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QRIS adoption and its implications for MSME business performance: A case study of Taman Bojana Kudus

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Abstract

The adoption of the *Quick Response Code Indonesian Standard* (QRIS) among MSMEs has continued to increase; however, most studies have focused on adoption rates or income effects, leaving limited understanding of how QRIS creates business value through improved business performance. This study aims to analyze the QRIS adoption process and its implications for MSME business performance at Taman Bojana Kudus. A qualitative case study approach was employed through interviews, observations, and documentation involving three MSME owners and two consumers selected using *purposive sampling*. Data were analyzed using the Miles, Huberman, and Saldaña interactive model. The findings reveal that QRIS adoption is driven by perceived benefits, changing consumer preferences, and operational efficiency needs. QRIS improves transaction efficiency, service quality, consumer convenience, and business competitiveness, thereby contributing to gradual improvements in business performance. This study contributes to the digital payment literature by explaining the mechanism of business value creation through QRIS implementation among MSMEs.

Keywords: QRIS; Technology adoption; Business performance; MSMEs; Digital payment.

Abstrak

Adopsi *Quick Response Code Indonesian Standard* (QRIS) pada UMKM terus meningkat, tetapi sebagian besar penelitian masih berfokus pada tingkat adopsi atau pengaruhnya terhadap pendapatan, sehingga mekanisme QRIS dalam menciptakan nilai bisnis melalui peningkatan kinerja usaha masih relatif terbatas dikaji. Penelitian ini bertujuan untuk menganalisis proses adopsi QRIS serta implikasinya terhadap kinerja usaha UMKM di Taman Bojana Kudus. Penelitian ini menggunakan pendekatan kualitatif dengan desain studi kasus melalui wawancara, observasi, dan dokumentasi terhadap tiga pelaku UMKM dan dua konsumen yang dipilih menggunakan *purposive sampling*. Data dianalisis menggunakan model interaktif Miles, Huberman, dan Saldaña. Hasil penelitian menunjukkan bahwa adopsi QRIS didorong oleh persepsi manfaat, perubahan preferensi konsumen, dan kebutuhan akan efisiensi operasional. Penggunaan QRIS meningkatkan efisiensi transaksi, kualitas pelayanan, kenyamanan konsumen, dan daya saing usaha, sehingga secara bertahap berkontribusi terhadap peningkatan kinerja usaha. Penelitian ini berkontribusi pada kajian pembayaran digital dengan menjelaskan mekanisme penciptaan *business value* melalui implementasi QRIS pada UMKM.

Kata Kunci: QRIS; Adopsi teknologi; Kinerja usaha; UMKM; pembayaran digital.

Introduction

The development of digital technology has driven significant changes in Indonesia's payment system. One form of this transformation is the use of the *Quick Response Code Indonesian Standard* (QRIS), a payment system based on quick response codes that integrates various digital payment services into a single national standard (Almunawar, 2026). The presence of QRIS provides convenience for both businesses and consumers, as transactions can be conducted quickly, conveniently, and securely without relying on cash (Adriyanto et al., 2025). For the Micro, Small, and Medium Enterprises (MSMEs) sector, QRIS serves not only as an alternative payment method but also as part of an adaptation strategy in response to changes in consumer payment behavior, which increasingly prioritizes efficiency, convenience, and flexibility.

The implementation of QRIS in the MSME sector is important because these businesses play a strategic role in supporting economic growth, creating employment opportunities, and strengthening local commercial activity. At the same time, changes in consumer behavior, marked by the growing familiarity with digital payments, require MSMEs to adapt to technological developments in order to remain competitive (Liu et al., 2021). MSMEs that do not provide digital payment options risk losing transaction opportunities because they are unable to meet consumer preferences. Conversely, MSMEs that successfully adopt QRIS have opportunities to improve operational efficiency, accelerate service processes, and provide better transaction experiences for customers (Sari & Adinugraha, 2022). Therefore, QRIS adoption can no longer be viewed merely as an additional option but has become a necessity for supporting business sustainability in the digital economy.

