

***IMPLEMENTATION OF THE INDONESIAN STANDARD QUICK
RESPONSE CODE (QRIS) PAYMENT SYSTEM FOR MSMEs IN
SEKARAN DISTRICT (CASE STUDY OF SIIPPP COFFEE IN
BULUTENGGER VILLAGE)***

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ABSTRACT

This study explores the impact of technological and information advances on the development of the digital economy and the acceleration of financial inclusion in Indonesia, with a focus on the implementation of QRIS (Quick Response Code Indonesian Standard) in non-cash payment transactions. The research approach used is qualitative with field research methods, involving data collection techniques through observation, interviews, and documentation. Data were analyzed using data reduction, data presentation, and conclusion drawing processes. The case study was conducted at Kopi Siippp, a modern cafe in Bulutengger Village, Sekaran District, Lamongan Regency. Interviews with the owner, employees, and customers of the cafe produced data that was processed qualitatively to provide an in-depth understanding of the implementation of QRIS. The results of the study indicate that the use of QRIS facilitates payment transactions and supports financial inclusion in the area.

Keywords: QRIS, Technological Advances, Non-Cash Transactions, Digital Economy.

**PENERAPAN SISTEM PEMBAYARAN QUICK RESPONSE
CODE INDONESIA STANDARD (QRIS) PADA UMKM DI
KECAMATAN SEKARAN (STUDI KASUS KOPI SIIPPP DI
DESA BULUTENGGER)**

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ABSTRAK

Penelitian ini mengeksplorasi dampak kemajuan teknologi dan informasi terhadap perkembangan ekonomi digital dan percepatan inklusi keuangan di Indonesia, dengan fokus pada penerapan QRIS (Quick Response Code Indonesian Standard) dalam transaksi pembayaran non-tunai. Pendekatan penelitian yang digunakan adalah kualitatif dengan metode penelitian lapangan, melibatkan teknik pengumpulan data melalui observasi, wawancara, dan dokumentasi. Data dianalisis menggunakan proses reduksi data, penyajian data, dan penarikan kesimpulan. Studi kasus dilakukan di Kopi Siippp, sebuah kafe modern di Desa Bulutengger, Kecamatan Sekaran, Kabupaten Lamongan. Wawancara dengan pemilik, karyawan, dan pelanggan kafe menghasilkan data yang diolah secara kualitatif untuk memberikan pemahaman mendalam tentang penerapan QRIS. Hasil penelitian menunjukkan bahwa penggunaan QRIS memudahkan transaksi pembayaran dan mendukung inklusi keuangan di daerah tersebut.

Kata kunci: *QRIS*, Kemajuan Teknologi, Transaksi Non Tunai, Ekonomi Digital.