

Quick Response Code Indonesian Standard (QRIS) Payment in Indonesian MSMEs: A Bibliometric Study

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Abstract

This research aims to investigate the role of Financial Technology in the economic field, focusing on the QRIS payment method with the MSME research object. Digital transformation is integral during a pandemic to save MSMEs in Indonesia. This research ensures public understanding of digital payments. In this article, we examine the topic of Financial Technology using bibliometric analysis and systematic review. This research summarizes some of the literature and authors on topics related to QRIS and MSMEs in Indonesia. This article limits the investigation to reputable Google Scholar publication.

Keywords: Financial Technology, Digital Payments, QRIS, MSMEs, Bibliometrics, Literature Review.

I. INTRODUCTION

Technological progress has a multiplier nature because it provides benefits, namely, progress in various fields, one of which is the payment system (Savitri et al., 2021). According to Gusfei & Pradana (2022), before technology entered Indonesia, the majority of people in Indonesia used the payment method using cash. Cash was the primary payment method in almost all sectors, such as traditional markets and street food (Dewi et al., 2022). In addition, the payment methods commonly used in Indonesia are Debit Cards and Credit Cards.

Fintech, a term that refers to a blend of technological and financial aspects, can also be used to describe financial innovation that incorporates some contemporary technology (Gusfei & Pradana, 2022). The advent of fintech coincided with changes in people's lifestyles, which are now dominated by information technology users and fast-paced daily demands. FinTech is divided into five categories, according to the summary of Bank Indonesia Regulation No. 19/12/PBI/2017 concerning the Application of Financial Technology, which may be accessed via the Bank Indonesia website (2017). According to the rule, lenders, market support, investment management and risk management, payment systems, financing and capital providers, and other financial services are the five categories of Financial Technology Operators (Rachmawaty et al., 2021). According to the requirements of the society, each group has a different use for financial transactions (Kartawinata et al., 2021).

1) The authorisation, clearing, final settlement, and execution of payments are all included in the first category of payment systems (payment, settlement, and clearing).

2) The second category is market support (also known as a market aggregator), which offers the general public access to information about financial products and services including investments, insurance, loans, deposits, and even savings more rapidly and affordably. Product.

Investment and risk management make up the third area, where financial technology firms can offer various online investment and insurance products.

1) The fourth group includes financial technology managers who offer peer-to-peer lending, funding, and lending or fund-based services as well as loans (lending), financing (financing or funding), and capital suppliers (capital increasing).

Fintech use can improve consumer banking services. issues with payments and buying and selling deals. Fintech facilitates purchase and sell transactions, enhancing the effectiveness of the payment system while increasing efficiency and economy (Bank Indonesia, 2018).

Due to the rapid advancement of technology and digitization, the use of financial technology will provide a disruptive environment. Numerous changes are anticipated as a result of this circumstance, including those that we will immediately observe or experience in carrying out financial transactions, using financial products and services, or locating sources of income (Gusfei & Pradana, 2022). relating to economic activity funding. The financial sector must continue to adapt and tweak its operational procedures as the industry dynamics shift quickly (Savitri et al., 2021).

Micro, small, and medium-sized businesses have risen to the top of Indonesia's development priority list. This was demonstrated by the MSME sector's ability to survive the severe crisis of 1998. They were unable to weather the crisis compared to other, more robust sectors. Micro, Small, and Medium Enterprises today rule the business scene in Indonesia (MSMEs). These companies account for 64.2 million businesses, or 99.99% of all business actors in Indonesia (Medcom.id, 2021). MSMEs have the capacity to employ a huge number of people and significantly boost GDP. The Ministry of Cooperatives and Small and Medium Enterprises claims that MSMEs employ up to 119 million people, or 97% of the total number of workers that the business sector can accommodate (Medcom.id, 2021)

Around 30 million MSMEs, particularly microbusinesses, went bankrupt between 2020 and December 2021 as a result of Covid-19's impact on Indonesia, he claimed in a virtual BI training session. The staff was likewise affected by this issue and was forced to make job cuts. About 7 million MSME employees had to be let go last year. He claimed that the tourism industry was the MSME sector that failed the most. The Covid-19 pandemic forced the government to implement a program of social limitations, which is the main contributing reason. Some corporate expansion was hampered by social limitations (cdcindonesia.com).