Although QRIS implementation continues to expand, its adoption process does not occur uniformly among MSME operators. Differences in business characteristics, levels of digital literacy, infrastructure readiness, and consumer behavior result in varying experiences in implementing digital payments. Some businesses are able to utilize QRIS as an instrument to improve transaction efficiency and service quality (Zakariya & Arifin, 2025), while others continue to face various challenges, such as limited internet connectivity and low levels of digital payment usage among consumers (Putrevu & Mertzanis, 2024). This condition indicates that the successful implementation of QRIS is determined not only by the availability of technology but also by the ability of business owners to integrate the technology into their day-to-day business activities in ways that generate added value for their enterprises.

Research on QRIS implementation among MSMEs has been widely conducted. Kuswoyo et al. (2024) showed that the use of QRIS can improve transaction efficiency, accelerate payment processes, and facilitate day-to-day business operations. Rahmalia et al. (2024) found that MSMEs' decisions to adopt QRIS are influenced by perceived benefits, ease of use, and support for digital transformation. On the other hand, Rachman et al. (2024) also revealed that QRIS implementation continues to face various challenges, including limited digital infrastructure, low levels of technological literacy, and the persistence of cash payment preferences among some consumers. Nevertheless, most existing studies have focused on adoption levels or the effects of QRIS on income, while relatively limited attention has been given to how QRIS creates business value through improvements in operational efficiency, service quality, and consumer experience.

Based on these conditions, this study aims to analyze the QRIS adoption process and its implications for the business performance of MSMEs at Taman Bojana Kudus. This study is important because it not only explains the factors that encourage MSME owners to adopt QRIS but also examines how QRIS use affects business activities from the perspectives of both business owners and consumers. By employing a qualitative case study approach, this study is expected to provide a more comprehensive understanding of the mechanisms through which business value is created following QRIS implementation. The findings are expected to provide practical input for MSME owners, financial institutions, and policymakers in formulating more effective strategies to expand the use of digital payments while improving MSME business performance sustainably.

Method

This study employed a qualitative approach with a case study design to gain an in-depth understanding of the adoption process of the *Quick Response Code Indonesian Standard* (QRIS) and its implications for MSME business performance at Taman Bojana Kudus (Hamel et al., 1993). The study was conducted in April 2026 in the Taman Bojana Kudus area, Kudus Regency. This approach was selected because it enables the phenomenon of QRIS use to be examined based on the experiences and perspectives of business owners and consumers within a real-world context. The research informants were selected using purposive sampling and consisted of three MSME owners, namely Marni, Rika, and Ivan, and two consumers, namely Saleh and Rico. The three MSME owners were selected because they actively used QRIS in their business activities, while the two consumers were selected because they had experience conducting transactions using QRIS at MSMEs in the study area. Data were collected through semi-structured interviews, observations, and documentation to obtain comprehensive information on the QRIS adoption process and its implications for business performance.

Data were analyzed interactively using the model proposed by Miles et al. (2019), which comprises three stages: data condensation, data display, and conclusion drawing and verification. All interview data were transcribed, coded, and subsequently grouped into themes related to QRIS adoption and its implications for business performance. To enhance the credibility of the findings, the study employed source triangulation by comparing information obtained from MSME owners and consumers, as well as methodological triangulation through interviews, observations, and documentation. The analysis process was conducted iteratively until consistent findings were obtained to explain the relationship between QRIS adoption and MSME business performance.

Results and Discussion

QRIS adoption among MSMEs at Taman Bojana Kudus

The adoption of digital payment technology has become an important part of the transformation of transaction systems in the Micro, Small, and Medium Enterprises (MSMEs) sector. The development of cashless payments has not only changed transaction mechanisms but has also encouraged business owners to adjust their business strategies to changing consumer behavior and developments in the digital ecosystem. Hanifah and Nurhidayati (2025) explain that research on QRIS in Indonesia has grown significantly alongside the expanding implementation of digital payments across various business sectors. This condition indicates that QRIS adoption is no longer viewed merely as an innovation but has become part of business activities that support the continuity of MSME operations. In the context of MSMEs at Taman Bojana Kudus, the QRIS adoption process exhibits diverse characteristics in terms of usage motivations, implementation processes, and factors influencing business owners' decisions to accept digital payment technology.

