

Tourism MSME Perception on Lombok Island Towards Qris Use

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Abstract

Digital transformation has brought changes in the payment system and encouraged a shift from conventional cash-based transactions to digital payments. One digital payment innovation in Indonesia is the Quick Response Code Indonesian Standard (QRIS), developed by Bank Indonesia in collaboration with the Indonesian Payment Systems Association (ASPI). The implementation of QRIS is of significant relevance for tourism Micro, Small, and Medium Enterprises (MSMEs) because it provides an easy, fast, secure, and practical payment alternative for both business owners and tourists. Lombok Island, as one of the main tourism destinations in West Nusa Tenggara Province, has various economic activities involving tourism MSMEs. This study aims to descriptively analyze the perceptions of tourism MSMEs on Lombok Island regarding the use of QRIS. The study used a descriptive quantitative approach with data collection through a questionnaire using a five-level Likert scale. The study respondents were MSMEs running businesses related to tourism activities on Lombok Island. Respondents' perceptions were analyzed based on five dimensions: perceived usefulness, perceived ease of use, perceived security, perceived convenience, and perceived use of QRIS. The analysis was conducted using average values, percentages, and categories of perception levels. The research results are expected to provide an overview of the level of acceptance and utilization of QRIS by tourism MSMEs and provide input for Bank Indonesia and local governments in strengthening the digitalization of payment systems in the Lombok Island tourism ecosystem.

INTRODUCTION

The development of digital technology has brought significant changes to various aspects of people's lives, including economic activities and payment systems. These developments have driven a shift in consumer behavior from cash-based transactions to various non-cash payment instruments. Digitalization of payments makes transactions easier, speeds up the payment process, and allows for more convenient transactions.

In Indonesia, the development of non-cash payment systems was strengthened through the launch of the National Non-Cash Movement (GNNT) by Bank Indonesia on August 14, 2014. This movement is an effort to increase awareness among the public, business actors, and the government in using non-cash payment instruments that are easy, safe, and efficient (Bank Indonesia, 2014, 2019(1), 2019(2)).

Technological developments have resulted in various innovations in digital payment systems. One innovation that has seen rapid development is the Quick Response Code Indonesian Standard (QRIS). QRIS was developed by Bank Indonesia in collaboration with the Indonesian Payment Systems Association (ASPI) and officially launched on August 17, 2019. QRIS is a QR

Code payment standard that allows consumers to make transactions using various payment applications that support QRIS (Bank Indonesia, 2014, 2019(1), 2019(2)).

The introduction of QRIS has transformed the payment ecosystem, eliminating the need for merchants to provide multiple QR codes from each payment service provider. By using a single QR code, merchants can accept payments from multiple payment applications connected to the QRIS system. This concept provides convenience and interoperability in the digital payment system (Bank Indonesia, 2014, 2019(1), 2019(2)).

Payment digitalization is increasingly relevant for the MSME sector. MSMEs are one of the economic actors that interact directly with consumers in daily transactions. In the tourism sector, the need for easy and practical payment systems is becoming increasingly important because tourists have diverse characteristics and payment preferences.

Lombok Island is a key tourism destination in West Nusa Tenggara Province. It boasts a diverse range of destinations, including the Mandalika Special Economic Zone (SEZ), Gili Trawangan, Gili Meno, Gili Air, Senggigi Beach, Kuta Beach, and the Mount Rinjani area. The development of these destinations has created economic opportunities for various MSMEs operating in the culinary, trade, crafts, transportation, accommodation, travel services, and other tourism-supporting sectors.

The Mandalika Special Economic Zone (SEZ) is one of the strategic tourism developments on Lombok Island. It is designated as a special economic zone (SEZ) with a focus on the tourism sector and is a key component of West Nusa Tenggara's tourism development strategy. Increased tourism activity in the region creates opportunities for local MSMEs to engage in tourist-related economic activities (Permadi 2019, Ardana et al., 2020, Amir et al., 2020).

QRIS users in NTB have reached 493,134 people. Furthermore, QRIS usage continues to increase significantly in terms of the number of merchants and transactions, with a value reaching IDR 1.4 trillion. This confirms that digital payments are increasingly becoming the primary preference for the NTB community and accelerating inclusion and strengthening the digital economy in the region (Bank Indonesia, 2025).

In line with the growth of tourism activities, the use of digital payment systems has also grown on Lombok Island. Bank Indonesia has conducted education and outreach on QRIS to businesses in tourist areas, including those around the Mandalika Special Economic Zone (SEZ). This demonstrates efforts to expand the use of digital payments within the tourism ecosystem.