According to the Ministry of Cooperatives and Small and Medium Enterprises, MSMEs in Indonesia are struggling due to limited financing, a decline in business turnover, and distribution issues (Medcom. id, 2021).

According to a UNDP poll, 24% of Indonesia's MSMEs (Micro, Small and Medium Enterprises) were not in operation when the corona virus-19 struck. Small and medium-sized businesses (MSMEs) were shut down for a number of reasons, starting with a requirement for additional funding. Production, declining demand, governmental restrictions, difficulty obtaining financing, and challenges obtaining raw materials.

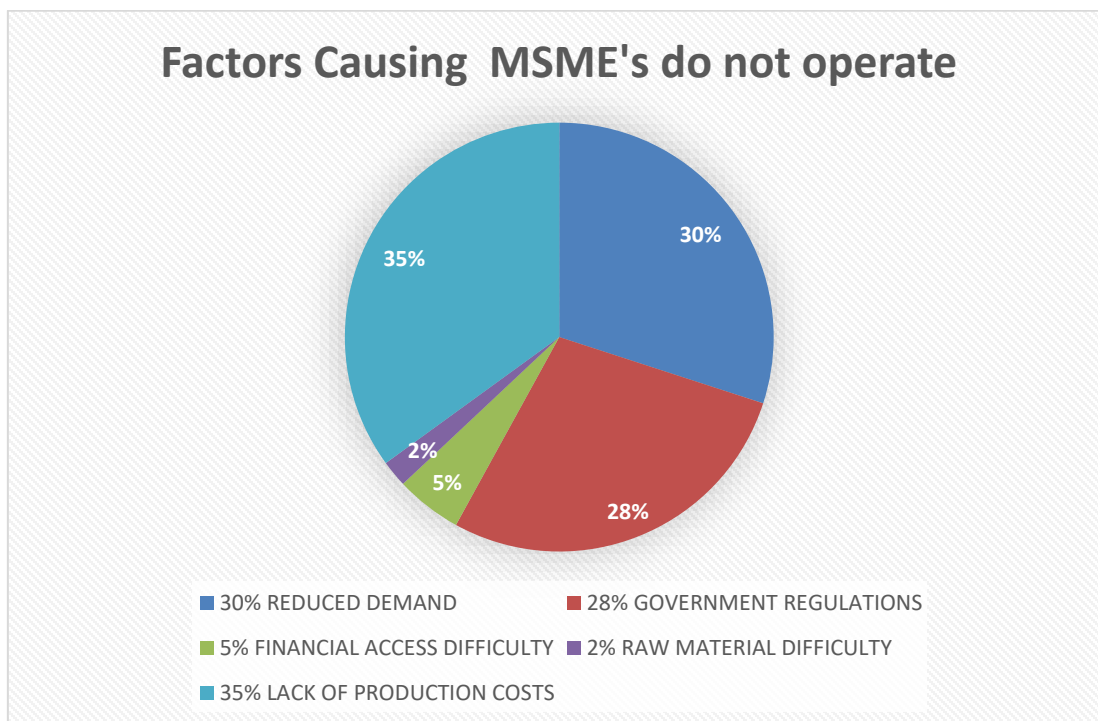


Figure 1 Factors Causing MSME's do not operate

The efforts to save the business are collaborating with digital platforms such as QR Codes. While costs are divided into raw materials, direct labor, and overhead (Susanty et al., 2021). On the other side, it can be concluded that if the product cannot be sold, the seller will not get a profit (Kartawinata et al., 2021). Another influencing factor is social restrictions that prevent MSME players from running their businesses. President Jokowi said, "This pandemic must be used as a momentum to accelerate digital transformation, which has indeed become part of the National Medium Term Development Plan (RPJMN)." efforts that can be made are carrying out digital transformation, such as working with merchants (OVO, Gopay, Dana, etc.) and other efforts such as making digital payment methods such as QRIS. Developing a comprehensive non-cash payment system is becoming increasingly important (Gusfei & Pradana, 2022).