Table 1. Forms of QRIS adoption among MSME operators at Taman Bojana Kudus

Informant	**Reasons for adopting QRIS**	**Form of use**	**Challenges**
Marni	Bank-led socialization	Daily transaction payments	Internet connectivity issues
Rika	Consumer demand	Cashless payments	Some customers still prefer cash payments
Ivan	Transaction efficiency	QRIS payments for digital transactions	Unstable internet connection

Source: Primary data, processed by the author (2026).

Table 1 shows that the three MSME operators had different initial reasons for adopting QRIS, but all of them use the technology as an alternative payment method in their day-to-day business activities. These differences indicate that the decision to adopt QRIS is not shaped by a single factor. Rather, the adoption process results from the interaction between operational business needs, changes in consumer behavior, and support from the digital payment ecosystem. This finding demonstrates that the successful adoption of QRIS is determined more by the technology's relevance to business needs than by the mere availability of the technology itself.

Marni explained that her decision to use QRIS began with socialization efforts conducted by a banking institution. According to her, *"at first, someone from the bank came to offer QRIS to the vendors here. After they explained how to use it, it turned out to be quite easy, so I decided to try it. Over time, customers also became accustomed to paying with QRIS, making transactions more practical"* (Marni, interview, 2026). This finding indicates that socialization serves merely as an entry point in the adoption process rather than the primary factor determining continued QRIS use. The decision to continue using QRIS is more strongly influenced by the tangible benefits experienced after the technology is incorporated into business activities. This argument reinforces the concept of *perceived usefulness* proposed by Davis and Granić (2024), which suggests that technology acceptance is strongly influenced by users' perceptions of the benefits they obtain. This finding is also consistent with Lau et al. (2024), who explain that merchant education can increase initial acceptance of QRIS, while continued use is strongly influenced by positive experiences during transactions.

Unlike Marni, whose adoption was initially driven by socialization, Rika adopted QRIS in response to changes in consumer behavior. She stated that *"customers, especially young people, now often ask whether they can pay using QRIS. If we do not provide digital payment options, sometimes they choose to go somewhere else that is more convenient. That is why I decided to use QRIS so that customers can transact comfortably"* (Rika, interview, 2026). This statement demonstrates that changing consumer preferences have shifted QRIS from merely an alternative payment method into a business necessity. In other words, QRIS adoption among MSMEs is no longer driven solely by technological development but also by market demands for faster, more practical, and more flexible transactions. This argument supports Sholihah and Nurhapsari (2023), who state that perceived usefulness and ease of use encourage QRIS usage intentions among MSMEs. Furthermore, Fauziah et al. (2025) emphasize that MSME digital transformation is increasingly influenced by the ability of business owners to respond to changing consumer expectations. Therefore, providing QRIS can be viewed as a strategic form of adaptation to market dynamics rather than merely the adoption of a technological innovation.

Meanwhile, Ivan viewed QRIS as a means of improving transaction efficiency. He explained, *"when the signal is good, QRIS payments are much faster than regular bank transfers. You just scan the code and the notification comes in immediately. The problem is only when the internet connection is slow, because the payment confirmation takes longer"* (Ivan, interview, 2026). This statement indicates that the benefits of QRIS depend heavily on the readiness of digital infrastructure. Ease of use will not generate added value if it is not supported by adequate internet connectivity. This finding demonstrates that the successful implementation of digital payments is determined not only by business owners' acceptance but also by external factors that support the operation of the technology. Momani (2020) explains that *facilitating conditions* are an important factor influencing successful technology use within organizations. This finding is further supported by Azahra et al. (2025), who found that limited internet connectivity remains a major obstacle to QRIS implementation among MSMEs, even when business owners have positive perceptions of the technology.

Taken together, these findings demonstrate that the QRIS adoption process among MSMEs occurs through different mechanisms but ultimately serves the same objective: improving transaction effectiveness. Banking socialization facilitates the initial formation of knowledge about QRIS, changes in consumer behavior encourage business owners to adapt to market needs, while considerations of operational efficiency reinforce the decision to use QRIS in day-to-day business activities. Rahmawati et al. (2024) explain that QRIS adoption among MSMEs is influenced by a combination of perceived benefits, product knowledge, and practical business needs. This study extends that finding by demonstrating that these factors do not operate independently but rather complement one another in shaping decisions to adopt digital payment technology.

