

The Impact of the QRIS Payment System on Increasing the Net Profit Margin of MSMEs in Bekasi Regency

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Abstract

The purpose of this study was to evaluate the effect of the QRIS payment system on the growth of the Net Profit Margin of MSMEs in Bekasi Regency. The study population consisted of MSMEs that have used QRIS in the area. A purposive sampling method was used for sampling. Data were collected by distributing questionnaires to 50 MSME owners. Data processing was performed using SPSS 21 software. Multiple linear regression was used for data analysis. The study concluded that the QRIS payment system has a positive impact on increasing the Net Profit Margin of MSMEs ;located in Bekasi Regency. The use of QRIS offers benefits to MSMEs in the regency, such as a practical and fast method, requiring only one QR code, reducing reliance on cash, automating transaction recording, and enhancing the image and credibility of MSMEs. With the implementation of QRIS, the Net Profit Margin of MSMEs in Bekasi Regency has increased due to the fast and practical transaction process, operational cost savings, market expansion, increased consumer trust, transparency and ease of transaction reporting, and more secure transactions.

Keywords: Payment System, QRIS, Net Profit Margin, MSMEs

INTRODUCTION

Bank Indonesia recorded a significant increase in the use of the Indonesian Standard Quick Response Code service, QRIS Tap, with the number of users reaching 47.8 million since its launch in mid-March 2025 to June 2025. QRIS Tap provides convenience and speed in transactions. Simply by holding a mobile phone near a reader, users no longer need to scan a QR code as previously done. The transaction process is very fast, only about 0.3 seconds, much shorter than the 4-5 second time required for chip-

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based methods. This helps reduce queues in public places and stores. Users can use it without opening the app, simply by tapping their phones, and their transaction data is securely protected by encryption.

QRIS Tap has partnered with 15 payment service providers, including banks such as BRI, Mandiri, BNI, and BCA, as well as e-wallets such as GoPay, ShopeePay, Dana, and Netzme. For users, this innovation makes it easier to pay without having to carry cash or physical cards, and scanning errors are rare. Meanwhile, for merchants, QRIS Tap speeds up the payment process, provides greater convenience for customers, and reduces the possibility of cashier errors. This system also supports the adoption of secure and practical digital payment methods, further strengthening the cashless transaction ecosystem in Indonesia.

Payment System refers to a set of rules, institutions, and methods used to transfer money to fulfill obligations arising from economic activity. The concept of 'money' as a medium of exchange or intermediary in transactions of goods, services, and finances gave rise to the Payment System. Generally, this system is divided into three main steps: authorization, clearing, and final settlement. The Bekasi Regency Government is committed to supporting the development of local Micro, Small, and Medium Enterprises (MSMEs) through policies that support MSMEs, facilitate permits, financial assistance, and strengthen sustainable collaboration. By 2025, Bekasi Regency is estimated to have more than 16,000 MSMEs. The Deputy Regent of Bekasi expressed his appreciation for the Pemodilan Nasional Madani (PNM) initiative, which aims to increase understanding and involvement in financial services, particularly for MSMEs who are PNM Mekar customers. He supports the program, which develops business capacity to drive regional economic growth. Data shows that the number of active participants in the PNM Mekar program has reached 241,234 people, with total funds circulating Rp1 trillion. In the South Tambun and North Tambun regions, 29,579 participants have registered, with total funds circulating Rp92 billion.

Net profit margin (NPM) is a financial ratio that shows the ratio of a company's profit to its total revenue. NPM provides information on a company's operational performance by assessing the ratio of profit after tax to total sales. The Net Profit Margin ratio provides analysts with insight into the company's financial health. If a company generates more profit than its sales, it indicates that the company is operating more efficiently. This level of efficiency can help companies survive when the product offered does not meet expectations, or when economic conditions deteriorate across the economy. Previous



research related to this topic, including (Chyntia et al, 2025), showed that the QRIS payment system significantly increased revenue for MSMEs in Bireuen Regency.

