understanding the long-term benefits of digital payments are crucial factors influencing the sustainability of QRIS implementation (Rozy, 2023). These challenges can vary geographically and by type of MSME business, thus requiring a comprehensive and sustainable approach. Therefore, an in-depth evaluation of QRIS implementation is essential to identify existing barriers, formulate more effective strategies, and ensure that the benefits of QRIS can be uniformly felt by all MSME segments in Indonesia, fostering true financial inclusion (Hadi & Hanani, 2023).

This research aims to comprehensively evaluate the implementation of QRIS as a catalyst for inclusive digital payments for MSMEs in Indonesia. The primary focus of this research is to analyze the QRIS adoption rate among MSMEs, identify factors driving and hindering adoption, and measure the impact of QRIS implementation on MSME business performance, including increased transaction volume, operational efficiency, and access to other financial services. Furthermore, this study will examine MSME perceptions of

QRIS, including its ease of use, security, and system reliability. Thus, this research is expected to provide a holistic overview of QRIS's effectiveness in realizing a more inclusive and sustainable digital payment ecosystem for MSMEs. A deep understanding of these dynamics will form a strong basis for formulating more targeted policies and relevant programs to support MSME development in the digital era.

Methodologically, this research will employ a mixed-methods approach, combining quantitative and qualitative methods to obtain rich and in-depth data. The quantitative approach will involve large-scale surveys of MSMEs in various regions of Indonesia to collect data on QRIS adoption rates, transaction volumes, and other demographic information (Yulianti, 2023). Statistical analysis will be used to identify correlations between specific factors and QRIS adoption rates and impacts. Meanwhile, the qualitative approach will include in-depth interviews with MSME owners, representatives of financial institutions, and other relevant stakeholders. These interviews aim to explore their experiences, perceptions, challenges, and expectations related to QRIS implementation (Wibawa, 2024). By combining these two approaches, this research is expected to present valid, reliable, and comprehensive findings, providing diverse and profound perspectives on the phenomenon studied.

The results of this research are expected to make a significant contribution to various parties. For the government and Bank Indonesia, these findings can serve as a basis for formulating more effective policies in promoting QRIS adoption and increasing MSME financial inclusion. Policy recommendations may include more massive education programs, improved digital infrastructure in remote areas, and incentives for MSMEs adopting digital payments. For MSME actors, this research can provide a better understanding of the benefits and challenges of QRIS, as well as strategies to optimize its use in their businesses. Meanwhile, for financial institutions and payment service providers, the research results can be valuable input in developing products and services that are more relevant and tailored to the needs of MSMEs (Mustagfiroh & Supriyadi, 2024). In addition, this research is also expected to enrich the body of knowledge in the fields of digital economy, payment systems, and MSME development, opening opportunities for further research in the future.

Thus, through a careful and in-depth evaluation of QRIS implementation, this research endeavors not only to identify existing successes and challenges but also to formulate strategic recommendations that can accelerate the realization of a truly inclusive digital payment ecosystem for MSMEs in Indonesia. The ultimate goal is to empower MSMEs, enhance their competitiveness in the global market, and ultimately contribute to a stronger and more sustainable national economic growth. This research is an important step in understanding how digital payment technology, particularly QRIS, can be a vital instrument in promoting financial inclusion and realizing the full potential of MSMEs in Indonesia, which are the backbone of the economy.

2. Methods

The research methodology for this study will be based on a comprehensive literature review. This approach is chosen to gather, analyze, and synthesize information from diverse sources of scientific literature, official Bank Indonesia publications, research reports, journal articles, books, and policy documents related to QRIS, digital payments, financial inclusion, and MSME development in Indonesia (Paramitha & Kusumaningtyas, 2023). The literature search will focus on keywords such as "QRIS," "digital payments,"

"financial inclusion," "Indonesian MSMEs," "MSME technology adoption," and "impact of digital payments." The collected data will be qualitatively analyzed using content analysis techniques to identify main themes, trends, research gaps, and various perspectives on the effectiveness of QRIS implementation in promoting inclusive digital payments for MSMEs. This process will enable the researcher to build a strong conceptual framework, understand the driving and hindering factors of QRIS adoption, and identify the social and economic impacts of its implementation, without the need for primary data collection in the field.

