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Implementation of QRIS as an Effort to Digitize the Payment System at MSME Grocery Stores in the Serang Baru Housing Complex Block D

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Abstract

The rapid development of digital technology requires business actors, particularly micro, small, and medium enterprises (MSMEs), to adapt in order to improve service quality and transaction systems. Bunda Bila Grocery Store, located in the Serang Baru Housing Complex Block D, Bekasi Regency, West Java, represents an MSME that previously relied primarily on cash-based transactions. This study aims to examine the implementation of Quick Response Code Indonesian Standard (QRIS) as an effort to digitize the payment system and enhance business efficiency and competitiveness. The study employed a descriptive qualitative approach, with data collected through observation, interviews, and documentation, and implemented through observation, socialization, and mentoring stages. The findings indicate that QRIS implementation facilitated faster, more practical, and more secure transactions. QRIS also supported more structured financial record management and encouraged greater consumer interest in cashless payments. Although challenges related to limited digital literacy and internet connectivity were identified, the implementation generally produced positive outcomes in terms of service quality, operational efficiency, and business image. The findings suggest that QRIS serves as an effective instrument for supporting the digital transformation of MSMEs and strengthening their adaptability within the digital economy.

Keywords: *Digital Payment, Digital Transformation, MSMEs, Payment System, QRIS.*

INTRODUCTION

The digital transformation of payment systems has emerged as a central agenda in the global economic landscape, reflecting the broader integration of financial technology into commercial activities and everyday transactions. The expansion of cashless payment ecosystems has fundamentally altered the way businesses interact with consumers by reducing transaction costs, improving operational efficiency, and fostering financial inclusion across diverse economic sectors (Badrawani et al., 2025). Within developing economies, the acceleration of digital payment adoption has been closely associated with national strategies aimed at strengthening the competitiveness of Micro, Small, and Medium Enterprises (MSMEs), which continue to constitute the backbone of economic growth and employment generation. In Indonesia, the introduction of Quick Response Code Indonesian Standard (QRIS) represents a significant institutional effort to standardize fragmented digital payment infrastructures and create a more integrated transaction environment for merchants and consumers (Anggarini, 2022). The growing relevance of QRIS is further reflected in the ambitious national target of reaching more than 60 million users and facilitating adoption among approximately 44 million MSMEs by 2026 (Ardianto, 2025). This development signifies not merely a technological shift but also a structural transformation in how local businesses participate in the expanding digital economy.

Existing studies consistently indicate that QRIS adoption contributes positively to MSME performance through improvements in transaction efficiency, customer convenience, and financial accessibility. Research has demonstrated that QRIS-based payment systems simplify transaction processes while reducing dependence on cash management practices that are often vulnerable to operational errors and inefficiencies (Asmita & Suryantara, 2024). Empirical evidence further suggests that digital payment integration enables MSMEs to enhance service quality and strengthen customer trust through faster and more transparent transaction mechanisms (Ghufron et al., 2025). The effectiveness of QRIS has also been linked to broader business development outcomes, including increased competitiveness and improved capacity for digital adaptation among small enterprises (Lestari et al., 2025). Similar findings emphasize that digital payment transformation creates opportunities for MSMEs to optimize business processes and expand participation in the digital marketplace (Prayoga et al., 2025). Although these studies collectively affirm the strategic value of QRIS, they simultaneously reveal the multifaceted nature of digitalization outcomes, which are shaped by contextual, organizational, and behavioral factors beyond the mere availability of payment technology.

Despite the growing body of literature, several conceptual and empirical limitations remain insufficiently addressed. A substantial proportion of previous studies has concentrated on community service programs, training initiatives, or broad assessments of QRIS implementation without providing a detailed understanding of how digital payment adoption transforms daily operational practices within specific MSME settings (Patikasari et al., 2025). Investigations conducted in various localities frequently emphasize successful implementation outcomes while paying limited attention to the organizational adjustments and practical challenges experienced by micro-businesses during the adoption process (Varina et al., 2025). Other studies primarily focus on perceived usefulness and ease of use as determinants of adoption intention, leaving the actual consequences of implementation on business operations relatively underexplored (Ismayadi, 2025). The predominance of generalized analyses also obscures the heterogeneity of MSMEs, particularly traditional grocery stores whose transaction characteristics differ substantially from those of service-oriented or digitally mature enterprises (Ramadhani et al., 2024). Such conditions indicate the existence of a contextual research gap concerning how QRIS functions as a practical instrument of business digitalization at the micro-enterprise level.

