Comparative Analysis of Income Before and After Using QRIS at the Bintang Mawar Ayam Pedas Depot in Balikpapan

Kety Lulu Agustin[1*,] Endang Sri Apriani[2]

[1,2] Politeknik Negeri Balikpapan, 76126, Indonesia

[*]Corresponding author e-mail:
kety.lulu@poltekba.ac.id

ABSTRACT

Based on Bank Indonesia Regulation No.21/18/2019 concerning the implementation of the international QRIS standard for payment, starting January 1 2020 Bank Indonesia requires all non-cash payment service providers to switch to the QRIS (Quick Response Code Indonesian Standard) system. This requires UMKMs to provide QRIS as a means of payment to make transactions easier. This research aims to find out and analyze the comparison of income at the Bintang Mawar Ayam Pedas Depot before and after using QRIS. Data collection techniques include interviews and documentation. The collected data was then analyzed using descriptive data, normality test, and partial test (t-test), correlation coefficient an determination coefficient using SPSS 26.0. The results of the t test calculation show a sig value. amounting to 0.006 < 0.05, so it can be concluded that there is effectiveness of QRIS to increase income at the Bintang Mawar Ayam Pedas Depot, the average increase per month at the Bintang Mawar Ayam Pedas Depot is IDR. 5,522,111.

Keywords: QRIS, Income, UMKM, T-test, E-Money, Non-Cash payment

INTRODUCTION

As time goes by, technology also develops. This happens because of the many innovations that have developed starting from hardware, software and other devices. Currently, non-cash payment systems are increasingly advanced, although electronic money is not yet used as the main transaction tool, electronic digital money has the potential to become a substitute for cash. Based on Bank Indonesia Regulation No.21/18/2019 concerning the implementation of the international QRIS standard for payment, starting January 1 2020 Bank Indonesia requires all non-cash payment service providers to switch to the QRIS (Quick Response Code Indonesian Standard) system. The function of this system can read payment transactions for all electronic money applications in Indonesia. So this can make transactions using electronic money even easier. According to data from the daily newspaper Liputan 6 (2019), the share of non-cash payments made using credit cards,

ATM/debit cards, and money electronics increased by 5.71 percent in August 2019. ATM/debit cards held the largest part of these payments, accounting for 93.78 percent. The introduction of electronic money into Indonesia's three-fold growing digital environment is the main driver of this expansion. Bank Indonesia is committed to enhancing the efficiency of system payments in order to bolster the financial and economic growth of the digital age.

The non-cash payment method has the power to promote economic expansion. Improvement Payments other than cash can encourage a range of commercial endeavors. As the costs, energy, and time barriers to transacting go down, economic actors will be motivated to do so. This will undoubtedly help to boost GDP and economic activity. The amount he provides will essentially depend on how much he pays for in terms of time, energy, and overall costs of a company operation. Naturally, this can be done to boost economic activity if there is a noticeable decrease in the prices, energy, and timing of non-cash payment transactions. It will, of course, naturally boost economic activity if it is relatively minor, and GDP will likewise not be greatly affected. A rise in non-cash payments will raise transaction strain (Pramono, 2006). Balikpapan city is part of the province of East Kalimantan. Balikpapan is also one of the regions with a fairly high GRDP, considering that the city of Balikpapan is the entrance to the province of East Kalimantan and is also a city that is very close to the prospective IKN (National Capital). The following is the GRDP of the city of Balikpapan according to business fields for 2019-2021:

Table 1. The size of Regency/City GRDP and its Contribution to the Total Regency/City GRDP Formation in East Kalimantan and its Ranking

