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The Effect of Qris Usage on Business Income

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Conflict of Interest Statement:

The author(s) declares that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

ABSTRACT

Purpose: This study aims to evaluate the effect of QRIS usage on business income for MSMEs in Jayapura City.

Research Design and Methodology: The study used quantitative methods with simple linear regression analysis. Data was collected through questionnaires from MSME players who use QRIS in Jayapura City. The independent variable is the use of QRIS, while the dependent variable is business income.

Findings and Discussion: The results of the analysis show that the use of QRIS has a significant positive effect on business income, with a regression coefficient of 1.017 and a p-value of 0.0000. This finding supports the hypothesis that the adoption of digital payment technology such as QRIS can increase business income. In addition, these results are in line with previous research showing the benefits of QRIS in improving operational efficiency and customer satisfaction.

Implications: This research makes an important contribution to science and business practice, showing that QRIS can be an effective tool to improve the business performance of MSMEs in Indonesia. The findings encourage businesses to adopt QRIS to improve efficiency and profitability. However, this study is limited to a sample in Jayapura City and uses quantitative methods. Further research is recommended to explore the impact of QRIS in different regions and business sectors and consider a qualitative approach to gain deeper insights.

Introduction

In today's digital era, technological transformation has penetrated various economic sectors, including the way financial transactions are carried out. One significant innovation in Indonesia is the implementation of Quick Response Code Indonesian Standard (QRIS) by Bank Indonesia. QRIS comes as a solution to simplify and integrate various digital payment methods through one QR code standard. The implementation of QRIS aims to increase financial inclusion, simplify the transaction process, and support the growth of the digital economy Sekarsari et al. (2021) However, although QRIS has been widely adopted, its impact on business income is still a question that needs to be answered empirically. Entrepreneurs, especially those in the informal sector and small and medium enterprises (SMEs), often face major challenges in increasing their revenue and operational efficiency. The main issues faced are limited access to efficient payment technologies and high transaction costs. In many cases, small businesses rely on cash transactions, which are not only prone to the risk of loss but also limit their potential to attract more customers who prefer digital payments. Thus, the presence of QRIS is expected to be an effective solution that is able to overcome these obstacles. QRIS allows entrepreneurs to accept various digital payment methods through a single QR code, which can reduce transaction costs and increase convenience for customers (Sartika, 2022). On the other hand, many entrepreneurs are still hesitant to adopt new technologies due to uncertainty about the economic benefits to be gained. There are concerns that the initial investment required to implement digital payment technologies may not be worth the expected increase in revenue. In addition, limited knowledge and skills in operating new technologies are also significant barriers for many small entrepreneurs.

A number of recent studies have examined the effect of digital payment technologies on various aspects of the economy and business. For example, research by (Rahmawati et al. (2024) found that the adoption of digital payment technology can improve operational efficiency and customer satisfaction. With the implementation of these technologies, the transaction process becomes faster and more accurate, reducing waiting time and improving the overall customer experience. In addition, another study by Rosini & Rahman Hakim (2020) showed that the use of digital payment systems can reduce the risk of revenue loss due to poorly recorded cash transactions. Digital payment systems allow for neater and more transparent recording of transactions, thereby reducing the potential for human error and fraud. However, while these studies provide valuable insights into the benefits of digital payment technologies, they are often limited to specific contexts or sectors and have not specifically examined the effect of QRIS on business income across different business scales. These studies tend to focus on the efficiency and risk reduction aspects, without identifying the direct impact of using QRIS on increasing business income more broadly. In addition, there is still a gap in understanding how user perceptions of QRIS can influence the acceptance and utilization of this technology in daily business practices. To overcome these limitations, further research is needed to explore the effect of QRIS on business income, especially among Micro, Small, and Medium Enterprises (MSMEs). Comprehensive research on QRIS and its impact on business income will provide a clearer picture of the potential of this technology in supporting economic growth and improving the welfare of business people in various sectors.