QRIS

QRIS (QR Code Indonesia Standard) is a payment system based on a shared delivery channel that standardizes payment transactions using the QR Code. The system was pioneered by Bank Indonesia and the Indonesian Payment System Association (ASPI). The International Standard EMVCo (Europe MasterCard Visa) is the primary standard for preparing QRIS. This standard is used to support interconnection and interoperability between providers, instruments, and countries so that it can be open/open source (Adibah et al., 2019).

The government presents the Quick Response Code Indonesia Standard (QRIS) in Indonesia. A Quick Response (QR) Code can be made into a document validation application that can determine whether the document is genuine or fake. QR Code reader and generator software that is freely circulating so that everyone can create and constitute a QR Code, but counterfeiting practices can still be carried out on the contents of QR Codes.

For this reason, it is necessary to carry out the process of encrypting the content before converting it into a QR Code. The purpose of encryption is so that the content converted into a QR Code cannot be directly identified by the format and contents of other people.

QR Codes can store all data types, such as numeric, alphanumeric, binary, and kanji/kana. In addition, the QR Code has a smaller display than the barcode.

QRIS Is a barcode for digital payments that banks and other financial institutions can use. QRIS can be used for long-distance and short-distance payments; QRIS is short because it only uses a smartphone, and the receipt process is direct.

QRIS has superior values that encourage people to choose it:

- I. Universal, which means one QRIS can be used for all agencies
- II. It is easy; the payment method via QRIS is straightforward; that is, you must scan the barcode provided using your smartphone.
- III. Fortunately, QRIS was issued to benefit both users and merchants. QRIS users can use any account, and from that point on, it is enough for a merchant to have one account to receive all QR code distributions.
- IV. The receipt is immediate, the payment process via QRIS can be processed instantly, and users and merchants will receive transaction notifications if the payment has been successful.

QRIS can be used on digital platforms such as shopeepay, DANA, OVO, Gopay and Linkaja. This process helps the economy turn around and helps save MSMEs.

QRIS can be done online or offline, and online implementation can be seen by presenting the QRIS at the MSME cashier's desk, which is not much different from using QRIS offline, which can be done by receiving a barcode image to scan payments.

Growth of QRIS

Bank Indonesia (BI) noted that as of May 2022, the number of Indonesian standard QR code merchants or QRIS had exceeded 18.7 million users. The statement means that the use of QRIS as a digital payment from the MSME segment (micro, small and medium enterprises) has become increasingly widespread. (Liputan6.com).

In this case, Bank Indonesia (BI) continues to encourage the number of QRIS users so that the public increasingly uses them. BI targets the number of QRIS users to reach 26 million by the end of 2022. So far, BI has launched QRIS between countries that can be used in ASEAN countries, namely Thailand, Malaysia, the Philippines and Singapore at the end of February 2022, the number of QRIS users reached 15.99 million. The value and volume of QRIS transactions reached IDR 4.51 trillion (305% YoY) and 54.91 million (269% YoY)

The central bank is now continuing to build money market infrastructure to be interconnected, integrated and able to exchange information with payment systems, especially in the development of the Quick Response Code Indonesian Standard (QRIS), BI-FAST, and the Multi-Matching Electronic Trading Platform (ETP)

The purpose of this study is to provide an overview of the literature regarding the role of Financial Technology in the QRIS payment method for MSME growth based on bibliometric analysis of several journal articles published on Google Scholar. The common goal is identifying scientific gaps as a reference for further research.

Based on these conditions, the authors are encouraged to research under "The role of Financial Technology in the qris payment method for MSME growth." To find out whether QRIS can play an active role in helping save their MSMEs during a pandemic, the next chapter will explain the factors driving and inhibiting the growth of QRIS for MSMEs

II. Literature Review

Com Community understanding of QRIS and the reason MSMEs utilizing QRIS

saksonova and Kuzmina - Merlino (2017) found that the lack of knowledge about non-cash payment services is one of the factors that explain the low adoption of non-cash payment systems, proving that perceptions of the benefits of packaging and factors influence the intention to use digital payment technology Cao (2016). Fatima & Mithhumani 2015 proves that positive perceptions of functions and benefits, as well as ease of use, are influential factors for interest in using digital money, that knowledge will share alternative methods, and digital payments determine interest in users of non-cash payments (ferdiana & Darma, 2019).

