

Evaluation of QRIS-Based Payment Gateway Implementation in order to Encourage Revenue Growth at MSMEs in the Tourism Business Sector in Semarang City

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Abstract

The Central Bureau of Statistics (2022), released data that the contribution to tourism gross domestic income (GDP) in 2022 until the third quarter reached 3.6%, this figure shows a significant increase from 2021 at 2.4%. Semarang is one of the tourist destination cities in Indonesia that is relatively fast in terms of tourism revitalization. The government continues to encourage digitalization in existing tourist destinations, where one of the most obvious is digitalization in terms of payment. The government through Bank Indonesia is now promoting its digital product, QRIS, which is predicted to boost the digital economy. However, MSMEs in the tourism sector in Semarang City are still partially shifting to QRIS-based payment gateways.

The results of this study indicate that the use of the QRIS Payment System has a positive and significant effect on the growth of MSME revenue in the tourism business sector in Semarang City. This can be translated that the implementation of the QRIS-based Payment Gateway has a positive impact on the revenue growth of MSMEs in the Tourism Business Sector in Semarang City. Then based on the

statements of respondents of MSMEs in the Tourism Business Sector in Semarang City who use QRIS, there are several obstacles that are felt, namely: There are still those who do not understand how to use QRIS, constrained by the network, the slow process of disbursing funds in real time / instant, the cost of using QRIS charged to merchants (traders). However, these obstacles are considered not to have too much impact on their overall business income

Keywords: Digital payment, Revenue, QRIS, MSME.



INTRODUCTION

Indonesia is a country famous for its natural wealth, panoramic beauty, and cultural diversity that is so appealing to everyone who visits. These potentials are an advantage for the tourism sector to continue to be developed in order to boost the country's economy and society. The Central Bureau of Statistics (2022), released data that the contribution to tourism gross domestic income (GDP) in 2022 until the third quarter reached 3.6%, this figure shows a significant increase from 2021 at 2.4%..

During the G20 Presidency activities in 2022 with Indonesia as the host, it became a momentum that was utilized by the government to promote Indonesian tourism with the tagline 'recover faster, rise stronger', which in that year was also the point of revival of Indonesia's tourism sector and creative economy after the pandemic that had devastated the tourism industry in Indonesia. Sandiaga Uno, Minister of Tourism and Creative Economy, said "The foreign exchange value of tourism in 2022 provisional data has reached USD4.26 billion. A significant increase from 2021 which was only US\$0.49 billion. With the continued improvement in the pandemic and stable economic growth, we are optimistic that in 2023 the contribution can increase again at USD2.07-5.95 billion". (www.menpan.go.id, accessed on February 2023) One of the tourist destination cities in Indonesia that has seen rapid development of infrastructure and supporting facilities for tourism is Semarang City, including the construction and repair of roads, construction of hotels, malls, apartments, renovation of tourist attractions, and the opening of new branches of businesses supporting other tourism sectors. One of the pillars of economic revival in Semarang City according to the Mayor is the focus on moving together, especially in terms of developing the tourism sector and creative economy. The following is data on Semarang City's Original Revenue (PAD) from the tourism sector from 2018 to 2022.

Table 1. Total local revenue (PAD) Semarang City Tourism Sector

No.	Year	Total (in rupiah)
1	2018	256.362.651.176
2	2019	312.195.496.037
3	2020	190.758.295.291
4	2021	207.712.087.923
5	2022	254.528.883.698

Source: Semarang Satu Data (2022)



The data shows that starting in 2021, tourism activities began to bear fruit towards increasing community income. Semarang Mayor Hevearita Gunaryanti Rahayu was quoted in the website www.semarangkota.go.id (2022) saying that there are 3 (three) strategies carried out in the development of tourism destinations and the creative economy, namely reducing economic needs, fostering economic opportunities, and encouraging economic actors. In developing the tourism business sector, the Semarang City Government always involves MSMEs. According to www.kemenparekraf.go.id (2022), there are 13 tourism businesses including Tourism Attraction, Tourism Area, Tourism Transportation Services, Travel Services, Food and Beverage Services, Accommodation Provision, Organization of Entertainment and Recreation Activities, MICE, Tourism Information Services, Tourism Consultant Services, Tourist Services, Water Tourism, and Spa.