3. Results and Discussion

3.1. QRIS Adoption Rates and MSME Perceptions

Literature reviews consistently show that the adoption rate of QRIS among Micro, Small, and Medium Enterprises (MSMEs) in Indonesia has significantly increased since its launch. Reports and data released by Bank Indonesia consistently indicate an exponential growth in the number of MSME merchants that have implemented QRIS as a payment method. This increase is not only concentrated in major urban areas with better technological access but also demonstrates increasingly widespread penetration into rural and remote areas (Pokhrel, 2024). This phenomenon reflects the success of Bank Indonesia's initiative in promoting the standardization of digital payments and the collective efforts of various parties, including banks and payment service providers, to reach a broader MSME segment. This positive adoption trend is a strong indicator that QRIS has been well-received by most MSME players as a relevant and beneficial tool to support their business operations in the digital era.

One of the key factors behind this successful adoption is MSMEs' positive perception of QRIS. The majority of literature highlights that MSMEs find QRIS offers extraordinary ease in the registration and usage process. The procedure for obtaining QRIS, which can often be done online or through partner banks and payment service providers, is considered relatively simple and time-efficient. Furthermore, the ease of daily operations is a major attraction. MSME merchants are no longer burdened with managing various devices or QR codes from different payment providers. With just one QRIS code, they can accept payments from various digital wallet applications or mobile banking used by customers, simplifying the transaction process at the counter and reducing the potential for human error in record-keeping.

Beyond convenience, efficiency in transaction management is also an aspect highly valued by MSMEs using QRIS. Compared to traditional cash payment systems that require manual counting, physical recording, and security risks, QRIS offers a much more efficient solution. Transactions are recorded digitally, reducing the administrative burden on MSMEs and minimizing the chances of human error or fraud. This efficiency is not just about transaction speed but also about saving time and resources that MSMEs can allocate to focus on other aspects of their business, such as product development or customer service. The increasing digital literacy among MSMEs also contributes to their understanding of these efficiency benefits, encouraging them to shift away from cash payment habits.

The aspect of transaction security is also a significant added value identified from the literature review, contributing to MSMEs' positive perception of QRIS (Burdah, 2022). With digitally recorded transactions integrated with verified banking systems or payment service providers, the risk of theft or loss of cash at the business premises can

be drastically minimized. MSMEs no longer need to worry about storing large amounts of cash, which often becomes a target for crime. This security also includes aspects of accountability, where every transaction has a clear digital trail, facilitating reconciliation and verification processes. This sense of security is very important for MSMEs, especially for those operating in locations with varying security levels.

Overall, the accumulation of ease of use, operational efficiency, and transaction security has formed a very positive perception of QRIS among MSMEs, making it not only a relevant but also an essential tool in their efforts to adapt to the digital economic landscape. This massive adoption is concrete proof that Indonesian MSMEs see QRIS as more than just a payment method; they view it as an empowering solution, allowing them to transact faster, more securely, and more integratedly with the broader financial ecosystem. This is a crucial step towards deeper financial inclusion, where MSMEs can actively participate in the digital economy and enjoy the full benefits of modern payment technology.

3.2. Factors Driving QRIS Adoption in MSMEs

Based on the literature review, several key driving factors contribute to the increased adoption of QRIS among Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. These factors are interconnected and create a conducive ecosystem for MSMEs to transition to digital payments.

3.2.1. Regulatory Support and Bank Indonesia Policies

The most fundamental driving factor is the strong regulatory and policy support from Bank Indonesia (BI). BI has actively promoted and mandated the standardization of QR Code payments through QRIS. This policy not only creates a clear legal framework but also fosters trust among market players, both from payment service providers and MSMEs themselves. Various intensive national campaigns conducted by BI to educate the public and business actors about the benefits of QRIS also play a crucial role (Luh et al., 2025). Non-financial incentives, such as ease of licensing and promotional support for MSMEs adopting QRIS, further accelerate the adoption process. Regulations ensuring interoperability among payment service providers also eliminate fragmentation and simplify choices for MSMEs, so they no longer have to worry about system compatibility.

3.2.2. Collaboration Among Payment Service Providers (PSPs) and Financial Institutions

Close collaboration between Bank Indonesia and various Payment Service Providers (PSPs), including conventional banks, Islamic banks, and fintech companies, has been a very effective driver. The extensive network of PSPs allows QRIS access to be available on various platforms and reach MSMEs in diverse regions. Each PSP has its own customer base and digital ecosystem, and by integrating QRIS, they collectively expand penetration into the MSME market. This cooperation often includes education and onboarding programs specifically targeted at MSMEs, easing their process of registration, activation, and daily use of QRIS in transactions. The availability of support teams from PSPs also provides a sense of security for MSMEs who might be new to digital payments.

