

UMKM Reactions to QRIS Payment Digitalization from the Perspective of Pancasila Values

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Abstract: : This study examines the reactions of micro, small, and medium enterprises (MSMEs) to the digitalization of payments through QRIS (Quick Response Code Indonesian Standard) using the perspective of Pancasila values. The results of the study indicate that some MSMEs responded positively due to the ease of transactions, increased business professionalism, and market expansion. However, there were also negative reactions in the form of cost constraints, limited digital literacy, and concerns about data security. Analysis based on the five principles of Pancasila emphasizes that digitalization must be carried out with ethics and honesty (the first principle), inclusiveness and civility (the second principle), strengthening national economic unity (the third principle), providing space for participation and deliberation for MSMEs (the fourth principle), and ensuring fair distribution of benefits (the fifth principle). Thus, digitalization of payments through QRIS is not only an instrument of economic modernization, but also a vehicle for realizing social justice and a spirit of nationalism in accordance with the ideals of Pancasila.

Keywords : *Qris And UMKM*

Abstrak: Penelitian ini membahas reaksi pelaku usaha mikro, kecil, dan menengah (UMKM) terhadap digitalisasi pembayaran melalui QRIS (Quick Response Code Indonesian Standard) dengan menggunakan perspektif nilai-nilai Pancasila. Hasil kajian menunjukkan bahwa sebagian UMKM merespons positif karena kemudahan transaksi, peningkatan profesionalitas usaha, dan perluasan pasar. Namun, terdapat pula reaksi negatif berupa kendala biaya, literasi digital yang terbatas, serta kekhawatiran terhadap keamanan data. Analisis berdasarkan lima sila Pancasila menekankan bahwa digitalisasi harus dijalankan dengan etika dan kejujuran (sila pertama), inklusif dan berkeadaban (sila kedua), memperkuat persatuan ekonomi nasional (sila ketiga), memberi ruang partisipasi dan musyawarah bagi UMKM (sila keempat), serta memastikan distribusi manfaat yang adil (sila kelima). Dengan demikian, digitalisasi pembayaran melalui QRIS tidak hanya menjadi instrumen modernisasi ekonomi, tetapi juga wadah untuk mewujudkan keadilan sosial dan semangat kebangsaan sesuai cita-cita Pancasila.

Kata kunci: *Qris Dan UMKM*

Introduction

The development of digital technology in the modern era has brought significant changes to various aspects of life, including the economy. One concrete manifestation of this transformation is the digital payment system QRIS (Quick Response Code Indonesian Standard), designed to facilitate cashless transactions throughout Indonesia. For micro, small, and medium enterprises (MSMEs), QRIS is expected to be a tool that can increase transaction efficiency, expand markets, and strengthen competitiveness amidst the development of the digital economy. (Listiawati et al., 2022)

However, MSME reactions to the implementation of QRIS have shown mixed dynamics. Some businesses have welcomed it enthusiastically due to the perceived convenience, transparency, and professionalism it brings to business activities. On the other hand, some MSMEs face various obstacles such as limited digital literacy, additional operational costs, unequal internet access, and concerns about data security and the potential for fraud. This situation raises questions about the extent to which digitalization through QRIS truly provides equitable benefits to all MSMEs. (Permana, n.d.)

In the context of the Indonesian nation, it is important to view this phenomenon through the perspective of Pancasila values. Pancasila is not only the foundation of the state but also a guideline for every aspect of development, including the digital economy. By examining the reactions of MSMEs to the digitalization of QRIS payments from a Pancasila perspective, we can examine how the implementation of this technology aligns with the principles of social justice, humanity, unity, deliberation, and moral values in national life.

Therefore, this study aims to analyze MSME reactions to the use of QRIS using a Pancasila value approach. This is expected to provide a comprehensive picture of the opportunities, challenges, and solutions that align with the ideals of the Indonesian nation.

Research Method

Research Location and Subjects

This research was conducted in Banyumas Regency, focusing on Micro, Small, and Medium Enterprises (MSMEs) that have used the Quick Response Code Indonesian Standard (QRIS) digital payment system and those that have not. This location was selected based on the consideration that Banyumas is one of the regions with a relatively rapid growth rate of non-cash transactions, particularly in the micro-commerce sector (Bank Indonesia, 2023). Based on data from the Bank Indonesia Purwokerto Representative Office, the QRIS adoption rate in this region continues to increase annually in line with the intensification of the regional economic digitalization program.

Informant Selection Method

The informants in this study were selected using purposive sampling, a sampling technique based on specific considerations (Sugiyono, 2021). This technique was chosen because it allowed the researcher to select informants deemed to have the best understanding of the phenomenon being studied. The informants involved were residents of Banyumas and had direct experience in transaction activities using and without QRIS.

In this study, two primary informants were a fried rice street vendor and a grocery store owner, both operating in the Banyumas area. These two informants were selected because they represent two types of MSMEs with different characteristics, yet both are part of the microeconomic ecosystem impacted by the digitalization of payments.

Data Type and Source

The data used in this study is primary data, obtained directly from the source through in-depth interviews and field observations (Moleong, 2019). The interviews were conducted semi-structured to allow researchers to gather more flexible information, particularly regarding the informants' experiences, perceptions, and reactions to the use of QRIS in daily transactions. In addition, direct observations were conducted to strengthen the interview results and provide a concrete picture of how the digital payment system is implemented in the field.

