

The Effectiveness and Efficiency of the Quick Response Indonesian Standard (Qris) Non-Cash Payment System in Influencing Sales at Coffeeshops in Medan City

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ABSTRACT

This study aims to determine the Effectiveness and Efficiency of the Quick Response Indonesian Standard (Qris) Non-Cash Payment System in Affecting Sales at Coffeeshop in Medan City. This research is a quantitative approach. The population and sample in this study were coffeshops in Medan City that used a non-cash payment system of 127 outlets spread across Medan City. The data analysis technique of this study uses statistical analysis, namely the partial least square-structural equation model (PLS SEM) which aims to conduct path analysis with latent variables. Variant-based structural equation analysis (SEM) which can simultaneously test the measurement model as well as test the structural model. The results showed that directly the effectiveness of QRIS on coffeeshop sales in Medan city had a significant effect. This result can be seen that the significant value of 0.004 is smaller than 0.05 and the tcount value is greater than the ttable (2.479 > 1.979). Directly QRIS efficiency on coffeeshop sales in Medan city has a significant effect. This result can be seen that the significant value of 0.000 is smaller than 0.05 and the tcount value is greater than the ttable (4,452 > 1,979). Simultaneously, the effectiveness and efficiency of non-cash payments through QRIS on coffeeshop sales in Medan city have a significant effect.

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1. INTRODUCTION

Indonesia is said to have enormous potential as a coffee producing and consuming country. The International Coffee Organization (ICO) says Indonesia is the second largest coffee producer in Asia & Oceania after Vietnam. Its production also continues to increase. In the 2022/23 coffee year, production increased by 2.4% to 12 million bags. Judging from the level of coffee consumption in Indonesia in the ten-year period between October 2008 and September 2019, there was also a significant growth of up to 44%. No wonder the café and coffee shop business is booming, mostly driven by and targeting young people. The Indonesian Coffee and Chocolate Entrepreneurs Association (APKCI) estimates that, by 2023, the number of coffee shops in Indonesia will reach 10 thousand shops with revenue from the coffee shop business expected to reach Rp 80 trillion. The

increase in the coffee shop business certainly spurs growth in the need for coffee roasting machines as a crucial aspect (Sylke Febrina Laucereno, 2023).

The high production of coffee in Indonesia is followed by the high growth of coffeeshops that are also mushrooming (Daulay, 2022). Medan City is no exception, which is the target location for these culinary business actors to reap the sweetness of a cup of coffee (Lubis, 2023). The coffee shop business in Medan is not only run by local businesses or native Palembang people, but also national brands that have developed their stores in several cities (Tambunan, 2022). Carrying various types of concepts, every coffee shop that has sprung up in Medan City on average presents a comfortable place so that visitors feel at home for a long time sipping coffee, of course instagramable designs are a plus that is believed to attract guests to come. However, coffee shop business actors admit that coffee flavor and originality are the main menu that is the key to attracting coffee lovers (Dinda Wulandari, 2019).

There are many ways that coffeeshop management can increase sales, one of which is paying attention to the marketing mix from product quality, providing excellent service, strategic store locations, promotional media that reach all circles to payment systems that make it easier for customers, currently the payment system is influenced by the development of technology and information that is growing. In the age of digitalization, people can easily make financial transaction payments. The payment system has changed from cash to non-cash which must be followed by the community in accordance with technological developments (Indonesia, n.d.).



Figure 1: Evolution of Payments in Indonesia

Technological advances that have shifted the role of cash in the form of coins and paper money as a means of payment initially, but non-cash forms of payment have made payments more efficient and effective. The payment system is quite perceived by businesses every time they make a payment transaction that involves issuance costs, time, security, and convenience. Digital payments such as internet banking, mobile banking, and e-wallets are present through electronic media. These payment systems are increasingly popular and growing in the country of Indonesia. Thus, buyers can conduct financial transactions through electronic payments easily (Lee et al., 2023).