Perceived usefulness and perceived usefulness of QRIS users. Influenced by the existence of various promo offers, discounts and cashback from merchants using QRIS (Savitri et al., 2021). From the point of view of the community, especially those living in rural areas, they consider it more convenient and mullahs to transact with cash apart from their lack of mastery of technology, also because there is still a limited number of merchants who accept payments with QRIS (Savitri et al., 2021).

regional differences affect the habits of each community; as said by Setiawan & Mahyuni (2020), people's understanding, especially those living in urban areas, of QRIS is good enough QRIS is understood as a digital code that can be read from two sides horizontally, is multifunctional, and its use only needs to be scanned just

H1: The better QRIS is understood, the stronger the interest of MSMEs to use QRIS

The Benefits of Utilizing QRIS and the reason for MSME utilizing QRIS

Developing a comprehensive non-cash payment system is becoming increasingly important (Au & Kauffman, 2008; Dahlberg et al., 2008, 2015; Dermish & Kneiding, 2012; Duncombe, 2011; Mallat, 2007; Pousttchi, 2008). Several regions in Indonesia, such as Bali, Jakarta, Yogyakarta and others, have adopted QRIS as a non-cash payment to support a cashless society and stabilize inflation (Prmono & January 2006). Cashless payments are seen as a promising change in service quality, especially when it comes to transaction processing (Lee & Shin, 2018), and can serve as a service promotion and rapid increase in revenue (Clarysse et al., 2014; Paula Graça 2017). In addition to reducing the use of cash, cashless payments can also reduce security risks (Shy, 2019). Using transaction QR codes can reduce the spread of cash sickness. The use of digital payment methods can simplify the transaction process and provide an alternative cashless payment method (Popovska-Kamar, 2014).

The transaction process through QR codes is considered more flexible and can meet expectations regarding the speed of payment transaction solutions. Several studies have shown that positive perceptions about the benefits of using QR codes explain the interest in using QR codes (Lee & Shin, 2018; Morosan & DeFranco, 2016; Olaleye et al., 2018). In addition, Rivera et al. (2015) show that perceived usefulness is an explanatory factor for adopting new technologies, including the use of QR codes by SMEs.

The results of several previous studies regarding differences in perceptions about the usefulness or benefits of using QR codes or QR codes and their relation to the intention to use QR codes or QRIS codes

H2: The more benefits of QRIS, the stronger the interest of MSMEs to use QRIS

Perception of Ease of Utilize QRIS

In addition to the perceived benefits, the flexibility and ease of use of digital payment methods can be the main drivers for adopting digital payment methods (Chakravorti & Jankowski, 2005; Ezech & Nwankwo, 2018; Zavalokina et al., 2016). Mohammad Arije Ulfy (2020) stated in an international journal that the younger generation in Malaysia prefers to pay with e-wallet systems because of the perceived ease of use and ease of use, as well as the sense of privacy and security. Concerns for

E-wallet users. Privacy and security are among the conditions that e-wallet providers must emphasize in order to generate positive intent among consumers.

Development of software that supports digital payment methods allows payment transactions to be processed quickly and easily (Hogan, 2008). In addition, MSMEs that use QR codes can use customization to adapt the part of the QR code service that best suits their needs and manage usage better (Coussement & Teague, 2013). Personalization options can facilitate use and create positive added value from using QR code services. This then shapes preferences for digital payment services (Chen et al., 2016; Sheng et al., 2008; Zarmou et al., 2012).

Previous studies have shown that there is a positive correlation between the perceived benefits of QR or QR codes and the intensity of their use.

H3: The easier it is to use R, the stronger the interest of MSMEs in using QRIS

Outside Influence

Necessary externalities are factors that largely explain the use of digital payments (Setiawan & Mahyuni, 2020; Venkatesh et al., 2016). In the merchant context, the role of the consumer guides the merchant's decision to adopt digital payment methods, including the QRIS payment method. To continue providing the best service to consumers, merchants must adapt to various payment methods, including the use of QR codes (Dahlberg et al., 2008, 2015; Duncombe, 2011; Evans et al., 2017).