Furthermore, the study found that MSME revenue increased significantly with a p-value of 0.001. This indicates that the QRIS payment system has a positive and significant impact on increasing MSME revenue in Bireuen Regency. According to (Alifia et al., 2024), the growth in the number of QRIS users, including transaction volume and nominal value per merchant, positively impacts MSME revenue. This trend is not limited to the Greater Jakarta area or Java, but is occurring throughout Indonesia. The increase in revenue from QRIS usage is due to the ease of use for MSMEs. MSMEs do not need to invest heavily in creating QR codes on various payment platforms.

This study has the aim to understand the effect of the QRIS payment system on increasing the Net Profit Margin of MSMEs in Bekasi Regency. By applying a survey method and a quantitative approach, this research will assess the relationship between the QRIS payment system and the Net Profit Margin MSME performance. The results of this study are expected to provide solutions and benefits for MSMEs in designing strategies and policies that can support the acceleration of sustainable MSME digitalization, especially in areas where such facilities are scarce.

LITERATURE REVIEW

Payment system

According to Bank Indonesia, the payment system is a series of rules, organizations, and methods used to transfer funds. (Seto, 2019) explains that the payment system is an important element in the economy, especially in ensuring that payment transactions are carried out by the community and business. Digital changes in the payment system not only affect consumers, but also provide great benefits for businesses, including micro, small and medium enterprises (MSMEs). The payment system indicator functions as an important measure to assess how efficient and effective the payment system in an economy.

This indicator includes various elements, including speed, security, and transaction costs, which provide a comprehensive understanding of the performance of the payment system and its impact on the user and the economy as a whole. Some of the general indicators used in the payment system according to (Dwi Susanti et al, 2021) are:

a. Easy to understand (easy to understand)

Digital financial technology products are very easy to understand. That is, when someone tries a similar application to make a transaction for the first time, they will soon

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know how to withdraw money, check balances, or make other transactions. This makes the process of adoption and use of the application become easier and effective for new users.

b. Easy to use (user-friendly)

Digital financial technology products are designed for ease of use. A simple and intuitive interface helps users use services. These products offer features that are easy to understand and according to user needs. They are designed to fulfill user wishes in an easy way, without the need for a lot of effort or thought to operate it.

c. Flexible (versatile)

Digital financial technology products can adjust and work well in various situations and for various people or groups. This flexibility allows users to access the product anytime and anywhere, without being bound at a certain time.

Standard Indonesian Fast Response Code (QRIS)

The Standard of the Indonesian Fast Response Code (QRIS) is a provision for payment with the QR code determined by Bank Indonesia, aims to support transactions in Indonesia. Qris is not a new application, but a national rules regarding QR Code that must be applied by each Payment System Service Provider (PJSP) that utilizes QR Code (Bank Indonesia, 2019). The Standard of the Indonesian Fast Response Code (QRIS) is presented for the purposes of payment transactions through QR Code in Indonesia, created by Bank Indonesia and the Indonesian Payment System Association (ASPI). With Qris, various digital payment applications such as electronic wallets, mobile banking, and server -based electronic money services, can make transactions quickly and simply by scanning one type of QR code.

The purpose of this standard is to facilitate digital transactions, increase financial participation, and expand access to the community and business actors, especially micro and small and medium enterprises, into the digital economy ecosystem. QR code for payment is a two -dimensional code form that has three box patterns in the lower left, upper left and upper corner. This QR code consists of a black module in the form of a dot or square pixel. This QR code is able to store data in the form of Alphanumeric, symbols, and characters, which are used to support payment transactions without touch by scanning. The document describes the five vision of the payment system until 2025: Supports national digital economic and financial integration, encouraging banking digitalization, ensuring interconnection between fintech and banking, maintaining a balance between innovation and consumer protection, integrity and stability, healthy business competition,

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and protecting national interests in the digital financial economy between countries (Bank Indonesia, 2019).

The advantage of the application of national QR Code standards through the QRIS framework for traders (Hutagalung et al, 2021) is 1) All transactions are recorded accurately, and traders can directly access their accounts, thus facilitating monitoring and supervision by each business entity, which supports transparency and accountability. 2) In addition, the use of QRIS can significantly strengthen branding efforts, allowing businesses to build a modern image that is attractive to technology literate consumers. 3) This system is designed to be very efficient, because it only requires one qris code, which simplifies the payment process for both traders and customers. 4) It is also important to note that the QRIS framework is not only affordable but also without costs for micro businesses, which can greatly support their operational sustainability. 5) This payment method eliminates the necessity to conduct cash transactions, thereby reducing the risks caused by theft and problems related to counterfeit money. 6) Furthermore, using QRIS, businesses can build credit profiles that can facilitate access to loans in the future, increasing their financial feasibility. 7) Finally, by adopting this technology, businesses can follow the latest market trends, leading to increased sales and overall profitability, in line with changes in preferences and developing consumer behavior.

