

Analysis of the Effectiveness of QRIS Usage on Sales Transactions and Service Quality at C'Bezt Fried Chicken Sidenreng Rappang

Annisa Azsyahra Nawir

Faculty of Economics and Business, Muhammadiyah University of Sidenreng Rappang
annisaazsyahra18@gmail.com

Adam Latif

Faculty of Economics and Business, Muhammadiyah University of Sidenreng Rappang
adamlatifsaja2017@gmail.com

Pratiwi Ramlan

Faculty of Economics and Business, Muhammadiyah University of Sidenreng Rappang
pratiwiramlan.umsrappang@gmail.com

Rahman Yakub

Faculty of Economics and Business, Muhammadiyah University of Sidenreng Rappang
rahman12@gmail.com

Abstract

This study aims to analyze the effectiveness of using the Quick Response Code Indonesian Standard (QRIS) in sales transactions at C'Bezt Fried Chicken Sidrap. QRIS, as a QR code standard developed by Bank Indonesia, is designed to simplify, accelerate, and enhance the security of digital payment transactions. This study employs a qualitative approach with data collection methods consisting of observation, interviews, and documentation. The data were analyzed using the NVivo application to assess the effectiveness of QRIS usage on service quality at C'Bezt Fried Chicken Sidrap. The effectiveness of QRIS was evaluated based on four main indicators: target accuracy, program socialization, goal achievement, and program monitoring. The results indicate that QRIS usage facilitates transactions by 66.04%, improves payment system efficiency by 49.05%, and reduces the risk of cash management errors by 36.63%. Furthermore, QRIS provides significant benefits for both customers and sellers by accelerating the payment process and improving service quality. This research offers both theoretical and practical contributions in understanding the effectiveness of digital payment methods and serves as a reference for business practitioners who wish to adopt similar technologies to enhance their services and business competitiveness.

Keywords: *Effectiveness, QRIS, Satisfactio.*

1. Introduction

The rapid development of digital technology has brought significant changes to the global economic system. The transformation toward a digital economy not only influences how producers and consumers interact but also fundamentally reshapes financial transaction mechanisms. The world is now shifting toward a cashless payment system that is faster, more efficient, and more secure. One of the most rapidly growing innovations in this field is the use of the Quick Response Code (QR Code) as a digital payment tool. QR-based systems allow transactions to be carried out simply by scanning a code using a smartphone, eliminating the need for physical cash or cards.

This innovation aligns with the rising adoption of financial technology (fintech) that promotes efficiency, transparency, and security in both developed and developing countries.

In Indonesia, the digitalization of the payment system has been strengthened by the introduction of the Quick Response Code Indonesian Standard (QRIS), launched by Bank Indonesia and the Indonesian Payment System Association (ASPI). QRIS is a national QR code standard aimed at integrating various digital payment systems into a single platform. Through QRIS, users can perform cross-application transactions easily and quickly, whether through e-wallets or mobile banking. Implemented nationally since 2020, QRIS has become a key part of the Blueprint of the Indonesian Payment System 2025, emphasizing inclusiveness and transaction efficiency (Bank Indonesia, 2019).

The adoption of QRIS across various regions, including South Sulawesi, has shown a significant increase in public participation in digital payment systems, indicating a cultural shift from cash-based to cashless transactions. This shift contributes positively to transparency and regional economic efficiency (Aini et al., 2018). However, QRIS adoption is not without challenges. In some areas, especially among micro and small enterprises, the level of public understanding of digital payment systems varies widely. Many business actors and consumers still prefer cash due to habitual patterns and limited digital literacy. Conversely, small businesses that have successfully implemented QRIS have reported increased efficiency and transaction convenience, suggesting that QRIS can enhance business performance when properly managed (Gainau et al., 2024).

The culinary industry, particularly the fried chicken business sector, has been one of the most dynamic areas for QRIS implementation. The increasingly competitive nature of the food industry requires entrepreneurs to innovate not only in products and services but also in payment systems. QRIS adoption in the fried chicken business helps accelerate transactions, minimize cash-handling errors, and increase customer comfort by providing an easy and secure payment method. Hence, the effectiveness of QRIS implementation becomes an important factor in maintaining customer satisfaction and business sustainability.