In research conducted by Mohamad Iqbal Hardiky, Devina Kristanti Nova, Amelia Rahmadewi and Nanik Kustiningsih (2021), it was found that customers prefer to pay via electronic media, either through bank transfers or using QRIS services for interbank transactions with QRIS capabilities for mobile. Banking and money users. Transactions between banks have very significant differences in administrative costs using QRIS. Therefore, recommendations from close people such as family and friends to use digital payment methods have a significant effect on the formation of preferences for digital payment methods (Setiawan & Mahyuni, 2020; Suwandi & Azis, 2018). In research conducted by Mohamad Iqbal Hardiky, Devina Kristanti Nova, Amelia Rahmadewi and Nanik Kustiningsih (2021), it was found that customers prefer to pay via electronic media, either through bank transfers or using QRIS services for interbank transactions with QRIS capabilities for mobile. Banking and money users. Transactions between banks have very significant differences in administrative costs using QRIS.

Previous studies have shown the influence of external parties in shaping the intensity of MSMEs by using QRIS technology.

H4: Outsiders determine the smooth QRIS process, the stronger the interest of MSMEs in using QRIS

Perceived Barriers to Use

QRIS implementation does not always run smoothly. There are still obstacles in the process, such as the lack of understanding of traders (Augustin, 2019). Internet network limitations, inadequate IT management, and limited costs and transactions (Arianti et al., 2019; Karniawati et al., 2021; Setiawan & Mahyuni, 2020) are recognized as factors that challenge the use of QRIS. In addition, other studies reveal concerns about the security of personal data when using digital payment methods and raise doubts about the use of QR codes or QR codes. Sutanto et al. (2013) explained that QRIS collects various personal data to increase service efficiency and personalization. The finding that the security of personal data and transactions is guaranteed cannot be denied that there are still concerns and doubts about the security of personal data (Tu et al., 2015). Users then weigh the main benefits of using digital payments and the potential risks before deciding on a digital payment method.

H4: the more QRIS obstacles, the lower the interest of MSMEs in using QRIS

III. METHODOLOGY

This research is included in the literature planning research. The research carried out was to find out the various literature used in research to study and identify and then draw conclusions (Susanti, 2021).

This study focuses on analysing the quality of journals with bibliometric studies. Bibliometric studies are used to explain the process of written communication and the nature and direction of publication development in a descriptive way through reporting and quantitative analysis in various phases of communication. Characteristic descriptive studies describe or characterize a piece of literature, while behaviour links between components of the literature (Sulistyo-Basuki, 2019)

This study uses a bibliometric analysis method to conclude various literature used in writing on Fintech, namely the QRIS payment method for MSMEs. According to Sulistyo-Basuki (2002), quoted by Daulay, the purpose of bibliometrics is to explain the process of written communication and the nature and direction of developing descriptive blackboard tools and the analysis of various phases of communication.

We search with the keywords "QRIS and UMKM" using the publish or perish program. The meter scale is a measure used as a reference to determine the length or shortness of the metered interval. Data analysis is a process where researchers systematically seek and compile information from respondents and other data sources. However, this study did not perform data analysis by grouping data based on variables and respondents.

Although in this study, there were no test variables, the results of the writing literature were used to answer problems that arose and then answered the formulated problems (Ardhini & Pradana, 2021). The bibliometric method refers to the use of quantitative tools with bibliographic data (Amier & Pradana, 2022). Bibliometric studies have developed into a recognized field of study in many other scientific fields, including management (Kumalasari et al., 2022). Now researchers can manage large amounts of bibliographic data without succumbing to any bias (Susanty et al., 2021).

IV. RESULTS AND DISCUSSION

A systematic review of books and other literary works is referred to as "bibliometrics" (Dewi et al., 2022). Bibliometric goals, on the other hand, Busro et al. (2021), are to characterize the process of textual communication and the nature and direction of its development by counting and analyzing the different elements of communication. Bibliometric techniques can be used to understand how written communication works and how it changes over time within a subject (Rohayani & Idhani, 2018).

