Dinamika Publik: Jurnal Manajemen dan Administrasi Bisnis
Volume 3 Nomor 4 November 2025
e-ISSN : 2987-923X, p-ISSN : 2987-7989, Hal 33-47
DOI: https://doi.org/10.59061/dinamikapublik.v3i4.708
Tersedia: https://e-journal.poltek-kampar.ac.id/index.php/DINAMIKAPUBLIK

The Effect Of Payment Through Quick Response Indonesian Standard (QRIS) On Customer Satisfaction Of Micro, Small And Medium Enterprises (MSMEs) In Riau Province

R. Nur Aini Pertiwi
Politeknik Negeri Bengkalis

Wan Junita Raflah
Politeknik Negeri Bengkalis

Address: Sungai Alam, Kec. Bengkalis, Kabupaten Bengkalis, Riau 28714
Corresponding Author : r.nurainipertiwi@gmail.com

Abstract. *In the realm of digital payment systems, the adoption of Quick Response Indonesian Standard (QRIS) represents a significant advancement, promising efficiency and convenience in the digital economy. This study investigates the impact of QRIS on customer satisfaction within Micro, Small, and Medium Enterprises (MSMEs) in Riau Province. Through a quantitative approach and purposive sampling of 400 respondents, the research employs multiple linear regression analysis, validity tests, reliability tests, T-tests, and coefficient of determination (R^2) using IBM SPSS version 25. The findings indicate a statistically significant positive relationship between QRIS usage and customer satisfaction among MSMEs in Riau Province. The study contributes valuable insights into the digital payment ecosystem's role in enhancing customer satisfaction, offering strategic guidance for businesses and policymakers. The R^2 value of 0.759 underscores QRIS variables' substantial explanatory power (75.9%) in influencing customer satisfaction within MSMEs, illuminating avenues for further exploration and application in digital payment innovations.*
Keywords*: Customer Satisfaction, Quick Response Indonesian Standard, MSMEs*

INTRODUCTION

Digital platforms are increasingly vital for internet transactions, driven by the community's demand for quick and secure payments. Smartphones are now ubiquitous, enabling accessible mobile payment methods. Bank Indonesia's Indonesian Payment System Blueprint 2025 reflects the growing need for efficient financial services in today's digital age, reshaping payment systems with regulations, protocols, and methods to facilitate economic transactions (Bank Indonesia, 2019).

The Quick Response Indonesian Standard (QRIS) is a QR code-based payment standard developed by Bank Indonesia and ASPI (Indonesian Payment System Association), stemming from the Indonesia Payment System 2025 vision. It addresses interconnection challenges within Indonesia's payment system. QRIS integrates various QR code systems and was launched in January 2020, combining QR codes from multiple payment service providers such as banks. This integration aims to enhance the efficiency, speed, and security of transactions. QRIS is pivotal in promoting national non-cash payments and fostering seamless digital connectivity across e-commerce, fintech, and banking sectors (Bank Indonesia, 2019).

Naskah Masuk: 10 September 2025; Revisi: 20 September 2025; Diterima: 12 Oktober 2025; Tersedia: 14 Oktober 2025

In the payment sector, QRIS was specifically developed to boost the efficiency of sales and purchases, foster the growth of Micro, Small, and Medium Enterprises (MSMEs), and stimulate economic activities. Bank Indonesia emphasizes QRIS's role in anticipating industry fragmentation and promoting nationwide acceptance of non-cash payments more effectively (Bank Indonesia, 2019). QRIS is lauded for its universal accessibility, ease of use, profitability, and direct benefits. Consumers find QRIS practical, simply scanning the merchant's QR code or displaying their own QR code via mobile banking apps or digital wallets like OVO, then authorizing the transaction (Irwansyah et al., 2021). QRIS not only automates record-keeping but also facilitates real-time financial flow analysis for MSMEs, encouraging regular use of the payment system. Additionally, QRIS supports online business transactions, integrating digital solutions into everyday commerce (Halim, Sibarani, et al., 2021). In addition, the merchants implement payments using QRIS, and the chance of being trapped in counterfeit money will be very small. In fact, there is no possibility at all. The reason is that payments are made digitally, and the money that goes to the merchant comes from automatically deducting the buyer s balance (Sundulusi et al., 2022).

