ABSTRAK

ANALISIS PENGGUNAAN QRIS PADA PENJUALAN UMKM

Studi Kasus Pedagang *Fashion* di Pasar Beringharjo

Jerykho
222314018
Universitas Sanata Dharma
Yogyakarta
2026

Penelitian ini bertujuan untuk mengetahui penggunaan QRIS pada pelaku UMKM di Pasar Beringharjo serta menganalisis pengaruhnya terhadap peningkatan omzet penjualan pedagang fashion. Latar belakang penelitian didasarkan pada fenomena digitalisasi sistem pembayaran di Indonesia, di mana QRIS telah ditetapkan Bank Indonesia sebagai standar nasional sejak 1 Januari 2020. Penelitian menggunakan pendekatan kualitatif dengan teknik *purposive sampling*. Informan berjumlah 8 pedagang fashion di Pasar Beringharjo yang telah menggunakan QRIS. Pengumpulan data dilakukan melalui observasi dan wawancara semi-terstruktur. Hasil penelitian menunjukkan bahwa penggunaan QRIS diterima secara positif oleh para pedagang UMKM di Pasar Beringharjo. Manfaat utama yang dirasakan meliputi kemudahan transaksi, efisiensi pembayaran, dan peningkatan keamanan. Dari delapan informan, lima menyatakan mengalami peningkatan omzet setelah menggunakan QRIS karena mampu menjangkau konsumen non-tunai, terutama generasi muda. Tiga informan lainnya tidak merasakan perubahan signifikan karena mayoritas pelanggan mereka masih menggunakan uang tunai. Kendala yang dihadapi meliputi ketidakstabilan jaringan internet dan biaya administrasi transaksi. Secara keseluruhan, seluruh informan sepakat bahwa QRIS memberikan dampak positif bagi kegiatan usaha mereka.

Kata Kunci: Penggunaan QRIS, UMKM, Omzet penjualan, digitalisasi pembayaran, Pasar Beringharjo

ABSTRACT

AN ANALYSIS OF QRIS ADOPTION IN MSME SALES

A case study of fashion traders at Beringharjo Market

Jerykho
222314018
Sanata Dharma University
Yogyakarta
2026

This study aims to examine the use of the Quick Response Code Indonesian Standard (QRIS) among micro, small, and medium enterprises (MSMEs) at Beringharjo Market and to analyze its effect on increasing the sales turnover of fashion traders. The study is motivated by the rapid digitalization of payment systems in Indonesia, where QRIS has been implemented by Bank Indonesia as the national standard for QR code payments since January 1, 2020. This study employed a qualitative approach using purposive sampling. The participants consisted of eight fashion traders at Beringharjo Market who had adopted QRIS as a payment method. Data were collected through direct observation and semi-structured interviews. The findings indicate that QRIS has been positively accepted by MSME traders at Beringharjo Market. The primary benefits perceived by the participants include greater transaction convenience, improved payment efficiency, and enhanced transaction security. Five of the eight participants reported an increase in sales turnover after adopting QRIS, as it enabled them to serve customers who preferred cashless payment methods, particularly younger consumers. Meanwhile, the remaining three participants did not experience a significant increase in sales turnover because most of their customers continued to use cash for transactions. The main challenges identified were unstable internet connectivity and transaction fees. Overall, all participants agreed that the implementation of QRIS has had a positive impact on their business operations.

Keywords: QRIS adoption, MSMEs, sales turnover, payment digitalization, Beringharjo Market.