Non-cash payments in the digital era make Bank Indonesia innovate for non-cash payment systems by promoting and socializing to the public about the Quick Respond Code Indonesia Standart (QRIS). The existence of QRIS as a digital payment was welcomed with a positive response in contributing to the development of Indonesia's digital economy which made it easier for people to make payments. Payments through server-based electronic money applications, electronic wallets, or mobile banking that can be supervised by one-door regulators because they have a standard called QRIS, which was compiled by Bank Indonesia and the Indonesian Payment System Association (ASPI) (Wulandari, 2022). Through the cooperation of Payment System Service Providers (PJSP) with QRIS can operate on all existing merchants. Transactions at merchants can

use E-Wallet applications such as Dana, LinkAja, Gopay and OVO that are already available at merchants. QRIS service providers at merchants operate in Merchant Presented Mode (MPM). This makes payment transactions more efficient or affordable, financial inclusion in Indonesia can be accelerated, and merchants can become more sophisticated, all of which contribute to economic growth (Bank Indonesia, 2019). PJSP is obliged to implement risk management effectively and consistently, implement consumer protection, and fulfill the provisions of laws and regulations.

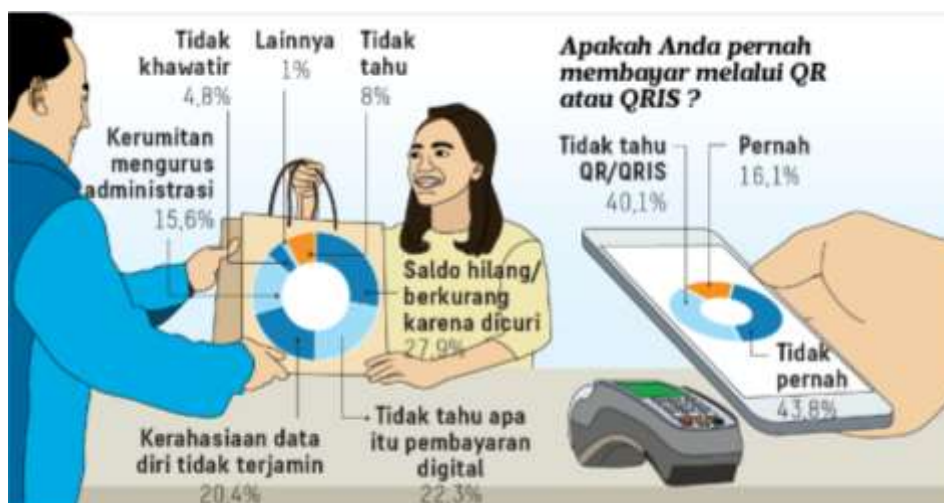


Figure 2: QRIS Payment System

Based on the observations found by researchers, there are obstacles in several coffeeshop merchants in Medan city that have used QRIS in its implementation, namely transactions using QRIS have not provided more efficient transaction nominal accuracy, consumers cannot scan the QRIS code in making transactions, and the QRIS sticker on the cashier's desk is still not appropriate. The purpose of this study is to analyze the effectiveness and efficiency of the use of Quick Response Code Indonesia (QRIS) on increasing sales at coffeeshops in Medan City, currently there are 127 coffeeshops spread across Medan City both local and national scale coffeeshops such as kopi kenangan and janji jiwa. This research is expected to be useful that the use of QRIS can facilitate transactions in payments, can expand knowledge about payment transactions using QRIS, and contribute to increasing sales efficiency to grow.

2. RESEARCH METHOD

Type of Research

This research uses a type of quantitative research is a method of research in which it uses many numbers. From the process of data collection to its interpretation. The research method is a deep study and full of caution of all facts. According to the Journal (Nirmalasari & Amelia, 2020) quantitative research is a systematic, planned, and structured type of research. Many mention that quantitative methods are traditional methods. Because quantitative methods have been used for quite a while so that it became a tradition in research.