	District/city	PDRB		Contribution		Rangking	
		Migas	Non Migas	Migas	Non Migas	Migas	Non Migas
	1	2	3	4	5	6	7
1	Pasir	7.387.377	7.387.377	2.54	6.46	6	5
2	Kutai Barat	4.975.888	4.975.888	1.71	4.35	8	7
3	Kutai Kertanegara	99.559.220	22.045.057	34.2	19.28	1	2
4	Kutai Timur	24.312.293	23.442.477	8.35	20.5	4	1
5	Berau	4.823.232	4.823.232	1.66	4.22	9	8
6	Malino	1.251.219	1.251.219	0.43	1.09	13	13
7	Bulungan	2.459.839	2.230.414	0.84	1.95	11	11
8	Nunukan	3.122.174	2.308.572	1.07	2.02	10	10
9	Penajam Paser Utara	2.438.296	1.425.708	0.84	1.25	12	12
10	Balikpapan	40.834.615	15.497.865	14.02	13.54	3	4
11	Samarinda	18.513.118	18.477.779	6.36	16.16	5	3
12	Tarakan	5.238.185	4.773.611	1.8	4.17	7	9
13	Bontang	76.210.116	5.729.057	26.18	5.01	2	6
	PDRB	25.571	114.368.254	100.00	100.00		

Source: Central Statistics Agency (2008)

The increase in money transactions in an area will also have an effect on increasing GDP in that area. So there is a positive relationship between transactions and GRDP in a region. QRIS transactions, both in terms of volume and nominal, in the East Kalimantan region continue to experience growth, supported by the continued growth in the number of QRIS merchants. The total nominal transactions in East Kalimantan reached IDR 64.29 billion (April 2022 data), an increase from the previous month with a nominal value of IDR 59.34 billion. If we look at the volume side, QRIS transactions reached 471.67 thousand transactions, an increase compared to the previous month with a transaction volume of 404.82 thousand transactions. Meanwhile, the number of merchants (data for June 2022) in East Kalimantan is 287,381 merchants, this number has grown compared to the previous month of 275,142 merchants.

According to Pramono (2006), the presence of non-cash payment instruments is important for the economy providing the benefits of increasing financial efficiency and productivity that encourage activity The real sector in turn can encourage economic growth and improve welfare society as indicated by the increase in velocity of money. There are additions income from the use of debit/ATM cards by consumers will encourage consumption and public demand for goods and services which in turn has the potential to encourage real sector activities (Dias, 2001). In 2018, for example, electronic transactions were recorded at IDR 47.2 trillion, then increased in 2019 to IDR 145.2 trillion and in 2020 reached IDR 205 trillion. In the same three-year period, inflation continued to fall. BPS data shows a decline in inflation from 3.13% in 2018, 2.72% in 2019, to an all-time low of 1.68% in 2020. Economically, the quantity theory of money put forward by former United States economist Irving Fisher explains that this can happen because inflation increases along with high money circulation. When the amount of money in circulation increases faster than the supply of goods on the market, the prices of goods will increase. Ultimately, increasing transactions using electronic money can reduce price increases because it will reduce the amount of cash (coins and paper) in circulation.

The number of QRIS merchants is still dominated by Micro enterprise (UMI) and Small Enterprises (UKE), this indicates that QRIS is contributing to efforts to digitalize UMKM players towards inclusive digital economic and financial development. Many digital transactions currently use the Quick Response Code Indonesia Standard (QRIS) – a standard from Bank Indonesia that makes transaction codes uniform across all payment platforms – can also help Micro, Small and Medium Enterprises (MSMEs). Their business can grow further because digital transactions can prevent long queues, save service costs, and make transactions easier and more systematic. Based on the explanation above, this research aims to find out and analyze the comparison of income at the Bintang Mawar Ayam Pedas Depot before and after using QRIS.