QRIS adoption has been shown to have a positive impact on the financial performance of micro, small, and medium enterprises (MSMEs) in Indonesia, leading to increased transactions, sales turnover, cash flow, and sales records (Wardhani et al., 2023). This is further supported by the use of QRIS through the DANA application which is proven to have a positive effect on business income (Fahrudin & Isnaini, 2023). The effectiveness of QRIS in supporting MSME business development is also proven, with its implementation speeding up payment transactions and simplifying business processes (Pratiwi, 2022) The ease and speed of QRIS have been identified as key factors influencing consumer preference for its use in in-store mobile payments (Ediputra & Amalyah, 2022). In addition, the use of e-commerce and QRIS has been proven to improve sales performance and competitive advantage in MSMEs (Wahyudin et al., 2022). However, the effectiveness of QRIS as a digital transaction tool may vary, with some users finding it convenient and beneficial, while others may face obstacles such as unstable internet connections, fees, and transaction limits (Mahyuni & Setiawan, 2021). The identification of gaps between recent studies and current empirical conditions suggests that more research is needed to comprehensively understand how QRIS can affect the financial performance of businesses across different sectors and business scales. In the context of the Baku Timba Festival in Jayapura, which is one of the important economic activities in the area, no study has specifically examined the impact of QRIS on the income of businesses participating in the festival. As such, this research will not only broaden the understanding of the impact of digital payment technologies but also provide specific insights relevant to the local context in Jayapura.

Based on the identification of these gaps, this study aims to answer the following research questions: "How does QRIS adoption affect business income at the Baku Timba Festival in Jayapura?" The purpose of this study is to analyze the impact of QRIS adoption on the income of businesses participating in this festival. This research is expected to contribute novelty by examining the impact of QRIS in a context that has not been widely studied before, namely on businesses operating in a local festival environment. The novelty of this research lies in its specific empirical focus and comprehensive analysis of the impact of digital payment technology on business income in a unique context such as the Baku Timba Festival. This research will utilize a quantitative approach by collecting data from entrepreneurs participating in the Baku Timba Festival in Jayapura. The data collected will include information on QRIS adoption rate, transaction volume, and business income before and after QRIS adoption. Statistical analysis will be conducted to identify the relationship between QRIS adoption and changes in business income. This study will also consider control variables such as business type, business size, and demographic characteristics of business owners to ensure more accurate and reliable results. Through this research, it is hoped that strong empirical evidence can be found regarding the effect of QRIS usage on business income, as well as the factors that influence the effectiveness of digital payment technology adoption. The results of this study will not only provide insights for entrepreneurs and stakeholders in Jayapura but can also serve as a reference for the development of policies that support the adoption of digital payment technology in various business sectors in Indonesia.

Literature Review

Digital Payment Methods and QRIS

Digital payment methods have experienced rapid development around the world, including in Indonesia. The use of digital payments provides convenience, security, and speed in transactions compared to conventional methods such as cash. QRIS, as a form of digital payment, has been widely implemented in various business sectors, ranging from small and medium enterprises (SMEs) to large companies (Handayani & Soeparan, 2022). QRIS (Quick Response Code Indonesian Standard) is a QR code standard developed by Bank Indonesia to integrate various digital payment systems in one platform, making it easier for users to make transactions and merchants to receive payments. QRIS is not just a payment method, but also an integrative solution that overcomes fragmentation in the digital payment system in Indonesia (Farhan & Shifa, 2023). According to research by Qothrunnada et al. (2023) the adoption of digital payments can improve operational efficiency and expand the customer base for small businesses. The study shows that by minimizing transaction time and reducing the risk of human error, digital payments can drive increased sales and business revenue.

In the context of marketing theory, QRIS adoption can be analyzed through the Diffusion of Innovation Theory proposed by Everett Rogers. This theory states that the adoption of technological innovations follows an S curve involving several adoption groups, namely innovators, early adopters, early majority, late majority, and laggards. QRIS, as an innovation in payment methods, goes through these stages of adoption in various business sectors. An empirical study by Wardhana (2015) found that businesses that adopt digital payments tend to experience an increase in the number of transactions and customers, which has implications for increasing business income. The relationship between QRIS adoption and increased business revenue can be explained through several key variables, namely operational efficiency, transaction security, customer experience, and business productivity. QRIS offers high efficiency in the transaction process, reducing waiting time and queues at the cashier, which enhances customer experience and can drive customer loyalty Customer experience is one of the key factors in the success of a business. QRIS, with its ease and speed of transactions, can improve the customer shopping experience. (Davis et al. (1992) in the Technology Acceptance Model (TAM) shows that ease of use and perceived usefulness of new technology are the main factors that influence the adoption of technology by users. By improving the shopping experience, QRIS can encourage customer satisfaction and loyalty, which in turn can increase business revenue.