Population And Sample

The population and sample in this study were coffeshops in Medan City that used a non-cash payment system of 127 outlets spread across Medan City. The data analysis technique of this study uses statistical analysis, namely the partial least square-structural equation model (PLS SEM) which aims to conduct path analysis with latent variables.

Data Analysis Technique

This analysis is often referred to as the second generation of multivariate analysis (Ghazali, 2013). Variant-based structural equation analysis (SEM) can simultaneously test the measurement model and test the structural model

3. RESULTS AND DISUSSION

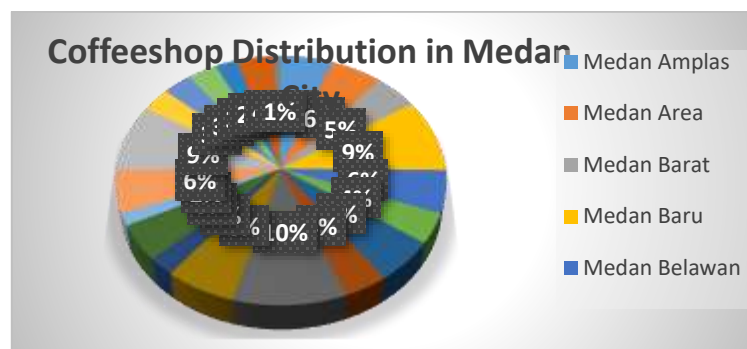


Figure 3: Area of Coffeeshops in Medan City

Based on the picture above, it can be seen that the most distribution of coffeeshops in Medan city is in Medan Johor District as many as 10 coffeeshops and all of them use QRIS non-cash payments as a means of buying and selling transactions, this is because the majority of coffeeshop visitors are gen z so that it makes it easy for gen z to make transactions.

Measurement Model Analysis (Outer Model) Convergent Validity

The analysis stage on the outer model is measured using validity and reliability testing. There are 2 measurements of the outer model of PLS SEM, namely reflective and formative model measurements. The first PLS SEM model measurement in the outer model is reflective measurement. The measurement model is assessed using reliability and validity.

Table 1 : Convergen Validity Output

Variable	Indicators	Loading Factor	Description
QRIS Non-cash Payment Effectiveness (X1)	X1.1	0.754	Valid
	X1.2	0.748	Valid
	X1.3	0.723	Valid
	X1.4	0.817	Valid
	X1.5	0.760	Valid
	X1.6	0.744	Valid
	X1.7	0.800	Valid
QRIS Cashless Payment Efficiency (X2)	X2.1	0.820	Valid
	X2.2	0.754	Valid
	X2.3	0.803	Valid
	X2.4	0.770	Valid
	X2.5	0.750	Valid
	X2.6	0.775	Valid
	X2.7	0.739	Valid
	Y.1	0.836	Valid
	Y.2	0.868	Valid

Coffeeshop'ssales (Y)	Y.3	0.845	Valid
	Y.4	0.795	Valid
	Y.5	0.803	Valid
	Y.6	0.799	Valid
	Y.7	0.798	Valid
	Y.8	0.752	Valid
	Y.9	0.746	Valid

Source: Data processed Smart PLS 2024

The convergent validity results above show that all loading factors have a value above 0.60, so that the constructs for all variables have not been eliminated from the model. It can be concluded that the construct has met the convergent validity criteria.

Composite reliability

Composite reliability is considered better in estimating the internal consistency of a construct. The rule of thumb used for the Composite Reliability value is greater than 0.7 and the Cronbach's alpha value is greater than 0.7 (Ghazali, 2016).

