

ABSTRACT

As technologies progressed and improved over time, many digital-based banking activities emerged. Digital-based payment methods are preferred because they are convenient, reliable, and flexible. One of these is the Quick Response Indonesia Standard (QRIS), one of Indonesia's most preferred payment methods. Since its development and launch in 2019, QRIS usage has been considered a daily and usual thing to do every day. Various features that QRIS provides make it superior to EDC payments and other cashless payment methods. Rather than providing an EDC machine, merchants only need to print a sticker containing their shop's QRIS code, and customers only need to scan the code with their preferred application.

This study aims to analyze the effect of various Quick Response Indonesia Standard (QRIS) factors that influence/affect the sales increase of MSMEs in Yogyakarta. This research uses descriptive quantitative methods and utilizes primary data gathered through a questionnaire. The study observes and analyzes the sample response of 100 MSME owners in Yogyakarta. The independent variable of the research consists of Understanding of QRIS (X_1), Usefulness of QRIS (X_2), Ease of use of QRIS (X_3), User expectation of QRIS (X_4), and Hindrances of QRIS (X_5), while the dependent variable being MSME sales increase (Y).

This research showed that the Usefulness and User expectations of QRIS have a positive and significant effect on the MSME sales increase. Hindrances have a negative and significant impact on the increase in MSME sales. On the other hand, Understanding and Ease of use of QRIS did not have a significant impact on the

MSME sales increase, although they showed a positive relationship. The variables contributed 36.1% to the MSME sales increase, while 65.9% was influenced by other variables outside the research.

Keywords: *QRIS, digital-based payment, e-wallet, MSME, sales, Yogyakarta.*