According the head of the bank Indonesia Riau representative office, as a May 2023, the number of Quick Response Indonesia Standard (QRIS) users increased by about 533.370 new users (Bank Indonesia Riau, May 2023). Below is figure 1.2 data on Quick Response Indonesia Standard Users.

Regency/City	**Total Population (2021)**	**QRIS Users (2021)**	**Total Population (2022)**	**QRIS Users (2022)**	**Total Population (2023)**	**QRIS Users (2023)**
Kuantan Singingi	339 894	4,113	345 850	7,218	351 786	7,776
Indragiri Hulu	453 241	13,616	464 076	17,668	475 002	18,600
Indragiri Hilir	658 025	14,448	660 747	20,462	663 248	21,950
Pelalawan	399 264	10,868	410 988	13,484	422 907	14,454
Siak	466 683	19,865	477 550	25,254	488 497	26,119
Kampar	857 752	27,617	878 210	37,142	898 840	38,910
Rokan Hulu	570 952	9,344	582 679	14,368	594 438	15,009
Bengkalis	573 504	17,299	582 973	26,758	592 390	28,611
Rokan Hilir	646 791	11,362	658 407	15,877	669 996	16,656
Kepulauan Meranti	209 460	4,318	213 532	7,486	217 607	8,093
Pekanbaru	994 585	136,713	1 007 540	231,081	1 020 308	247,720
Dumai	323 452	39,939	331 832	85,161	340 310	89,472
RIAU	6 493 603	**309,502**	6 614 384	**501,959**	6 735 329	**533,370**

Source : Badan Pusat Statistik Riau, 2023; Bank Indonesia Riau, 2023

Customer satisfaction is defined as the perceived level of fulfillment resulting from comparing products or perceived performance to exceed expectations (Afthanorhan, 2019). It is a critical metric for measuring the success of a product or service. Hamidi and Safareeyeh (2019) highlight the importance of banks, especially mobile banking services, in providing superior service to increase customer satisfaction and competitive advantage. According to Kaihatu, Daengs, and Indrianto (2015), satisfaction theory includes functional satisfaction, based on meeting expectations, and psychological satisfaction, based on intangible satisfaction. The ability to modify quality services based on perceived performance and customer expectations on service quality is essential to increasing customer satisfaction.

THEORETICAL STUDIES

Wahyu Hidayat, et al (2023) in a journal entitled "Effects of Using QRIS as a Means of Payment Against Customer Satisfaction" This study, which evaluates the impact of adopting QRIS as a form of payment on customer satisfaction, was carried out quantitatively by distributing questionnaires. The results of the study demonstrate that service quality has a favorable and substantial influence.

QRIS simplifies the process for business owners to accept payments by consolidating QR code acquisition from multiple PJSPs into a single platform. This reduces administrative burdens, allowing merchants to seamlessly accept payments from various payment service providers using QRIS (Basoeky et al., 2021).

According to Pracoyo et al. (2022), QRIS (Quick Response Indonesia Standard) offers three main dimensions that determine its effectiveness:

1. Easier : QRIS payments simplify transactions by allowing customers to scan a QR code with their smartphones. They can then choose to pay through their preferred digital wallet or bank, streamlining the payment process.
2. Quicker : QRIS facilitates fast and efficient transactions, eliminating the delays associated with manual verification or cash handling. This efficiency reduces queue times, enhancing customer service and satisfaction.
3. Safe : QRIS enhances security by ensuring that customer payment details are not physically exposed during transactions, thereby minimizing the risk of data breaches or fraud. The immediate confirmation of payments by both merchants and customers also reduces transaction errors.

Customer satisfaction is a mindset that is determined by the encounter. In relation to satisfying a consumer's consumption demands, satisfaction is an evaluation of the features or benefits of a good or service, as well as the product itself (Sugeng, 2016).

RESEARCH METHODOLOGY

1. Location and Object of the Study

The location of this research was conducted All MSMEs in the province of Riau that use QRIS and All QRIS users in the province of Riau are the study's object.

2. Population

Sugiyono (2019) claims that the population is a generalization area made up of things and persons with particular attributes and characteristics that researchers have chosen to study and then derive conclusions from. The population of this study were all QRIS users in Riau Province, which totaled 533.370.