3.2.3. Ease of Use and System Interoperability

One of the main attractions of QRIS is its ease of use and interoperability. The "one QR for all" concept significantly simplifies the payment process for both MSMEs

and customers. For MSMEs, they no longer need to have various hardware or print multiple QR codes from different PSPs; a single QRIS code can receive payments from any mobile banking application or digital wallet that supports QRIS (Ahmad Wahyudin, Sudarmiati, 2017). This reduces operational complexity, setup costs, and maintenance. For customers, this convenience means they can use their favorite payment application without having to worry about whether the merchant supports it. This factor significantly reduces technical and perceptual barriers that often hinder the adoption of new technologies among MSMEs, which may have limited resources for technological adaptation.

3.2.4. Increased Digital Literacy and Awareness of Benefits

Along with the times, the increasing digital literacy among the Indonesian population, including MSMEs, has also become an important driver. More and more MSMEs are realizing that digital technology, including digital payments, is no longer just an option but a necessity to remain competitive and relevant in the market (Ma'aru, 2024). Continuous education programs organized by the government, Bank Indonesia, and various other stakeholders have successfully raised MSMEs' awareness of the long-term benefits of digital payments, such as ease of transaction recording, potential access to financing, and operational efficiency. This awareness of benefits motivates MSMEs to proactively seek out and adopt QRIS.

3.2.5. Changes in Consumer Behavior and Non-Cash Payment Trends

The shift in consumer behavior increasingly leaning towards non-cash payments, particularly accelerated by the COVID-19 pandemic, has created demand-side pressure that encourages MSMEs to adopt QRIS. Society is now more accustomed to and comfortable with digital transactions through mobile banking and digital wallets. To meet customer expectations and avoid losing business opportunities, MSMEs feel the need to provide non-cash payment options. When customers seek convenience and security in transactions, MSMEs providing QRIS have a competitive advantage. This trend is not just about convenience but also about hygiene and health, where contactless payments are a preferred option. Strong customer demand acts as a natural catalyst for MSMEs to integrate QRIS into their operations (Andriany et al., 2025).

3.3. Challenges in QRIS Implementation for MSMEs

Although QRIS offers various benefits and has shown positive adoption rates, the literature review clearly identifies significant challenges faced by Micro, Small, and Medium Enterprises (MSMEs) in implementing and optimizing the use of QRIS. These challenges are diverse, ranging from internal aspects of MSMEs themselves to external constraints related to infrastructure and supporting policies. Overcoming these obstacles is crucial to ensure more equitable digital payment inclusion (Ningsih, 2022).

One of the main challenges frequently highlighted is the limited digital literacy and financial understanding among a large portion of MSMEs, especially in rural areas or those managed by older generations less familiar with technology. Many MSME players, although they may have adopted smartphones, do not fully grasp the concept and long-term benefits of digital payments, such as the potential to build a neat digital transaction record for formal financing access (Santika et al., 2022). They might only see QRIS as an instant payment tool without realizing that transaction data can become a valuable "financial report card" for banks or other financial institutions to assess

creditworthiness. This lack of understanding can lead to suboptimal use of QRIS or even resistance to adoption.

A second very important challenge is the uneven availability and quality of digital infrastructure across Indonesia. Although smartphone penetration is high, stable and affordable internet access remains a problem in many areas, particularly outside major cities (Chandra et al., 2024). QRIS transactions heavily rely on smooth internet connectivity. If the signal is unstable or frequently interrupted, the payment process can be hampered, causing inconvenience for both customers and MSMEs, and potentially even aborting transactions. The cost of data packages, which might feel burdensome for MSMEs with thin profit margins, can also be a deterrent. This inadequate infrastructure presents a real physical barrier to inclusively expanding QRIS's reach (Maharani, 2023).

Furthermore, the Merchant Discount Rate (MDR), though relatively low, remains a consideration and sometimes a barrier for some MSMEs. MDR is a fee charged to merchants for each non-cash transaction. For MSMEs with very thin profit margins, any reduction in revenue, no matter how small, can feel significant and affect profitability. Although Bank Indonesia has set favorable MDR rates for MSMEs, the perception that this deduction reduces profits can make some MSMEs reluctant to adopt QRIS or even pass on the MDR fee to customers, which contradicts the goal of efficiency and transparency in digital payments.

