

QRIS Adoption as a Cashless Transaction: A Case Study of Meatball Seller in Makassar City

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ABSTRACT

The previously free QRIS adoption now incurs fee of 0.3% for small businesses and 0.7% for medium and large businesses, as determined by Bank Indonesia. This phenomenon has sparked debates and divided opinions among meatball traders in Makassar City. As a metropolitan city in Eastern Indonesia, Makassar is the city with the largest population of MSMEs compared to other cities in Eastern Indonesia. Despite the Trade Department's efforts to promote QRIS, many meatball traders in Makassar city have not adopted it. This research aims to analyze the perceptions of meatball traders regarding their interest in implementing cashless through adopting QRIS as a potential for expanding sales and reducing manual errors in cash calculations. This qualitative research involved informants (16 buyers and 20 meatball sellers), in research data analysis techniques using the help of NVivo software. The research results found that QRIS adoption provides various conveniences, security and expands customer reach as well as increases efficiency in the cashless business transaction process.

Keywords: QRIS Adoption; Cashless; Meatball Seller; Makassar City.

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ABSTRAK

Adopsi QRIS sebelumnya gratis kini menjadi berbayar 0,3% bagi bisnis kecil dan 0,7% untuk bisnis menengah keatas, sebagaimana ditetapkan Bank Indonesia. Fenomena ini menjadi perdebatan, serta mengundang pro dan kontra antara pedagang bakso di Kota Makassar. Sebagai kota metropolitan di Kawasan Indonesia Timur, Makassar merupakan kota dengan populasi pelaku UMKM terbanyak dibandingkan kota-kota lain di Indonesia Timur. Meskipun Dinas Perdagangan sudah melakukan sosialisasi penggunaan QRIS, namun banyak pedagang bakso yang tidak menerapkan QRIS di Kota Makassar. Tujuan penelitian ini menganalisis persepsi para pedagang bakso terkait minat penerapan *cashless* melalui adopsi QRIS sebagai potensi perluasan penjualan dan mengurangi kesalahan manual dalam perhitungan uang tunai. Penelitian kualitatif ini melibatkan informan (16 pembeli dan 20 penjual bakso), dalam teknik analisis data penelitian menggunakan bantuan *software NVivo*. Hasil penelitian ditemukan adopsi QRIS memberikan beragam kemudahan, keamanan dan memperluas jangkauan pelanggan serta meningkatkan efisiensi dalam proses transaksi usaha *cashless*.

Kata Kunci: Adopsi QRIS; Cashless; Pedagang Bakso; Kota Makassar.

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INTRODUCTION

The rapid development of information technology has brought significant benefits to society, particularly in the financial sector, which requires instant and adaptive changes. In the financial sector, it has changed people's habits, namely that people in ancient times were accustomed to using cash. However, it has now been renovated to include digital money transactions, especially for MSMEs (micro, small, and medium enterprises). Changes in human lifestyles that are all online creating a unique phenomenon in payment methods, commonly referred to as cashless transactions, offering efficiency and convenience. Because it is cashless no need to carry lots of payment cards and cash, just control your mobile phone connected via the internet and a digital wallet (Fauziah et al., 2024; Purwinarti et al., 2022).

Smartphones have various interesting features, one of which is a digital financial application that makes it easier for sellers and buyers to make transactions, especially transactions cashless by using digital financial applications for example ShopeePay, Ovo, Dana, Gopay, Link Aja, Doku, iSaku, Bayarind, and others (Richas & Kamal, 2024; Wahid et al., 2023). On January 1, 2022, Bank Indonesia required all payment service providers to be cashless using the application Quick Response Code Indonesian Standard. MDR is a service fee charged to merchants by payment service providers when conducting QRIS transactions, Bank Indonesia as the regulator does not take part in the MDR but gives it to institutions switching, institution issuers, institution acquirers, PTEN (National Electronic Transaction Settlement), and ASPI (Indonesian Payment System Association). On July 1, 2023, transactions with QRIS will be subject to a tariff, the amount of the tariff is charged to merchants, 0.3% for micro businesses (Lestari, 2023).

As reported in BI (Bank Indonesia) records, the value of electronic commerce transactions in 2023 reached IDR 453.75 trillion. However, in reality, the realization was lower than Bank Indonesia's target of IDR 474 trillion, lower than the realization in 2022 of IDR 476.3 trillion. The value of digital banking transactions was IDR 58,478.24 trillion (growing by 13.48 percent yoy), while electronic money transactions increased by 43.45 percent (yoy) to IDR 835.84 trillion. Then, the value of QRIS payment system users was recorded to have grown to 130.01 percent (yoy) reaching IDR 229.96 trillion with 45.78 million users and 30.41 million merchants, most of whom were micro, small, and medium enterprises (BI.go.id, 2024). Currently, the adoption of QRIS has begun to be used by various traders in Makassar City.

