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The Payment Way of QRIS (Quick Response Code Indonesian Standard) on Consumer Purchasing Decision at MSME Coffee Shop

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Abstract

This study aims to analyze the partial and simultaneous influence of the variable use of QRIS (Quick Response Code Indonesian Standard) on consumer purchasing decisions at the UMKM Coffee Shop in this case the customers` MSMEs (Micro, Small, Middle Entrepreneur) Coffee shop. The type of research used is quantitative research. The number of samples in this study was 363 consumers of MSMES Coffee Shop. The sampling technique used in this study was Non-Probability Sampling with Purposive Sampling method. Data analysis used was descriptive analysis and multiple linear regression analysis. The test tools used were instrument testing, classical assumption testing, and hypothesis testing. The results of multiple linear regression analysis show that the usage of QRIS (Quick Response Code Indonesian Standard) and additionally with the other variables product, price, location, and have a positive and significant influence on purchasing decisions both partially and simultaneously and from Fourth variables independent the show direction positive influence, which means that taller quality products, increasingly competitive price, increasingly strategic location and the more optimal the usage of QRIS, higher decision purchase consumers and This is showing that For increasing decision purchase consumer MSMEs Coffee Shop Kopi Rumah Mantan Gunung Malang Balikpapan must maintains and to improve quality product, set Competitive and fair prices, ensure location still comfortable and strategic, as well as facilitate system easy and relevant payments with digital needs of today 's consumers. The combination from fourth variables This become foundation important in taking decision consumer in choose something product or service.

Keywords: QRIS; Purchasing Decision; Payment.

INTRODUCTION

Indonesia is known as one of the largest coffee producing countries in the world and occupies position third as global coffee producers after Brazil and Vietnam. In line with matter said, the Ministry of Industry in particular active push growth industry coffee processing, both in scale big and For perpetrator business small and medium enterprises (Sayekti, 2024) Data from the Balikpapan City Cooperatives and SMEs Service shows that the number of coffee shops and cafes has experienced average increase of 15% per year in five years (Sari & Wijaya, 2022). Increasing competition tight, no only from fellow local coffee shops but also from international brands that come in to the Indonesian market, requiring MSMEs to develop more strategies innovative and customer-centric (Rahayu & Permana, 2023) and Coffee shop has evolve become more from just place drink coffee, coffee shop become room social, place work, until receptacle actualization style urban life. Growth own coffee consumption in a way national reflected from data from the Central Statistics Agency which recorded an average increase of 8.22% per year in One decade last (Central Statistics Agency, 2024). The number of The population of Balikpapan City by the end of 2024 will reach 757,418 people (Balikpapan City Central Statistics Agency, 2025). the region also active support development sector business creative and culinary, including coffee shop, which is proven from increasing amount licensing business coffee shop in three year (DPMPTSP Balikpapan City, 2023). In a competitive environment This, coffee shop managers need to evaluate its marketing strategy, to maintain its existence and increase decision purchase consumers. Competition prosecute the perpetrators business For No only depend on uniqueness concept, but also strengthens aspect product, price, location, and convenience system payment. In the context of this, deep understanding to factors that influence decision purchase become key in designing relevant and adaptive marketing strategies (Prihatiningtyas & Chasanah, 2022). Along with the development technology, factors convenience transaction payments also become Power pull alone for Consumers. Implementation of QRIS (Quick Response Code Indonesian Standard) by Bank Indonesia has bring revolution in system digital payments. Until first quarter of 2025, the use of QRIS has reach more of 56 million users and 38 million outlet business, some of which big is an MSME (Lavenia, 2025). Use of QRIS in business give opportunity convenience payment so that there is sufficient correlation close between facility payment use QRIS method with decision purchase at a business (Setiawan & Mahyuni, 2020) Purchasing decisions Alone is results of a complex process involving consideration to various element marketing. Understanding on factors that influence decision very important purchase For design more marketing strategies appropriate target. (Hidayat, 2020).

Literature Review

Purchasing decision

Buying decision is actions that involve cognitive processes individual, group, or organization in selecting, obtaining, using, and evaluating product, service, idea, or experience For fulfil needs and wants them (Kotler & Keller, 2015). Buying decision covers all over activity consumers that occur before transaction purchase and use product (Tjiptono & Diana, 2016). Purchasing decision influenced by various factor like condition economics, technology, politics, culture, attributes product, price, location, promotion, evidence physical, people, and processes (Alma, 2018).