The unresolved nature of this gap carries significant scientific and practical implications because the success of digital transformation initiatives ultimately depends on their effectiveness in everyday business environments. Evidence suggests that QRIS implementation can strengthen financial inclusion and facilitate broader participation in digital economic activities among MSME actors (Aziz et al., 2026). Studies examining transaction processes in grocery stores and small retail businesses have reported improvements in operational efficiency following the adoption of QRIS-based payment systems, although the magnitude and sustainability of these benefits vary across contexts (Fani & Kusumasari, 2025). Additional research highlights that digital payment technologies can increase transaction volume and simplify payment procedures, thereby enhancing customer experience and business responsiveness (Supendi et al., 2025). The strategic role of QRIS in supporting MSME growth has also been associated with broader digital transformation frameworks that seek to improve business resilience and adaptability in increasingly competitive markets (Santosa, 2026). Understanding the mechanisms through which these benefits materialize in specific local settings remains essential for ensuring that digitalization policies produce meaningful outcomes rather than symbolic technological adoption.

Within the contemporary scholarly landscape, research on QRIS increasingly recognizes that digital payment systems should be examined not only as technological innovations but also as organizational tools that reshape managerial practices, customer interactions, and entrepreneurial decision-making processes. Existing evidence demonstrates that QRIS contributes to transaction efficiency and business modernization through the integration of cashless payment mechanisms into daily operations (Zakariya & Arifin, 2025). Research on MSME digitalization further indicates that successful technological transformation depends on the ability of businesses to incorporate digital tools into routine operational activities rather than merely adopting them at a symbolic level (Husaini, 2026). Studies focusing on the utilization of fintech-based payment systems similarly reveal that the benefits of digital transactions become more substantial when implementation is embedded within the broader context of business process improvement and service enhancement (Sari & Ilvira, 2026). Practical assistance programs conducted in various regions also suggest that QRIS adoption can generate tangible efficiency gains when accompanied by organizational readiness and continuous utilization by business actors (Putri et al., 2026). These observations position the present study within an emerging research stream that seeks to understand digital payment implementation as a dynamic process of organizational digitalization rather than as a purely technological intervention.

This study focuses on the implementation of QRIS as an effort to digitize the payment system at an MSME grocery store located in the Serang Baru Housing Complex Block D. The research is designed to examine how the transition from conventional cash-based transactions to QRIS-supported digital payments influences transaction efficiency, service quality, and operational management within a small retail business context. By concentrating on a specific grocery store environment, this study provides a contextualized perspective that complements the predominantly generalized discussions found in previous literature. The research contributes theoretically by enriching the understanding of digital payment adoption as a practical mechanism of MSME digital transformation and contributes methodologically through an in-depth analysis of implementation processes at the micro-enterprise level. The findings are expected to offer valuable insights for policymakers, practitioners, and researchers seeking to strengthen the effectiveness of digitalization initiatives among small businesses in Indonesia.

RESEARCH METHODS

This study employed an empirical qualitative research design to examine the implementation of Quick Response Code Indonesian Standard (QRIS) as an effort to digitize the payment system at a grocery store MSME located in the Serang Baru Housing Complex Block D, Bekasi Regency, West Java, Indonesia. Fieldwork was conducted in 2026 through a structured process consisting of observation, interviews, socialization, and implementation assistance. Primary data were collected through direct observation and semi-structured interviews with the business owner to identify the existing transaction system, the level of understanding of digital technology, and the readiness to adopt cashless payment methods. A qualitative approach was considered appropriate because it enables an in-depth exploration of participants' experiences, perceptions, and behavioral changes during the implementation of digital innovation within a real-world business setting (Creswell & Creswell, 2018). The study focused on QRIS implementation as the primary unit of analysis, particularly its role in enhancing transaction efficiency, facilitating payment processes, improving transaction recording practices, and supporting the broader digital transformation of MSMEs (Santosa, 2026).