Furthermore, the Makassar City area has attractions and is rich in tourist attractions such as the Somba Opu shopping center, history at Fort Rotterdam, the culinary area of Makassar City, and icons. The famous Losari Beach area is a public open space with several adequate supporting facilities (Isnaini & Zulaika, 2023). The atmosphere is beautiful and pleasant to visit for tourists from various regions and abroad. So that business actors take advantage of this area to sell online and offline. Micro, small, and medium enterprises in Indonesia are expanding their business fields and have great potential to grow along with the development of technology from year to year. However, when the pandemic Covid-19 outbreak in Indonesia in 2020 finally had a bad impact on the economy throughout the world including Indonesia, especially in Makassar City. One of them is that many traders

lost their livelihoods, for example, meatball traders. Therefore, many business actors changed direction and decided to sell on social media such as Facebook, Instagram, TikTok, and e-commerce Shopee, Tokopedia, Lazada. Business actors have also begun to adopt QRIS in their transactions so that buyers no longer give cash (physical money) directly to the seller.

QRIS (Quick Response Code Indonesian Standard) can be used by various groups, from small traders to merchants in the mall. QRIS adoption aims to increase payment coverage cashless nationally and become more effective (Gunawan et al., 2023; Sendjaja et al., 2023). QRIS can reduce the risk of disease transmission through cash intermediaries (Alfiandi et al., 2024). QRIS can bring changes to the way producers and consumers interact (Silaen et al., 2021; Wardhani et al., 2023), especially payment transactions between buyers and sellers (traders), sellers only need to provide a QR code and buyers scan the QR code provided by the seller to complete the payment transaction.

QRIS is one of the digital or cashless payment method options that many people are interested in using E-Wallet (Sastiari & Seminari, 2024; Seputri & Yafiz, 2022). The E-Wallet application helps with all business transactions and maintains business operations, especially the culinary business (Dwiantari et al., 2022). The perceived benefits and compatibility of using QRIS are very high which influence the impact of QRIS on the usability of E-Wallets, the role of QRIS is to help micro, small, and medium businesses not to be fooled by the circulation of counterfeit money (Yuliati & Handayani, 2021), recorded transactions can automatically be seen on the transaction history (Puriati et al., 2023). QRIS is able to make the system safer, cheaper, and more practical just by scanning a QR Code via E-Wallet (Chrisetya Putra et al., 2023; Nugraha & Hilendri, 2024), then MSMEs become more advanced, financial inclusion runs faster, and in the end, it can encourage maximum economic growth (Shohib et al., 2022; Sundari et al., 2024), QRIS strives to uphold the principles of SUPERIOR, Bank Indonesia carries the theme of the spirit of SUPERIOR, which means universal, easy, profitable, and direct (Aisyah et al., 2023; Wahyu et al., 2024).

However, in its implementation, QRIS adoption has several obstacles, and requires a long time, especially in small cities whose residents are not familiar with technology, this is because the level of financial literacy in Indonesia is very low and many people in remote areas do not understand the use of QRIS codes (Ardana et al., 2023; Munawaro & Pujiyanto, 2023). However, Makassar City is a big city (metropolitan) there are still many business actors who lack knowledge of the use of technology, especially traveling meatball traders in the payment system cashless. Not all MSMEs can quickly follow the payment system trends online (Sari et al., 2023; Widowati & Khusaeni, 2022).

MSME actors are dissatisfied because of the additional fees imposed, and the lack of interest in using QRIS (Lomi & Darma, 2021; Wijayanto et al., 2024). These various phenomena encourage researchers to reveal how QRIS is adopted as a transaction method cashless to meatball traders in Makassar City. Researchers use qualitative methods with primary and secondary data types. As for the research data analysis technique to process, test, integrate, find relationships and patterns in detail, researchers use the help of software Nvivo 15.

Furthermore, to maximize research results, researchers see the need for theories that support the research process. Therefore, the Diffusion of Innovation theory is one of the theories used in this research. The Diffusion of Innovation Theory is a theory developed by American communications scholar Everett Rogers in 1962, which is one of the oldest and later refined social science theories, offering insight into the principles that govern the diffusion and adoption of innovative ideas, products or technologies that are widely adopted. widespread and spread through social systems involving individuals and groups (Ayanwale & Ndlovu, 2024).