QRIS (Quick Response Code Indonesian Standard)

QRIS (Quick Response Code Indonesia Standard) is standard national QR Code payment established by Bank Indonesia for used in facilitate transaction payments in Indonesia, in particular digital payments through electronic money application server-based, digital wallets, and mobile banking. The presence of QRIS allows various Provider System Service Provider QR- based payments (PJSP) can accessible only in 1 QR code. This means that, even though application digital payments used by consumers different, but the shop (merchant) is sufficient provides only 1 QR code (Paramitha & Kusumaningtyas, 2023).

QRIS is standard national QR code for digital payments in Indonesia developed by Bank Indonesia work The same with Association System Indonesian Payment System (ASPI). QRIS is designed For unite various types of QR Codes from organizer system payment for the transaction process become more fast, easy, cheap, safe, and reliable (5M). QRIS was first implemented in a way national since January 1, 2020 (Bank Indonesia, 2019).

MSMEs and Digital Marketing Strategy

Taiminen & Karjaluoto (2015) in their comprehensive research on the use of digital marketing channels in SMEs identified that SMEs face unique challenges in digital marketing adoption, including limited resources, expertise, and strategic focus. However, digital marketing offers significant opportunities for MSMEs to reach a wider market at relatively low cost affordability. Research on SMEs and digital transformation shows that digital organizational culture is an important mediator in the relationship between digital transformation and business model innovation (Alshuaibi et al., 2024). This indicates that MSMEs need to develop internal capabilities to optimize utilization of digital marketing strategies.

METHOD

This research was conducted to consumers who have done purchases at the UMKM Coffee Shop Kopi Rumah Balikpapan, a businesses operating in the food and beverage sector, data collection was carried out through observation and dissemination methods questionnaires to respondents relevant to the research topic. The research object focuses on on variables independent, namely: use of QRIS and 3 variables others who have products, prices and Location as well as One variables dependent, namely decision purchase consumers. By using approach quantitative, that is a research method that aims For explain relationship between variables and testing influence variables independent to variables dependent through testing hypothesis in a way statistics. The population in this study is relatively large, namely as many as 6,448 people, then the determination of the number of samples was carried out use Isaac and Michael's formula with levels error rate of 5% then it can be the sum of the numbers is equal to the sum of the numbers as many as 363 consumers. Data analysis is a process after all data from respondents collected. This process covering grouping data based on variables, data tabulation, and calculation statistics to answer formulation problems and testing hypothesis (Sugiyono, 2020). The stages deep data analysis study This includes:

Instrument Test

Instrument study is tool measurement used For collect related data variables research. So that the results valid and reliable research trusted, instrument must fulfil condition validity and reliability (Sugiyono, 2020).

Validity Test

Validity test aim For know to what extent the items in questionnaire capable measure the variables in question. The test was carried out against 30 respondents early, with r table value of 0.361 at the level significance of 5% (Priyatno, 2017). Validity test in this research This using 30 samples. Testing validity done with involving 30 respondents For ensure that results testing approach normal curve (Sugiyono, 2020).

As for the criteria taking decision For test validity as following:

If r count > r table (0.361) and has a value positive, then the item is declared valid.
If r count < r table (0.361), then the item is declared invalid.

Reliability Test

Reliability test used For measure consistency tool measure, which means measurement the will still consistent or No if questionnaire repeated. Used mark Cronbach's Alpha coefficient as indicators (Priyatno, 2017). criteria taking decision For test reliability as following:

If Cronbach's Alpha > 0.60 then instrument stated reliable.

If Cronbach's Alpha < 0.60 then instrument stated No reliable.

Assumption Test Classic

Assumption test classic required for the linear regression model to meet the requirements BLUE (Best Linear Unbiased Estimator) conditions. The linear regression model is stated Good if No there is multicollinearity, heteroscedasticity, and autocorrelation. For reliable estimates from the regression model, the assumption classic must fulfilled (Priyatno, 2017). Testing assumptions classic includes:

Multicollinearity Test

Multicollinearity Test done For measure whether there is correlation tall between variables independent. In a good regression model, the relationship between variables free should relatively random and not show perfect correlation. Multicollinearity can result in unreliability coefficient correlation and improvement error in a way significant (Priyatno, 2017). Testing method multicollinearity done with compare tolerance value and VIF (Variance Inflation Factor) value. criteria taking decision For test multicollinearity between other:

If the tolerance value > 0.10 and the VIF value < 10, then No happen multicollinearity (good model).
If the tolerance value is < 0.10 and the VIF value is > 10, then happen multicollinearity.

Heteroscedasticity Test

Heteroscedasticity test done For test whether happen inequality variance from the residual. Regression model stated worthy if No there is heteroscedasticity, which is also known as homoscedasticity. The test was carried out with method Glejser, which is run use regression absolute from residuals for test hypothesis For knowing the regression model indicated heteroscedasticity or no (Priyatno, 2017). It was also stated that criteria taking decision For test heteroscedasticity as following:

If the value significance > 0.05 then No happen heteroscedasticity (good model).
If the value significance < 0.05 then happen heteroscedasticity.

