



The Effectiveness of Using the Quick Response Code Indonesian Standard (Qris) in Buying and Sale Transactions in the Denpasar Traditional Market

Ni Made Puspasutari Ujianti^{1*}, Ni Putu Laksmi Krisnina Maharani², Ida Ayu Kartika Indrawan³, I Ketut Suliwa Catur Sastradi⁴

^{1, 2, 3, 4} Faculty of Law, Warmadewa University, Denpasar, Indonesia

puspa.niwapong@gmail.com*

Abstract. This study aims to determine the effectiveness of using the Indonesian Standard Quick Response Code (QRIS) in buying and selling transactions at the Denpasar People's Market. The development of the Indonesian industry will experience many changes, one of which is in the field of payments that use non-cash payments through QRIS. The use of non-cash payments has been prepared by Bank Indonesia and must be carried out in every payment transaction in Indonesia in accordance with Article 6 of PADG Number 24/1/PADG/2022. But in reality, there are still many merchants who do not use QRIS in every payment transaction. Thus, it is important to do research to find out the methods of buying and selling transactions at the People's Market in Denpasar City, as well as how effective the use of QRIS is in carrying out digital transactions at the People's Market in Denpasar City. This study uses empirical legal research methods. The lack of enthusiasm of traders in using QRIS is because the majority of traders are elderly, the socialization carried out by the Government is not optimal, so many people do not understand how to use it, and there is an MDR fee of 0.6% applied to traders, making traders not implement QRIS.

Keywords: Effectiveness, QRIS, Buying and Selling Transactions

1 Introduction

The development of Indonesian industry will experience many changes in various fields, one of which will experience changes is the payment system. At first, the payment mechanism made by the community was by barter and then replaced by using money in the form of coins and banknotes (currency) Iskandar (2014). As the industry develops, it shifts the role of cash as a means of payment to a more efficient and economical form of non-cash payment. The development of technology as a non-cash payment instrument plays a role in providing structural solutions for the growth of electronic-based industries (e-commerce) which help the growth of small and medium enterprises to develop and encourage businesses to be more creative Ahmad (2017).

© The Author(s) 2023

M. Umiyati et al. (eds.), *Proceedings of the International Conference on "Changing of Law: Business Law, Local Wisdom and Tourism Industry" (ICCLB 2023)*, Advances in Social Science, Education and Humanities Research 804,

https://doi.org/10.2991/978-2-38476-180-7_121

The existence of micro, small and medium enterprises (UMKM) is an important part of the national economy because the community participates in these economic activities Riyan (2019).

It is anticipated that the legal sector's growth will hasten Setiawan's economy (2021). Regulation and oversight are necessary for Indonesia's economy to grow toward a digital one. In light of this, the government passed Law Number 11 of 2008 Concerning Information and Electronic Transactions (also known as the ITE Law), which serves as the foundation for the application of ITE Law and information technology in digital economies. The Government did, however, issue Law Number 19 of 2016 concerning Amendments to Law Number 11 of 2008 concerning Information and Electronic Transactions, which is now known as the ITE Law, as a result of changes made to the law over time. The creation of card-based, e-money, or electronic money payment instruments Adiningsih (2013) is subject to e-money regulations, specifically Bank Indonesia Regulation Number 20/6/PBI/2018 concerning Electronic Money, which govern payments made through electronic media, including electronic wallets, short message services (SMS), internet banking, mobile banking, and QRIS.

Central banks in the world are currently encouraging the use of non-cash payments through the QR Code, apart from being relatively safer, they can also increase the effectiveness and efficiency of the payment system because transactions are cheaper, faster and easier Venti (2013). including Gopay, OVO, Dana, LinkAja and so on.

The large number of applications for non-cash payment instruments make it difficult for merchants or Micro, Small and Medium Enterprises (UMKM) to provide payment instruments that are widely used by the public and before QRIS, many types of QR Code filled the cashier's desk to provide non-cash payment system services.

The Quick Response Code Indonesian Standard (QRIS) is a non-cash payment method that Bank Indonesia has scheduled. In the Regulation of Members of the Board of Governors Number 24/1/PADG/2022 concerning the Second Amendment to Regulation of Members of the Board of Governors Number 21/18/PADG/2019 concerning Implementation of the National Standard Quick Response Code for Payments, Bank Indonesia and the Indonesian Payment System Association (ASPI) prepared the QRIS provisions.