C'Bezt Fried Chicken Sidrap established in late 2019 by A. Yunan Jusman in Sidenreng Rappang, South Sulawesi is one such enterprise implementing QRIS. The business focuses on providing a comfortable dining experience while offering a variety of fried chicken dishes, including chicken katsu and Korean chicken. The application of QRIS at C'Bezt Fried Chicken aims to facilitate cashless payments, reduce queues, and minimize human error in payment calculation. However, a key challenge lies in ensuring that customers fully accept and understand this technology to prevent confusion and dissatisfaction (Purwaningsih et al., 2024).

Preliminary observations conducted on January 10, 12, and 15, 2025, revealed that QRIS was still used by only a small portion of customers, while most preferred to pay in cash. Some customers felt uncomfortable or unfamiliar with digital payments, which could influence their satisfaction levels. Although QRIS offers convenience and security, further evaluation is required to determine whether its implementation genuinely improves transaction speed and customer experience. QRIS is expected to minimize human error and expedite payment processes; therefore, assessing its effectiveness is crucial for both businesses and customers.

The main issue faced by C'Bezt Fried Chicken Sidrap is how to ensure that QRIS usage can improve transaction effectiveness while simultaneously enhancing service quality. According to Kurniawan and Wulandari (2020), if QRIS is well-accepted by customers and provides transactional comfort, it can foster customer loyalty and establish long-term beneficial relationships between businesses and customers. Conversely, poor implementation may create confusion and dissatisfaction, ultimately reducing customer loyalty.

Based on these considerations, this study aims to analyze the effectiveness of QRIS usage in sales transactions and its impact on service quality at C'Bezt Fried Chicken Sidrap. The study specifically focuses on three objectives: (1) to describe the implementation of QRIS in sales transactions; (2) to examine how QRIS improves service quality; and (3) to evaluate the overall

effectiveness of QRIS as a digital payment system. The findings of this research are expected to contribute both theoretically and practically by providing insights into the role of digital payment innovation in enhancing business performance and customer satisfaction..

2. Literature Review

Effectiveness

Effectiveness refers to the degree to which objectives or goals are successfully achieved according to predetermined plans. According to the Kamus Besar Bahasa Indonesia (KBBI), the term “effective” implies functionality, usefulness, and alignment between activities and expected outcomes. In management and organizational contexts, effectiveness is associated with achieving results or impacts as planned. It measures how well outcomes correspond to established goals and is often expressed as the ratio between actual achievements and expected results (Andi Setiawan & Suci Maghfirah, 2021). Mansur (2021) defines effectiveness as the achievement of objectives from actions that have been carried out, emphasizing that effectiveness focuses on outcomes rather than processes. In evaluating program success, effectiveness can be assessed through several indicators such as target accuracy, program socialization, goal achievement, and program monitoring (Bastaman et al., 2020).

Furthermore, according to Hari Lubis and Martani Huseini in Bastaman et al. (2020), there are three major approaches to measure program effectiveness: the resource approach, which evaluates the organization’s ability to acquire and utilize appropriate resources; the process approach, which examines internal operational efficiency; and the goal approach, which focuses on the extent to which organizational objectives are achieved. In this study, the concept of program effectiveness proposed by Budiani, as cited in Bastaman et al. (2020), is considered suitable to evaluate the use of the Quick Response Code Indonesian Standard (QRIS) as a payment method in service transactions at C’Bezt Fried Chicken Sidrap, using the four main indicators target accuracy, program socialization, goal achievement, and program monitoring.

Quick Response Code Indonesian Standard (QRIS)

Job insecurity refers to an employee’s perception of uncertainty regarding the continuity and stability of their employment. It is often triggered by organizational restructuring, unstable business conditions, insufficient communication, or a lack of managerial support. According to Saputri et al. (2020), job insecurity generates adverse psychological reactions, including anxiety, reduced motivation, and increased job stress. These conditions weaken employees’ emotional attachment to the organization and elevate the likelihood of withdrawal behaviors, particularly turnover intention.