3. Sample

The entire population in this study is known. The Slovin formula can be used to determine the number of samples if the population's exact size is known (Sugiyono, 2019).

$$n = \frac{N}{1 + N(e)^2}$$

Information:

n = Number of samples required

N = Total population

e = Sampling error rate = 5%

$$n = \frac{533.370}{1 + 533.370(0.05)^2}$$

$$n = \frac{533.370}{1 + 533.370(0.0025)}$$

$$n = \frac{533.370}{1 + 1.333}$$

$$n = \frac{533.370}{1.334}$$

$$n = 400$$

From the calculation, results obtained the number of samples of 400 people.

4. Data Type and Source

The data used in this research is quantitative data. According to Sugiyono (2013), Quantitative data is a category of information that can be directly measured, calculated, expressed as information or justifications in terms of numbers, or both. Using secondary

data sources obtained from the Bank Indonesia, Kantor Perwakilan Bank Indonesia Provinsi Riau bank Indonesia and BPS Riau Province.

5. Collection Techniques

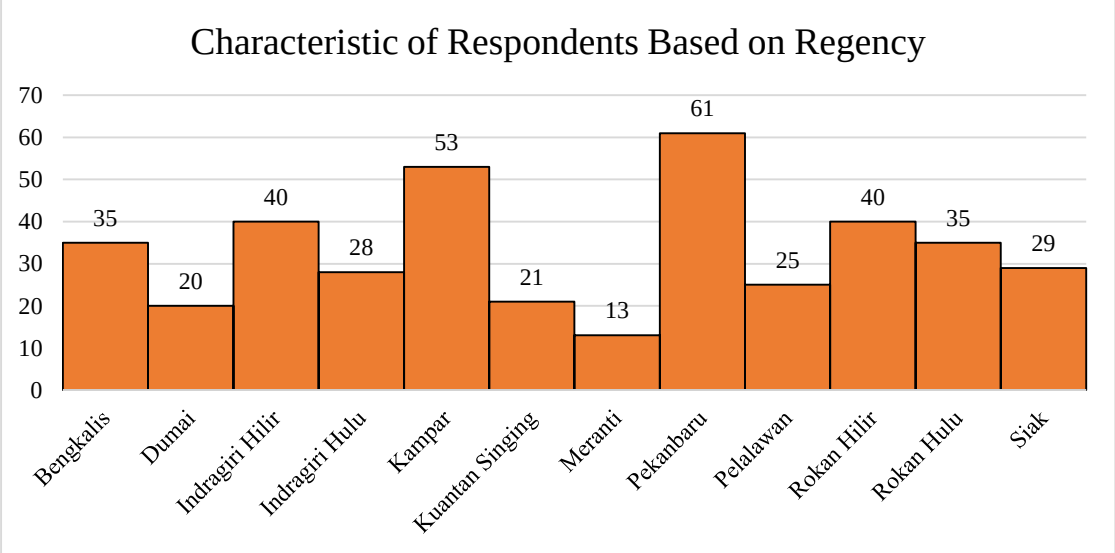
In the study, the subject from which the data can be gathered is referred to as the data resource. Primary data sources were used in this study. According to Sugiyono (2013), Primary Data is a type of data source that offers data to data gatherers straight away. Primary data from the distribution of questionnaires and literatue studies are used in this study.

RESULTS AND DISCUSSION

Characteristic of Respondent

1. Characteristic Respondents Based on Regency

The diversity of respondents based on age level can be seen in figure 1 Respondents based on regency level below:



Source : Processed Data, 2023

Figure 1 Characteristic Respondent

Based on figure 1, the respondents' visits to various regions are as follows: Bengkalis (35 respondents, 8.8%), Dumai (20 respondents, 5%), Indragiri Hilir (40 respondents, 10%), Indragiri Hulu (28 respondents, 7%), Kampar (53 respondents, 13.3%), Kuantan Singingi (21 respondents, 5.3%), Meranti (13 respondents, 3.3%), Pekanbaru (61 respondents, 15.3%), Pelalawan (25 respondents, 6.3%), Rokan Hilir (40 respondents, 10%), Rokan Hulu (35 respondents, 8%), and Siak (29 respondents, 7.2%). Notably, respondents from Pekanbaru constitute the largest group at 15.3%, indicating a high level of consumption in this regency.