Autocorrelation Test

Autocorrelation test done with Durbin-Watson method (DW Test) for know whether happen correlation between residuals, regression model stated Good if the regression model free from autocorrelation (Priyatno, 2017). As for the criteria taking decision For test autocorrelation as following:

DU < DW < 4 - DU, then No There is autocorrelation (good model).
DW < DL or DW > 4 - DL, then There is autocorrelation.
DL < DW < DU or 4 - DU < DW < 4 - DL, then No can concluded.

Analysis Multiple Linear Regression

Analysis multiple linear regression is analysis used For know influence or connection linearly between two or more variables independent to One variables dependent (Priyatno, 2017). The analysis model used in study This is shaped Multiple Linear Regression Analysis This used For know how much big influence variables free that is Product (X_1), Price (X_2), Location (X_3), and QRIS Usage (X_4), against variables bound namely the Purchase Decision (Y). The form equality regression used in the study This according to Sugiyono (2020) is:

$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + b_4 X_4 + e$

Y   = Purchase Decision
a   = Constant
b_1, b_2, b_3, b_4 = Coefficients Regression
X1   = Product
X2   = Price
X3   = Location

X4   = QRIS Usage
e   = Error (Variable outside - model confounding)

Analysis Coefficient Correlation (R)

Analysis coefficient correlation (R) aims For know strength connection between variables independent with variables dependent. In the calculation correlation will obtained coefficient correlation used For know closeness relationship, direction relationship, and means or whether or not connection (Priyatno, 2017). Coefficient Correlation (R) in study This is correlation multiple, is correlation between two or more variables independent to variables dependent. The R value ranges from between 0 and 1, which means If the more approach number 1 then connection will the more strong, but If the more approach number 0 then connection the more weak (Priyatno, 2017).

Analysis Coefficient Determination (R2)

Analysis coefficient determination (R2) is used For know how much big percentage donation influence variables free in a way simultaneously to variables bound (Priyatno, 2017). Analysis coefficient determination (R2) aims For show how much big contribution variables independent in explain variables dependent. Coefficient value determination range between 0 and 1, which means If the R2 value increases approach number 1 then the model explains part big variability of Y, however If the more approach number 0 then variables independent No capable explain variables dependent in a way significant (Ghozali, 2018).

Testing Hypothesis

Hypothesis is statement or suspicion while the proposed as answer on formulation problem research, the truth of which Still need proven through data collection and testing in a way scientific (Sugiyono, 2020). Testing done For prove influence variables independent to variables dependent, good in a way partial and simultaneous.

Test Partial (t-test)

The t-test is also called the coefficient test. regression in a way partial used For know whether each of them variables independent influential in a way significant or No to variables dependent (Priyatno, 2017). The t-test for test the influence of each variable free in a way individual to variables bound, with a = 0.05. Priyatno (2017) stated that criteria taking decision for the t-test as following:

If t count > t table or -t count < -t table and sig < 0.05, meaning variables free in a way partial influential significant to variables tied.
If t count < t table or -t count > -t table and sig > 0.05, meaning variables free in a way partial No influential significant to variables tied.

Simultaneous Test (F Test)

The F test is also called the coefficient test regression in a way together used For know whether all variables independent in a way together or simultaneous influential in a way significant or No to variables dependent (Priyatno, 2017). F test for test influence all variables free in a way together to variables bound, with a = 0.05. Priyatno (2017) stated that criteria taking decision for the F test as following:

If F count > F table and sig < 0.05, it means variables free in a way together influence variables tied.
If F count < F table and sig > 0.05, it means variables free in a way together No influence variables tied.

RESULTS AND DISCUSSION

Based on A total of 363 consumers Coffee Shop Kopi Rumah Former Branch of Gunung Malang Balikpapan has become sample in study this and represents diverse characteristics demographic characteristics respondents refers to attributes or variables that describe profile participating individuals in research, which can influence perception,