Prior research demonstrates that employees who perceive high job insecurity tend to evaluate their work environment negatively and question the long-term viability of staying with the organization. As a result, job insecurity is consistently identified as one of the strongest predictors of turnover intention. When employees believe their job is at risk, they are more inclined to explore alternative employment opportunities, viewing departure as a strategy for securing a more stable and satisfying future.

Service Quality

Service quality represents the degree to which a company can meet customer needs and expectations through its provided services. According to Asti and Ayuningtyas (2020), service quality can be evaluated based on the comfort and satisfaction experienced by customers when receiving services from a company. Kotler et al. (2021; 729) in Maria et al. (2025) argue that customers’ perceptions of service quality are formed through comparisons between expectations and the actual services received; if the service meets or exceeds expectations, it is considered high quality. Similarly, Trilaksono and Prabowo (2022) define service quality as the customer’s

assessment of their interaction experience with a company, including responsiveness, friendliness, and employee reliability. Kotler and Keller (2016:442) in Maria et al. (2025) outline five key dimensions of service quality: tangibles, referring to physical appearance and facilities; empathy, the willingness of employees to communicate and understand customer needs; responsiveness, employees' readiness to respond quickly and courteously; reliability, the ability to deliver accurate, consistent, and dependable service; and assurance, related to the confidence and trust that customers have in the service provider (Laetitia et al., 2021). These dimensions collectively illustrate how service quality is a multidimensional construct influencing customer satisfaction and loyalty, particularly in businesses that rely heavily on direct service interactions such as C'Bezt Fried Chicken Sidrap.