Systematic literature review (SLR) is defined as the process of identifying and interpreting all available assessment evidence with the aim of providing specific answers to research questions. (Kitchenham et al., 2009)

Google scholar can display all journal articles from various websites, whether they are trusted websites or not. Journals will be very important, both as learning media and as a reference in conducting research. According to Effendi (2018), on his website called it-jurnal.com, Google is the most widely used search engine, with a total of 30 billion monthly visitors.

From the Publish or Perish software, we found the top 51 scientific articles indexed by Google Scholar with a total of 650 citations over the last 26 years, from 1996 to 2022.

Table 1 Number of Articles Regarding QRIS in MSMEs from 2018 - 2022

Number of papers	Number of citations	Years
30	51	4

The discussion in this article aims to: show how the findings were obtained, interpret/interpret the findings, and link research findings to established knowledge structures. This study examines 30 studies on financial technology with subtitles QRIS published between 2018 and 2022.

From this study, it can be seen that the number of studies already has many variations starting from researching the system and merchants to a region/city. Most citations, namely journals entitled 'Comparative analysis of the success of MSMEs before and when using QRIS' (8 citations), 'Intention to use digital payment QRIS through Unified Theory Acceptance' (7 citations), 'Factors driving customers to intend to use QRIS and the impact of QRIS being used in transaction' (7 citations), 'Analysis of the application of the QRIS payment side to digital-based payment instruments' (6 citations), 'MSME sales before and after using QRIS' (4 citations), 'Financial Technology opportunities and challenges' (4 citations), 'QRIS as a survival strategy during a pandemic' (3 citations),

'Analysis of trade perceptions on the use of QRIS as a common transaction tool' (2 citations), 'Comparative analysis of turnover before and after using QRIS' (2 citations), The 'influence of QRIS users on the BSI mobile banking application on the smoothness and security of transactions'(2 citations), 'Implementation of QRIS-based payment gateway transactions for MSMEs' (2 citations), 'Analysis of regulations on the use of QRIS as a payment channel in MSME practices in order to encourage MSMEs' (1 citation), 'The effect of financial literacy and ease of use on the decision to transact using QRIS' (1 citation), Behavioural Intention Investigation on the QRIS payment system' (1 citation), QRIS socialization in order to increase MSME productivity (1 citation).

Table 2 point of discussion of scientific articles that discuss QRIS

Number of Citation	Title
8	Comparative analysis of the success of MSMEs' before and when using QRIS
7	Intention to use digital payment QRIS through Unified Theory Acceptance
7	Factors driving customers to intend to use QRIS and the impact of QRIS being used in transaction
6	Analysis of the application of the QRIS payment side to digital-based payment instruments
4	MSME sales before and after using QRIS
4	Financial Technology opportunities and challenges
3	QRIS As a survival strategy during a pandemic
2	Analysis of trade perceptions on the use of QRIS as a common transaction tool
2	Comparative analysis of turnover before and after using QRIS
2	The influence of QRIS users on the BSI mobile banking application on the smoothness and security of transactions
2	Implementation of QRIS-based payment gateway transactions for MSMEs
1	Analysis of regulations on the use of QRIS as a payment channel in MSME practices in order to encourage MSMEs

1	The effect of financial literacy and ease of use on the decision to transact using QRIS
1	Behavioural Intention Investigation on the QRIS payment system
1	QRIS socialization in order to increase MSME productivity

It can be seen that in the 51 findings with the highest citations, there are several authors who appear several times. This indicates that these authors have a strong index linkage with the topic we discussed, namely QRIS as a payment method for MSMEs. It can be assumed that these authors are reliable references for the theme of financial technology. From table 3, it can be seen that the names that often appear are Handayani, tri and Pracaya Anto, (table 3)