Using QRIS can also increase business productivity. By reducing the time spent on payment processing and financial administration, businesses can focus more on other aspects of their business, such as customer service and marketing strategies. Chaffey & Ellis-Chadwick (2019) state that digitizing business processes, including payments, can improve operational efficiency and enable businesses to operate more effectively and responsively to market demands. In Indonesia, the implementation of QRIS has shown a significant impact on business income, especially in the SME sector. Bank Indonesia (2020) reported that more than 85% of SMEs that adopted QRIS experienced an increase in the number of transactions and revenue. This shows that QRIS not only simplifies the payment process but also has the potential to accelerate SME business growth. However, there are several challenges faced in the implementation of QRIS, such as digital literacy among businesses and consumers as well as infrastructure and internet connectivity issues, especially in remote areas.

Natalina et al. (2021) pointed out that stable and reliable internet access is an important prerequisite for the successful adoption of digital payment technology. Therefore, more intensive education and socialization from related parties is needed to increase the adoption of QRIS among small businesses. Adoption of QRIS as a digital payment method has a positive influence on business income. By improving efficiency, security, customer experience, and business productivity, QRIS can be an effective tool in supporting digital economic growth in Indonesia. With proper education and adequate infrastructure support, QRIS has great potential to accelerate business growth and increase business income in Indonesia.

Improved Market Access

Increasing market access is an important concept in marketing that refers to the ability of businesses to reach and serve a wider range of customers through various distribution channels and payment methods. QRIS (Quick Response Code Indonesian Standard) is an innovation that allows businesses to accept payments from various digital wallet applications with one QR code, thus facilitating access to payments for customers (Ihsan & Siregar, 2024). QRIS implementation not only reduces operational costs but also expands the market for small and medium enterprises (SMEs). The concept of increasing market access through QRIS can be explained through several influencing factors. One of them is the ease of use of digital payment technology that increases operational efficiency (Nasution, 2020). Research by Pangestu (2022) shows that businesses that adopt digital payments tend to experience an increase in the number of transactions and customers. This has implications for increasing business income due to wider access to markets that were previously difficult to reach. Everett Rogers' Diffusion of Innovation Theory is relevant in understanding QRIS adoption. This theory explains how, why, and at what rate new technologies spread in a society. Rogers identified five characteristics of innovations that influence adoption: relative advantage, compatibility, complexity, triability, and observability. QRIS, with its advantages in efficiency and ease of use, has the potential to be widely adopted in various business sectors. Chaffey & Ellis-Chadwick (2019) note that digitizing business processes, including payments, allows businesses to operate more effectively and be responsive to market demands.

The relationship between QRIS adoption and increased market access can be analyzed through several key variables, such as number of transactions, number of customers, and business revenue. QRIS makes it easier for customers to make payments, which increases customer convenience and satisfaction. Davis et al. (1992) in the Technology Acceptance Model (TAM) state that ease of use and perceived usefulness of technology are the main factors influencing technology adoption by users. This study is relevant in explaining how QRIS can increase the number of customers through ease and speed of transactions. Research by Aisah & Harto (2024) shows that digital payments improve operational efficiency and expand the customer base. This is because digital payments minimize transaction time and reduce the risk of human error, which in turn drives increased sales and business revenue. A study by Bank Indonesia (2020) reported that more than 85% of SMEs that adopted QRIS experienced an increase in the number of transactions and revenue. This confirms that QRIS not only simplifies the payment process but also has the potential to accelerate SME business growth. In addition, research by Rozy (2023) shows that stable and reliable internet access is an important prerequisite for the successful adoption of digital payment technology. This highlights the importance of technological infrastructure in supporting QRIS adoption.

Further discussion on QRIS includes challenges and opportunities in its implementation. Digital literacy among businesses and consumers is one of the main challenges. Many small businesses do not fully understand how QRIS works and the benefits to their business. Therefore, more intensive education and socialization from relevant parties is needed to increase QRIS adoption. Research by Chaffey & Ellis-Chadwick (2019) emphasizes the importance of digital education to ensure that businesses can optimally utilize payment technology. QRIS adoption as a digital payment method has a significant influence on increasing market access. By reducing operational costs, improving transaction efficiency, and expanding the customer base, QRIS can be an effective tool in supporting digital economic growth in Indonesia. The empirical studies and theories that have been discussed show that QRIS has great potential to accelerate business growth and increase business income.