The 2025 Indonesian Payment System Vision (SPI), which was introduced in May 2019, is being implemented in part by QRIS. QRIS, which was launched on August 17, 2019, aims to promote transaction efficiency, accelerate financial inclusion, and advance MSMEs, all of which can contribute to economic growth for advanced Indonesia. The platform embodies the spirit of SUPERIOR (Universal, Easy, Profitable, and Direct).

Businesses have utilized QRIS to handle financial transactions and payments. The QRIS logo is displayed in all stores, vendors, stalls, parking lots, and donations. The use of QRIS in the business world provides advantages and convenience for business actors, because it avoids counterfeit money and does not need to provide change and more benefits are obtained by business actors. The application of QRIS also applies to the people's market in the Denpasar City area.

1.1 Formulation of the Problem

Based on this background, the fundamental issues to be studied are:

1. What is the method of buying and selling transactions at the people's market in the city of Denpasar?
2. What is the effectiveness of using QRIS in carrying out digital transactions at the Denpasar City regional people's market?

2 Methods

2.1 Types of Research and Problem Approaches

This thesis was written using empirical juridical research, as noted by Zainudi (2014). Research on the law that is empirical is conducted as social research. While the fact approach and the statutory approach are employed as problem approaches. The statute approach, also known as the statutory approach, is implemented through a review of the relevant laws pertaining to the issue under investigation. While secondary data is gathered via a statutory approach, primary data is obtained through field research in the fact approach.

2.2 Data source

The study's data came from two sources: primary data, which came from field research conducted by watching and interviewing vendors near the Denpasar City People's Market, and secondary data, which came from studies conducted through library research and included primary legal materials, such as laws and regulations pertaining to the topics under study, Legal materials from scientific journals, academic opinions, court decisions, expert symposiums on the subject of this legal research study, and tertiary legal materials—that is, supporting legal materials that offer guidance and clarifications for primary and secondary legal materials—are examples of secondary legal materials.

2.3 Research sites

Kumbasari Market, located on Jalan Sulawesi No.1, Dauh Puri Kangin, West Denpasar, Denpasar City, Bali, and Kreneng Market, located on Jalan Cambodia No.24, dangin Puri Kangin, North Denpasar, Denpasar City, Bali, were the research locations used for this study, Renon II Pakraman Village Market which is located at Tukad Badung 22 Street, South Denpasar, Denpasar City, Bali, and Penatih Pakraman Village Market which is located at Trenggana Street No.2, Penatih, East Denpasar, Denpasar City, Bali. The researcher chose this research location because these markets are quite interesting to study, because they are included in the Presidential Instruction Market series. Apart from that, the researcher also wanted to know the extent of the use of QRIS in the Denpasar City folk market.

2.4 Sample and Population Collection Techniques

The determination of the research object was carried out through a sampling technique, namely the Non-Probability/Non-Random Sampling Technique, in this case each human unit does not have the same opportunity to be selected as a sample. With this sampling technique, the researcher has the freedom to determine the object of his research, in this case the researcher chooses Apuan Village as the research object.

2.5 Data collection technique

Primary and secondary data collection were the methods of data collection employed in this study.

2.6 Data Management and Analysis techniques

The information gathered from the outcomes of fieldwork and library research was first gathered, after which it was chosen, categorized, methodically organized, and qualitatively examined. Following data processing and analysis, the findings are summarized and presented descriptively, specifically outlining how well QRIS was used at the Denpasar City People's Market.

3 Research results and Discussion

3.1 Methods of Buying and Selling Transactions in Regional People's Markets in the City Of Denpasar

The market is a public facility as a place for buying and selling transactions carried out by traders and buyers directly and regularly where these traders trade goods and services by prioritizing the provision of daily necessities. The sale and purchase transaction method is the process of transferring or exchanging property rights to goods or goods to another party using money as a medium of exchange. Buying and selling in Arabic, namely al-bai, according to etymology can be interpreted by exchanging something for something else Ahmad (2013). The definition of buying and selling in consumer protection law is basically not explained directly. But in the history of consumer protection law, it has principally adhered to the principle of the privity of contract. Buying and selling are actually connected to engagement. Engagement is defined by civil law science as a legal relationship involving two or more parties that is situated in the area of assets and in which one party is entitled to an achievement and the other is required to fulfill the achievement. Teresa (2021). According to the provisions of Civil Code Article 1313, an agreement is an act through which one or more parties bind themselves to one or more other parties. As a result, the two parties to an agreement will issue an agreement. In the meantime, the agreement consists of a string of words with verbal or written commitments and promises. Jokowi By 2021. A sale and purchase agreement is a form of agreement that has a reciprocal relationship

between the seller who promises to surrender the rights to an item, while the buyer promises to pay the price for the acquisition of an item to become fully owned.