2. Characteristic of Respondents Based on Gender

The diversity of respondents based on gender can be seen in table 1 Respondents by gender below:

Table 1 Profile Characteristic of Respondents Based on Gender

Gender	Frequency (F)	Percentage (%)
Man	213	53.3 %
Woman	187	46.8 %
Total	**400**	**100%**

Source: Processed Data, 2023

Based on Table 1, it can be seen that there are 53.3% more female respondents compared to only 46.8% male respondents.

3. Characteristic of Respondents Based on Aged

The diversity of respondents based on age level can be seen in table 2 Respondents based on aged level below:

Table 4.2 Profile Characteristic of Respondents Based on Aged

Age Level	Frequency (F)	Percentage (%)
<17 Years	14	3.5 %
> 50 Years	3	0.8%
17-30 Years	366	91.5%
31-40 Years	16	4 %
41-50 Years	1	0.3 %
Total	**400**	**100%**

Source: Processed Data, 2023

Based on Table 4.2, the distribution of respondents by age group is as follows: 14 respondents (3.5%) were under 17 years old, 366 respondents (91.5%) were aged between 17 and 30 years, 16 respondents (4%) were aged 31-40 years, 1 respondent (0.3%) was aged 41-50 years, and 3 respondents (0.8%) were over 50 years old. Notably, respondents aged 17-30 years constitute the largest group at 91.5%, indicating a high level of consumption in this age category.

4. Characteristic of Respondents Based on Work

The diversity of respondents based on type of work can be seen in table 3 Respondents based on work level below:

Table 4.3 Profile Characteristic of Respondents Based on Type of Work

Type of work	Frequency (F)	Percentage (%)
Student	277	69.3%
Self-employed	38	9.5%
Lecturer	2	0.5%
TNI/POLRI	4	1%
Entrepreneurs	8	2%
PNS	10	2.5%
Etc	61	15.2%
Total	**400**	**100%**

From the data above, most of the respondents' jobs are students as much as 69.3%, self-employed as much as 9.5%, lecturer as much as 0.5%, TNI/POLRI as much as 1%, entrepreneurs as much as 1%, PNS as much as 2.5% and others as much as 15.2%, so that the dominant use QRIS in MSMEs in Riau Province are mostly or more dominantly students.

5. Characteristic of Respondents Based on e-Payment

The diversity of respondents based on type of work can be seen in table 4 Respondents based on e-Payment level below:

Table 4.4 Profile Characteristic of Respondents Based on Type of e-Payment

Type of work	Frequency (F)	Percentage (%)
Dana	167	41.8 %
Gopay	17	4.3%
Link Aja	3	0.8%
Mobile Banking	175	43.8%
Ovo	4	1%
Shopee Pay	34	8.5%
Total	**400**	**100%**

Source: Processed Data, 2023

From the data above, most of the respondents e-Payment are Mobile Banking as much as43.8%, Dana as much as 41.8%, Shopee Pay as much as 8.5%, GoPay as much as 4.3 %, Ovo as much as 1% and Link Aja as much as 0.8%. So that the e-Payment dominant use QRIS in MSMEs in Riau Province are mostly or more dominantly Mobile Banking.

Result of Descriptive Statistics

The independent variables in this study are Quick Response Indonesia Standard (QRIS) and the dependent variable is customer satisfaction. The descriptive statistics of each variable will be shown in the following table:

Table 5 Descriptive Statistics Variable Test.

Descriptive statistics					
	N	Minimum	Maximum	Mean	Std.Deviation
Quick Response Indonesia Standard (QRIS)	400	27	40	36.48	3.643
Costomer Satisfaction	400	30	45	40.62	4.277
Valid N (by list)	100				

Source: Processed Data 2023, SPSS 25

Based on Table 5, it can be seen that the Quick Response Indonesia Standard (QRIS) variable has a minimum value of 27 and a maximum value of 40 and an average value of 36.48, and a standard deviation of 3.643. The average value (mean) is greater, the standard deviation is 36.48 > 3.643, this shows a good result, because the standard deviation is a reflection of the low deviation, and the Quick Response Indonesia Standard (QRIS) data that occurs shows

normal results and there is no bias. Likewise, the customer satisfaction variable has a minimum value of 30, a maximum value of 45, and an average value of 40.62 with a standard deviation of 4.277. The average value (mean) is greater than the standard deviation of 40.62 > 4.277 so distribution of the data that occurs shows normal and unbiased results. The number of respondents is 400 respondents.