However, the successful implementation of QRIS is highly dependent on the level of digital literacy and adequate infrastructure support. Thus, QRIS can play an important role in expanding market access and driving inclusive and sustainable economic development.

Efficiency and Safety

QRIS (Quick Response Code Indonesian Standard) is a QR code standard developed by Bank Indonesia to facilitate digital payment transactions. In a business context, QRIS offers high efficiency in the transaction process. This payment system reduces waiting time and queues at the cashier, which improves customer experience and can encourage customer loyalty Farhan & Shifa (2023). In addition, QRIS also offers higher security compared to cash, reducing the risk of loss and theft. Efficiency in the context of QRIS refers to the ability of this system to speed up and simplify the payment process (Hanina, 2021). With QRIS, customers can make payments by simply scanning a QR code using their digital wallet app. This eliminates the need to take out cash or credit cards, which often takes longer and has a higher risk of human error. According to research by Chaffey & Ellis-Chadwick (2019), digitizing business processes, including payments, enables businesses to operate more effectively and be responsive to market demands. A relevant theory in understanding the efficiency and security of QRIS is the Diffusion of Innovation Theory by Everett Rogers. This theory explains how, why, and at what rate new technologies spread in a society. Rogers identified five characteristics of innovations that influence adoption: relative advantage, compatibility, complexity, triability, and observability. QRIS, with its advantages in efficiency and security, has the potential to be widely adopted in various business sectors. Research by Davis, Bagozzi, and Warshaw (1989) in the Technology Acceptance Model (TAM) also shows that ease of use and perceived usefulness of technology are the main factors influencing technology adoption by users.

Security is another important aspect of QRIS that should not be overlooked. QRIS offers higher security compared to cash, reducing the risk of loss and theft. Businesses that switch to digital payments experience a significant decrease in theft incidents and cashier errors, which in turn has a positive impact on the net profit of the business (Andriani et al., 2022). The security of digital transactions is also supported by strong data encryption and authentication systems, reducing the risk of fraud and data misuse. The relationship between efficiency, security, and increased business revenue can be analyzed through several key variables. First, high transaction efficiency increases customer satisfaction and loyalty. Research by Mulyani & Munthe (2018) shows that the adoption of digital payments can improve operational efficiency and expand the customer base for small businesses. By reducing transaction time and queuing, businesses can serve more customers in less time, which has implications for increased revenue. Secondly, high security reduces the risk of loss and theft, which in turn has a positive impact on the net profit of the business. A study by Bank Indonesia (2020) reported that more than 85% of SMEs that adopted QRIS experienced an increase in the number of transactions and revenue. This shows that QRIS not only eases the payment process but also increases customer confidence in transaction security.

In addition, using QRIS can also increase business productivity. By reducing the time spent on payment processing and financial administration, businesses can focus more on other aspects of their business, such as customer service and marketing strategies. Further discussion on QRIS includes challenges and opportunities in its implementation. One of the main challenges is digital literacy among businesses and consumers. Many small businesses do not fully understand how QRIS works and the benefits to their business. Therefore, more intensive education and socialization from related parties is needed to increase the adoption of QRIS. The adoption of QRIS as a digital payment method has a significant influence on the efficiency and security of business transactions. By improving operational efficiency, transaction security, and customer satisfaction, QRIS can be an effective tool in supporting digital economic growth in Indonesia. The empirical studies and theories that have been discussed show that QRIS has great potential to accelerate business growth and increase business revenue. However, the successful implementation of QRIS is highly dependent on the level of digital literacy and adequate infrastructure support. Thus, QRIS can play an important role in improving transaction efficiency and security as well as promoting inclusive and sustainable economic development.

Improved Customer Experience

Customer experience is one of the key factors in the success of a business. In an increasingly competitive business world, the ability to provide a satisfying shopping experience can be a significant differentiator. QRIS (Quick Response Code Indonesian Standard), with its ease and speed of transactions, has great potential to improve customer shopping experience Zulkifli et al. (2023). The definition of customer experience refers to a customer's overall perception of their interaction with a business or brand. This experience covers various aspects, from ease of navigation and use of services to satisfaction with the products or services received. According to Meyer & Schwager (2007), customer experience is the accumulation of all interactions that customers have with a company during their relationship. In the context of digital payments, QRIS allows customers to make transactions quickly and easily by simply scanning a QR code. This eliminates the need to carry cash or credit cards, which are often time-consuming and prone to human error. Research by Davis et al. (1992) on the Technology Acceptance Model (TAM) shows that ease of use and perceived usefulness of new technology are the main factors that influence the adoption of technology by users. With QRIS, customers can enjoy a smoother and more efficient payment process, which in turn enhances their shopping experience.