However, the availability of QRIS in a business does not necessarily mean that MSMEs share the same perception of the technology. Businesses can have varying levels of understanding, experience, and acceptance. Some businesses may see the benefits of QRIS in speeding up transactions and providing payment options to consumers, while others may still face challenges related to digital literacy, internet connectivity, transaction security, or cash habits.

Therefore, understanding MSMEs' perceptions of QRIS utilization is crucial. Perception reflects how business owners assess the existence and use of technology based on their experience and understanding. A positive perception may indicate that QRIS provides benefits and convenience for business activities, while a less positive perception may indicate obstacles that require attention.

Based on these conditions, this study was conducted to determine the perceptions of tourism MSMEs on Lombok Island regarding the use of QRIS. The study used descriptive analysis to provide an overview of MSMEs' perceptions based on the aspects of benefits, convenience, security, comfort, and QRIS utilization.

Formulation of the problem

What are the perceptions of tourism MSMEs on Lombok Island regarding the use of QRIS based on the aspects of benefits, ease of use, security, convenience, and utilization?

Research purposes

This study aims to descriptively analyze the perceptions of tourism MSMEs on Lombok Island regarding the use of QRIS based on:

1. perception of benefits;
2. perceived ease of use;
3. security perception;
4. perception of comfort; and
5. perception of QRIS utilization.

METHODS

Types of Research

This research uses a quantitative approach with a descriptive method.

The descriptive method was chosen because the research aims to provide an overview of the perceptions of tourism MSMEs regarding the use of QRIS without testing the causal relationship between variables.

Research Location

The research was conducted in several tourism areas on Lombok Island which include the following areas:

- Mataram City;
- West Lombok Regency;
- Central Lombok Regency;
- East Lombok Regency;
- North Lombok Regency.

The selection of the area was based on the existence of tourism activities and MSMEs that serve tourists.

Population

The research population is all MSME actors who run businesses related to tourism activities on Lombok Island.

Sample

The research respondents were owners or managers of tourism MSMEs who met the following criteria:

1. running a business on Lombok Island;
2. the business is related to tourism activities;
3. know or have ever used QRIS;

4. willing to be a respondent.

For descriptive research, this study can use 100–200 respondents distributed across five administrative regions on Lombok Island. The number of respondents for this study was set at 100 people.

Data Collection Techniques

Data was collected using:

Primary data

Primary data was obtained through questionnaires given directly to MSME actors.

Secondary data

Secondary data was obtained from:

- Bank Indonesia;
- Central Bureau of Statistics;
- Ministry of Tourism;
- NTB Provincial Government;
- scientific literature;
- journal articles related to QRIS and digital payments.

Research Instruments

The questionnaire uses a five-level Likert scale:

Score Category

- | | |
|---|-------------------|
| 1 | Strongly Disagree |
| 2 | Don't agree |
| 3 | Neutral |
| 4 | Agree |
| 5 | Strongly agree |

Table 1. Indicators of MSME Perception of QRIS

Dimensions Code Indicator

Benefit	X1.1	Speed up transactions
	X1.2	Make payments easier
	X1.3	Reduce cash usage
	X1.4	Provide payment options
	X1.5	Increase efficiency
Convenience	X2.1	Easy to understand
	X2.2	Easy to use
	X2.3	Easy to accept payments
	X2.4	Easy to check transactions
	X2.5	Easy to use everyday
Security	X3.1	Safe transactions
	X3.2	Secure payment information
	X3.3	The system can be trusted
	X3.4	Recorded transactions
	X3.5	Reducing cash risk
Comfort	X4.1	More convenient transactions
	X4.2	Make it easier for tourists

Dimensions Code Indicator

	X4.3	No need to provide a lot of change
	X4.4	Reduce transaction hassle
	X4.5	According to business needs
Utilization	X51	Using QRIS
	Y2	Using QRIS regularly
	X5.3	Consumers use QRIS
	X5.4	Intend to continue using QRIS
	X5.5	Willing to recommend QRIS

RESULTS AND DISCUSSION

Respondent Characteristics

Respondent characteristics were analyzed based on:

- gender;
- age;
- education;
- type of business;
- business location;
- length of time running the business;
- number of workers;
- long time using QRIS.