Research Framework

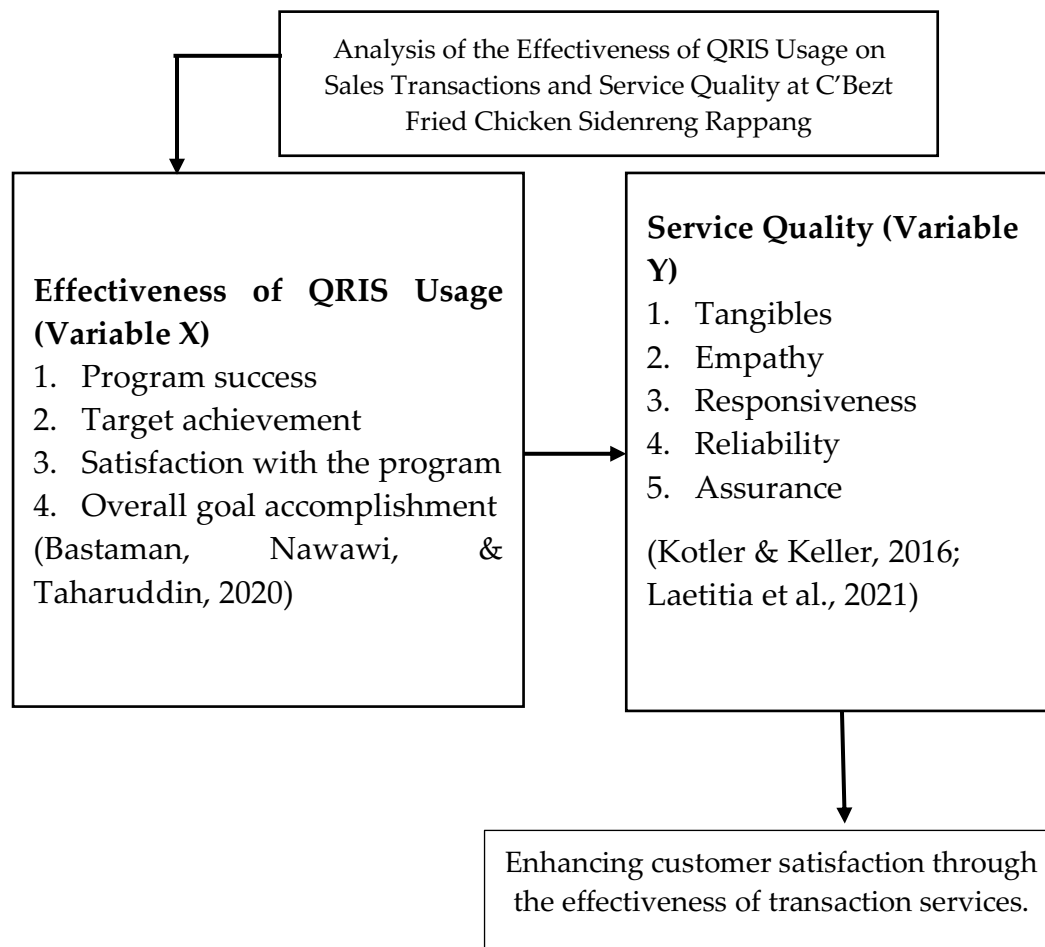


Figure 1. Research Framework.

3. Research methods

The data sources consisted of primary and secondary data. Primary data were obtained directly from observations and interviews with business owners, employees, and customers involved in QRIS transactions. Secondary data were collected from relevant documentation such as transaction records, photographs, and reports related to QRIS implementation. The data collection

techniques included observation, interviews, and documentation, which are commonly used in qualitative research to capture behavioral, verbal, and contextual information (Moleong, 2017).

Data were analyzed using the NVivo 12 Plus application to categorize and visualize patterns related to the four effectiveness indicators: program success, target achievement, satisfaction with the program, and overall goal accomplishment (Bastaman et al., 2020). The data validity was tested using the triangulation technique, which compares findings from multiple data sources and methods to ensure credibility and accuracy (Sugiyono, 2019). Through this systematic process, the study aims to provide a comprehensive and reliable assessment of QRIS implementation effectiveness and its influence on service quality at C'Bezt Fried Chicken Sidrap.

4. Results and Discussion

Interview Findings

The interview results revealed that most respondents understood the purpose of implementing the Quick Response Code Indonesian Standard (QRIS) at C'Bezt Fried Chicken Sidrap as a way to simplify and speed up the payment process. The business owner stated that the use of QRIS was introduced to minimize errors in cash management, reduce transaction time, and improve customer satisfaction. Employees explained that QRIS helped them serve customers more efficiently, particularly during busy hours, as payments could be completed instantly through mobile applications. However, a few customers still preferred cash payments due to limited digital literacy or a lack of understanding about how to use QRIS. Some customers mentioned that although QRIS was easy to use, it required a stable internet connection, which sometimes caused delays. Overall, both management and customers viewed QRIS positively as it made transactions more practical, transparent, and modern, aligning with the ongoing digital transformation in the payment system sector (Bank Indonesia, 2019; Tarman et al., 2023).

The interviews also revealed that customers felt more confident making payments because QRIS provided digital transaction records, reducing the potential for human error. Respondents acknowledged that QRIS improved their experience in terms of time efficiency and security. Nevertheless, there were still challenges in encouraging all customers to adopt the system consistently, especially among older age groups. These findings indicate that QRIS has been well-accepted but still requires continuous socialization to achieve maximum utilization.