Another relevant theory is the Customer Satisfaction Theory which states that customer satisfaction is the result of a comparison between customer expectations and the actual performance they experience. QRIS, with its ability to speed up and simplify the payment process, can meet or even exceed customer expectations regarding the ease and speed of transactions. Research by Meliza & Hastalona (2023) found that businesses that adopt digital payments tend to experience an increase in the number of transactions and customer satisfaction. The relationship between QRIS ease of use and improved customer experience can be explained through a few key variables. First, the ease of transactions provided by QRIS reduces waiting time at the cashier, which increases customer convenience. Adoption of digital payments can improve operational efficiency and customer shopping experience. Secondly, the transaction security offered by QRIS reduces customers' concerns about the risk of losing money or theft, which also contributes to their increased satisfaction. Transaction speed is another important factor in improving customer experience. With QRIS, the payment process can be completed in seconds, allowing customers to save time and avoid long queues. Research by Chaffey & Ellis-Chadwick (2019) emphasizes that service speed and efficiency are important elements in creating a positive customer experience. QRIS not only speeds up transactions but also reduces the chances of errors that may occur during the manual payment process.

Customer loyalty is the result of a consistent and satisfying shopping experience. Customers who are satisfied with the ease and speed of transactions tend to be more loyal to the business or brand. Hasibuan (2023) found that businesses that switch to digital payments experience increased customer loyalty due to improved transaction efficiency and security. With QRIS, businesses can build stronger relationships with their customers through superior shopping experiences. In addition, QRIS adoption can also provide valuable data on customer behavior and preferences. This data can be used by businesses to optimize marketing strategies and service personalization, which in turn can increase customer satisfaction and loyalty. The use of data in business can provide deep insights into customer needs and wants, allowing businesses to offer more relevant and engaging experiences. QRIS as a digital payment method has great potential to improve customer experience through ease and speed of transactions, higher security, and useful data collection. The empirical studies and theories that have been discussed show that QRIS adoption can drive customer satisfaction and loyalty, which in turn can increase business revenue. Thus, QRIS not only eases the payment process but also plays an important role in creating a positive customer experience and supporting sustainable business growth.

Productivity Improvement

Productivity is one of the key elements in business success, which includes the efficiency and effectiveness of using resources to produce output. The use of QRIS (Quick Response Code Indonesian Standard) in payment transactions can significantly improve business productivity (Desti, 2022). QRIS allows businesses to reduce the time spent on payment processing and financial administration, so they can focus more on other aspects of their business, such as customer service and marketing strategies. The definition of productivity refers to the ratio of outputs to inputs in a production process. An increase in productivity means that a business can produce more output with the same or even fewer inputs. In the context of QRIS, efficiency in the payment process is the main factor affecting productivity (Mahyuni & Setiawan, 2021). By adopting QRIS, the time spent handling cash or manual payments can be drastically reduced, allowing employees to allocate their time on more value-added tasks. A related relevant theory is the Operational Efficiency Theory. According to this theory, operational efficiency is achieved through the optimization of processes and technology to reduce costs and increase output. Chaffey & Ellis-Chadwick (2019) in their research stated that digitizing business processes, including payments, can improve operational efficiency and enable businesses to operate more effectively and responsively to market demands. With QRIS, the transaction process becomes faster and easier, reducing the administrative burden and errors that often occur in conventional payment systems.

The relationship between QRIS usage and increased productivity can be analyzed through a few key variables. First, the time saved in the payment process allows employees to focus more on customer service. Studies Kurniawan et al. (2023) show that digital payments can improve operational efficiency by minimizing transaction time and reducing the risk of human error. This has implications for increased customer satisfaction and their loyalty, which in turn supports business growth. Second, QRIS reduces the burden of financial administration. With digital payments, businesses no longer need to make time-consuming and error-prone manual records. Transaction data is automatically stored in the system, making it easier for businesses to manage their finances. Businesses that switch to digital payments experience a significant decrease in incidents of theft and cashier errors, which has a positive impact on their bottom line. In addition, QRIS also allows businesses to access real-time transaction data. This data is invaluable in business planning and decision making. According to Mardikaningsih & Darmawan (2023) the use of data in business can provide deep insights into customer behavior and preferences, allowing businesses to adjust their marketing strategies more effectively. With accurate and up-to-date data, businesses can identify market trends, evaluate product performance, and plan more targeted promotions.