Overall, QRIS adoption among MSMEs at Taman Bojana Kudus demonstrates that acceptance of digital payment technology is determined more by the benefits directly experienced by users than by the mere availability of the innovation. Santosa (2026) states that digital transformation among MSMEs can be sustained when technology is capable of generating added value for business activities. This study reinforces that view by demonstrating that QRIS is accepted because it addresses the actual needs of business owners, including improving transaction efficiency, accommodating consumer preferences, and supporting business operations. Therefore, QRIS adoption can be understood as a strategic form of MSME adaptation to changes in the digital business ecosystem.

Implications of QRIS adoption for MSME business performance

The use of QRIS not only changes payment mechanisms among MSMEs but also has implications for various aspects of business performance. In this study, business performance is not narrowly understood as an increase in income but encompasses operational efficiency, service quality, consumer convenience, opportunities for increased transactions, and business competitiveness. Nita et al. (2024) explain that the contribution of QRIS to MSME growth is not always reflected directly in increased income but rather through improvements in business processes that support business sustainability. Similarly, Handrias et al. (2025) state that QRIS use contributes to improved business performance when MSME operators are able to utilize digital technology optimally. Therefore, the implications of QRIS use should be understood as a gradual process of *value creation*. To provide an overview of the implications of QRIS use for business activities, the research findings are summarized in Table 2.

Table 2. Implications of QRIS adoption for MSME business performance

Aspect	**Findings**
Transaction efficiency	Faster and more convenient payment processes
Customer service	Shorter service times
Consumer preferences	Consumers feel more comfortable using QRIS
Business operations	Reduced reliance on cash transactions
Business performance	Increased transaction opportunities and business competitiveness

Source: Primary data, processed by the author (2026).

Based on Table 2, QRIS use has broader implications than merely providing an alternative digital payment method. All MSME operators experienced changes in customer service processes, transaction efficiency, and operational convenience. This finding indicates that the primary benefit of QRIS lies in improving business process quality, which subsequently creates opportunities for improved overall business performance. Therefore, the successful implementation of QRIS should not be measured solely by the amount of income generated but also by the technology's ability to improve the effectiveness of day-to-day business activities.

Marni explained that using QRIS makes the payment process faster because customers no longer have to wait for change. According to her, *"now when customers pay using QRIS, the payment process is faster. I do not need to prepare change, and customers do not have to look for the exact amount either. During lunchtime, the service runs more smoothly because the queue is not too long"* (Marni, interview, 2026). This statement indicates that the primary value of QRIS lies not merely in payment digitalization but in its ability to improve operational efficiency. Such efficiency enables MSME operators to serve more customers within the same period, thereby increasing business productivity. This finding supports Wardhani et al. (2023), who explain that QRIS use can improve MSMEs' financial performance through transaction process efficiency. Manurung et al. (2024) also emphasize that QRIS contributes to increasing the volume of non-cash transactions by accelerating payment processes compared with conventional methods.

A similar implication was experienced by Ivan, who uses QRIS as the primary payment method for digital transactions. According to him, *"when customers transfer through QRIS, the payment process is faster than a regular transfer. The notification comes in immediately, so the transaction can be completed right away. The only problem is when the internet connection is unstable, but overall, QRIS makes the work more efficient."* This statement indicates that QRIS can reduce *transaction friction*, which has been one of the obstacles in digital payments. Faster payment confirmation makes the service process more efficient, allowing business owners to focus their attention on other business activities. This finding reinforces Alifia et al. (2024), who found that QRIS use contributes to increased business activity through greater transaction convenience.

Mubarok and Purnamasari (2025) also explain that QRIS provides added value to MSME income when supported by the ability of business owners to manage digital transactions effectively.