Carera, Gunawan, & Fauzi (2022) conducted research with the title analysis of the differences in sales turnover of umkm before and after using qris in purwokerto. The results of this research are that with The use of QRIS in UMKM provides a positive increase in turnover sales received by UMKM. Another research was conducted by Maulia (2021) with the title Impact Of Inner Qris Use Increasing The Income Of Medan City UMKM. The results of this research indicate that the use of payment systems QRIS has a positive and significant effect on increasing income Medan City UMKM. This can be interpreted as

System Use QRIS payments have a positive impact on increasing the income of city UMKM Medan. Afandia, Rukmanab, Wahidah (2022) conducted research entitled Effectiveness And Efficiency Of Payment Systems Non Cash Quick Response Indonesian Standard (Qris) In Influence Financial Inclusion Student. The role of effectiveness and efficiency contributed 15.2% to financial inclusion, while the remaining amount was 84.8% of financial inclusion is influenced by other exogenous variables not used in this research. Hypothesis testing shows that the effectiveness of the QRIS non-cash payment system has an effect positive and significant towards student financial inclusion. Meanwhile, the efficiency of the payment system QRIS non-cash does not have a positive and significant effect on student financial inclusion.

Not all research results show positive results, there is one research conducted by Apriliya Wulandari (2022) with the title Effect Of Use Of Quick Response Code Indonesian Standard (Qris) On Turnover Sales At Darul Huda Snack Business Ukui District Reviewed According To Sharia Economics. The results of this research state that the variable use of QRIS is partial does not have a significant effect on sales turnover of Darul Huda Snack with the α value (0.000 < 0.05) while the calculated t value = -5.741 and the t table is 1.672 so t count > t table (-5.741 > 1.672).

LITERATURE REVIEW

Liquidity Preference Theory

Through Keynes' theory it can be explained that preferences for holding money are based on transaction motives, motives precautions, and speculative motives. Keynes also thought that money had an influence on economic variables such as national income which can affect the money supply in the short term and is considered to have price rigidity, however, if in the long term the distribution of money in society cannot be achieved To meet the need for money, it will trigger inflation due to scarcity and create price levels increase.

E-Wallet
Electronic services called "e-wallets" are used to store financial information and means of payment. Users can save money in e-wallets to carry out financial transactions both online and offline.

QRIS (Quick Response Indonesia Standard)

Quick Response Indonesia Standard or QRIS which is the standardization of digital purchases in Indonesia using QR Code. Consists of a number of codes that can be read by special tools during payment transactions and stores data or information about the user, merchant, and nominal payment and currency. The form is in the form of a barcode combined with various payment methods.

Table 2. Difference between E-Wallet and E-Money

	E-Money	*E-Wallet*
Shape Differences	*Chip based (Kartu)*	*Server based*
Balance top up	Usually you have to go through the issuing bank and via ATM	Can be done via m-banking
Publisher	Issued by bank or fintech	Issued by fintech
Use	Usually to pay for transportation, roller rates, entertainment venues	Usually for online shopping or shopping place transactions

Source: Processed by the author

Income

According to economic theory, revenue is the result of sales of goods or services in a business over a certain period of time. In fact, company income can come from dividends, royalties, interest on company assets used by third parties, or sales. Company records are totaled and filled with all information.

UMKM

In the economic field, the phrase "micro, small and medium enterprises" generally applies to profitable businesses owned by individuals or legal entities and meets the requirements of Law Number 20 of 2008. UMKMs can refer to businesses run by individuals. , family, or small business entity. UMKMs are categorized based on annual revenue turnover limits, total assets, and number of employees. Meanwhile, those outside the UMKM category or those that are taken into account in large business calculations are profitable businesses run by business entities with total net worth or annual sales results higher than medium-sized businesses.

Bintang Mawar Ayam Pedas Depot

Bintang Mawar Ayam Pedas Depot, MT Haryono is a place to eat in Balikpapan, precisely on Jl. MT Haryono in No.103, Gunung Bahagia. This restaurant serves a variety of chicken & duck & various rice menus which are priced at quite affordable prices. The price of the food, namely jumbo soup chicken and jumbo grilled chicken per head, is around IDR 330,000. However, we can also buy ½ head for IDR 165,000. For large size ones, the price is IDR 303,600 per head and IDR 151,800 per ½ head. There are also other menus such as fried innards priced at IDR 52,800. Drink prices range from IDR 6,000 to IDR 25,000. Bintang Mawar Ayam Pedas Depot opens at 10.00 WITA and closes at 20.00 WITA.