Data Analysis Technique

The data obtained from the interviews and observations were analyzed using a qualitative descriptive approach, which involves organizing and interpreting the data in narrative form to systematically describe the observed phenomena (Miles, Huberman, & Saldaña, 2014). This analysis was conducted through three main stages: data reduction, data presentation, and conclusion drawing.

The results of the analysis are presented in a narrative format that illustrates public attitudes, understanding, and reactions to the implementation of QRIS digital payments among MSMEs in Banyumas. Researchers also identified driving and inhibiting factors in the adoption of this digital payment system, including technological, social, and economic factors.

Results and Discussion

Based on interviews with two informants: a fried rice street vendor and a grocery store owner in the Banyumas area, it emerged that the use of QRIS (Quick Response Code Indonesian Standard) is beginning to be recognized and utilized by some MSMEs, although the level of adoption varies.

Grocery stores that have used QRIS stated that this digital payment system simplifies transactions, especially when customers don't carry cash. They feel

transactions are faster and safer because they eliminate the need for change. Furthermore, sales records are more organized because they are automatically recorded in the bank's app.

Meanwhile, a fried rice vendor who has not yet used QRIS stated that he does not yet fully understand how the digital payment system works. He feels that using QRIS is still complicated because it requires a smartphone and a stable internet connection. However, he also acknowledged that many young customers are starting to prefer paying with QRIS over cash. Overall, the research results indicate that some MSMEs in Banyumas have begun to embrace digital payments, but barriers remain in terms of digital literacy, limited devices, and trust in cashless systems.

Strengthening Pancasila Values in MSME Perceptions through Student Support. Students, as the nation's future generation, play a crucial role in upholding and actualizing Pancasila values amidst the digitalization of the economy. Strengthening Pancasila values through students is crucial because they are agents of change capable of channeling the spirit of nationalism and social justice into practical practices, including supporting the implementation of digital payments such as QRIS. In this context, students can act as digital literacy mentors for MSMEs in their local communities. Through community service activities, community service programs (KKN), or campus community participation, students can help MSMEs understand the benefits, how to use them, and the security of transactions using QRIS.

This step aligns with the second and fourth principles of Pancasila, namely, just and civilized humanity and democracy guided by the inner wisdom of deliberation. Furthermore, students also need to instill the values of honesty and digital ethics in the use of financial technology, as embodied in the first principle, Belief in the One and Only God. Digital ethics is a crucial foundation to ensure that technological transformation does not alienate society from moral values and social responsibility.

Through an inclusive attitude, mutual cooperation, and concern for small business owners, students help realize the third and fifth principles of Pancasila, namely the unity of Indonesia and social justice for all Indonesians. In this way, strengthening Pancasila values does not stop at the theoretical level, but is realized through students' concrete actions in building a just and civilized digital ecosystem.

Findings of a Literature Study on QRIS Implementation. Previous research has shown that QRIS implementation for MSMEs provides tangible benefits in terms of transaction efficiency and expanded market access. For example, a study by Misfah Muslimawati (2024) found that MSMEs in Abepura District, Jayapura City, stated that the use of QRIS facilitated transactions, expanded market access, and increased financial transparency. However, the study also noted obstacles such as uneven technological infrastructure and low digital literacy.

Furthermore, a study by Iza Zakiah Balqis et al. (2024) showed that the level of financial literacy and ease of use of the QRIS system significantly influenced the income of MSMEs in Pontianak. This means that non-technical aspects such as financial understanding also determine the success of QRIS adoption. Furthermore, research by Mutiara Sari et al. (2024) discussed the potential of QRIS in increasing the competitiveness of MSMEs in Indonesia. They highlighted that the success of QRIS is not only determined by technical ease, but also by how services and education are provided to small business owners to ensure the system is truly inclusive.

Based on the series of studies above, two important points can be seen: (1) QRIS has strong potential to improve MSME performance, especially in terms of efficiency and market access; (2) successful implementation is greatly influenced by supporting aspects such as digital literacy, infrastructure access, and understanding the system's value and benefits. In other words, even if the technology is available, without the support of social context and business actor readiness, its adoption can be limited or not optimal.

Conclusion

Based on the results of research conducted on MSMEs in Banyumas Regency, it can be concluded that digitalization of payments through QRIS brings both positive impacts and challenges for businesses. Most MSMEs experience benefits in the form of ease of transactions, time efficiency, and increased business professionalism. However, obstacles remain, such as limited digital literacy, additional operational costs, and concerns about data security and technology access.

From the perspective of Pancasila values, the implementation of QRIS reflects the spirit of economic development based on ethics, humanity, unity, participation, and social justice. Digitalization is not only a means of economic modernization but also a platform for implementing moral and national values in the economic life of society.

Students play a strategic role in strengthening Pancasila values in this digital era. Through community service activities, digital literacy education, and mentoring MSMEs, students can be key drivers in creating a just, inclusive, and civilized digital economic ecosystem. Thus, the spirit of Pancasila can remain alive and relevant amidst technological advances, ensuring that economic digitalization remains in favor of the people's welfare.

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