The implementation process began with a socialization stage aimed at increasing awareness of the benefits of digital payment systems, followed by direct assistance in QRIS registration, verification procedures, QR code activation, and practical training on its use in daily business transactions. This mentoring-based approach was designed to ensure that the business owner could independently operate the digital payment system after implementation, reflecting common practices in MSME digitalization initiatives (Patikasari et al., 2025). The collected data were analyzed using descriptive qualitative analysis following the interactive model of data reduction, data display, and conclusion drawing to identify patterns and changes emerging throughout the implementation process (Miles et al., 2020). Analytical attention was directed toward comparing transaction practices before and after QRIS adoption, as well as interpreting the business owner's experiences regarding the perceived benefits and challenges of digital payment utilization. The credibility of the findings was strengthened through data triangulation by comparing evidence obtained from observations, interviews, and implementation documentation, thereby providing a comprehensive assessment of QRIS implementation as a mechanism for payment system digitalization in micro-enterprises.

RESULTS AND DISCUSSION

Initial Business Conditions and Readiness for Digital Payment Adoption

The initial observation revealed that Bunda Bila Grocery Store operated entirely through cash-based transactions prior to the implementation of QRIS. Daily transactions were conducted using conventional payment practices, where customers paid in cash and the business owner manually managed change and recorded sales. Interviews with the business owner indicated limited familiarity with digital payment technologies and a lack of previous experience in utilizing electronic transaction systems. This condition reflects a common characteristic among micro-enterprises in Indonesia, where digital transformation often progresses more slowly due to limited technological literacy and resource constraints. Previous studies have noted that many MSMEs continue to depend on traditional transaction methods despite the rapid expansion of digital financial infrastructure because owners frequently perceive digital technologies as complex and difficult to integrate into existing business routines (Anggarini, 2022). The findings suggest that the store's operational model remained at an early stage of digital maturity, creating a substantial opportunity for technological intervention aimed at improving business efficiency and competitiveness.

The observation process also identified several operational challenges associated with the exclusive use of cash transactions. One recurring issue involved difficulties in providing change during periods of high customer traffic, particularly when consumers used large denomination banknotes for relatively small purchases. Manual transaction recording practices further increased the possibility of inaccuracies in financial records, making it difficult for the business owner to monitor daily cash flow systematically. Although the store maintained a relatively diverse inventory consisting of food products, household necessities, and personal care items, financial management practices remained highly informal and largely dependent on personal memory and handwritten notes. Similar circumstances have been reported among MSMEs in other regions, where the absence of digital payment systems contributes to inefficiencies in transaction management and limits opportunities for business modernization (Ramadhani et al., 2024). The persistence of these operational constraints highlights the importance of introducing accessible financial technologies capable of supporting more structured business management practices.

Table 1. Initial Business Conditions Prior to QRIS Implementation

Aspect	Observation Findings
Payment Method	Fully cash-based transactions
Transaction Recording	Manual and handwritten
Digital Payment Facility	Not available
Digital Literacy	Limited
Change Availability	Frequently constrained during transactions
Financial Monitoring	Informal and non-systematic

The baseline conditions presented in Table 1 indicate that the store faced several structural limitations that could potentially hinder business development in an increasingly digital economic environment. The absence of digital transaction facilities restricted payment flexibility and limited consumer choice, particularly among younger customers who increasingly prefer cashless payment methods. National developments in Indonesia demonstrate that digital payment adoption has expanded significantly across various economic sectors, accompanied by a growing number of QRIS users and merchants each year (Ardianto, 2025). The gap between national digitalization trends and the operational reality observed at the store illustrates a broader challenge concerning the uneven diffusion of financial technology among micro-enterprises. Such disparities suggest that technological infrastructure alone is insufficient to ensure successful digital transformation without adequate awareness and readiness at the business level.

Readiness for digital payment adoption was further examined through interviews focusing on perceptions toward technology, anticipated benefits, and potential implementation concerns. The business owner expressed initial uncertainty regarding the operational procedures of QRIS, particularly with respect to registration requirements, transaction monitoring, and the security of digital payments. Despite these concerns, there was a strong willingness to explore alternative payment methods if they could simplify business operations and improve customer service quality. This finding is consistent with the technology acceptance perspective, which emphasizes that perceived usefulness and perceived ease of use play significant roles in shaping adoption intentions among MSME actors (Ismayadi, 2025). The presence of positive expectations despite limited technological knowledge indicates that resistance to innovation was not the primary barrier; rather, the challenge involved bridging the information gap that prevented confident technology utilization.