Table 2 : Composite reliability Result

Variable	Composite Realibility	Cronbarch'salpa	Description
Efekktivty QRIS (X1)	0.843	0.788	Reliable
Eficiency QRIS (X2)	0.890	0.857	Reliable
Coffeeshop'ssales (Y)	0.943	0.932	Reliable

Source: Data processed Smart PLS 2024

Based on the table above, the composite reliability value of all the variables above is said to be reliable because the composite reliability is greater than 0.7, meaning that the questionnaire can produce stable or constant measurement results. In addition, all of the above variables are said to be reliable because Cronbach's alpha is above 0.6, so the questionnaire can produce stable or constant measurement results.

Coefficient of Determination (R square)

The R-squared (R²) value is used to assess how much influence certain independent latent variables have on the dependent latent variable.

Table 3 : R Square Result

	R SQUARE	R SQUARE ADJUSTED
Coffeeshop'ssales (Y)	0,711	0,701

Source: Data processed Smart PLS 2024

From the table above, it can be explained / illustrated that the variables have a fairly good relationship (moderate) where according to the provisions, where the results of the R Square value of the coffeeshop sales variable have a value above 0.50 indicating that the model is moderate (moderate).

F Square

An f square value of 0.02 is considered small, 0.15 is considered medium, and 0.35 is considered large. Values less than 0.02 can be ignored or considered no effect (Sarstedt et al., 2017).

Tabel 4 : F Square Results

	X1	X2	Y
Efektivitas QRIS (X1)	-	-	0,035
Efisiensi QRIS (X2)	-	-	0,025
Coffeeshop's sales (Y)	-	-	-

Source: Data processed Smart PLS 2024

Based on the table above, it can be explained that the results of the Smart PLS test show that each variable has a relatively moderate relationship where according to the provisions of the withdrawal criteria, if the f^2 value is 0.15, there is a moderate effect of exogenous variables on endogenous.

Table 5 : Direct Effect Result

	Original Sampel (O)	Sampel Mean (M)	Standart Deviation (STDEV)	Statistik (IO/STDEV)	P Values
X 1-> Y	0.607	0.611	0.192	2,479	0.004
X2 -> Y	0.680	0.681	0.153	4.452	0.000

Source: Data processed Smart PLS 2024

Based on the table above, it can be explained as follows:

Hypothesis 1 relationship QRIS Effectiveness on coffeeshop sales in Medan city

Where in the table above shows that directly the effectiveness of QRIS on coffeeshop sales in Medan city has a significant effect. This result can be seen that the significant value of 0.004 is smaller than 0.05 and the tcount value is greater than the ttable ($2.479 > 1.979$). Furthermore, the original sample value of 0.607 indicates that the direction of the relationship between the effectiveness of non-cash payments through QRIS on coffeeshop sales in Medan City is positive, so it can be concluded that the first hypothesis is accepted.

Hypothesis 2 relationship QRIS efficiency on coffeeshop sales in Medan city

Where in the table above shows that directly QRIS efficiency on coffeeshop sales in Medan city has a significant effect. This result can be seen that the significant value of 0.000 is smaller than 0.05 and the tcount value is greater than the ttable ($4.452 > 1.979$). Furthermore, the original sample value of 0.680 indicates that the direction of the relationship between the efficiency of non-cash payments through QRIS on coffeeshop sales in Medan City is positive, so it can be concluded that the second hypothesis is accepted.

Discussion

Hypothesis 1 relationship QRIS effectiveness on coffeeshop sales in Medan city

The results showed that the use of QRIS as a non-cash payment proved effective in increasing coffeeshop sales in Medan City. This is because the emergence of QRIS is the answer to the needs of millennials and Gen Z in transactions because it can facilitate the process of making payments quickly, more practical and relatively cheap costs because they only click on the QRIS barcode scan and do not feel confused and choose payment needs according to user needs in payment and provide convenience compared to cash, especially in small nominal transactions. We don't need to have the right money if we want to make a transaction or have to keep change, so that it can also minimize errors in change transactions.