Validity and Reliability Test Results

Validity test is a test that serves to determine whether a measuring instrument is valid or not. And the reliability test serves to determine the level of consistency of a questionnaire used, so that the questionnaire can be relied upon to measure research variables. The measuring instrument referred to here is the questions contained in the questionnaire.

1. Validity test

The results of the validity test by comparing the value of $r_{count\ with}\ r_{table}$ can be seen in table 6 as follows:

Table 6 Descriptive Statistics Variable Test.

Variable		Indicator	r_{count}	Symbol	r_{table}	Information
Quick Response Indonesia Standard (QRIS)	Easier	X.1	0.769	>	0.098	**Valid**
		X.2	0.795		0.098	
		X.3	0.842		0.098	
	Quicker	X.4	0.843		0.098	
		X.5	0.800		0.098	
		X.6	0.824		0.098	
	Safe	X.7	0.833		0.098	
		X.8	0.841		0.098	
Customer Satisfaction	service quality	Y.1	0.693	>	0.098	**Valid**
		Y.2	0.784		0.098	
		Y.3	0.778		0.098	
	Features or benefits of a good or service	Y.4	0.624		0.098	
		Y.5	0.727		0.098	
		Y.6	0.720		0.098	
	Value	Y.7	0.739		0.098	
		Y.8	0.703		0.098	
		Y.9	0.725		0.098	

Source: Processed Data 2023, SPSS 25

From Table 6, it can be seen that the use value of rcount is 0.769 and the value of rtable usage is 0.098, which means 0.769 > 0.098, in case the first item has suitability or validity. Likewise for the next item, the 17 items have a value of of rcount > rtable, in case all items have conformity or validity.

2. Realibility test

Reliability tests are used to determine the consistency of measuring instruments that usually use questionnaires, meaning whether the measuring instruments get consistent measurement results if repeated measurements are made. The method that is often used in research to measure the scale is Cronbach's Alpha. Here are the results of the reliability test:

Table 7 Reliability Test Results.

No.	Variable	Croanbach Alpha	Information
1	Quick Response Indonesia Standard	0.929	Reliable
2	Customer Satisfaction	0.942	Reliable

Source: Processed Data 2023, SPSS 25

If the value of Cronbach's Alpha > 0.70 the questionnaire is declared reliable and it is known that the Cronbach's Alpha value is 0.929. This means that 0.929 > 0.70 so it can be said that the questionnaire is reliable and can be distributed to respondents to be used as instruments. Likewise, for the next item, all items can be 2 items more than > 0.70, so all items are proven to be reliable.

Classic Assumption Test Results

1. Normality test

The statistical test used in the residual normality test is a statistical test using the SPSS program which obtained significant values as follows:

Table 8 Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		400
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.10069145
Most Extreme Differences	Absolute	.244
	Positive	.196
	Negative	-.244
Test Statistic		.244
Asymp. Sig. (2-tailed)		.000[c]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source: Processed Data 2023, SPSS 25

The results of the normality test showed that all research variables had a significance value lower than 0.05 (0.000 < 0.05), so it could be concluded that the research data were not normally distributed.

According to Damodar N Gujarati (2006: 148) in a journal entitled Company Environmental Disclosure: Reviewed From Earnings Management And Good Corporate

Governance Mechanisms (2021) the central limit theorem in if the sample size is large (n>30), the sample distribution will be close to normal. So, it can be concluded that although the results of the normality test shows that some of the data is not normally distributed, but because the sample in this study was 400, more than 30 (n>30) in accordance with the Central Limit Theorem, the data is considered normal.

2. Multicollinearity Test

To test whether or not a correlation was found between the independent variables, a multicollinearity test was conducted.