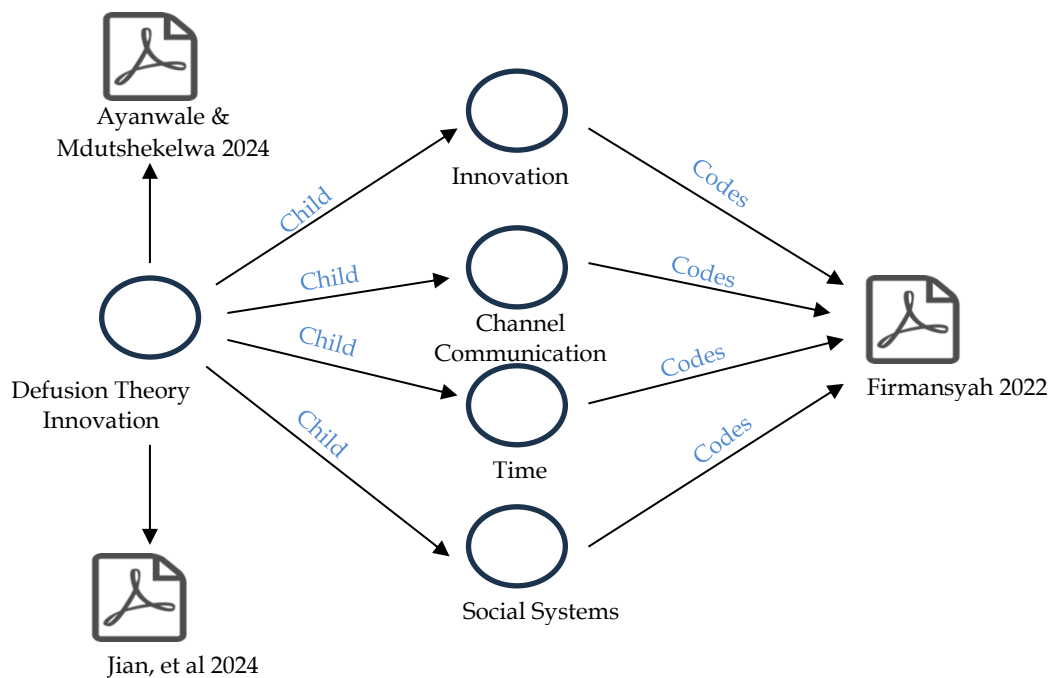


Figure I. Diffusion of Innovation Theory

Source: Data processed using Nvivo 15

The diffusion of innovation theory has 4 main elements (Firmansyah & Warsono, 2022), namely: The first is innovation which explains why a person/individual chooses to adopt or not implement innovation (practices, objects, new ideas) based on beliefs, for example accepting/rejecting the adoption of QRIS among meatball traders in Makassar City. Second, is a communication channel that explains the delivery of information from individuals to other individuals/groups, for example how to use QRIS among meatball traders in Makassar City. Third is the time involved in the innovation diffusion process, meaning the process an individual goes through from knowledge about an innovation to forming an attitude towards the innovation, then leading to a decision to apply or reject the application, then implementing the new idea and confirming the decision. For example, the personal adoption of QRIS among meatball traders in Makassar City can influence the attitude of other meatball traders to get involved in using QRIS or even conversely, rejection of QRIS adoption personally influences the decision of other meatball traders in Makassar City to refuse to maintain the use of QRIS. The fourth social system, there is a social

structure which has the function of regulating units in a system which provides order/regulation and stability in a social system. The social structure found in an individual's environment is family, superiors, friends or the surrounding environment. For example, the adoption of QRIS or the rejection of QRIS among meatball traders in Makassar City is driven by the surrounding environment, such as the availability of internet networks in certain locations or even inadequate security measures around the place, so that the adoption of QRIS which can only be accessed via gadgets cannot be carried out due to threats crime (theft) due to poor security.

RESEARCH METHODS

To further focus on understanding the meaning in this qualitative research, the researcher chose a type of qualitative research that is a case study. A case study is a type of research in which a researcher explores a particular phenomenon, namely a "case" at a certain time and the researcher investigates carefully and cautiously an event or program, incident, activity, process, institution or group of individuals (Assyakurrohim et al., 2023). And collect complete information using various data collection procedures based on the specified time.