Data Analysis Results

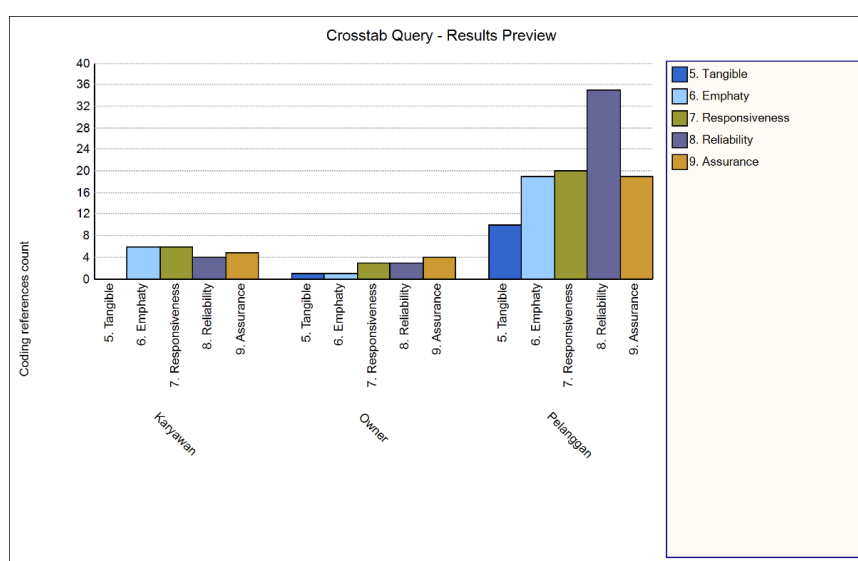


Figure 2. Crosstab Query of Variable X (Service Effectiveness)

Based on the data analysis obtained from various respondents, it was found that each group of informants owners, employees, and customers had different views and experiences regarding the effectiveness of QRIS usage at C'Bezt Fried Chicken Sidenreng Rappang. These differing perspectives enriched the analysis, as they illustrated the extent to which QRIS has provided positive impacts for all parties involved in the digital transaction process. The research findings show that:

a. Program Success

This indicator obtained a percentage value of 17.92%, indicating that the implementation of the QRIS program at C'Bezt Fried Chicken Sidenreng Rappang has been running well, although its effectiveness has not yet reached the maximum level compared to other indicators. Most respondents, especially employees and the owner, stated that QRIS helped speed up transaction processes and simplify financial recording, while customers experienced the benefits in terms of payment convenience. This means that QRIS has been successfully implemented operationally but still requires improvement in optimizing user-level service.

b. Target Achievement

This indicator reached 16.04%, showing that QRIS has fairly succeeded in achieving its main target, namely providing ease and comfort in digital transactions. Respondents mentioned that the system was easy to use through various payment applications; however, there were still technical obstacles, such as unstable internet connections and occasional scanning errors. Therefore, this aspect indicates that QRIS has met most of its usage targets but still requires improvement in system stability and technical support.

c. Program Satisfaction

This indicator obtained the highest percentage value of 34.91%, showing that user satisfaction toward QRIS usage was at a very good level. Customers were satisfied because transactions became faster, safer, and cashless. Additionally, the owner and employees also experienced convenience in payment and recording processes. The high value of this indicator reflects that user satisfaction is the most dominant aspect of the effectiveness of QRIS usage at C'Bezt Fried Chicken Sidenreng Rappang.

d. Goal Achievement

This indicator recorded a percentage value of 31.13%, which means that QRIS usage has been able to achieve most of its intended goals. The main objectives transaction efficiency, payment convenience, and enhanced customer comfort have been successfully fulfilled. The owner stated that the QRIS system assisted in financial management, while customers expressed greater comfort and faster transaction experiences. Thus, this indicator strengthens the conclusion that QRIS is effective in realizing the objectives of implementing a digital payment system in the restaurant.

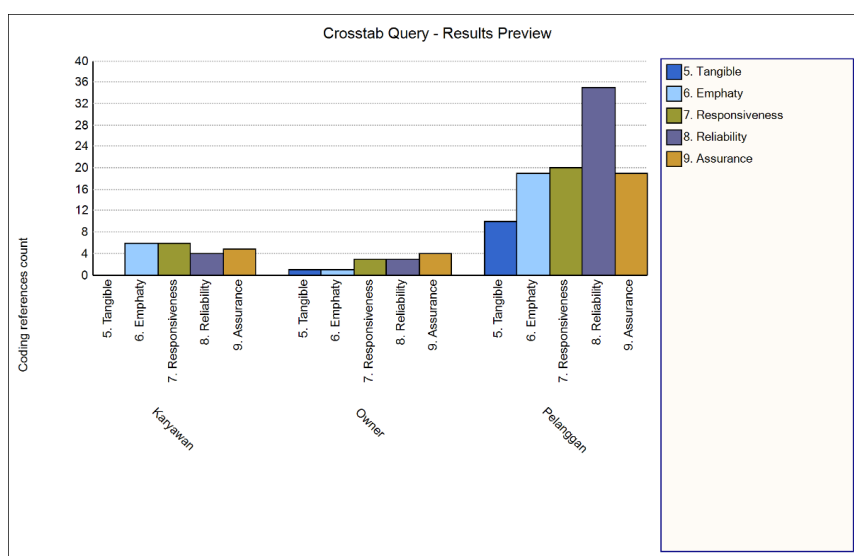


Figure 3. Crosstab Query of Variable Y (Service Quality)