Table 9 Multicollinearity Test Results

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.315	1.060		3.129	.002		
	QUICK RESPONSE INDONESIA STANDARD(X)	1.023	.029	.871	35.379	.000	1.000	1.000
a. Dependent Variable: CUSTOMER SATISFACTION(Y)								

Source: Processed Data 2023, SPSS 25

The results of the multicollinearity test in table show that the Variance Inflation Factor (VIF) value of each variable is < 10 and the Tolerance value of each variable is > 0.10. This shows that there is no multicollinearity problem in the model.

3. Heteroscedasticity Test

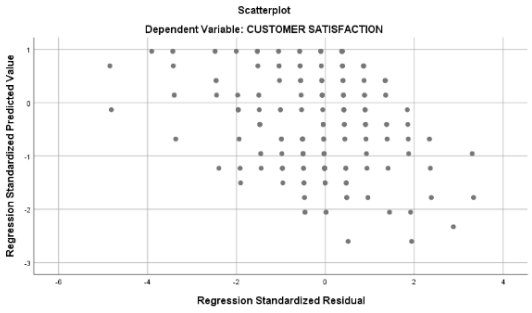


Figure 2 Heteroscedasticity Test Chart
Source: Processed Data 2032 of SPSS 25

From the results of the Heteroscedasticity test with the scatterplot graph presented in the figure, it also shows that the randomly distributed points do not form a clear pattern. So it can be concluded that there are no symptoms of heteroscedasticity.

4. Autocorrelation Test

The results of the autocorrelation test through the Durbin Watson test can be seen in Table 10 below:

Table 10 Autocorrelation Test Results

Model Summary[b]					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.871[a]	.759	.758	2.103	1.833
a. Predictors: (Constant), QUICK RESPONSE INDONESIA STANDARD(X)					
b. Dependent Variable: CUSTOMER SATISFACTION(Y)					

Source: Processed Data 2023, SPSS 25

Based on Table above, it is known that the Durbin-Watson value is 1.833 and the upper limit value of the Durbin Watson table can be explained that the DU value is 1.841 and DL is 1.831. And this value can be seen from the Durbin-Watson table with n = 400 where k = 1 is the number of predictor variables. This means that the Durbin-Watson (d) regression value is between the Dl and dU values or dL<d<dU (1.831<1.833<1.841). So, based on the decision making in the Durbin Watson test above, if the value of d (Durbin-Watson) is between dL and dU or between (4-dU) and (4-dL), then it does not produce a definite conclusion. For this reason, it can be used that there are no symptoms of autocorrelation in the regression model in this study.

Simple Linear Regression Test Results

Simple linear regression model is the form of regression coefficients for each independent variable. This coefficient is obtained by predicting the value of the dependent variavble with an equation. This analysis uses data based on distributed questionnaires. This test calculation is carried out with the help of the SPSS version 25 program.

Simple linear regression analysis was performed by setting the equation Y= a+bX. The results of the calculation of the value are as follows:

Table 11 Simple Linear Regression Test Results

Coefficients[a]								
		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model		B	Std. Error	Beta	T	Sig.	Tolerance	VIF
1	(Constant)	3.315	1.060		3.129	.002		
	QUICK RESPONSE INDONESIA STANDARD(X)	1.023	.029	.871	35.379	.000	1.000	1.000
a. Dependent Variable: CUSTOMER SATISFACTION(Y)								

Source: Processed Data 2023, SPSS 25

$$Y = 3.315 + 1.023X$$

The regression equation above shows the relationship between the independent variable and the dependent variable partially, from the equation it can be concluded that: The constant value a of 3,315 means that if QRIS (X)= 0 then customer satisfaction (Y) achieved is only 3,315 and the coefficient b value of 1.023 shows the magnitude of the influence of QRIS(X) on customer satisfaction (Y). because the value is positive, the effect is in the same direction.

T Test Results

The T-test was conducted to show how far the influence of the independent variable and the dependent variable was. If the significance value (Sig.) is less than 0.05, a variable is said to have a significant effect on other variables. The basis for making t-test decisions are:

a. If the value of tcount > ttable, then the independent variable affects the dependent variable
b. If the value of tcount > ttable, then the independent variable has no effect on the dependent variable.