Hypotheses Development

Payment Using QRIS on Income

According to the Liquidity Preference Theory who think that money influences economic variables such as national income which can affect the money supply in the short term and is considered to have price rigidity, however, if in the long term the distribution of money

in society cannot be achieved To meet the need for money, it will trigger inflation due to scarcity and create price levels increase. According to Arthur & Pudjihardjo (2016) money electronics influences the components of the money supply by shifting its function from money transferred via cash or savings deposits to float funds is a component of the money supply. So it can be concluded that the higher the money in circulation will reduce national income and of course have an impact on the income of the community and UMKM as well. This statement is also supported by a statement (Rukmana, 2016) which states that technological advances have led to changes in the payment system that adapt to developments in science.

The development of internal technology The payment system shifts the role of cash as a means of payment to the system non-cash payments are more efficient and increase the value of transactions by the public. So it can be concluded that non-cash payments can increase the number of transactions by the public. Barus & Sugiyanto (2020) also explains that electronic money can influence money multiplier which makes the velocity of money increase, because of people's preference to reduce it use of currency in order to increase efficiency and reduce opportunity costs arising from holding money and converting deposits easily into liquid money to fulfill transactions. Another research done by Carera, Gunawan, & Fauzi (2022) conducted research with the title analysis of the differences in sales turnover of umkm before and after using qris in purwokerto. The results of this research are that with The use of QRIS in UMKM provides a positive increase in turnover sales received by UMKM. Then a research hypothesis is formulated H0 : It is suspected that the average before using QRIS and after using QRIS is the same (not significantly different).

Payment Does not Using Qris on Income

Keynes stated that a person's consideration in holding money influenced by 3 underlying motives, namely motives for transactions, motives for precautions and motives for speculation. These three reasons also require someone to still use cash transactions because there are several sectors that do not yet accept or provide non-cash payment instruments. Apart from that, cash payments can also minimize the occurrence of debt because they are done directly. Besides QRIS, there are other payment methods that can be used. One of which is ATM transactions. Evidence supporting this claim comes from a study by Oyewole et al (2013) that examines the effect on economic growth using non-cash payment indicators, such as the volume of ATM transactions. The findings indicated that the only variable that positively impacted economic growth was the ATM transaction variable. Wulandari (2022) state that the variable use of QRIS is does not have a significant effect on sales turnover of Darul Huda Snack. Then a research hypothesis is formulated H1 : It is suspected that the average before using QRIS and after using QRIS is not the same (significantly different).
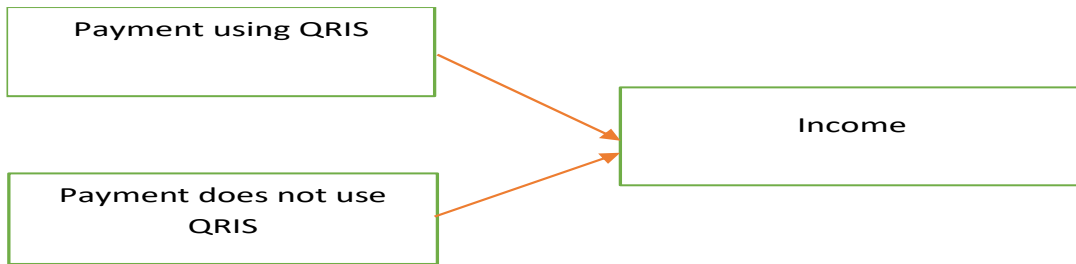
Hypotheses of the research

Figure 1. Proposed Conceptual Framework

H0　: It is suspected that the average before using QRIS and after using QRIS is the same (not significantly different).