The transaction security offered by QRIS also contributes to increased productivity. By reducing the risk of loss and theft, businesses can reduce the costs associated with these incidents. Research by Bank Indonesia (2020) reported that more than 85% of SMEs that adopted QRIS experienced an increase in the number of transactions and revenue. This shows that QRIS not only eases the payment process but also increases customer confidence in transaction security. Another important discussion is the potential of QRIS in supporting business scale. Businesses using QRIS can easily integrate their payment systems with e-commerce platforms and other digital services. Research by Wardhana (2015) found that businesses that adopt digital payments tend to experience an increase in the number of transactions and customers, which has implications for increasing business revenue. With QRIS, businesses can reach a wider market without having to deal with the complexities usually associated with managing multiple payment systems. Using QRIS as a digital payment method has a significant impact on increasing business productivity. By reducing the time spent on payment processing and financial administration, and improving operational efficiency, QRIS allows businesses to focus on more value-added activities. The empirical studies and theories discussed show that QRIS have great potential to accelerate business growth and increase business revenue. Thus, QRIS not only simplify the payment process but also play an important role in supporting productivity and sustainable business growth.

Research Design and Methodology

This research uses quantitative methods rooted in the philosophy of positivism, as explained by Sugiyono (2017), and involves statistical analysis to investigate certain groups or samples. The population of this study is MSME users of QRIS in Jayapura City, with samples selected through purposive sampling based on certain criteria. The independent variable in this study is QRIS Usage, while the dependent variable is Business Income, measured using statement items developed from Davis' (1989) research and modified according to research needs. Data was collected through questionnaires distributed offline and online through Google Form, then analyzed using simple regression with the EViews application. The validity and reliability of the instrument were tested to ensure that the questionnaire was able to measure variables consistently, with the validity test comparing the value of r count and r table, and the reliability test using Cronbach's Alpha with a value> 0.60 (Ghozali, 2018; Sugiyono, 2013, 2016). The classic assumption test includes a normality test with Kolmogorov-Smirnov and a heteroscedasticity test with Glejser, to ensure the distribution of residual data is normal and free from heteroscedasticity (Ghozali, 2018). Simple linear regression analysis is used to test the effect of QRIS usage on Business Income, with the t test measuring the significance of the effect of the independent variable and the coefficient of determination (R^2) test measuring the model's ability to explain variations in the dependent variable, where the adjusted R^2 value is used to overcome the weakness of the coefficient of determination related to the number of independent variables in the model (Ghozali, 2018).

Findings and Discussion

Findings

Findings

Table 1 shows that all indicators have a calculated r value greater than the 5% r table of 0.266, which means that all indicators are valid. For example, indicators X.1 to X.10 for the independent variable have r values between 0.291 to 0.875, while indicators Y.1 to Y.10 for the dependent variable have r values between 0.675 to 0.861. This indicates that all indicators are able to measure the intended concept well. In addition, the reliability test results show that the independent variable has a Cronbach Alpha value of 0.844 and the dependent variable of 0.915, both of which exceed the crisis value of 0.6. This means that the instruments used are consistent and reliable. Thus, the questionnaire used in this study is valid and reliable, providing a strong basis for further analysis of the effect of QRIS usage on business income.

Table 1. Validity and Reability Test Results

Indicator	r count (X)	r count (Y)	r table 5%	Description (X)	Description (Y)	Cronbach Alpha (X)	Cronbach Alpha (Y)	Crisis Value	Description (Reliability)
X.1	0,730	-	0,266	VALID	-	0,844	0,915	0,6	Reliable
X.2	0,784	-	0,266	VALID	-				
X.3	0,776	-	0,266	VALID	-				
X.4	0,843	-	0,266	VALID	-				
X.5	0,751	-	0,266	VALID	-				
X.6	0,875	-	0,266	VALID	-				
X.7	0,790	-	0,266	VALID	-				
X.8	0,710	-	0,266	VALID	-				
X.9	0,291	-	0,266	VALID	-				
X.10	0,587	-	0,266	VALID	-				
Y.1	-	0,861	0,266	-	VALID				
Y.2	-	0,808	0,266	-	VALID				
Y.3	-	0,745	0,266	-	VALID				
Y.4	-	0,790	0,266	-	VALID				
Y.5	-	0,675	0,266	-	VALID				
Y.6	-	0,700	0,266	-	VALID				
Y.7	-	0,718	0,266	-	VALID				