response, and behavior they to object of research available stated Conclusion as following; Based on results analysis statistics that have been done, known that variables Product (X1), Price (X2), Location (X3), and QRIS Usage (X4) have influence significant on Consumer Purchasing Decisions (Y) in MSMEs Coffee Shop Kopi Rumah Mantan Branch Gunung Malang Balikpapan, good in a way partial and simultaneous. Fourth variables independent the show direction positive influence, which means that the more tall quality products, increasingly competitive price, increasingly strategic location, and the more optimal the use of QRIS, the more the more high decision purchase consumers. Findings This support hypothesis that has been formulated previously and show that decision purchase No only influenced by one factors, but rather is results interaction from various factor mutual marketing complete. As for the discussion more carry on about the influence of each variable to decision purchase consumer explained as following: Variables Product (X 1) in statistics own influence positive and significant on Consumer Purchasing Decisions (Y) in MSMEs Coffee Shop Kopi Rumah Mantan Balikpapan. This proven with significant t - value and value significance below 0.05. Influence positive This show that the more Good quality the products offered, then the more high decision purchase consumers. Products proven give contribution significant in push decision purchase consumer. Coefficient positive regression signify that the more tall perception positive to product, then the more strong trend consumer For do purchase. Quality product become Power pull main consumers who do not only considering taste, but also visuals, consistency of taste, innovation variants, as well as design packaging. Based on indicators product like shape, customization, quality, style, and design, the majority consumer give strongly agree response, which means that consumer evaluate products offered has in accordance with preferences and needs they. Based on observation of UMKM C offee Shop Kopi Rumah Mantan Balikpapan offers various interesting signature menu variants as well as drink with local and modern flavors, accompanied by with aesthetic presentation. In addition, the display product packed in receptacle increasingly contemporary increase Power pull products in the eyes consumers. Quality products This be one of reason strong Why consumer do purchase repeated. Research This in line with study previously by Azka and Astuti (2023) and Priyanto and Hasmarini (2023) stated that that product own influence significant to decision purchase. Price Variable (X2) in statistics influential positive and significant on the Purchasing Decision (Y) of Consumers of the UMKM Coffee Shop Kopi Rumah Mantan Balikpapan. This proven with significant t - value and value significance below 0.05. Influence positive This indicates that the more consumer feel set price in accordance with the quality and benefits they provide get, then decision purchase will increased. Prices are one of the element most important in form perception mark consumer. Coefficient positive and significant regression show that determination the right price will push improvement decision purchase. Consumer tend behave rational in evaluate suitability between price paid with benefits obtained. If the price considered fair, reasonable and proportional to quality, then consumer feel more believe self For buy, even do purchase repeat. Based on indicator affordability, suitability price with quality, power competitiveness and suitability price with benefits, majority respondents give response positive to prices in UMKM Coffee Shop Kopi Rumah Mantan Balikpapan. Based on observation field, UMKM Coffee Shop Kopi Rumah Mantan applies a pricing strategy medium that can accepted by various circles, especially generation young and workers. Price offered assessed comparable with quality of taste, service and atmosphere the space provided. The choice is available varying prices make consumer from various background behind economy feel comfortable For buy without worry will too high a price high. Location variable (X3) in statistics influential positive and significant on Consumer Purchasing Decisions (Y) at the UMKM Coffee Shop Kopi Rumah Mantan Balikpapan. This proven with significant t-value and value significance below 0.05. Location becomes the most dominant variable in influence decision purchase, as indicated by the value coefficient determination the highest partial. This is confirm that aspect geography and convenience access own vital role in push consumer For come and do purchase. Strategic and easy location accessible capable increase frequency visit, give comfort, and strengthen perception consumer to credibility effort. This is proven with significant t-value and value significance

below 0.05. In the digital era, the ease of payment is factor determinant new in behavior consumers. QRIS as method non- cash payments proven give influence positive and significant to decision purchase. This is shown by the results testing significant statistics and support strong from response majority of respondents state that they feel helped with convenience and speed transaction use QRIS. Variables Product (X1), Price (X2), Location (X3), and QRIS Usage (X4) in together influential positive and significant on Consumer Purchasing Decisions (Y) at the Kopi Rumah Mantan Coffee Shop, Gunung Malang Branch, Balikpapan. This proven with the calculated F value is far more big from the F table and significance below 0.05. The coefficient value determination (R^2) also shows number 0.977 which means fourth variables This in a way together capable explains 97.7% of the variables decision purchase, the rest 2.3 % is influenced by other factors outside this model. This is show that For increase decision purchase consumer MSMEs Coffee Shop Kopi Rumah Mantan Malang Balikpapan must maintain and improve quality product, set Competitive and fair prices, ensure location still comfortable and strategic, as well as facilitate system easy and relevant payments with digital needs of today 's consumers. The combination from fourth variables This become foundation important in taking decision consumer in choose something product or service.

CONCLUSION

From the discussion on can withdrawn conclusion based on the hypothesis test that has been done as following:

The use of QRIS has influence positive and significant to decision purchase consumers at UMKM Coffee Shops;

Product own influence positive and significant to decision purchase consumers at UMKM Coffee Shop;

Price has influence positive and significant to decision purchase consumers at UMKM Coffee Shops; and

The location has influence positive and significant to decision purchase consumers at UMKM Coffee Shops.

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