H1　　: It is suspected that the average before using QRIS and after using QRIS is not the same (significantly different).

METHODOLOGY

The Population of this research is UMKM in Balikpapan city and the sample is Depot Bintang Mawar Ayam Pedas. Sampling technique used in this research using purposive sampling technique. Purposive sampling is a technique for determining samples with consideration specifically in Sugiyono (2016). Reasons for using purposive techniques This sampling is because it is suitable for use for quantitative research, or studies that do not generalize according to Sugiyono (2016). The type of this research is comparative descriptive research with a quantitative approach. This research compares income before and after using QRIS. Meanwhile, the data source in this research is primary data obtained directly from the owner of the UMKM Bintang Mawar Ayam Pedas Depot.

The data collection technique used in this research is questionnaire, direct interviews with business owners and documentation. Consistently, the data in this research is in the form of monthly data which the author obtained directly from business owners who are considered capable and competent in terms of providing the data used. The collected data was then analyzed using SPSS 26.0 by carrying out descriptive statistical analysis, the classic assumption test of normality, and hypothesis testing with partial tests (t-test). The reason for using SPSS 26 is because it is a suitable tool for analyzing the problems in this research and the author feels it is sufficient to answer the hypotheses in the research.

RESULTS

Table 3. Description Analysis

	N	Minimum	Maximum	Mean	Std. Deviation
Descriptive Statistics					
Before QRIS	9	30034000.00	48368000.00	40791111.111	6076728.7549
After QRIS	9	40288000.00	52141000.00	46313222.222	3671635.1526
Valid	9				

Source: Secondary data processed

Based on the results of the descriptive analysis in Table 3, it can be seen that the income data is described as follows: Data on the income of the Bintang Mawar Ayam Pedas Depot before using QRIS, the lowest income was obtained at Rp. 30,034,000 a month which was obtained in May 2022. Meanwhile, the highest income from Bintang Mawar Ayam Pedas Depot was IDR. 48,368,000 which was obtained in January 2022. During the research period, the average income of the Bintang Mawar Ayam Pedas Depot was Rp. 40,791,111,1111.

Data on the income of the Bintang Mawar Ayam Pedas Depot after using QRIS obtained the lowest income of Rp. 40,288,000 a month which will be obtained in April 2023. Meanwhile, the highest income from the Bintang Mawar Ayam Pedas Depot is IDR. 52,141,000 which was obtained in October 2022. During the research period, the average income of the Bintang Mawar Ayam Pedas Depot was Rp. 46,313,222,222.

Based on the results of the income description above, there is a difference in average income before and after using QRIS, where the average income of Bintang Mawar Ayam Pedas Depot is IDR. 46,313,222,222, from the previous average income of Bintang Mawar Ayam Pedas Depot of Rp. 40,791,111,1111.

Based on the description above, this is a general description of the data obtained from the research results and has not yet shown the research results, and to find out the research results, a hypothesis test will be carried out using the t test with an error rate of 5% or a confidence level of 95%. However, before using parametric statistics, the data normality requirements must first be tested.

Normality test

Table 4. Normality Test Results

One-Sample Kolmogorov-Smirnov Test			
		Before Use QRIS	**After Use QRIS**
N		**9**	**9**
Normal Parameters[a,b]	Mean	40791111.1111	46313222.2222
	Std. Deviation	6076728.75494	3671635.15269
Most Extreme Differences	Absolute	.209	.140
	Positive	.209	.140
	Negative	-.203	-.118
Test Statistic	.209	.140	Test Statistic
Asymp. Sig. (2-tailed)		.200[c,d]	.200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Source: Secondary data processed

Based on Table 4, the sig value is obtained. For income before QRIS of 0.200 and sig. for income after QRIS of 0.200. Both sig values. is greater than 0.05; then the condition Ho is accepted, namely that the normality assumption is met. This means that the data used for income is normally distributed.