Y.8	-	0,793	0,266	-	VALID
Y.9	-	0,806	0,266	-	VALID
Y.10	-	0,792	0,266	-	VALID

Source: Data processed using AMOS 26, 2024

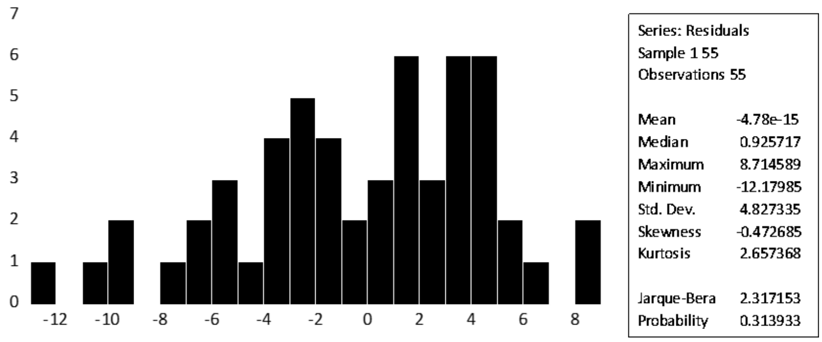

Figure 1. Normality Test Results

Figure 1 shows the results of data processing for this study's normality test using the residual method. The results of the probability value of this study are 0.31> 0.05, meaning that the study data is normally distributed and can then be tested again.

Table 2. Heteroscedasticity Test Results

Heteroskedasticity Test: Glejser			
F-statistic	0.249418	Prob. F(1,52)	0.6196
Obs*R-squared	0.257775	Prob. Chi-Square(1)	0.6117
Scaled explained SS	0.192577	Prob. Chi-Square(1)	0.6608

Source: Eviews12 output results (data processed)

Table 2 above shows the results of the Heteroscedasticity test using the Glejser method of this study which is seen from the F-statistic value of this study which is 0.6196> 0.05. This means that this study does not occur heteroscedasticity problems.

Table 3. Simple Linear Regression Analysis Results

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-2.471131	5.034163	-0.490872	0.6255
X	1.017594	0.130844	7.777156	0.0000
R-squared	0.532974	Mean dependent var		36.34545
Adjusted R-squared	0.524163	S.D. dependent var		7.063779
S.E. of regression	4.872663	Akaike info criterion		6.040844
Sum squared resid	1258.371	Schwarz criterion		6.113838
Log likelihood	-164.1232	Hannan-Quinn criter.		6.069072
F-statistic	60.48415	Durbin-Watson stat		1.692296
Prob(F-statistic)	0.000000			

Source: Eviews12 output results (data processed)

Based on simple regression analysis, the equation obtained is Y = -2.471 + 1.017X + e. From this equation, it can be concluded that the constant value of -2.471 indicates that if the Use of QRIS (X) is considered zero, then Business Income (Y) will decrease by -2.471. The QRIS Use Coefficient of 1.017 indicates that each increase or decrease of one unit in QRIS Use (X) will cause Business Income (Y) to increase or decrease by 1.017. This shows a positive relationship between QRIS usage and business income.

Table 4. Results of t Test and R2

Variables	Coefficient	Std. Error	t-Statistic	Prob.	R-Square	Adjusted R-Square	Sig.
C	-2.471131	5.034163	-0.490872	0.6255	0.5329	0.5241	0.0000
X	1.017594	0.130844	7.777156	0.0000			

Source: Eviews12 output results (data processed)

Table 4 shows that the QRIS usage variable (X) has a coefficient of 1.017594 with a probability value of 0.0000, which is significant at the 95% confidence level. This indicates that each one-unit increase in QRIS usage will increase business income by 1.017594 units. The R-Square coefficient of 0.5329 and the adjusted R-Square of 0.5241 show that approximately 53.29% of the variation in business income can be explained by QRIS usage. The intercept coefficient (C) is not significant, indicating that when QRIS is not used, business income is not significantly affected.