Table 12 T-Test Results of Quick Response Indonesia Standard Variables

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.315	1.060		3.129	.002
	QUICK RESPONSE INDONESIA STANDARD(X)	1.023	.029	.871	35.379	.000
a. Dependent Variable: CUSTOMER SATISFACTION(Y)						

Source: Processed Data 2023, SPSS 25

Based on table 12 by observing the row, column t and sig variable customer quality, it can be seen that the value of the influence of the Quick Response Indonesia Standard (QRIS) variable on customer satisfaction (H1). the Quick Response Indonesia Standard (QRIS) (X) has a positive and significant effect on customer satisfaction. It can be seen that the Quick Response Indonesia Standard (QRIS) is significant (X) 0.000< 0.05, and value of ttable = t (; 400-1-1) = (0.025; 398)) = 1.966. This means that the value of tcount is greater than ttable (35.379 > 1.966), however H0 is rejected and H1 is accepted. So the hypothesis can be stated that the QRIS variable has a significant and positive influence on Customer Satisfaction.

Coefficient of Determination Test ($R^{2)}$

The Coefficient of Determination (R^2) test is used to inform whether ornot the estimated regression model is good, or in other words, the number can measure how close the estimated regression line is to the actual data. If thecoefficient of determination is equal to 0 ($R^2 = 0$), it means that the variation of Ycannot be explained by X at all. Meanwhile, if $R^2 = 1$, it means that the variation of Y as a whole can be explained by X. Thus, the good or bad of a

regression equation is determined by its R^2 which has a value between zero and one. Based on the R^2 test carried out in the table below:

Table 13 Coefficient of Determination of Quick Response Indonesia Standard on Customer Satisfaction

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.871[a]	.759	.758	2.103
a. Predictors: (Constant), QUICK RESPONSE INDONESIA STANDARD(X)				

Source: Processed Data 2023, SPSS 25

Based on Table 13, it is known that the coefficient of determination (R Square) of 0.759 is the square of the correlation coefficient. This shows that the Quick Response Indonesia Standard (QRIS) variable affects customer satisfaction by 75.9%, while the remaining 24.1% is explained by other variables.

Hypothesis Analysis

Hypothesis analysis in this study can be seen in Table 14 below:

Table 14 Hypothesis Analysis

Hypothesis	Information	Rejected/Accepted
H1	Quick Response Indonesia Standard (QRIS) has a positive and significant effect on customer satisfaction on Ministry of Micro, Small, and Medium Enterprises (MSMEs) in Riau Province	**Accepted**

Source: Process Data 2023

This means that customer satisfaction in returning to using the used Quick Response Indonesia Standard (QRIS) is more influenced by objects that are easier than security because objects that are easier to use Quick Response Indonesia Standard (QRIS) are more famous and liked by customers for their various conveniences. provided and easy to use anywhere and anytime and easy payment methods. This shows that the aspect of customer value perception in the Quick Response Indonesia Standard (QRIS) towards customer satisfaction is influenced by easier objects.

CONCLUSION AND SUGGESTION

From the results of variable testing conducted between Quick Response Indonesia Standard (QRIS) and customer satisfaction, it can be seen that Quick Response Indonesia Standard (QRIS) has a positive and significant effect on customer satisfaction at the Micro, Small, and Medium Enterprises (MSMEs) in Riau Province. This is evidenced by the T test, namely, the tcount value is greater than the ttable value, which is (35.379) > (1.966) and the significance value is 0.000 < 0.05 which means H1 is accepted and H0 is rejected and Quick

Response Indonesia Standard (QRIS) variable can affect the customer satisfaction variable by 75.9% and the remaining 24.1% is explained by other variables that affect customer satisfaction outside of this study. This means that every increase of one level of Quick Response Indonesia Standard (QRIS) users, there is an increase in customer satisfaction of 75.9% in Micro, Small and Medium Enterprises (MSMEs) in Riau Province. The researcher suggests distributing a wider questionnaire and conducting direct interviews with customers who used Quick Response Indonesia Standard (QRIS) in order to get maximum results and for further research can examine other variables in order to obtain research results that are wider in scope.

REFERENCE

Afthanorhan, A., Awang, Z., Rashid, N., Foziah, H., and Ghazali, P. L. (2019). Assessing The Effects Of Service Quality On Customer.Satisfaction.Management Science Letters, 9(1), 13–24.

ASPI, Statistic, https://www.aspi-indonesia.or.id/statistic, Accessed on 7 May 2021.