From a management perspective, the observed conditions demonstrate that digital transformation within micro-enterprises should be understood as a gradual organizational process rather than a purely technological transition. The readiness assessment showed that while technological capabilities were initially limited, the business owner possessed a favorable attitude toward innovation and recognized the potential value of modernizing payment practices. Such readiness constitutes an important foundation for successful QRIS implementation because behavioral acceptance often determines whether digital systems become integrated into routine business activities. Research on MSME digitalization emphasizes that sustainable adoption is more likely to occur when technological interventions address practical operational challenges experienced by business owners rather than merely introducing new technological tools (Santosa, 2026). The initial conditions identified during the observation stage therefore provided critical insights into both the barriers and opportunities that would shape subsequent stages of QRIS implementation at Bunda Bila Grocery Store.

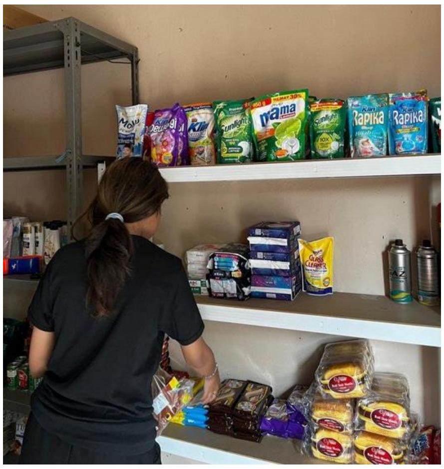

Figure 1. The Condition of Bunda Grocery Store Before the Implementation of QRIS

Socialization and Capacity Building for QRIS Adoption

The socialization stage was designed to enhance the business owner's understanding of digital payment systems and to introduce QRIS as a practical instrument for supporting business digitalization. Prior to the activity, the owner possessed only a limited understanding of cashless transactions and had never interacted directly with QRIS-based payment mechanisms. The educational session focused on explaining the functions, benefits, and operational procedures of QRIS, including merchant registration, transaction processing, and payment verification. Discussions during the session revealed that many initial concerns stemmed from unfamiliarity rather than rejection of technology. The owner demonstrated increasing interest in digital payment adoption after gaining a clearer understanding of how QRIS could simplify daily transaction activities. Similar findings have been reported in MSME empowerment programs, where educational interventions significantly contributed to improving awareness and acceptance of digital payment technologies among small business actors (Patikasari et al., 2025).

The socialization process also emphasized the strategic role of digital payments within the broader context of financial inclusion and business competitiveness. Particular attention was given to the ability of QRIS to provide transaction flexibility for consumers while simultaneously improving transaction transparency for business owners. During the discussion sessions, the owner acknowledged that customer payment preferences had gradually shifted toward digital platforms, especially among younger consumers who routinely use mobile banking and electronic wallets. This realization encouraged a stronger perception that maintaining an exclusively cash-based transaction system could potentially reduce business attractiveness in the future. Research on inclusive financial digitalization suggests that increasing MSME awareness regarding the economic and operational benefits of QRIS constitutes an important prerequisite for accelerating digital transformation at the grassroots level (Aziz et al., 2026). The findings indicate that socialization activities functioned not merely as knowledge transfer mechanisms but also as instruments for reshaping managerial perspectives toward innovation adoption.

An important outcome observed during the socialization stage was the gradual improvement in the owner's confidence regarding the practical use of QRIS. Initially, concerns were primarily associated with technical procedures, including registration requirements, payment confirmation processes, and transaction monitoring. As the educational sessions progressed, these concerns were replaced by a more positive perception of QRIS as a user-friendly system capable of supporting business operations. The owner showed increased willingness to participate actively in the implementation process and expressed interest in learning additional digital business practices beyond payment systems. Previous studies have demonstrated that capacity-building initiatives can significantly reduce perceived complexity and strengthen confidence in digital technology adoption among MSMEs (Putri et al., 2026). The emergence of greater confidence among the owner represents a critical behavioral shift that supports the likelihood of sustained technology utilization after implementation.