NPM

(Kasmir, 2019) explains that net profit margins are calculations that compare profits after tax and interest with a total sales of a company. This ratio shows how much net income is generated from sales. (Sujarweni, 2020) states that net profit margin is a ratio that helps measure how much net profit after tax compared to total sales. According to (Fahmi, 2017), net profit margins function to determine the relationship between income and total sales. The net profit margin ratio is calculated by dividing net profit by net sales, which reflects the unit's stability used to achieve a certain total sales. Margin (Kasmir, 2019) is interpreted as follows:

$$\text{Net Profit Margin} = \frac{\text{Laba Bersih Setelah Pajak}}{\text{Net Sales}}$$

MSMEs

According to (Mutrofin et al, 2021), MSMEs are a business category that is divided based on size, operational scale, and financial capacity. According to Hairani and

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colleagues (2024), micro, small, and medium enterprises (MSMEs) are economic activities aimed at producing goods and services for profit. In addition, businesses also include businesses to meet the needs of consumers or markets by utilizing existing resources. From the point of view of its development, according to (Susanto et al, 2016), small and medium enterprises (SMEs) can be classified in four main criteria: a. Operational scale • Small businesses: have a greater operating capacity than micro businesses, although it is still limited.

Operations are carried out on a local scale. • Medium Enterprises: Having a broader operational scale, often serving national and international markets with higher production capacity or provision of services. b. Number of labor • Small business: employ between ten to fifty people. • Medium business: employ between fifty to two hundred and fifty people. c. Venture capital • Small businesses: have greater business capital than micro businesses, but still smaller than medium businesses. • Medium Enterprises: Having a large enough capital, with more significant and more significant fixed assets. d. Income • Small businesses: get higher annual income than micro businesses, but not as big as medium businesses. • Medium business: receive large and more stable annual income, and usually reaches a wider market.

METHODOLOGY

The population studied in this study was MSME actors who had implemented QRIS in the Bekasi Regency area. To select a sample, use a purposive sampling technique with the following criteria: a) MSMEs who have used QRIS; b) Business owners who have minimal business activities for one year. Data was collected by sharing a questionnaire that was filled in directly by 50 MSME owners. Data processing is carried out using SPSS 21 software. The process starts with testing validity and reliability, then followed by a classic assumption test, and finally analyzed with multiple linear regression.

Research Framework



Figure 1. Research Framework

The data type used in this study is quantitative. Quantitative research prioritizes the collection and analysis of numerical data to test hypotheses about the relationships between variables (Sugiyono, 2017). Hypothesis H1 Payment System (X1) has an effect on increasing Net Profit Margin.

RESULTS AND DISCUSSION

Uji Normalitas

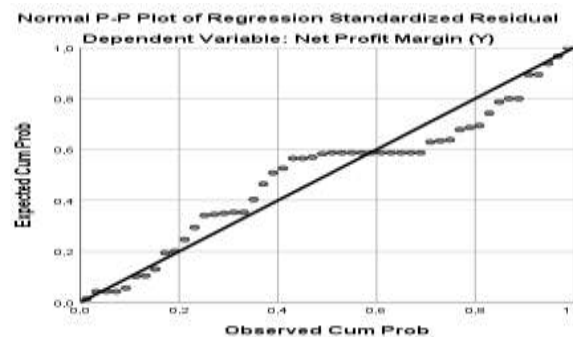


Figure 2. Normality Test

The normal PP plot of the residual image standardized regression shows the results of the normality test carried out using SPSS processing. As shown in the picture above, plot points always follow and move near the diagonal line. The residual value is considered to be normally distributed according to the assessment criteria used in the results of the normality test using the probability plot, it was found that the residual value is considered to be normally distributed based on the assessment criteria of the probability plot. The residual value used in the analysis is said to meet the normality assumptions.