Table 2. Respondent Characteristics

Characteristics	Category	Amount	Percentage
Gender	Man	...	60%
	Woman	...	40%
Age	<30 years	...	20%
	30–40 years	...	40%
	41–50 years	...	30%
	>50 years	...	10%
Type of business	Culinary	15	15%
	Souvenir	35	35%
	Tourism services	20	20%
	Accommodation	20	20%
	Other	10	10%

Based on gender characteristics, the study respondents consisted of 60% men and 40% women. This composition indicates that male respondents are more dominant than female respondents. The 60% male dominance may indicate that male involvement as business actors or managers in the studied sector is still relatively greater. However, the proportion of women at 40% indicates that women also have quite strong involvement in business activities. Thus, the gender characteristics of respondents indicate the involvement of both gender groups in economic activities related to the tourism sector.

Based on age characteristics, the majority of respondents were in the 30–40 age group, at 40%. Furthermore, the 41–50 age group accounted for 30%, the under-30 age group 20%, and the over-50 age group 10%. These data indicate that the majority of respondents were in the productive age group, particularly those aged 30–50, who accounted for 70% of all respondents.

The dominance of the 30–50 age group indicates that most respondents are at a stage in life that allows them to have business experience, knowledge of market characteristics, and the ability to make business decisions. The under-30 age group, which accounts for 20%, also indicates the involvement of the younger generation in entrepreneurial activities. This is important because the younger generation tends to have greater opportunities to adapt to technological developments and changes in consumer behavior. Meanwhile, the 10% of respondents aged 50 and over indicate that business activities are still carried out by entrepreneurs with relatively extensive experience.

In terms of business type, the largest number of respondents came from souvenir businesses, with 35 people (35%). Next came tourism and accommodation businesses, with 20 people each (20%). Next came culinary businesses with 15 people (15%), and other business categories with 10 people (10%).

The dominance of souvenir businesses, at 35%, indicates that the trade in souvenirs or products related to destination characteristics is a significant business activity in the tourism economy. Souvenir businesses have a direct relationship with tourists because the products offered are generally part of the travel experience and can serve as mementos of a destination. This situation demonstrates that the presence of tourists can provide economic opportunities for the community through the sale of local products.

Meanwhile, the tourism services sector, which accounts for 20% of the total, demonstrates significant involvement from businesses that provide services directly to tourists. Tourism services businesses can encompass various services, such as guides, tourist transportation, equipment rentals, and other support services for tourist activities. The presence of this business group demonstrates that tourism development creates opportunities not only in the goods trade sector but also in the services sector.

Accommodation businesses also accounted for 20% of the total, demonstrating that tourists' need for lodging is a significant component of economic activity at tourist destinations. Meanwhile, culinary businesses, at 15%, demonstrate that providing food and beverages is also a crucial component in supporting the tourist experience. Other business categories, at 10%, demonstrate the diversification of economic activities that contribute to tourism.

Overall, the characteristics of the respondents indicate that this study involved a fairly diverse range of business actors, both in terms of gender, age, and type of business. In terms of age, the majority of respondents were in the productive age group of 30–50 years. In terms of business type, souvenir businesses were the largest group, followed by tourism services and accommodation. This diversity suggests that respondents have varying levels of involvement in the tourism economic chain, thus providing relatively diverse perspectives on the phenomenon under study.

Perception of QRIS Benefits

Table 3. Perceived Benefits

Indicator	Mean	Category
Speed up transactions	4.3300	Very good
Make payments easier	4.3500	Very good
Reduce cash usage	4.3300	Very good
Provide payment options	4.2500	Very good
Increase efficiency	3.9500	Good
Average	4,242	Very good

Based on the analysis, MSMEs' perceptions of QRIS's benefits can be determined by the average value of each indicator. A high average value indicates that MSMEs perceive QRIS as highly beneficial for their transactions.

In the tourism context, these benefits are crucial because tourists need fast and convenient payment methods. QRIS enables MSMEs to provide digital payment alternatives without having to provide multiple payment codes.

Perception of Ease of Use of QRIS

Table 4. Perception of Ease of Use

Indicator	Mean	Category
Easy to understand	4.2100	Very good
Easy to use	3.9200	Good
Easy to accept payments	3.9500	Good
Easy to check transactions	4.2300	Very good
Easy to use everyday	3.9300	Good
Average	4,048	Good

Perceived ease of use reflects a positive experience for MSMEs using QRIS. A high average score indicates that business owners did not experience significant difficulties using QRIS.

Conversely, if there are indicators with relatively low values, this may indicate the need to improve digital literacy and mentoring for MSMEs.