Based on the Strategic Program Summary of the Ministry of Tourism and Creative Economy / Tourism and Creative Economy Agency in 2022, one of the tourism and creative economy programs has a main program target of increasing the contribution of the digital economy of the parekraf sector to the national economy, with a performance indicator in the form of a percentage increase in the number of tourism and creative economy businesses that are digitally transformed. One of the most obvious forms of digitalization in people's daily lives is the shift in payment transaction patterns, which currently has a tendency that people have a preference to use various digital payment *platforms*. Consumers, especially the younger generation, who currently tend to choose *cashless* payments will see the payment options provided by an outlet or merchant, and will prefer to pay using the *cashless* method. According to katadata.co.id in Makaba (2023), a survey conducted in 34 provinces concluded that Gen Y is more likely to transact using bank accounts, both debit, credit and QR code cards by 45.7%, while Gen Z in its transactions is almost balanced between conventional and digital, while specifically the use of digital wallets is dominated by Gen Z by 68%. In the following picture, it appears that in our daily lives we have been surrounded by digital technology, not only in terms of payments but almost in all aspects of people's lives.





Figure 1. Digital Technology in Society (source: Bank Indonesia, 2019)

Regarding digitization in terms of payments, since before the pandemic, several financial service provider institutions have actually been issued, and of course the Indonesian monetary authority is no less, which in recent times has been aggressively socializing the launch of its digital payment products. According to Sekarsari and Indrawati (2021), currently Bank Indonesia itself has spawned two payment products that have been adopted by the public, one of which is the *Quick Respond Code Indonesian Standard* (QRIS). QRIS is predicted to be able to contribute to the growth of the digital economy in Indonesia.

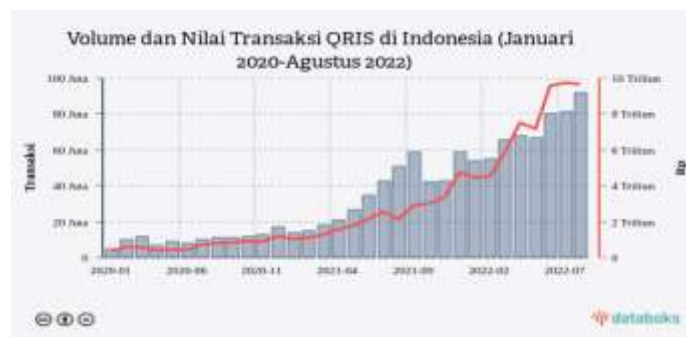


Figure 2. QRIS Transaction Volume and Value Chart in Indonesia(source: Katadata.co.id, 2022)

The figure shows a significant increase in the use of QRIS starting in 2021. This data is in line with the results of Sekarsari and Indrawati's (2021) research in the city of Surakarta, which obtained data that businesses or *merchants* using QRIS increased by 201% in 2020. The hope is that with the adoption of technology in terms of payment transactions that are quickly carried out by MSMEs, especially in the tourism business sector, old customers will be more satisfied with the several payment options offered, and revenue can increase. This statement is in accordance with the results of research by Lestari et al (2020) which concluded that *payment gateways have a positive and significant effect on financial performance*. In Semarang City itself, which continues to be encouraged by the local government in terms of revitalizing tourist attractions and their supports, it has been seen that the number of *outlets* or *merchants in the* tourism business sector such as culinary, shopping places, tour bureaus, and so on that offer payment options through QRIS-based *payment gateways*, among a number of other payment options that have been used before.

Objectives

Based on the above problems, the objectives of this study are as follows:

1. Analyzing the effect of QRIS-based *payment gateway* implementation on revenue growth in MSMEs in the Tourism Business Sector in Semarang City.
2. Analyzing constraints on the implementation of QRIS-based payment gateways for MSMEs in the Tourism Business Sector in Semarang City .