Multicollinearity Test

Table 1. Multicollinearity Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	8,194	2,909		2,817	,007		

Sistem Pembayaran (X)	,481	,141	,441	3,402	,001	1,000	1,000
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a. Dependent Variable: Net Profit Margin (Y)

From the value of variance inflation factor (VIF), which must be less than 10, and the tolerance value, which must be higher than 0.10, it can be said that the regression model does not occur multicollinearity symptoms. Multicollinearity test shows that the payment system (X) variable has a VIF value of 1,000. Based on this, it can be said that the data used in this study does not indicate an indication of multicollinearity.

Heteroscedasticity Test

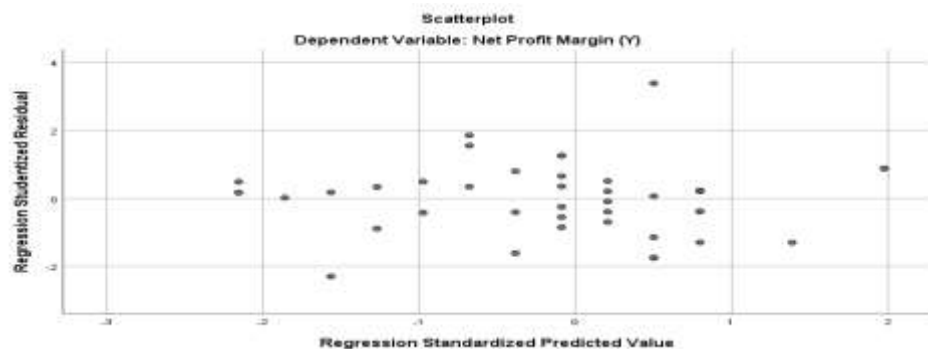


Figure 3. Heteroscedasticity Test

The purpose of the heteroscedasticity test is to ascertain whether the residual value variance varies between observations in the regression model. Homoscedasticity is defined as a condition in which the residual value variance between two observations remains constant. On the other hand, heteroscedasticity is a term for when the residual value has different variances. The scatterplot test is used in this experiment to identify heteroscedasticity. It is clear that the data points are distributed both above and below zero. Data distribution points are scattered and do not group above or underneath. Data distribution points are not bumpy, widespread, or narrowed. There is no pattern at the data distribution location. Thus, it can be concluded that the regression model used in this research data does not indicate signs of heteroscedasticity.

MODEL TESTING**T Test****Table 2. T Test**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	8,194	2,909		2,817	,007
Sistem Pembayaran (X)	,481	,141	,441	3,402	,001

a. Dependent Variable: Net Profit Margin (Y)

Source: SPSS Data Processing (2025)

The purpose of t-test is to determine whether there is a correlation between the dependent variable (X) and the independent variable (Y). T-test shows that the level of significance of the payment system variable is 0.001. The probability is less than 0.05 for the Sig value of 0.001. Variable Payment System (X) certainly has a significant impact on the Net Profit Margin (Y) variable. Based on t-test, the level of significance of the payment system variable is 0.001. A significance value of 0.001 is less than a probability of 0.05. The Net Profit Margin (Y) variable is influenced by the payment system variable (X), based on these findings, the hypothesis is accepted. The t-test shows that the value of t count the payment system variable (X) is 3,402. The t value of the payment system variable is 3.402 greater than the t table value of 2.011. The first hypothesis that states that the payment system variable (X) affects the net profit margin (Y) or the hypothesis is accepted.

F Test**Table 3. F Test**

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	130,177	1	130,177	11,577	,001b
Residual	539,743	48	11,245		
Total	669,920	49			

a. Dependent Variable: Net Profit Margin (Y)

b. Predictors: (Constant), Sistem Pembayaran (X)

Source: SPSS Data Processing (2025)



The F-test aims to determine whether there is a simultaneous influence between the independent and dependent variables. The calculated F value is 11.577, as determined by the F test. The F value is 11.577 found greater than the table value of 4.038. It can be concluded that the payment system (X) has a simultaneous impact on the net profit margin (Y), the hypothesis is accepted.