Furthermore, the use of appropriate research methods is designed for activities that can provide accurate answers to research statements (Sidiq & Rohayati, 2023). The following is a figure II of the research flowchart

The research was conducted through 8 stages starting from determining and discussing the topic, determining the formulation of the problem, review literature, data collection, data processing and analysis using Nvivo 15, drawing conclusions, making reports and articles, and finally publishing articles. All of these processes will be assisted by using Nvivo 15 software so that authors are easier in grouping data and identifying and drawing conclusions. Nvivo 15 which is supported by AI (Artificial Intelligence) can help researchers explore data widely and easily, can organize, reduce the risk of damage to raw data, and Nvivo can also store images, audio, text, video directly in the project, access multimedia data directly from within Nvivo, and through news article captures can view and map information from a narrative (Bagaskara & Rohmadi, 2024).

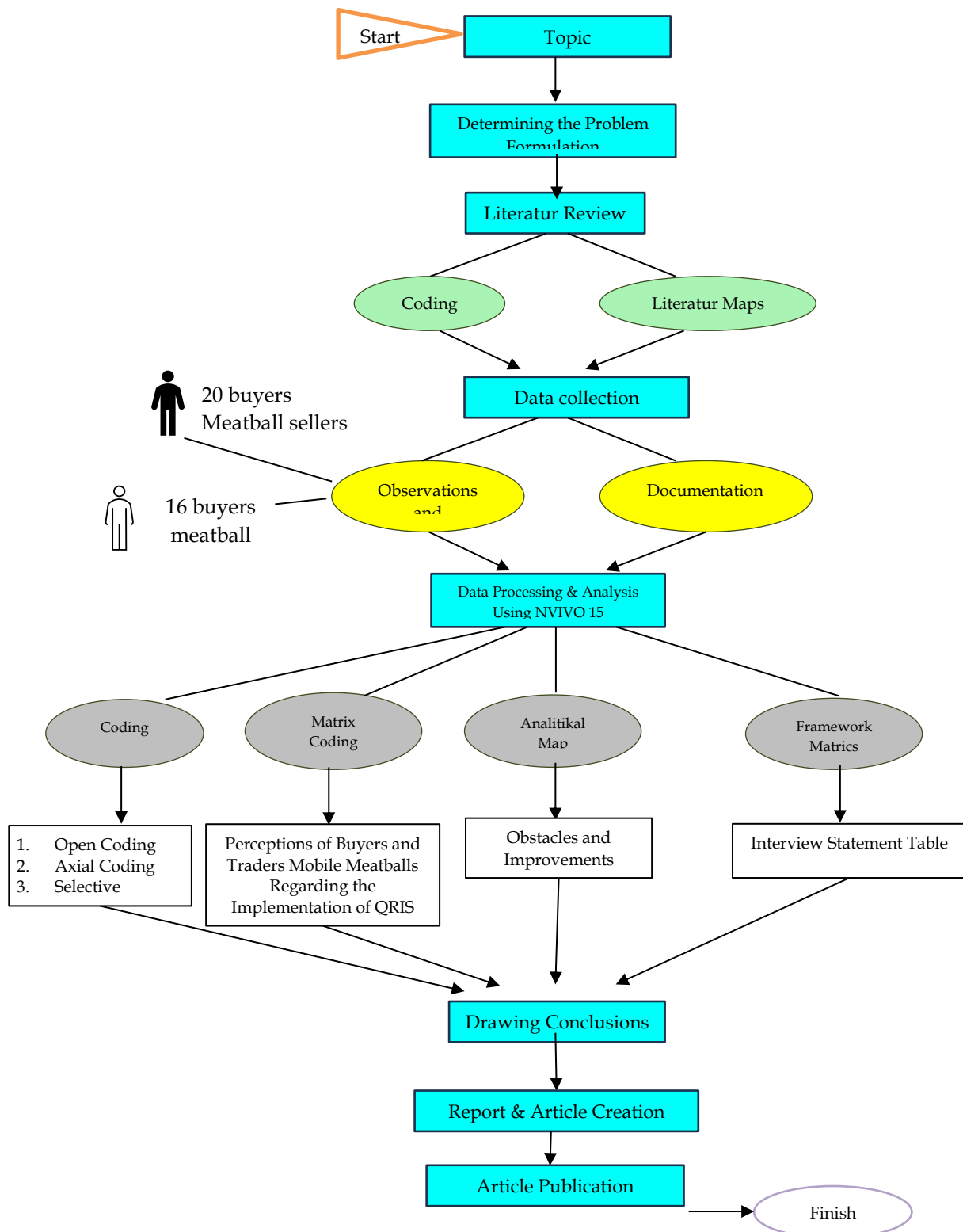


Figure II. Research Flowchart

Source: Data processed using Nvivo 15

The data collected by the researcher was processed using Nvivo 15 software. To facilitate the analysis, the researcher created nodes to group interview results and research documents. Nodes is the core topic of discussion in the formulation of the problem. Then, the researcher makes relationships to connect nodes that have been made. The result of the process coding presented by researchers in the form of a frame work matrix which comes from interview data with respondents, namely buyers and meatball traders in Makassar City. Where the features coding. This connects the source's statement with other sources in the narrative that relates to the topic presented. While a frame work matrix, this is a very useful tool in evaluating and summarizing interview materials in research. By using a frame work matrix, researchers can manage very large data to make it more manageable and interpretable (Purwandari et al., 2024).