Article 1320 of the Civil Code enumerates the legal requirements for agreements. In order for an agreement to be valid, it must satisfy four (4) requirements, specifically: 2019's Subekti

- a) Agree those who bind themselves;
- b) the ability to make an engagement;
- c) a certain thing;
- d) A Halal Cause.

Based on the Civil Law, there are several types of sale and purchase agreements, including buying and selling by trial, buying and selling by example, for example with a teaching system, buying and selling with the right to give back, buying and selling in installments, and buying and selling.

The following is a method of buying and selling transactions in the Denpasar City people's market, namely: :

1. Buying and Selling Transaction Methods at Kumbasari Market

Kumbasari Market is located on Sulawesi street No.1, Dauh Puri Kangin, West Denpasar, Denpasar City, Bali. Kumbasari Market is one of the people's markets that mostly still uses cash as the main transaction tool in buying and selling activities. Based on the research data that researchers obtained, there were 110 merchants with merchants using QRIS totaling 39 merchants, and those without QRIS or with cash as many as 71 merchants. With this, Kumbasari Market mostly still uses the method of buying and selling transactions using cash.

2. Buying and Selling Transaction Methods in Kreneng Market

In buying and selling transactions carried out by merchants and buyers directly and regularly, it does not always run easily, they have their own obstacles, especially merchants who choose not to use payment methods via QRIS. Based on the results of going into the field regarding the obstacles of using QRIS, it was stated that the reason most merchants did not use QRIS was the lack of knowledge about Technology and Counseling regarding socialization related to the uneven understanding of QRIS payment methods. Meanwhile, merchants who use cash payments are elderly merchants and do not allow them to make payments via QRIS. In addition, merchants say that they need a turnover of money to buy their merchandise quickly, so the use of QRIS in payment methods seems ineffective for them, not to mention that buyers who shop not much. Thus, the use of payment methods via QRIS in Kreneng Market is not effective, even though in some places (shops) QR-Code posters have been pasted to scan. So, some merchants in the store prefer to use cash payment methods that seem easier and more efficient.

3. Buying and Selling Transaction Method in Renon II Market

Renon II Market is one of the people's markets in the Renon area that still uses cash as the main transaction tool in buying and selling activities. According to the data we got, Pasar Renon II has not implemented the electronic payment method or transaction using QRIS at all because there has been no counseling from traditional villages and surrounding officials in implementing this method. In addition, many elderly people who sell there can be said to be still technologically illiterate, they also

think that the QRIS payment method actually harms them because it is difficult to manage finances and capital turnover.

4. Buying and Selling Transaction Method at Pakraman Penatih Village Market

Pakraman Penatih Village Market is one of the people's markets that still uses cash as the main transaction tool in buying and selling activities. Based on the research table above, on the 1st floor there are 100 traders selling fabrics, traditional clothing, food, fruits and groceries, of which 100 traders still use cash as a means of buying and selling transactions and there are no traders who use QRIS as a means of buying and selling transactions in the market, one of which is our resource person, Mr. Monik Sumacita. Pakraman Penatih Village Market currently still relies on cash as the main transaction tool. Cash transactions have several advantages, such as ease of use, do not require special electronic devices, and can be done quickly. In addition, the use of cash is also still relevant for most traders and buyers in these markets, because of the habits and beliefs of long-running transaction systems.

However, recently counseling has been carried out to introduce QRIS (Quick Response Code Indonesian Standard) as a more modern transaction tool. QRIS has several advantages, such as transaction speed, higher security compared to carrying cash, and ease to track transaction history. Although these efforts are being made to improve efficiency and ease of transactions, there are several challenges that hinder the effective use of QRIS in the market. In addition, QRIS also provides flexibility for merchants in accepting payments through digital applications or digital wallets. Although counseling efforts have been made, the use of QRIS in Pasar Desa Pakraman Penatih still faces some challenges. First, there is resistance from some merchants and buyers who are still reluctant to change their habits that are used to using cash. Second, poor internet infrastructure and connectivity in some market areas can make it difficult to process payments using QRIS. Therefore, more intensive efforts are needed, such as further counseling, infrastructure improvements, and broader marketing campaigns to increase the effectiveness of QRIS use and obtain its benefits optimally in the Pakraman Penatih Village Market.

So according to the data we got in the field, almost all People's Markets in Denpasar City still use the cash payment method, this is because there are still many people around who do not understand about the use of QRIS. The public views the use of QRIS as difficult to understand and considered ineffective compared to the use of cash payment methods.