Determination Coefficient (R Square)

Table 4. Determination Coefficient

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,441 ^a	,194	,178	3,353

a. Predictors: (Constant), Sistem Pembayaran (X)

Source: SPSS Data Processing (2025)

The effect of variable (x) on variable (y) is reduced along with the decrease in the coefficient of determination (R square). The higher coefficient of determination (R square) shows a greater impact of variable (x) on variables (Y). According to the determination coefficient test results, the coefficient of determination (R square) is 0.194. This value indicates that the X variable simultaneously affects the Y variable of 19.4%. Furthermore, the remaining 80.6%. influenced by other variables or variables that are not included in the research variable.

Multiple Linear Regression Analysis

Table 5. Multiple Linear Regression Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8,194	2,909		2,817	,007
	Sistem Pembayaran (X)	,481	,141	,441	3,402	,001

a. Dependent Variable: Net Profit Margin (Y)

Source: SPSS Data Processing (2025)



$$Y = 8,194 + 0,491 X$$

By comparing the sig value with the alpha given, which is 95% or alpha = 0.05, and the t value calculated by the value of t from the table, the multiple regression coefficient can be determined. After the multiple regression test results are obtained, the results can be entered into the following estimation:

- a. The fact that the value is constant at 8,194 shows that the net profit margin (Y) will be 8.194 if the independent variable of the payment system (X) is zero.
- b. Payment system coefficient (X) of 0.481. This shows that an increase in one unit in the payment system (X) will result in an increase of 0.481 units in the net profit margin (Y). The payment system variable (X) has a positive coefficient value of 0.481 for β

The Influence Of QRIS On Net Profit Margin

Based on the results of the regression equation model, it was found that the t value of the payment system variable (X) was 3.402 greater than 2.011 and the significance value of 0.001 was less than 0.05 showed that the hypothesis was accepted. This means that the QRIS payment system has a significant and positive effect on increasing the Net Profit Margin of UMKM in the Bekasi Regency. This indicates that an increase in net profit margin has a significant effect on the use of qris in the payment system. It also shows that the use of QRIS as a payment system can be used to help the small and medium business sector in increasing net profit margin. The use of QRIS as a digital technology in the payment system can help the financial performance of MSMEs.

The results of this study were also supported by several previous studies that examined Qris on business development. According to the results of the study (Afifa and Yarham, 2021) stated that the impact of the application of QRIS, especially on MSMEs in Padangsidempuan City, is that the Koe Koe Cafe has a positive effect on cafes and the wider community. Qris can facilitate the transaction process in the payment system. While Qris has no effect on cafe income. According to the results of the study (Gainau et al, 2024) states that the perceive use of Qris has a positive effect on the development of MSMEs in Ambon City. This means that the benefits of using QRIS can directly affect the development of MSMEs in Ambon City. The more benefits gained by business people, and the increasingly developed business activities. Furthermore, the ease of using QRIS has a positive impact on the development of MSMEs, especially Ambon City. This shows that



the easier it is to operate the pits contained in Qris, and the more developed MSMEs in the city of Ambon.

The benefits and facilities obtained from the use of QRIS can encourage increased sales, business profit and business competitiveness in the digital era. According to the results of the study (Rahman, 2024) showed that Qris's policy had a positive impact on the increase in new customers. A significant difference between the addition of new consumers is found in the treatment group with the control group after the application of the QRIS policy. QRIS policy to expand the business market share is supported by the character of micro businesses that are adaptive QRIS users to changes in service facilities and flexibility of the business strategy. In addition, policy intervention does not have a significant impact on the net profit or turnover of micro businesses in the treatment and control group. When Pandemi Covid-19 obtained a turnover and net profit from micro businesses declined quite sharply. However, when viewed from the magnitude of the decline, it was found that micro businesses in the control group experienced a decrease in turnover and net profit greater when compared to micro businesses found in the treatment group.

CONCLUSION

The conclusion obtained from the results of this study is that the QRIS payment system has a positive effect on increasing the Net Profit Margin of MSMEs in Bekasi Regency. The payment system using QRIS provides benefits for MSMEs in Bekasi Regency, including practical and fast, one QR code for all, reducing dependence on cash, transactions are automatically recorded and increase the branding and credibility of MSMEs. Net profit margin of MSMEs in Bekasi Regency has increased using QRIS due to fast and practical transactions, saving operational costs, broader market range, increased consumer confidence, transparency and ease of reporting transactions, safer transactions.

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