The location or object of this research was conducted in the Makassar area of South Sulawesi. Makassar City is a center of trade in eastern Indonesia with various types of businesses from various regions including immigrants (Anzhari et al., 2024), such as meatball traders from Java, Jeneponto, Takalar, Gowa, and other areas who sell in Makassar City. However, in the city there are many traders who do not understand the adoption of QRIS as a payment transaction system. The Indonesian Noodle and Meatball Traders Association (APMISO) revealed that meatball traders who use QRIS in 2024 are still below 50%, still need education and socialization regarding the use of QRIS (tribunnews.com). This study, the types of data used are primary data and secondary data. Primary data is data obtained through field surveys/direct observations using original data collection methods in the form of interview guides that have been prepared to answer the formulation of problems in the study. While secondary data is data obtained from the results of data collection such as previous research or literature related to QRIS then processed using Nvivo 15 and articles published to the data user community. Furthermore, the technique used in data collection is through in-depth interviews. The interview data obtained will be changed into file and processed using NVivo 15 software, the results output can be in the form of a transcript so that the data becomes written. After the data is formatted, it is then carried out coding using NVivo 15. In addition to interviews, researchers collected qualitative documents, such as journals, newspapers, and books related to the discussion of QRIS.

RESULTS AND DISCUSSION

Perception of Buyers and Meatball Traders in Makassar City: Implementation of QRIS and Its Benefits QRIS as a national standard for QR code-based transactions has helped increase financial inclusion in various sectors including the micro, small and medium enterprises (MSMEs) sector. The results of research on the perceptions of meatball buyers and sellers regarding the implementation of QRIS show that this digital payment system has received various responses from both groups (buyers and sellers).

From the perspective of bakso buyers in Makassar City, many feel that the main benefit of QRIS is convenience in use, facilitating the payment process, and speeding up transactions, in an era of decreasing cash usage. Especially in the midst of a pandemic situation or a location that is known for criminal areas (many cases of theft), which encourages a buyer to reduce the use of physical money.

Consumers when buying bakso do not bring cash or do not have enough cash to buy and the ATM position is far from the location so they use QRIS as a practical payment method. The following are statements from bakso buyers regarding the implementation of QRIS and its benefits:

"Yes, I totally agree if QRIS is implemented, it is comfortable to use, and speeds up the transaction process". IA Informant (2024)

"I agree with using QRIS or other digital payments, I like using QRIS because it doesn't dirty my hands, it reduces disease, there are usually meatball sellers who hold cash and then also hold the noodles and spices they sell, it's dirty". FA Informant (2024)

"Agree to implement QRIS, no need to go to the ATM anymore, it's not difficult, usually forget to bring cash or usually shop a lot too, not enough cash, fortunately there is QRIS". AY Informant (2024)

"I agree because nowadays, generation Z to millennials all use QRIS, I'm lazy to hold cash, there are also many diseases, it's better to use QRIS, it's easy". NA Infoman (2024)

"I totally agree, there are many benefits because in this area there are also pickpockets, I'm afraid to go to the ATM again, a pickpocket once followed me when I left the ATM, if I want to buy meatballs or whatever, just use my cellphone, it's not difficult to use QRIS and payment applications on my cellphone". LJ Informant (2024)

"I agree with implementing QRIS, the benefits are that it is easy and practical, if you don't have enough money, there are digital transactions, no need to look for an ATM anymore, especially since I am a newcomer, not from here, just traveling in Makassar, I don't know where the nearest ATM is". NZ Informant (2024)

From the perspective of meatball traders in Makassar City, some meatball traders consider the implementation of QRIS to be very profitable because it allows them to accept payments from various digital payment platforms with just one QR code, thus reducing the complexity of payment management. In addition, the use of QRIS also helps improve transaction security, is protected by Bank Indonesia, avoids counterfeit money, follows the trend of sophisticated payment instruments so as to increase sales, the popularity of meatball carts/selling places, cashless. The use of QRIS also helps automatically record transactions so that transaction records can be viewed at any time in the payment application used, as well as reducing the risk of losing cash, reducing errors in calculating money, and there is no system cash change. Here is the statement of the meatball trader regarding the implementation of QRIS and its benefits:

"Yes, I agree, always use QRIS because many buyers want to use QRIS, there is also no counterfeit money, and people don't give back the money they buy". DGW Informant (2024)

"Agreed, all buyers and sellers of meatballs should be required to use QRIS, just scan the code, then fill in the payment amount, click OK, finished, there is a record of the expenditure, easy". MSA Informant (2024)

"Agreed, there is no harm in using QRIS, it is not difficult, it is very easy". MAG Informant (2024)

"I agree to always implement digital payments because there is no

miscalculation and no change, it is safe". DHL Informant (2024)

"Agreed, it's easy, my cart is also well-known, the income records are also in the application, many people also want to use QRIS because there are usually thieves in this area so people pay via cellphone". MSD Informant (2024)

"Agreed, there are always records of QRIS stored in the application so it's good and safe". DYA Informant (2024)

Meanwhile, meatball sellers generally welcome the implementation of QRIS because it can expand the reach of consumers, especially for those who prefer digital payments. However, many meatball traders in Makassar do not use QRIS or have stopped using QRIS. There are several meatball traders who argue that QRIS has no benefits and not all meatball traders in Makassar City are required to implement QRIS because the use of QRIS does not affect the increase in sales profits and those who buy meatballs in the area are mostly parents and small children who do not understand digital payment tools. The benefits of using QRIS depend on the location of the sale, QRIS is very useful if implemented in culinary areas, tourism in Makassar City, hospitals, offices, schools/campuses, markets, malls and other shopping places. The following are statements from meatball traders in Makassar City who do not have QRIS, have stopped using QRIS, and do not agree with the implementation of QRIS and its benefits:

"There is no benefit of QRIS in this area, I used to use QRIS near Ratu Indah Mall, Losari Beach, many people use QRIS". DG Informant (2024)

"I stopped using QRIS to sell meatballs, I don't agree with buying meatballs through QRIS because it has no effect on profits, it also depends on the location that uses QRIS, such as students, many of whom definitely use it to buy meatballs". HN Informant (2024)

"It's useless and doesn't increase profits if you use QRIS". DH Informant (2024)

"It is not useful because parents and small children buy it in this Cendrawasih area, maybe they don't know how to use QRIS". HA Informant (2024)

"I don't want buyers to pay via cellphone, I want cash, I don't have QRIS, I don't know what benefits it will bring me". WS Informant (2024)

"There is no need to implement QRIS". MI Informant (2024)

"Many young buyers want to use QRIS, but I am not interested in using QRIS". MD Informant (2024)

"Yes, it has many benefits for buyers, but as a trader, I am not interested in using QRIS because it is complicated, I see it". HJ Informant (2024)

"Initially I used QRIS, but now I don't use it anymore because QRIS has no benefits". DB Informant (2024)

Perception of Buyers and Meatball Traders in Makassar City: Obstacles or Barriers to QRIS Adoption The results of the study show that the perceptions of buyers and bakso traders in Makassar City regarding the obstacles to QRIS adoption are still diverse. Most bakso traders admit that they have difficulty in adopting digital payment technology (cashless), while from the buyer's side, some consider the adoption of QRIS to make transactions easier. Although the benefits of QRIS are widely recognized, some others feel less comfortable in implementing

it cashless using QRIS. The following are the perceptions of meatball buyers and traders in Makassar City regarding obstacles/constraints in the use of QRIS:

Lack of understanding about QRIS adoption is a significant obstacle for bakso traders and buyers in Makassar City. Many bakso traders, especially those who are older or not yet familiar with technology, find it difficult to operate the QRIS system. Bakso traders in Makassar City consider the process of using QRIS to be complicated and require technological devices that they have not fully mastered, such as smartphones and digital wallet applications.

In addition, traders often feel that they do not get clear guidance on how to organize and manage transactions through QRIS, so they prefer to use conventional methods that are already familiar, such as cash payments. On the buyer's side, most find QRIS quite easy to use, especially among younger people who are familiar with digital technology. However, there are groups who are still confused about how to use it, especially among buyers who rarely use digital payment methods or do not have access to devices that support it. Here are statements from buyers and sellers of meatballs in Makassar City regarding the lack of understanding of the use of technology:

"I don't know how to use QRIS". DK Informant (2024)

"Don't know, see the QRIS guide on your cell phone". HJ Informant (2024)

"If the old and young buyers usually buy meatballs, they don't understand that paying digitally is the cash they give me, but there are also old people, office workers, fathers and mothers who also use QRIS, it depends on whether the person understands or not using it". MSA Informant (2024)

"I don't know how to use QRIS to buy meatballs, my child often uses QRIS to buy food and drinks". JA Informant (2024)

Concerns about the security of the location of the place of sale which is often prone to theft. Many meatball traders do not use mobile phones as a tool to make digital transactions via QRIS due to the high risk of theft and the absence of CCTV in certain locations. Especially those who sell in public areas or in locations that are less secure, feel uncomfortable carrying and using mobile phones while working because they are afraid of losing the device needed to operate the QRIS payment system.