3.2 The Effectiveness Of Using QRIS In Carrying Out Digital Transactions At The Traditional Market In The Denpasar City Area.

Effectiveness itself is the state in which he is played to monitor. The effectiveness of using QRIS in implementing digital transactions in the people's market in the Denpasar City area can be said to be ineffective. This can be seen from the many installation of QRIS banners in every people's market in Denpasar City, but after being traced, not all traders in the people's market use it effectively.

QRIS is a digital payment method, so the use of QRIS is more effective among merchants who understand how to use electronic devices, one of which is a mobile

phone that already contains a QRIS application that can be taken anywhere and used anytime as needed. The merchants who do not use this digital payment method are mostly old merchants, to the elderly which makes them unable to quickly understand technology. They say the cash transaction method is more effective than using QR Code transactions.

Thus, to maintain the effectiveness of QRIS use in implementing digital transactions in the Denpasar City people's market, awareness is needed between the government and the community by means of socialization evenly to traders in the people's market regarding the understanding and working system of payment methods using the QRIS application.

1. Factors Inhibiting the Effectiveness of the Use of QRIS in the Denpasar City Traditional Market

In the implementation of QRIS in the Denpasar City People's Market, there are several obstacles that cause the effectiveness of QRIS use to be hampered, including:

- a. Lack of Counseling from the Surrounding Local Government
- b. Traders' Lack of Awareness and Understanding of Digital Skills and Literature
- c. Inadequate Infrastructure and Connections
- d. Financial and price of the device
- e. Lack of Education and Awareness

2. Solutions in Obstacles to the Effectiveness of Using QRIS

Through these inhibiting factors, appropriate solutions are needed to increase the effectiveness of QRIS use in the People's Market in Denpasar City, these solutions include:

- a. Socialization and Education,
- b. Technology Infrastructure and Connectivity Improvements, and
- c. Clear Regulation.

With the implementation of this solution, it is hoped that obstacles to QRIS use in the People's Market in Denpasar City can be overcome. Thus, wider QRIS adoption will increase transaction efficiency, facilitate merchant and consumer participation, and encourage economic growth in the people's market.

4 Conclusions and Suggestions

4.1 Conclusion

Based on the analysis of the use of Quick Response Code Indonesian Standard (QRIS) in buying and selling transactions in the Denpasar people's market, it can be concluded that the use of QRIS in the Rakyat Market in Denpasar City is still not well realized and still uses the cash payment method, this is because there are still many people around who do not understand about the use of QRIS. The public views the use of QRIS as difficult to understand and considered ineffective compared to the use of cash payment methods.

4.2 Suggestion

The involvement of local governments and relevant stakeholders is urgently needed. Local government support through incentive or subsidy policies for merchants using QRIS can encourage wider adoption. Collaboration with financial institutions and technology companies is also important to provide assistance and support in implementing QRIS in the People's Market.