The effectiveness of the socialization process can also be interpreted through the lens of organizational learning. The educational activities enabled the business owner to acquire new knowledge, reassess existing transaction practices, and identify opportunities for operational improvement through technological innovation. This learning process contributed to the formation of a more adaptive managerial mindset, which is essential for sustaining digital transformation within micro-enterprises. Evidence from previous QRIS implementation programs suggests that businesses are more likely to adopt and continuously utilize digital payment systems when owners understand the direct relationship between technology utilization and business performance improvement (Varina et al., 2025). The findings from the present study support this argument by demonstrating that increased knowledge was accompanied by stronger motivation to integrate QRIS into daily business activities.

Beyond improving individual knowledge, the socialization stage created a foundation for organizational readiness by aligning technological innovation with practical business needs. The owner increasingly perceived QRIS not as an external technological requirement but as a solution to existing operational challenges, including difficulties in managing cash transactions and providing change to customers. This shift in perception is particularly significant because successful technology adoption often depends on whether business actors recognize the compatibility of innovation with their operational context. Studies on QRIS-based payment systems have emphasized that awareness and understanding play decisive roles in determining adoption outcomes among MSMEs (Asmita & Suryantara, 2024). The socialization stage therefore served as a critical transition point that transformed initial curiosity into informed readiness, preparing the business owner for the subsequent implementation and operational utilization of QRIS.

QRIS Implementation and Operational Transformation

Following the completion of the socialization stage, the implementation process entered a more practical phase involving QRIS registration, verification, activation, and operational assistance. The registration procedure was conducted collaboratively with the business owner through an authorized payment service provider, ensuring that all administrative requirements were completed accurately. During this stage, the owner actively participated in submitting the required information and verifying business data, reflecting a growing level of engagement with digital financial technology. The successful completion of the registration process indicated that barriers associated with administrative complexity could be minimized when adequate guidance was provided throughout the adoption process. Similar observations have been reported in studies examining QRIS implementation among MSMEs, where direct assistance played a crucial role in facilitating successful technology adoption and reducing uncertainty during the transition period (Sari & Ilvira, 2026).

Once the registration and verification processes were completed, a QRIS code was successfully issued under the business identity of Bunda Bila Grocery Store and became ready for operational use. The issuance of the QRIS code represented a significant milestone in the store's digital transformation journey because it marked the transition from a fully cash-based transaction system toward a hybrid payment environment. Interviews conducted during this phase revealed that the owner perceived the QRIS activation process as less complicated than initially expected. The owner also expressed increased confidence in utilizing the technology after observing the straightforward procedures involved in payment verification and transaction monitoring. Previous research has highlighted that perceived simplicity and ease of implementation are among the most influential factors encouraging MSMEs to adopt QRIS-based payment systems (Ismayadi, 2025). The present findings reinforce the argument that practical experience often reduces technological apprehension more effectively than theoretical explanations alone.

To facilitate the operational transition, direct mentoring was provided regarding the practical use of QRIS in daily business activities. The assistance focused on teaching the owner how to receive payments, verify incoming transactions, monitor payment histories, and respond to customer inquiries related to digital transactions. Through repeated demonstrations and hands-on practice, the owner gradually became familiar with the workflow of QRIS-based payments and demonstrated the ability to operate the system independently. This learning process reflected an important organizational transformation in which technological competence was developed through experiential engagement rather than formal technical training. Studies examining QRIS adoption among small businesses similarly emphasize that continuous mentoring contributes significantly to strengthening user confidence and increasing the likelihood of sustained utilization after implementation (Roni et al., 2026).

Table 2. Stages and Outcomes of QRIS Implementation at Bunda Bila Grocery Store

Implementation Stage	Activity Conducted	Outcome
Initial Registration	Submission of merchant data	Successfully completed
Verification Process	Validation of business information	Approved
QRIS Activation	QR code issuance	QRIS became operational
Technical Assistance	Payment and monitoring training	Owner gained operational skills
Trial Transactions	Simulation and real transactions	Successfully executed

The implementation outcomes summarized in Table 2 demonstrate that each stage was completed successfully and contributed to the progressive integration of digital payment technology into the store's daily operations. The results suggest that QRIS adoption is not merely a technological installation process but rather a sequence of organizational adjustments involving learning, adaptation, and behavioral change. The successful completion of all implementation stages further indicates that micro-enterprises can effectively adopt digital payment technologies when implementation strategies combine technological access with capacity-building initiatives. Research conducted on MSME digital transformation has similarly found that the effectiveness of QRIS implementation depends on the interaction between technological infrastructure and human readiness rather than on technological availability alone (Supendi et al., 2025).