This concern is increasing considering that the mobile phone that is often used is also the main and valuable communication tool for traders, so losses due to theft can be very detrimental. In addition, some traders find it difficult to continue connecting their mobile phones while serving customers in crowded conditions, as well as the lack of trust from meatball traders towards buyers because traders are worried that buyers will cheat/pretend to buy meatballs, when in fact the buyer's intention is to steal the mobile phone. The following are the perceptions of buyers and meatball traders in Makassar City regarding the security of the location of the place of sale:

"The meatball seller usually doesn't want to use a cellphone because he thinks there are a lot of thieves". PO Informant (2024)

"If a buyer asks to pay with QRIS, I say no, just cash, because I think the buyer will cheat and want to steal the cellphone". DG Informant (2024)

"It's better to have cash, it's a hassle to keep holding your cellphone in a crowded place, you're afraid of thieves, CCTV is also in certain places, while selling meatballs is done by people going around, not just in one location". HN Informant (2024)

"If you pay cash, it's easy to pay straight away and then store it in the cart drawer and lock it. If you give your cellphone out again, hold it for a long time, then activate it first. The network, then connected to the buyer, where the thief we don't know, just robs him straight away". DB Informant (2024)

There are several meatball traders who complain that transactions using QRIS are often hampered by slow or disconnected internet connections, especially in areas with limited or less than optimal internet coverage. This instability causes the payment process to take longer, sometimes even failing, which ultimately disrupts the flow of daily transactions for traders. This condition not only affects time efficiency, but also reduces traders' trust in the digital payment system, making them prefer cash methods that are considered faster and more certain. On the buyer side, most feel frustrated when their transactions cannot be completed quickly due to network problems. This causes some buyers not to use QRIS and prefer to return to cash payment methods that are considered more reliable. Some buyers also submit the risk of double payments or transaction failures due to internet disruptions, which adds to the inconvenience of transactions. The following are the perceptions of buyers and meatball traders in Makassar City regarding unstable internet:

"Network is usually good, usually lost". DYA Informant (2024)

"I'm afraid that if a buyer says that I have paid via QRIS, then the buyer immediately leaves, and my network is bad, I haven't seen whether the money has been received by me or not". DJI Informant (2024)

"The internet is unstable but it depends on location". DG Informant (2024)

"You really have to be patient if the network is bad and then you have to queue to buy meatballs, usually you have paid and then you have to pay again, you have paid twice, I think it hasn't been sent yet". SR Informant (2024)

"I get stressed when a meatball seller suddenly has bad network, it takes a long time to wait, and people are in a hurry when it's time to go to class" RT Informant (2024)

Perceptions regarding administrative costs in the use of QRIS among meatball traders and buyers in Makassar City vary. From the trader's side, the administrative costs charged by QRIS service providers are one of the main challenges, especially for small traders who rely on thin profit margins. Many traders feel that these additional costs burden them and affect the profits obtained from each transaction. Although QRIS offers convenience in digital transactions, the administrative costs charged can hinder wider adoption, especially among small traders. Where a tariff cut of 0.7% applies generally to various types of small and medium businesses in Indonesia according to applicable policies. For example, if someone buys meatballs for IDR 10,000 and pays via QRIS, the trader will be charged a deduction of IDR 70 from the transaction. So the net amount

received by the trader after the deduction is IDR 9,930. Meanwhile, if in one day a meatball trader makes 50 transactions with a total nominal of IDR 500,000, then a deduction of 0.7% or around IDR 3,500 may not seem too big. However, for small traders who rely on limited profit margins, this reduction in daily profits affects their ability to continue their business. In accordance with the statement of Mrs. "ST" as a meatball trader in Makassar City who said that:

"For us, the small administrative fee deductions gradually become big, especially since the profit per portion of meatballs is not enough". ST Informant (2024)

Meanwhile, the statement of Mr. "DB" as a meatball trader in Makassar City said that:

"Now the problem is the admin fee, if you buy 10,000 meatballs, there will definitely be a 0.7% discount, it used to be free so it was good, now everything is paid so many traders don't want to use QRIS". DB Informant (2024)