DISCUSSION

1. The effect of QRIS-based payment gateway implementation on revenue growth in MSMEs in the Tourism Business Sector in Semarang City

The test results show that the independent variable has an influence on the dependent variable. Based on the results of research conducted on the variable QRIS-based payment gateway implementation (X) on the revenue growth of MSMEs in the tourism business sector in Semarang City, it states that the t value is $5.413 > 1.989$ t table and the significant value of QRIS-based payment gateway implementation (X) is $0.000 < 0.05$. This means that the application of QRIS-based payment gateways has a positive and significant effect on the revenue growth of MSMEs in the tourism business sector in Semarang City. This means that the application of the QRIS-based payment gateway has

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a positive and significant effect on the revenue growth of MSMEs in the tourism business sector in Semarang City. This proves that although the QRIS payment system is a new non-cash payment system launched by Bank Indonesia (BI) in 2020, it has a positive impact on the ongoing development of MSMEs in the Tourism Business Sector in Semarang City.

The presence of QRIS is very supportive in terms of the transaction process carried out and provides many benefits, especially in terms of increasing income. This is in line with research from (Sihaloho et al., 2020) which states that the existence of QRIS can increase the daily income of MSME players in the Tourism Business Sector in Semarang City. This proves that the use of QRIS brings success to MSMEs, as argued by research (Hutagalung et al., 2021).

2. Obstacles in the implementation of QRIS-based payment gateways for MSMEs in the Tourism Business Sector in Semarang City

The use of the QRIS payment system has a positive impact on MSMEs, so it is possible that there are obstacles that are felt in terms of its application. Based on the statements of respondents of MSME owners in the tourism business sector in Semarang City who use QRIS, there are several obstacles that are felt, namely:

1. Some MSME owners stated that there are those who do not understand how to use QRIS, both from business actors and their customers.
2. Not many MSMEs in the tourism business sector, especially micro-business actors, use QRIS, so most customers prefer cash transactions. This is based on the respondent's statement during the research.
3. Constrained by the network, hindering the transaction process. This creates a bit of a concern for businesses.
4. The slow process of real time/instant fund disbursement. Because most MSME actors generally reconcile directly. Thus hampering the process of using funds for their business needs.
5. There is a QRIS usage fee charged to merchants, which has an impact on the daily income earned. This is burdensome for micro-scale businesses whose income is not yet stable, so QRIS is not an option for their business development.

Seeing the above obstacles, most of the MSME players in the tourism business sector in Semarang city feel the constraints. However, these constraints are not seen as having a significant impact on their overall business income. This is based on the respondents' statements below:

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Table 3. Respondent Statement Results

Do these constraints have an impact on your business income?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	YES	8	8	8.0	8.0
	Not Too Much	92	92	92.0	100.0
	Total	100	100.0	100.0	

Source: Data processed from SPSS 25.

In this statement, out of 100 respondents, only 8 MSMEs felt that these obstacles had an impact on their business. And the remaining 92 MSMEs felt that it did not really have an impact on their overall business income. This proves that some of the obstacles described above do not affect the interest of MSMEs in using QRIS as an alternative payment transaction at their business place. This is in line with the statement from research (Mahyuni & Setiawan, 2021) which states that the obstacles experienced by MSMEs are considered not too significant, so they do not affect interest in using QRIS.

CONCLUSION

Based on the results of the research that has been carried out, the author obtained several conclusions including:

1. The results of the analysis show that the application of QRIS-based payment gateway has a positive and significant effect in encouraging revenue growth in MSMEs in the tourism business sector in Semarang City. This can be interpreted that it has a positive impact in growing the income of MSMEs in the tourism business sector in Semarang City. Likewise, respondents said that the use of QRIS had a positive impact on the development of their business. Only 8% (8 respondents) disagreed with this statement.
2. Based on the statements of respondents of MSMEs in the tourism business sector



in Semarang City who use QRIS, there are several obstacles that are felt, namely: There are still some who do not understand how to use QRIS, constrained by the network, the slow process of disbursing funds in real time / instant, as well as the cost of using QRIS charged to merchants (traders), but these obstacles are considered not to have too much impact on their overall business income. This is evidenced by the 100 respondents obtained, 85 respondents who said it did not really have an impact on their business income.

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