Based on the data analysis obtained from various respondents, it was found that each group of informants owners, employees, and customers had different perspectives on the service quality of C'Bezt Fried Chicken Sidenreng Rappang after the implementation of QRIS. These differences in perception indicate that each party evaluates service quality based on their respective roles and experiences in the transaction process using QRIS. The research findings show that:

a. Tangible

This indicator obtained a percentage value of 8.09%, which is the lowest among all indicators. This indicates that the tangible aspect, such as payment facilities, the appearance of the scanner device, and the comfort of the transaction area, has not yet become a primary focus for respondents. Nevertheless, customers still assessed that the QRIS payment facilities were adequate and easy to use. This indicator suggests that the physical elements of service need slight improvement to provide a more optimal digital transaction experience.

b. Empathy

This indicator achieved a percentage of 19.12%, indicating that the employees' empathy in assisting customers has been quite good. Customer respondents appreciated the friendliness and attentiveness of employees when encountering problems using QRIS. This demonstrates that empathy-based service has provided emotional comfort for customers, although it can still be enhanced through consistent customer service training.

c. Responsiveness

This indicator recorded a percentage of 21.32%, showing that the level of employee responsiveness in serving customers is considered good. Most customers stated that employees quickly provided assistance when they experienced difficulties during QRIS payments. The owner also observed that employees have become more proactive in handling customer requests since the introduction of the digital payment system. Thus, this indicator reflects that employee responsiveness is one of the main strengths in the service quality at C'Bezt Fried Chicken Sidenreng Rappang.

d. Reliability

This indicator obtained the highest percentage value of 30.88%, meaning that the reliability aspect is the most dominant dimension of service quality. Customer respondents considered the QRIS system reliable since transactions were generally smooth and rarely experienced disruptions. Both employees and the owner confirmed that QRIS reduced payment errors and increased customer trust. Therefore, this indicator shows that system reliability and service consistency are the main factors that strengthen digital service quality at C'Bezt Fried Chicken Sidenreng Rappang.

e. Assurance

This indicator recorded a percentage of 20.59%, indicating that customers feel safe and confident in using the QRIS system. Trust arises because transactions provide clear proof of payment, and employees are able to explain the process effectively. Hence, this indicator demonstrates that security assurance and customer trust in the digital payment system are within a good category

5. Conclusion

This study concludes that the implementation of the Quick Response Code Indonesian Standard (QRIS) at C'Bezt Fried Chicken Sidenreng Rappang has been effective in supporting digital payment transactions and improving service quality. The results indicate that QRIS contributes positively to transaction efficiency, payment convenience, and customer satisfaction. Based on the analysis of four indicators program success, target achievement, satisfaction with the program, and overall goal accomplishment QRIS has achieved a satisfactory level of effectiveness, particularly in simplifying payment processes and minimizing cash-handling errors.

Furthermore, the findings show that service quality has also improved following the adoption of QRIS. Among the five service quality dimensions tangibles, empathy, responsiveness, reliability,

and assurance the reliability dimension recorded the highest score, indicating that customers perceive QRIS as a dependable and trustworthy payment system. The responsiveness and assurance dimensions also reflected positive improvements, showing that employees are more proactive and customers feel safer using the digital payment system.

In summary, QRIS implementation not only enhances operational efficiency but also strengthens customer trust and satisfaction, making it an essential component of digital service innovation. Practically, this research suggests that business owners, especially in the culinary sector, should continue optimizing QRIS utilization by improving customer education, system stability, and staff responsiveness to ensure consistent service excellence. Theoretically, these findings reinforce the role of digital payment systems as strategic tools for improving service quality and sustaining competitiveness in the digital economy era.

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