On the buyer side, some consider this administration fee to be insignificant because of the practice of traders who charge additional fees to buyers every time a transaction is made via QRIS, the additional fee is IDR 500 - IDR 2,000. From the consumer/buyer's point of view, it doesn't matter if they are charged an administration fee as long as the additional fee is low when using QRIS, the reason is to help bakso traders so that bakso traders do not feel they are experiencing losses and always use QRIS or digital payments. In accordance with the opinion of Mrs. "SP" as a bakso buyer in Makassar City who said that:

"Many of my friends are burdened if there are additional costs, but I think it's okay to be asked to pay Rp. 500, it's not much, and it's also a pity for the traders, so there's no loss either". SP Informant (2024)

Furthermore, Mrs. "SA" as a meatball buyer in Makassar City said that:

"I was told to pay IDR 1,000, it's okay because it helps sellers to continue using digital payments, it's difficult for buyers if the seller doesn't use QRIS". SA Informant (2024)

However, many buyers complain and are uncomfortable with being charged additional fees because they are considered burdensome and are considered not in accordance with applicable provisions. In fact, consumers should not be charged additional fees in transactions cashless using QRIS. Buyers feel that this practice reduces their interest in using QRIS, because instead of making it easier, payments via QRIS actually add to the financial burden that should not exist. On the contrary, buyers traders assume that the additional costs are needed to cover the administration costs charged on each QRIS transaction, which according to traders has an impact on profit margins, especially for traders with small business scales who have limited profits. In the statement of Mr. "DHL" as a meatball trader in Makassar City who said that:

"I told the buyer to pay if they use QRIS so they don't lose out". DHL Informant (2024)

Meanwhile, the statement of Mrs. "HJ" as a meatball buyer in Makassar City revealed that:

"Many people complain secretly because of the additional costs, but there are also people who feel sorry for small traders so they don't mind the small

costs." HJ Informant (2024)

For example, Mr. Ari bought meatballs in Makassar City for Rp 15,000 via QRIS and was charged an additional fee of Rp 500 by a meatball trader in Makassar City. The buyer was dissatisfied because in cash transactions, the price of meatballs remained Rp 15,000 without additional fees. This resulted in some consumers feeling like they did not use QRIS because payments were more expensive than cash, even though QRIS should have made transactions easier and did not require additional fees. On the other hand, traders felt that the Rp 500 fee was reasonable compensation to cover the QRIS administration fee of 0.7% of the total transaction, which according to traders would reduce profit margins if borne entirely by the buyer. This is as stated by several informants of meatball traders in Makassar City as follows:

"It's reasonable, an additional Rp. 500 can cover it". MAG Informant (2024)

"There will definitely be people who complain, but if you add Rp. 15,000 to Rp. 500, you won't lose, you'll actually make a profit". DGW Informant (2024)

"When asked to add, the price of a bowl is expensive using QRIS, it's different from the price using cash". IN Informant (2024)

CONCLUSION

The adoption of QRIS among meatball traders in Makassar City has great potential to facilitate cashless transactions and provides significant benefits for buyers and bakso traders in Makassar City. For buyers, QRIS offers convenience, security, and comfort without having to carry cash, while for traders, using QRIS can expand the reach of customers who prefer payment methods cashless and increase efficiency in the transaction process. However, the adoption of QRIS was not immediately accepted or implemented by meatball traders in Makassar City because it was considered an additional burden for them. Sources of individual knowledge related to QRIS adoption, limited internet and access to secure sales locations, to the existence of administrative fee deductions charged to QR Code owners become a long review that always encourages minimal adoption of QRIS for meatball traders in Makassar City. So to maximize the adoption of QRIS for meatball traders in Makassar City, several concrete steps need to be taken, including: *First*, intensive socialization and education on QRIS adoption for meatball traders. *Second*, the need for training programs and assistance in QRIS adoption for traders. *Third*, the existence of incentives or subsidies for administrative costs for small traders. *Fourth*, periodic monitoring and evaluation of QRIS adoption to improve financial literacy for the community and meatball traders in Makassar City.

Furthermore, this study was conducted in Makassar City, which has one of the highest criminal culture and activities in Indonesia. Of course, the findings in this study cannot all be generalized to meatball traders in other cities in Indonesia. The researcher views this as one of the limitations of the study. Which of course is expected to be completed in the next study, namely by selecting or adding other major cities in Indonesia. Thus, the range of observation time and informants used are evenly distributed, which is expected to represent meatball traders in general

in Indonesia.

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