In addition to improving operational efficiency, QRIS use also affects the relationship between business owners and consumers. Rika explained that *"customers are more comfortable when QRIS is available. Many new customers immediately ask whether they can pay using QRIS. In my opinion, providing QRIS makes customers more confident about shopping here."* This statement indicates that QRIS has become part of the service quality offered by business owners to consumers. Its presence no longer functions solely as a payment method but also as a facility that improves the customer experience during transactions. This finding is consistent with Wahyudin et al. (2022), who state that QRIS utilization can improve MSME competitiveness through better service quality and competitive advantage. Koni et al. (2024) also explain that QRIS use has a positive impact on business development by increasing consumer confidence in digital payment systems. Furthermore, Zulkarnain et al. (2025) found that QRIS implementation among microenterprises contributes to increased income through higher transaction frequency and easier payment access for consumers. This finding reinforces the argument that increased income is not a direct consequence of QRIS use but rather a potential outcome of improved service quality and transaction convenience that encourage consumers to make purchases.

The consumer perspective further reinforces these findings. Saleh stated that *"when a restaurant provides QRIS, I feel more comfortable because I do not have to carry cash. Payment is also faster, so I do not have to wait long."* Meanwhile, Rico explained that *"I usually prefer places that provide QRIS because it is more practical. I now use payment applications for almost all my payments, so it is easier when a business already supports digital payments."* These statements indicate that the availability of QRIS influences consumers' preferences when choosing where to transact. Therefore, the decision of MSMEs to provide QRIS not only generates operational benefits but also improves the customer experience, which may strengthen consumer loyalty.

The consumer perspective demonstrates that transaction convenience is one of the factors influencing purchasing decisions. The easier the payment system provided by a business, the greater the likelihood that consumers will complete transactions. Ningsih et al. (2021) explain that perceived usefulness and ease of use are key factors influencing decisions to use QRIS. In the context of this study, such convenience is experienced not only by users of digital payment applications but is also translated into the quality of service provided by MSMEs to their customers.

Overall, the findings demonstrate that the implications of QRIS use for business performance cannot be understood solely through increased income indicators. The primary benefits of QRIS lie instead in improved operational efficiency, faster service, greater consumer convenience, and the creation of added value that strengthens business competitiveness. In other words, income may emerge as a consequence after business process quality has improved. This finding reinforces Nita et al. (2024), who argue that MSME growth through QRIS occurs gradually through improvements in business activities. Wardhani et al. (2023) and Handrias et al. (2025) also show that digital payment technology generates greater impacts on business performance when utilized as part of a business development strategy rather than merely as an alternative payment method.

Therefore, QRIS can be viewed as a strategic instrument in MSME business transformation. Its presence not only supports transaction efficiency but also creates a better customer experience, improves service quality, and strengthens business competitiveness amid the development of the digital economy. These findings demonstrate that the primary value of QRIS lies in its ability to create *business value* through improvements in business processes that gradually contribute to sustainable improvements in business performance.

Conclusion

This study demonstrates that QRIS adoption among MSMEs at Taman Bojana Kudus does not occur solely as a result of developments in digital payment technology but is influenced by a combination of perceived benefits, changing consumer preferences, and business owners' needs to improve operational efficiency. The adoption process begins with socialization by banking institutions and is subsequently reinforced by positive user experiences that facilitate transactions, as well as consumer demand for more practical payment systems. The implications of QRIS use are reflected not only in increased income but also in greater transaction efficiency, faster service, improved consumer convenience, and stronger business competitiveness. Thus, QRIS is better understood as a strategic instrument for creating *business value* through gradual improvements in business processes rather than merely as an alternative cashless payment method.

This study provides an empirical contribution to economic and business research by demonstrating that the successful implementation of QRIS among MSMEs is determined more by the technology's ability to generate added value for business activities than by its adoption rate alone. The findings enrich the literature on MSME digital transformation, particularly through a qualitative approach that explains how business performance is shaped following QRIS adoption. Nevertheless, this study is limited by its focus on MSMEs in a single research location and its limited number of informants, which restricts the generalizability of the findings to MSMEs in other areas. Future research should therefore expand the geographical scope, involve a wider range of business types and informants, and combine qualitative and quantitative approaches to provide a more comprehensive analysis of the relationship between QRIS adoption and business performance.

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