

ABSTRAK

Revolusi digital telah menjadikan Quick Response Code Indonesian Standard (QRIS) sebagai solusi pembayaran non-tunai yang efisien dan inklusif, khususnya bagi UMKM. Penelitian ini bertujuan menganalisis efektivitas QRIS dalam meningkatkan efisiensi sistem pembayaran bagi pelaku UMKM di Kantin UPN “Veteran” Jakarta. Dengan pendekatan deskriptif kualitatif, data dikumpulkan melalui wawancara mendalam terhadap enam pelaku UMKM. Hasil penelitian mengungkap bahwa QRIS mempercepat transaksi, mengurangi ketergantungan pada uang tunai, dan mendukung kelancaran arus kas harian. Namun, tantangan seperti keterlambatan pencairan dana, gangguan sistem, dan ketiadaan notifikasi transaksi instan masih menghambat optimalisasi. Variasi literasi digital antar pelaku usaha juga memengaruhi adopsi teknologi ini. Secara teoritis, penelitian ini memperkuat relevansi *Technology Acceptance Model* dan pendekatan *Financial Behaviour* dalam memahami dinamika penerimaan teknologi dan pengelolaan keuangan UMKM. Penelitian ini merekomendasikan strategi terpadu bagi lembaga keuangan, institusi pendidikan, dan regulator untuk mengoptimalkan implementasi QRIS secara berkelanjutan, mendukung transformasi digital yang inklusif.

Kata Kunci: QRIS, UMKM, Sistem Pembayaran Digital

ABSTRACT

The digital revolution has positioned Quick Response Code Indonesian Standard (QRIS) as an efficient and inclusive non-cash payment solution, particularly for Micro, Small, and Medium Enterprises (MSMEs). This study aims to evaluate the effectiveness of QRIS in enhancing payment system efficiency among MSMEs at the UPN Veteran Jakarta Canteen. Employing a qualitative descriptive approach, data were collected through in-depth interviews with six MSME operators. Findings reveal that QRIS accelerates transactions, reduces reliance on cash, and facilitates smoother daily cash flow. However, challenges such as delayed fund disbursement, system disruptions, and the absence of real-time transaction notifications hinder its optimal adoption. Variations in digital literacy among MSME operators further influence QRIS utilization. Theoretically, this study reinforces the relevance of the Technology Acceptance Model and Financial Behaviour approaches in elucidating technology adoption and financial management practices among MSMEs. Strategic recommendations are proposed for financial institutions, educational bodies, and regulators to optimize QRIS implementation, fostering sustainable and inclusive digital transformation.

Keywords: *QRIS, MSMEs, Digital Payment System*