Hypothesis test

Hypothesis testing is used to answer the objectives of the research being conducted. This research aims to find out whether the payment method using QRIS can increase income. The place used as the object for this research is the Bintang Mawar Ayam Pedas Depot.

Testing Income Differences Before using QRIS and After using QRIS

To find out the difference between before and after using QRIS, the author uses a statistical tool for the mean difference test, namely the paired t test, because it is assumed that before using QRIS and after using QRIS are not independent of each other.

Research hypothesis:

H_0 : The average before using QRIS and after using QRIS is the same (not significantly different).

H_1 : The average before using QRIS and after using QRIS is not the same (significantly different).

Table 5. Paired t Test of Income

		Paired Samples Test				
		Paired Differences				
		Mean	**Std. Deviation**	**t**	**df**	**sig**
Pair 1	Before – After use QRIS	Before use QRIS – After use QRIS	-5522111.11	-3.737	8	.006

Source: Secondary data processed

Based on Table 5, it shows that the t value for Income is -3.737 with a sig value. of 0.006, while the t table with degrees of freedom of 8 and α = 5% is -2.306. Because t calculated is greater than t table or sig value. (0.006) < 0.05, then H0 is rejected. So it can be concluded that there is a significant difference between income at the Bintang Mawar Ayam Pedas Depot before and after using QRIS. Where before and after using QRIS the average income increase was IDR. 5,522,111

DISCUSSION

The results of this study indicate that there is a significant difference between income before and after using QRIS. This means explaining that income can be influenced by the use of QRIS. The results in this study are in accordance with Keynes' theory which states that preferences for holding money are based on transaction motives, precautionary motives, and speculative motives. Keynes also thought that money had an influence on economic variables such as national income. The research results state that technological advances in payments can increase people's interest in consumption so that they can increase income, especially for MSMEs. This can also be seen from the income of the spicy chicken Bintang Rose depot which experienced a significant increase after using QRIS.

This is in accordance with research conducted by Maulia (2021) show that the use of the QRIS Payment System has a positive and significant effect on increasing the income of UMKMs in Medan City. Another research was conducted by Hanina (2021) with the title Effectiveness of Using QRIS in Potato Life Sales Transactions in Roxy Jember. The results of this research. The effectiveness of using QRIS in Potato Life sales transactions in Roxy Jember refers to measuring the success of the information system, there are 6 indicators, namely: System quality, information quality, service quality, users, user satisfaction, and net profit. The difference between this research and previous research is that this research not only measures the effect of QRIS on income but also compares the situation before using QRIS and after using QRIS. Based on the results of the author's analysis, it can be said to be effective. The weakness in this research is that it only examines one UMKM, hopefully in the future other researchers can research more than one UMKM.

CONCLUSIONS

This research was conducted to determine the effectiveness of QRIS on income at the Bintang Mawar Ayam Pedas Depot. it can be concluded that there is effectiveness of QRIS to increase income at the Bintang Mawar Ayam Pedas Depot, the average increase per month at the Bintang Mawar Ayam Pedas Depot is IDR. 5,522,111. From the results of the author's interviews with business owners, the QRIS payment method is more popular because it is more practical for consumers and can be done using mobile banking or other payment applications. So it can be concluded that if the business owner provides a complete means of payment, it will be more popular because it is more practical and most consumers have now implemented cashless. Therefore, QRIS can attract buyers to choose a restaurant. There is an increase in MSME income after using QRIS because it is considered more efficient and minimizes costs. Suggestions for further research include more outreach about the use of QRIS as a payment method so that it can increase income and Considering that the methods used have significant differences in increasing income, it is hoped that the results of this research can be used as a reference for future researchers to develop this research by adding other variables.

REFERENCES

Afandia, A., Rukmanab, L., & Wahidah, W. (2022). Efektivitas dan Efisiensi Sistem Pembayaran Non Tunai Quick Response Indonesia (QRIS) Dalam Mempengaruhi Inklusi Keuangan Mahasiswa . *BanKu : Jurnal Perbankan dan Keuangan*.