A practical demonstration involving actual consumers was subsequently conducted to evaluate the operational functionality of the newly activated QRIS system. During these transactions, consumers scanned the QR code using mobile banking or electronic wallet applications, entered the payment amount, and completed transactions within a relatively short period. The business owner was able to receive immediate payment notifications through the mobile application, allowing transaction confirmation to occur in real time. The smooth execution of these transactions demonstrated that QRIS could substantially simplify payment procedures while reducing dependence on cash handling activities. Such findings support broader discussions concerning the role of QRIS in promoting payment efficiency and strengthening the digitalization of MSME business processes within increasingly technology-driven market environments (Zakariya & Arifin, 2025).

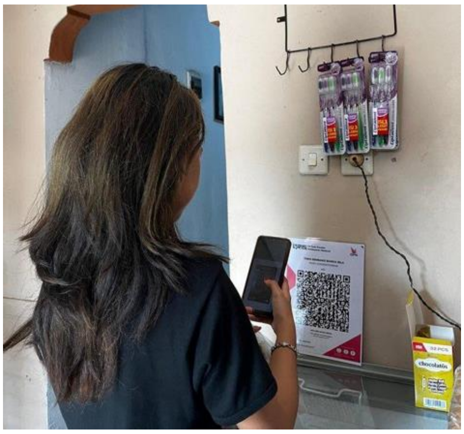

Figure 2. The Condition of Bunda Grocery Store Before the Implementation of QRIS

Impact of QRIS on Business Operations and Customer Experience

The implementation of QRIS generated observable changes in the operational activities of Bunda Bila Grocery Store, particularly in relation to transaction efficiency and payment management. Prior to adoption, all transactions relied exclusively on cash, requiring the business owner to prepare sufficient change and manually verify each payment. Following the introduction of QRIS, customers were provided with an alternative payment method that reduced dependence on physical cash and simplified transaction procedures. Observational findings indicated that digital payments could be completed more quickly than conventional cash transactions, especially during periods of higher customer activity. These findings support previous studies suggesting that QRIS contributes to the acceleration of transaction processes and reduces operational inefficiencies commonly experienced by micro-enterprises (Fani & Kusumasari, 2025). The integration of QRIS into daily business operations therefore represents more than a technological upgrade; it reflects a practical improvement in transaction management that directly affects service delivery.

The operational benefits of QRIS were also reflected in the improvement of transaction recording practices. Before implementation, financial records were maintained manually through handwritten notes, creating the possibility of recording errors and inconsistencies in monitoring daily sales. The digital payment system introduced an automated transaction trail that enabled the owner to review incoming payments through the associated application. This feature improved transparency and reduced reliance on memory-based financial management practices. The availability of transaction histories provided a more structured foundation for monitoring business performance and cash flow movements. Research on digital payment adoption among MSMEs has highlighted that transaction traceability is one of the most valuable advantages of QRIS because it enhances financial accountability and supports better managerial decision-making (Lestari et al., 2025). The observed improvements indicate that QRIS can contribute to the gradual formalization of financial management practices within small-scale businesses.

Table 3. Comparison of Business Conditions Before and After QRIS Adoption

Indicator	Before QRIS Implementation	After QRIS Implementation
Payment Method	Cash only	Cash and QRIS
Transaction Speed	Relatively slower	Faster and more efficient
Transaction Recording	Manual	Digitally supported
Change Availability	Frequently required	Less dependent on cash change
Payment Flexibility	Limited	More flexible
Financial Monitoring	Informal	More structured
Business Digitalization Level	Low	Improved

The comparison presented in Table 3 illustrates a noticeable shift in several operational dimensions following QRIS adoption. The introduction of digital payments expanded transaction flexibility while simultaneously reducing dependence on manual cash-handling procedures. These changes indicate that QRIS adoption contributed not only to transactional efficiency but also to broader organizational modernization within the business. Earlier research has emphasized that the effectiveness of digital payment systems should be evaluated through their ability to transform routine business processes rather than solely through transaction volume indicators (Prayoga et al., 2025). The present findings align with this perspective by demonstrating that operational improvements emerged through multiple interconnected mechanisms, including enhanced payment flexibility, improved record management, and more efficient customer service processes.