Discussion

This study aims to examine the effect of QRIS usage on business income, using a quantitative approach that focuses on simple linear regression analysis. The results showed that the use of QRIS has a significant positive effect on business income. QRIS not only facilitates the transaction process but also directly contributes to increasing business income. QRIS has an important role in supporting business continuity, especially in the context of income. The positive coefficient on the QRIS usage variable indicates that the adoption of this technology significantly impacts the increase in business income. The results of this study support the proposed hypothesis that the use of QRIS has a positive influence on business income. Thus, the research hypothesis is accepted, indicating that the higher the use of QRIS, the higher the business income generated.

Theoretically, these findings are in line with the Technology Acceptance Model (TAM) proposed by Davis et al. (1992). This theory states that ease of use and perceived usefulness of new technology are the main factors that influence technology adoption by users. In the context of this study, QRIS is considered an easy-to-use and useful technology, thus encouraging its widespread use by businesses. This is evident from the findings that consumers prefer to pay for the products they consume through QRIS because it is considered practical, simple, and safe. The results of this study also support previous research conducted by Alifia et al. (2024) which found that the use of QRIS has a positive impact on business income. Fahrudin & Isnaini (2023) also stated that the use of QRIS has an effect on increasing MSME business income. These results are in line with research Alifia et al. (2024) which shows that the use of QRIS has a positive influence on business income. The consistency of these findings with previous research strengthens the validity of the results of this study and shows that QRIS is an effective tool for increasing business income. In addition, these findings are also relevant to research conducted by Osei-Assibey Bonsu et al. (2023) which states that the use of technology in the provision of financial services will encourage a business to implement better accounting practices. This study shows that QRIS adoption not only affects business income but also supports the application of technology in more efficient and accurate accounting practices.

Practically, the findings of this study have some important implications. The use of QRIS is proven to increase business revenue, so businesses, especially MSMEs, should consider adopting this technology in their operations. QRIS offers ease and speed of transactions, which not only improves operational efficiency but also increases customer satisfaction. QRIS adoption can also help small and medium enterprises to remain competitive in an increasingly digitized market. In the Baku Timba festival, MSME players who use QRIS tend to agree that this technology helps increase their revenue. This shows that the use of digital payment technology can be an important strategy in efforts to improve business performance. The results of this study show that QRIS adoption is supported by a

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high level of technology acceptance among MSME players, especially those aged 19-30 years. This younger generation tends to be more open to new technologies, which can encourage wider adoption of QRIS. Therefore, education and socialization programs on the benefits and usage of QRIS need to be increased to reach more businesses. The implications of these findings also include the importance of adequate infrastructure support to ensure that QRIS can be used smoothly. The availability of a stable internet network and compatible devices is essential to support QRIS operations. The government and technology service providers should work together to ensure that all businesses, including those in remote areas, have adequate access to this technology. Businesses should consider QRIS as part of their marketing strategy. By promoting the ease and security of transactions through QRIS, businesses can attract more customers who are looking for a convenient and modern shopping experience. In addition, the use of QRIS can provide valuable transaction data, which can be used to analyze customer behavior and develop more effective marketing strategies.

Conclusion

This study aims to examine the effect of Service Quality, Price, and Word of Mouth (WOM) on Customer Satisfaction at Cahaya Berkah Jayapura Workshop. Through regression analysis and statistical tests, the results showed that the three variables significantly affect customer satisfaction both partially and simultaneously. High Service Quality, Price, and WOM are proven to increase customer satisfaction, supporting the hypothesis proposed in this study. This study confirms the importance of these three factors in creating higher customer satisfaction in the automotive service industry.

The value of this research lies in its contribution to expanding the understanding of the factors that influence customer satisfaction in the automotive repair sector. Scientifically, this study confirms the relevance of classical marketing theories and enriches the literature with the latest empirical evidence. In terms of practice, the findings provide guidance for the management of Cahaya Berkah Workshop and other workshops in formulating effective strategies to improve customer satisfaction. This research also shows that a combination of good service quality, competitive pricing, and positive WOM is the key to achieving optimal customer satisfaction.

However, this study has some limitations. First, this study was only conducted in one automotive repair shop in Jayapura, so the results may not be generalizable to other regions or industries. Second, the data collected is cross-sectional, so it cannot capture changes in customer satisfaction over time. Future research agendas could include longitudinal studies to look at the dynamics of customer satisfaction over the long term as well as expanding geographic coverage and industry sectors. Researchers are also advised to consider additional variables such as customer loyalty and customer relationship quality to provide more comprehensive insights.

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