Barus, E. B. (2020). Analisis Keterkaitan Money Multiplier Dan Velocity Of Money Pada Uang Elektronik Dan Kartal Di Indonesia. *Diponegoro Journal Of Economics*, 50-59.

Carera, W.B., Gunawan, D.S., Fauzi, P. (2022). (2022). Analisis Perbedaan Omset Penjualan Umkm Sebelum Dan Sesudah Menggunakan Qris Di Purwokerto. *Jurnal Ekonomi, Bisnis dan Akuntansi (JEBA)*.

Dias, J. (2001). Digital Money: Review of Literature and Simulation of Welfare Improvement of This Technological Advance.

Eduardus Arthur, P. D. (2016). Pengaruh Penggunaan Sistem Pembayaran Non Tunai (APMK   Dan Uang Elektronik) Terhadap Jumlah Uang Beredar (M1) Di Indonesia. . 1-9.

Genady, D. (2008). Pengaruh Kemudahan, Kemanfaatan, Dan Promosi Uang Elektronik Terhadap Keputusan Penggunaan Uang Elektronik Di Masyarakat (Studi Kasus di Provinsi DKI Jakarta).

BPS Balikpapan. (2010). *https://balikpapankota.bps.go.id/indicator/154/43/1/-seri-2010-pdrb atas-dasar-harga- berlaku- menurut-lapangan-usaha.html.*

JDIH BPK RI. (2008). Retrieved from https://peraturan.bpk.go.id/Home/Details/39653/uu-no-20-tahun-   2008

Kaltim   BPS.   (2010).   Retrieved   from https://kaltim.bps.go.id/publication/2015/09/22/2a57234f29b0f47f496c065b/prod uk-   domestik-   regional-bruto-kabupaten-kota-di-kalimantan-timur-menurut-lapangan-usaha-2006- 2010.html

BI. (2022). Retrieved from https://www.bi.go.id/id/publikasi/laporan/lpp/Documents/Laporan Perekonomian Provinsi Kalimantan Timur 20Agustus 202022.pdf#search=perkembangan 20qris20di20balikpapan

BPS   Balikpapan   (2010).   Retrieved   from https://balikpapankota.bps.go.id/indicator/154/43/1/-seri-2010-   pdrb-atas-dasar-harga-berlaku-menurut-lapangan-usaha.html

Maulia, P. (2021). *Dampak Penggunaan Qris Dalam Meningkatkan Pendapatan Umkm Kota Medan.* Umsu Repository.

Nazir, M. (2005). *Metode Penelitian.* Bandung: alfabeta.

Oyewole, O. S. (2013). Electronic Payment System and Economic Growth: A Review of Transition to Cashless Economy in Nigeria. *International Journal of Scientific Engineering and Technology.*

Pramono, B. T. (2006). Dampak Pembayaran Non Tunai Terhadap Perekonomian dan Kebijakan Moneter. *Working Paper Indonesia.*

Rukmana, D. R. (2016). Dampak Perkembangan Pembayaran Non Tunai Terhadap Pertumbuhan Ekonomi Indonesia. *Jurnal ilmiah fakultas ekonomi Universitas Brawijaya.*

Subana, S. (2005). *Dasar-Dasar Penelitian Ilmiah.* Bandung: Pustaka Setia.

Sugiyono. (2016). *Metode Penelitian Kuantitatif, Kualitatif dan R&D.* Bandung: alfabeta.

Wulandari, A. (2022). Pengaruh Penggunaan Quick Response Code Indonesian Standard (QRIS) Terhadap Omset Penjualan Pada Usaha Darul Huda Snack Kecamatan Ukui

Ditinjau Menurut Ekonomi Syariah. *Universitas Islam Negeri Sultan Syarif Kasim Riau Repository*.