Table 3 TOP searching scientific articles and author names about QRIS

Author	Title
Pracayo, Anto	QRIS socialization in an effort to increase MSME productivity
Handayani, Tri. Yuliani, Tri	Companion for using the QRIS digital application as a means of payment for MSMEs
Handayani, Tri. Abubakar, Lastuti. Tobing, Gabriella Juniarta	Analysis of regulations on the use of QRIS as a payment channel in UMKM Practices in order to encourage the development of the Digital Economy
Pracayo, Anto. Paulina, Paulina. Wijaya Erric, Bagasworo, Wasi. Rofianto, Whoni	Socialization of QRIS in an effort to increase the productivity of MSMEs in DKI Jakarta province
Pangestu, Mira Gustiana	Behavior Intention to use digital payment QRIS Based on the Unified Theory of Acceptance and Use of Technology (UTAUT) Model (study of MSMEs in the Food & Beverage Industry Sector in Jambi city)
Carrera, Windy Brigita. Gunawan, Diah Setyorini, Fauzi, Pahrul.	Analysis of differences in MSME sales turnover before and after using QRIS in Purwokerto

It can be seen that in all of these findings, there is an author who appears several times. This indicates that conducting research on QRIS to several sub-variables such as customers and regions. It can be assumed that the authors think that the most effective action to take to save the MSME's during a pandemic is digital transformation. From table 4, it can be seen that the top publications are QRIS Socialization in an effort to increase MSME productivity, Companion for the use of the QRIS digital application as a means of payment for MSMEs, Analysis of regulations for using QRIS as a payment channel in MSME Practices in order to encourage the development of the Digital Economy, very linear with our research do, but there are several journals that tend to research more specifically with the object of a city, namely QRIS Socialization in an effort to increase MSME productivity in DKI Jakarta province, Behaviour Intention to use QRIS digital payments Based on the Unified Theory

of Acceptance and Use of Technology (UTAUT) Model (studies on MSME Food & Beverage Industry Sector in Jambi City), Analysis of differences in MSME sales turnover before and after using QRIS in Purwokerto. (table 4)

Table 4 Journal and Conference Resources about Qris

Title	Year	Institution	Publication type
QRIS socialization in an effort to increase MSME productivity	2021	STIE Indonesia Banking School	Journal
Companion for using the QRIS digital application as a means of payment for MSMEs	2021	Community Development Journal : Journal of Community Service	Journal
Analysis of regulations on the use of QRIS as a payment channel in UMKM Practices in order to encourage the development of the Digital Economy	2021	Acta Comitas: Journal of Notary Law by Padjadjaran University	Journal
Socialization of QRIS in an effort to increase the productivity of MSMEs in DKI Jakarta province	2022	Empowerment : Journal of Education and Community Service by STIE Indonesia Banking School	Journal
Behavior Intention to use digital payment QRIS Based on the Unified Theory of Acceptance and Use of Technology (UTAUT) Model (study of MSMEs in the Food & Beverage Industry Sector in Jambi city)	2022	Management Scientific Journal (JUMANAGE) by Dinamika Bangsa University	Journal
Analysis of differences in MSME sales turnover before and after using QRIS in Purwokerto	2022	Journal of Economics, business and accounting by Jenderal Soedirman University	Journal

V. CONCLUSION

The purpose of this study was to assess developments regarding public awareness of the topic of financial technology with a focus on the QRIS payment method. This research shows that in big cities public awareness regarding the QRIS payment method has already been created. research published in the google scholar database on this topic. It is evident from only 51 results that we found in Google Scholar's reputable database

From this research, it can be concluded that there is already a lot of public awareness regarding digital transformation in the economic field. but not all people use it like MSMEs who actively work with Merchants using the QRIS payment method. other traders still prefer cash because they think it's more practical because some of them don't have a bank account so it makes them confused to find a balance in their e-wallet, if they create a Financial Technology account, the Merchant only acts as a container or can be called an intermediary between the customer and the bank which in the end the balance in the Merchant will be sent to your bank account number as well.

By using bibliometric results, such as popular keywords and highest citations, researchers can gain deeper insight into the literature around QRIS.

The limitation of this study is that it only examines literature from Google Scholar sources. It is recommended for future studies to focus on more specific and reliable sources such as the Web of Science index to produce more varied bibliometric maps.

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