Lastly, resistance to change and old habits of using cash remain strong cultural challenges (Safitri, 2025). Many MSMEs, especially those that have been operating for decades, are highly accustomed to cash payment systems and may feel uncomfortable or unwilling to adapt to new technologies. There are also concerns about the perceived complexity of learning a new system or fear of technical errors. Additionally, some MSMEs might still believe that cash transactions offer greater flexibility in daily cash management or even to avoid formal record-keeping. Changing these deeply ingrained mentalities and habits requires continuous educational efforts and persuasive approaches to demonstrate the real and long-term benefits of digital payments.

3.4. Impact of QRIS on Financial Inclusion and MSME Performance

The implementation of the Quick Response Code Indonesian Standard (QRIS) has proven to have a significant transformative impact on the financial inclusion and performance of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia, as revealed by various literature reviews. QRIS is not merely a payment tool but a bridge connecting MSMEs to a broader and more modern financial ecosystem, opening new opportunities that were previously difficult to access (Puspitaningrum et al., 2023).

One of the most crucial impacts of QRIS is its role as a catalyst for financial inclusion. Many MSMEs in Indonesia, especially those in remote areas or those operating on a very small scale, were previously unbanked or underbanked, meaning they had no or limited access to formal banking and financial services. With QRIS, these MSMEs can easily accept digital payments, which automatically record every transaction. This systematic digital transaction recording creates a valid and transparent financial track record, something that was previously difficult for MSMEs relying on cash transactions. This track record becomes valuable "historical data" for financial institutions, making it easier for them to assess MSMEs' creditworthiness for obtaining capital loans or other financing. This is a fundamental step in bringing MSMEs into the formal economic circle.

Beyond financial inclusion, QRIS also has a direct positive impact on MSME business performance. One such impact is the potential for increased transaction volume. By providing easier and faster payment options through QRIS, MSMEs can attract more customers who prefer non-cash transactions (Banjarnahor et al., 2023). This convenience can increase customer satisfaction and encourage repeat purchases. Data from literature reviews often show that MSMEs adopting digital payments, including QRIS, tend to experience more stable transaction growth compared to those still relying entirely on cash. This also expands MSMEs' market reach, enabling them to transact with customers who do not carry cash or who are accustomed to digital payment methods.

From an operational standpoint, QRIS also contributes to increased MSME efficiency. The time-consuming and error-prone processes of manual cash counting, making change, and physical record-keeping can be minimized or even eliminated entirely. This saves valuable time for MSME owners and their employees, allowing them to focus on core business activities, such as customer service or production. Furthermore, reduced security risks are also a significant benefit (Sari, 2024). MSMEs no longer need to store large amounts of cash at their business premises, which reduces the risk of theft or robbery. Digitally recorded transactions also simplify financial reconciliation processes and reduce the likelihood of fraud or accounting errors.

Finally, the ability to analyze transaction data generated from QRIS usage provides MSMEs with valuable insights for more strategic business decision-making. This digital data can be processed to identify customer purchasing patterns, peak transaction times, best-selling products, or even seasonal trends. This information is crucial for MSMEs to optimize marketing strategies, manage inventory, design more effective promotions, or even develop new products that align with market demand. Thus, QRIS not only facilitates payments but also empowers MSMEs with analytical capabilities previously only accessible to large-scale businesses, making them more responsive to market dynamics and more competitive in the digital era.

4. Conclusion

Based on a comprehensive literature review concerning the implementation of QRIS as a path towards inclusive digital payments for MSMEs in Indonesia, it can be concluded that this initiative has demonstrated a significant positive impact in driving digital transformation and financial inclusion within the MSME sector. The adoption rate of QRIS continues to rise, aligning with MSMEs' positive perceptions regarding the convenience, efficiency, and security it offers. Key driving factors such as regulatory support from Bank Indonesia, collaboration among Payment Service Providers (PSPs), ease of use and system interoperability, increased digital literacy, and evolving consumer behavior collectively accelerate this adoption process. Nevertheless, substantive challenges still need to be addressed, including limited MSME digital literacy, uneven digital infrastructure, issues with the Merchant Discount Rate (MDR), and resistance to changing traditional cash payment habits. Despite these challenges, QRIS has proven to deliver a transformative impact by enhancing MSME financial inclusion through improved transaction recording for better financing access, and by boosting business performance via increased transaction volumes, operational efficiency, reduced security risks, and the ability to analyze data for strategic decision-making. Therefore, QRIS stands as a vital instrument empowering MSMEs to be

competitive in the digital era and contributing to a more inclusive and sustainable national economic growth.

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