References

1. Simorangkir, Iskandar. 2014. Pengantar Kebanksentralan Teori dan Praktik di Indonesia, Raja Grafindo, Jakarta.
2. Aziz, Ahmad Amir. 2017. Pandangan Teologi Pelaku Ekonomi Kreatif, Mataram.
3. Muljono, Riyan Kristo. 2019, Digital Marketing Concept, PT. Gramedia, Jakarta.
4. Baskara, I Putu Setiawan Ivan, I Nyoman Putu Budhiartha dan Ni Made Puspasutari Ujjianti, 2021, Perlindungan Hukum Bagi Para Pihak Dalam Kontrak Bisnis Melalui E-Commerce Sebagai Akibat Dari Resesi Ekonomi, Interpretasi Hukum, Universitas Warmadewa, Vol. 2, No.3.
5. Adiningsih, Sri. 2019. Transformasi Ekonomi Berbasis Digital di Indonesia, PT Gramedia Pustaka Utama, Jakarta.
6. Satya, Venti Eka. 2021. Pengaruh Sistem Pembayaran Digital untuk Stabilitas Sistem Keuangan Indonesia, Pusat Penelitian Badan Keahlian DPR RI, Vol. XIII, No. 2.
7. Indonesia, Bank. "Sistem Pembayaran dan Pengelolaan Uang Rupiah", <https://www.bi.go.id/id/fungsi-utama/sistem-pembayaran/default.aspx>, diakses pada 7 Desember 2022.
8. Ibid, diakses pada tanggal 7 Desember 2022.
9. Pabundu, Moh. 2014, Budaya Oraganisasi dan Peningkatan Kinerja Perusahaan, Bumi Aksara.
10. Mahmudi. 2015. Manajemen Kinerja Sektor PublK, Unit Penerbit dan Percetakan Sekolah Tinggi Ilmu manajemen YKPN, Yogyakarta.
11. Ana Sopanah, Irfan Fatoni, Marita Ossy Danawanti, Dwi Ekasari Harmadji, Emiliana Mulia, 2020, Bunga Rampai Akuntansi Publik, Media Pustaka, Surabaya.
12. Sisca. Dkk. 2020. Teori-Teori Manajemen Sumber Daya Manusia, Yayasan Kita Penulis, Medan.
13. Steers, Richard M. 1999. Efektivitas Organisasi, Pustaka Pelajar, Yogyakarta.
14. Susanti, Arni Eka. dkk. 2018. Efektifitas Pelaksanaan Program Pelayanan Publik Plus Kecamatan Kuranji, Padangng.
15. Paramitha, Dyah Ayu dan Dian Kusumaningtyas. 2020. QRIS, Kediri..
16. Indonesia, Bank. "Sistem Pembayaran dan Pengelolaan Uang Rupiah", <https://www.bi.go.id/id/fungsi-utama/sistem-pembayaran/default.aspx>, 7 Desember 2022, diakses pada tanggal 17 Desember 2022.
17. Mayanti, Rina. 2020. Faktor-faktor yang Memengaruhi Penerimaan User Terhadap Penerimaan Quick Response Indonesia Standard sebagai teknologi Pembayaran pada Dompert Digital, Jakarta.
18. Koper, Philip. 2020. Marketing 4.0, PT Gramedia Pustaka Utama, Jakarta.
19. Paramitha, Dyah Ayu dan Dian Kusumaningtyas, Op.cit.
20. SrieKaningsih, Ana. 2020. QRIS dan Era Baru Transaksi Pembayaran 4.0, Yogyakarta.

21. Putra, I Putu Erick Sanjaya. dkk. 2019. *Perlindungan Hukum Terhadap Konsumen Dalam Jual Beli Barang Melalui E-Commerce*, Vol 1, No.2.
22. Subekti dan Tjitrosudibio, 2019, *Kitab Undang-Undang Hukum Perdata*, Cetakan Ke-6 Sinarindo Utama, Jakarta.
23. Ali, Zainuddin. 2014. *Metode Penelitian Hukum*, Cetakan 5 Sinar Grafika, Jakarta.
24. Masruhan. 2013. *Metodologi Penelitian Hukum*, Cetakan Ke-2 Hilal Pustaka, Surabaya.
25. Nazir. 2014. *Metode Penelitian*, Ghalia Indonesia, Bogor.
26. Sugiyono. 2016. *Metode Penelitian Manajemen*, Alfabeta, Bandung.
27. Rukin. 2019. *Metode Penelitian Kualitatif*, Yayasan Ahmar Cendekia Indonesia, Takalar.
28. Muslic, Ahmad Wardi dan Ficqih Muamalat. Jakarta, Amzah, 2010.
29. HS, Salim. *Pengantar Hukum Perdata Tertulis (BW)*, Sinar Grafika, Jakarta, 2008.
30. Badruzaman, Mariam Darus. dkk, *Kompilasi Hukum Perikatan*, PT. Citra Aditya Bakti, Bandung, 2001.
31. Sriwidodo, Joko. *Memahami Hukum Perikatan*, Kepel Press, Yogyakarta, 2021.
32. Subekti dan Tjitrosudibio. 2019. *Kitab Undang-Undang Hukum Perdata*, Cetakan Ke-6 Sinarindo Utama, Jakarta.
33. Bahasa, Tim Penyusunan Kamus Pusat. 2002. *Kamus Besar Bahasa Indonesia*, Balai Pustaka, Jakarta.

Open Access This chapter is licensed under the terms of the Creative Commons Attribution-NonCommercial 4.0 International License (<http://creativecommons.org/licenses/by-nc/4.0/>), which permits any noncommercial use, sharing, adaptation, distribution and reproduction in any medium or format, as long as you give appropriate credit to the original author(s) and the source, provide a link to the Creative Commons license and indicate if changes were made.

The images or other third party material in this chapter are included in the chapter's Creative Commons license, unless indicated otherwise in a credit line to the material. If material is not included in the chapter's Creative Commons license and your intended use is not permitted by statutory regulation or exceeds the permitted use, you will need to obtain permission directly from the copyright holder.