Based on the results of research (Muniarty et al., 2023) that the use of QRIS in Bima City that in the ease and usefulness of using QRIS has been effective, this is reflected in the results of interviews with informants stating that they did not find difficulties in using QRIS and even the use of QRIS made it easier for them to make purchases and payment transactions for products / services both online and offline. In addition, the results of research (Puriati et al., 2023) explain that the Quick Response Code Indonesia Standard (QRIS) is a financial system standardization presented by Bank Indonesia and the Indonesian Payment System Association in order to facilitate transactions. Quick Response Code Indonesia Standard (QRIS) is a system that is easy to use and provides

convenience and comfort in transactions so that it has an effective and efficient impact on users, especially business actors (MSMEs). The ease of transactions through the qris payment system will provide great benefits for coffeeshops not only in terms of increasing sales but in other ways such as the following (Finpay, 2023):

- 1) QRIS is one of BI's programs together with the Indonesian Payment System Association. It aims to make cashless payments easier and supervised by regulators through one door.
- 2) With cashless or cashless payments using QRIS, coffeeshops don't even need to think about small change.
- 3) By using the QRIS payment method, coffeeshops can now accept various payment methods.
- 4) using QRIS can help minimize the circulation of counterfeit money.
- 5) QRIS allows businesses to simply display a QR code board for various payment applications.
- 6) Through the QRIS application, the history of all transactions will be automatically recorded. This allows the coffeeshop owner to check the transaction history in real time.

Hypothesis 2: The relationship between QRIS efficiency and coffeeshop sales in Medan city.

The results showed that the use of QRIS as a non-cash payment proved to be efficient in increasing coffeeshop sales in Medan City. The efficiency of the non-cash payment system used for online and offline payments, accompanied by the increasing growth of coffeshop in Medan city, this will make it easier to make transactions between customers and coffeeshop actors. By using QR Code, this QRIS payment system is used to standardize all non-cash payments. One of the reasons for developing this payment system is because coffeeshop operators have to offer several QR Codes from various publishers when making non-cash transactions. With the existence of several kinds of digital wallet applications, the seller needs to provide several QR code services as many as the number of digital wallet applications available to be scanned by each application. Meanwhile, with the various QR codes provided by the seller, it causes consumers to have their own hassles to scan the QR code, because the terms and conditions of each QR code are different.

The results of this study are supported by (Salim & Nopiansyah, 2023) stating that the efficiency of using the Quick Response Code Indonesia Standard (QRIS) on increasing sales in MSMEs at Le Garden Palembang Indah Mall obtained from interviews from informants stated that it was efficient on efficiency benchmarks in the form of (a) results (output) including QRIS bringing a new atmosphere for MSMEs in Le Garden with the existence of this QRIS with only one QR Code can receive all payments from other PJSP, service quality of receiving payments in cash, MSMEs in Le Garden Palembang have met the needs of buyers by providing QRIS digital payment facilities, user satisfaction with the addition of QRIS payment tools in Le Garden can increase the satisfaction of customers who come. The results of the study (Fani Al Vionita Rangkuti, 2021) The usefulness of QRIS and the convenience of QRIS have an influence of 66.7% on the Digital Payment Efficiency variable, while 33.3% is influenced by other variables not explained in this study. These results are in accordance with the theory that Digital Payment Efficiency is influenced by the Usability and Convenience variables.

4. CONCLUSION

Based on the results of the analysis and discussion that has been explained in the previous chapter, the conclusions of this study can be described as follows: directly The effectiveness of QRIS on coffeeshop sales in Medan city has a significant effect. This result can be seen that the significant value of 0.004 is smaller than 0.05 and the tcount value is greater than the ttable (2.479 > 1.979). Directly QRIS efficiency on coffeeshop sales in Medan city has a significant effect. This result can be seen that the significant value of 0.000 is smaller than 0.05 and the tcount value is greater than the ttable (4.452 > 1.979). Simultaneously, the effectiveness and efficiency of non-cash payments through QRIS on coffeeshop sales in Medan city have a significant effect.

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