Bank Indonesia (2019) 'Indonesia Payment Systems Blueprint 2025 Bank Indonesia : Navigating the National Payment Systems in the Digital Era', pp. 1–49. Available at: https://www.bi.go.id/en/publikasi/kajian/Documents/Indonesia-Payment-Systems-Blueprint-2025.pdf.

Baptista, G., & Oliveirag, T. (2015). Understanding Mobile Banking: The Unified Theory of Acceptance and Use of Technology Combined with Cultural Moderators. Computers in Human Behavior, 50, 418–430.

Basoeky, U., Panggabean, S., Manu, G. A., Wardhana, A., Hoeronis, I., Adnan, Y., Maisarah, & Sudirman, A. (2021). Pemanfaatan Teknologi Digital: dalam Berbagai Aspek Kehidupan Masyarakat. Media Sains Indonesia.

Halim, F., Sherly, Grace, E., & Sudirman, A. (2021). Entrepreneurship and Innovation Small Business. MediaSains Indonesia.

Halim, F., Sibarani, H. J., Moktar, B., Sugiat, M., & Sudirman, A. (2021). Reflections on The Interest in Buying Smartphone Products Among Millennials: Consumer Satisfaction as The Mediating Effect. JurnalMinds: Manajemen Ide Dan Inspirasi, 8(1), 49–68. https://doi.org/10.24252/minds.v8i1.20402

Hamidi, H., and Safareeyeh, M. (2019). A Model To Analyze The Effect Of Mobile Banking Adoption On Customer Interaction And Satisfaction: A Case Study Of M-Banking In Iran. Telematics and Informatics, 38, 166–181.

Indonesia, B. (2019a). Menavigasi Sistem Pembayaran Nasional di Era Digital. Available on Blueprint Sistem Pembayaran Indonesia 2025.https://www.bi.go.id/id/fungsi-utama/sistem-pembayaran/blueprint 2025/d 2025/default.aspx

Indonesia, B. (2019b). PADG No.21/16/PADG/2019 tentang Implementasi Standar Nasional Quick Response Code untuk Pembayaran. https://www.bi.go.id/id/edukasi/Documents/Bahan-Sosialisasi-QRIS.pdf

Irwansyah, R., Syahputra, D., Ningsih, S., Hasan, M., Kristanto, T., Nugroho, L., Marwan, D., Febrianty, Sudirman, A., & Sudarmanto, E. (2021). Marketing Digital Usaha Mikro. Widina Bhakti Persada.

Kaihatu, T. S., Daengs, A. and Indrianto, A. T. L. (2015) Manajemen Komplain. Yogyakarta: Andi.

Karniawati, N. P., Darma, G. S., Mahuni, L. P., & Sanica, I. G. (2021). Community Perception of Using QR Code Payment in Era New Normal. PalArch's Journal of Archaelogy of Egypt, 18(1), 3986-3999.

Kotler 2006:177. (2019). Understanding Customer Satisfaction According to Experts. Coki Siadari.

Pracoyo, A., Paulina, P., Wijaya, E., Bagasworo, W.,& Rofianto, W. (2022). Sosialisasi QRIS Dalam Upaya Peningkatan Produktivitas UMKM Provinsi DKI Jakarta, BERDAYA: Jurnal Pendidikan Dan Pengabdian Kepada Masyarakat, 4 (1), 11-20.

Sugeng. (2016). Understanding & Indicators of Customer Satisfaction According to Experts. Https://Etalasepustaka.Blogspot.Com.

Sugiyono. (2013) Metode Penelitian Kuantitatif, Kualitatif, dan R&D, Alfabeta, Bandung

Sugiyono. (2014) Metode Penelitian Kuantitatif, Kualitatif, dan R&D, Alfabeta, Bandung

Sugiyono. (2019) Metode Penelitian Kuantitatif, Kualitatif, dan R&D, Alfabeta, Bandung

Sundulusi, C., Sudirman, A., Ratnawati, Syamsuri, Burhanudin, J., Dewi Andriani & Sherry Adelia, Angga Ranggana Putra, S., Muhammad Nazif, Rahmadani Hidayat, H. N., & Nurcholifah, I. (2022). Pemasaran Kewirausahaan. Widina Bhakti Persada.