DAMPAK IMPLEMENTASI QRIS TERHADAP PENINGKATAN KINERJA KEUANGAN UMKM DI ERA DIGITAL PADA DAERAH SEKITAR UPNVJ

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis implementasi QRIS pada UMKM di sekitar UPNVJ serta dampaknya terhadap kinerja keuangan, khususnya pada aspek peningkatan pendapatan, efisiensi operasional, dan transparansi pencatatan keuangan. Penelitian menggunakan pendekatan kuantitatif deskriptif dengan data primer dari kuesioner Skala Likert 1–5 yang disebarkan kepada 50 pelaku UMKM, dengan 46 responden valid setelah proses data cleaning. Hasil penelitian menunjukkan bahwa implementasi QRIS pada Variabel X telah berjalan optimal, ditandai tingkat penerimaan tinggi pada seluruh indikator, terutama kepraktisan transaksi tanpa pengelolaan uang kembalian (95,65%). Pada Variabel Y, QRIS terbukti berdampak positif melalui tiga poros utama: peningkatan pendapatan melalui perluasan pangsa pasar mahasiswa (82,61%), efisiensi operasional melalui pengurangan antrean (86,96%) dan reduksi cash handling cost (86,95%), serta transparansi pencatatan keuangan melalui monitoring arus kas real-time (93,48%). Disimpulkan bahwa QRIS berkontribusi signifikan terhadap peningkatan kinerja keuangan UMKM di era digital.

Kata Kunci : digitalisasi, kinerja keuangan, sekitar UPNVJ, UMKM, QRIS

THE IMPACT OF QRIS IMPLEMENTATION ON IMPROVING THE FINANCIAL PERFORMANCE OF MSMES IN THE DIGITAL ERA IN AREAS SURROUNDING UPNVJ

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ABSTRACT

This study aims to analyze the implementation of QRIS among SMEs in the vicinity of UPNVJ and its impact on financial performance, particularly in terms of revenue growth, operational efficiency, and financial transparency. The study employs a descriptive quantitative approach using primary data from a 1–5 Likert scale questionnaire distributed to 50 MSME operators, with 46 valid respondents after data cleaning. The results indicate that the implementation of QRIS on Variable X has been optimal, marked by high acceptance rates across all indicators, particularly regarding the convenience of transactions without handling change (95.65%). For Variable Y, QRIS has proven to have a positive impact through three main areas: increased revenue through the expansion of the student market share (82.61%), operational efficiency through reduced queues (86.96%) and reduced cash handling costs (86.95%), as well as transparency in financial record-keeping through real-time cash flow monitoring (93.48%). It is concluded that QRIS contributes significantly to improving the financial performance of SMEs in the digital era.

Keywords : digitization, financial performance, the area surrounding UPNVJ, MSMEs, QRIS