5.4 QRIS Security Perceptions

Table 5. Security Perception

Indicator	Mean	Category
Safe transactions	4.2500	Very good
Secure payment information	3.9700	Good
The system can be trusted	4.3700	Very good
Recorded transactions	3.9600	Good
Reducing cash risk	3.9600	Good
Average	4.102	Good

Security is a crucial aspect of accepting digital payments. If security perceptions are good, it can be interpreted as indicating a high level of confidence among MSMEs in using QRIS.

However, if there is a low perception of security, the government and payment providers need to strengthen education about digital transaction security, including how to verify transactions and recognize potential fraud.

Perception of QRIS Convenience

Table 6. Perception of Comfort

Indicator	Mean	Category
More convenient transactions	4.1100	Good
Make it easier for tourists	4.1200	Good

Indicator	Mean	Category
Reduce the need for change	3.9000	Good
Reduce transaction hassle	3.9500	Good
According to business needs	3.9700	Good
Average	4.01	Good

Perceived convenience reflects the experience of MSMEs conducting transactions using QRIS. For tourism MSMEs, convenience is crucial because transactions can increase during certain periods, particularly during the holiday season or during large-scale tourism events. In this regard, MSMEs rated QRIS as a positive experience.

QRIS Utilization Level

Table 7. QRIS Utilization

Indicator	Mean	Category
Using QRIS	4.0800	Good
Use regularly	4.2000	Good
Consumers use QRIS	4.3500	Very good
Intend to continue using	3.9500	Good
Willing to recommend	4.3500	Very good
Average	4,186	Good

The analysis of QRIS utilization provides an overview of the extent to which digital payments have become part of the business activities of tourism MSMEs.

If the indicators of intention to reuse and recommendations have high values, this indicates a tendency for continued use of QRIS.

Recapitulation of MSME Perceptions

To provide a more understandable picture, all dimensions can be summarized in one table.

Table 8. Recapitulation of Perception

Dimensions	Mean Value	Category	Ranking
Benefit	4,242	Very good	1
Convenience	4,048	Good	4
Security	4.102	Good	3
Comfort	4,010	Good	5
Utilization	4,186	Good	2
Total/Average	4.1172	Good	

The table shows the dimensions with the highest and lowest perceptions. The benefits dimension, with the highest average score, indicates the aspect of QRIS most appreciated by MSMEs, while the convenience dimension, with the lowest score, could be a priority in developing a digital payment program.

DISCUSSION

Conceptually, MSMEs' positive perception of QRIS can be linked to the perceived benefits it provides in transaction activities. When business owners perceive QRIS as speeding up and simplifying transactions, the technology becomes more relevant to their operational needs.

This is increasingly important in the tourism context. Today's travelers demand not only quality tourism products and services, but also a convenient and convenient transaction experience. The availability of digital payments can be an integral part of this travel experience.

Convenience is also a crucial aspect of QRIS adoption. Easy-to-understand technology will be easier to implement for MSMEs with varying levels of digital proficiency. Therefore, payment digitalization programs should not only provide technology but also provide support to business owners.

Beyond benefits and convenience, security is a crucial aspect to consider. Trust in the security of payment systems will impact MSMEs' comfort when accepting digital transactions. Continuous education regarding QRIS security is essential to ensure businesses understand proper transaction procedures and identify potential fraud.

Convenience is also crucial because tourism MSMEs interact directly with tourists. QRIS allows tourists to make digital payments, eliminating the need for cash.

Thus, MSMEs' perceptions of QRIS are not only related to payment technology, but also related to business experience, customer service, and MSMEs' readiness to face changes in tourist behavior.

CONCLUSION

Based on the research objectives, descriptive analysis of the perceptions of tourism MSMEs on Lombok Island regarding the use of QRIS is aimed at describing the level of perception of business actors based on five dimensions, namely benefits, ease of use, security, convenience, and utilization of QRIS.

QRIS has significant potential in supporting the digitalization of tourism MSME transactions because it provides a payment alternative that can increase transaction convenience and efficiency. In the context of tourist destinations, QRIS can also enhance tourists' convenience in making payments to businesses.

The research results will then identify the dimensions with the highest and lowest levels of perception. The dimensions with the lowest perception can be used as a basis for determining educational programs, mentoring, and digitalization development for tourism MSMEs.

In general, strengthening the use of QRIS in tourism MSMEs needs to be carried out sustainably through increasing digital literacy, providing transaction security education, mentoring QRIS users, and strengthening the digital payment ecosystem in tourist destination areas.

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