From the customer perspective, QRIS created a more convenient transaction experience that aligned with evolving consumer payment preferences. During the implementation period, several customers expressed positive responses toward the availability of a digital payment option, particularly because it eliminated the need to carry cash and simplified the payment process. Transactions could be completed using mobile banking applications or electronic wallets that were already familiar to many consumers. The availability of multiple payment options may also enhance perceptions of business professionalism and responsiveness to contemporary market demands. Studies examining consumer responses to QRIS have found that transaction convenience, speed, and ease of use contribute significantly to customer satisfaction and strengthen positive evaluations of business services (Ghufron et al., 2025). The findings suggest that the benefits of QRIS extend beyond internal operational efficiency and influence the quality of interactions between businesses and customers.

The observed outcomes also illustrate how QRIS can function as an instrument of broader digital transformation among micro-enterprises. Digitalization within MSMEs is often conceptualized as a gradual process involving technological adoption, organizational learning, and changes in managerial behavior. In the present case, the implementation process encouraged the business owner to become more familiar with digital platforms and increased confidence in utilizing technology to support business operations. This behavioral change is particularly important because digital transformation requires more than technological infrastructure; it depends on the ability of business actors to integrate innovation into routine organizational practices. Previous research has demonstrated that successful digital transformation contributes positively to MSME performance by improving efficiency, adaptability, and competitiveness within increasingly digital market environments (Husaini, 2026). The experience of Bunda Bila Grocery Store provides further evidence that even relatively simple technological interventions can initiate meaningful organizational change at the micro-enterprise level.

Several challenges nevertheless emerged during the implementation process. Initial limitations in digital literacy required intensive assistance before the owner felt comfortable operating the system independently. Differences in consumer readiness were also observed, as some customers remained more accustomed to cash transactions despite the availability of QRIS. Internet connectivity occasionally influenced transaction smoothness, highlighting the importance of supporting infrastructure in sustaining digital payment adoption. Despite these constraints, the overall implementation outcomes remained positive and demonstrated the feasibility of introducing QRIS into small retail businesses. The findings reinforce arguments that digital payments contribute to financial inclusion, strengthen MSME competitiveness, and support local economic development when supported by adequate education and technological readiness (Badrawani et al., 2025; Santosa, 2026). Similar conclusions have been reported in studies emphasizing the role of QRIS in expanding digital financial ecosystems and increasing MSME participation in the digital economy (Aziz et al., 2026). The successful implementation observed in this study therefore indicates that QRIS can serve as an effective mechanism for accelerating payment system digitalization among neighborhood-based micro-enterprises while simultaneously improving operational performance and customer experience.

CONCLUSION

The findings of this study demonstrate that the implementation of Quick Response Code Indonesian Standard (QRIS) at Bunda Bila Grocery Store in the Serang Baru Housing Complex Block D successfully supported the digitalization of the store's payment system and contributed to improvements in daily business operations. Prior to implementation, transaction activities were conducted entirely through cash payments, creating several operational challenges, including difficulties in providing change, manual transaction recording, and less systematic financial management practices. The observation, interview, socialization, and mentoring stages revealed that the business owner initially had limited knowledge and experience regarding digital payment technologies, yet showed a positive willingness to adopt innovation when provided with adequate guidance. The implementation process enabled the owner to understand and utilize QRIS independently, while the availability of digital payment options increased transaction flexibility and reduced dependence on cash-based transactions. The results further indicate that QRIS adoption enhanced transaction efficiency, simplified payment procedures, improved transaction monitoring, and contributed to more organized financial record management within the business.

The study also highlights that the success of digital payment adoption among MSMEs is influenced not only by technological availability but also by the presence of educational support, mentoring activities, and the readiness of business owners to integrate innovation into their operational practices. From the consumer perspective, QRIS provided a faster, more convenient, and more flexible payment alternative that aligned with evolving digital payment preferences, thereby contributing to improved customer experience. Although several challenges were identified, particularly regarding initial technological literacy and dependence on internet connectivity, these constraints did not significantly impede the implementation process. The overall findings suggest that QRIS represents an effective instrument for accelerating digital transformation among micro-enterprises by improving operational efficiency, strengthening financial management practices, and increasing business adaptability in an increasingly digital economic environment. These findings reinforce the strategic role of digital payment systems in supporting the long-term competitiveness and sustainability of MSMEs while providing practical insights for future digitalization initiatives targeting small-scale businesses.

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