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

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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*

1. 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).

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).

Bank Indonesia (BI) continues to advocate for increased QRIS adoption among the public. By the end of 2022, BI anticipates a global user base of 26 million QRIS customers. BI has facilitated QRIS interoperability among ASEAN nations,

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including Thailand, Malaysia, the Philippines, and Singapore, enhancing regional payment integration (Bank Indonesia, 2019). As of February 2022, there were approximately 15.99 million QRIS users worldwide, underscoring its expanding popularity and cross-border utility.

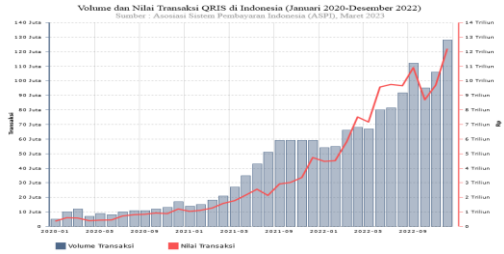


Figure 1.1 Volume and Transaction Value
Source: katadata.co.id, July 2023

Automatic QRIS has greatly simplified transaction processes, benefiting MSMEs and customers (Baptista and Oliveira, 2015). With a single QR Code, MSMEs can handle various digital payment applications, enhancing convenience and operational efficiency. 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). Overall, QRIS plays a crucial role in advancing financial inclusion and efficiency, meeting the evolving needs of consumers in the digital age.

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. Khairawati (2020) emphasizes that customers feel satisfied when the product meets their expectations. 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.

2. Literature Review

2.1 Quick Response Indonesia Standard (QRIS)

QRIS ensures payment security through Bank Indonesia's supervision of Payment System Service Providers (PJSPs). These PJSPs, including conventional banks, Islamic banks, regional development banks (BPD), and non-bank entities, must obtain permits from Bank Indonesia. Currently, at least thirty-eight PJSPs support QRIS, benefiting from increased sales traffic, reduced management costs, avoidance of counterfeit money, structured payment records, and alignment with government initiatives.

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.

2.2 Customer Satisfaction

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).

1. Product-related attributes, or elements that are associated with the product.
2. Service-related characteristics, such as those linked to the assurances made and the manner in which the service is delivered.

3. Framework

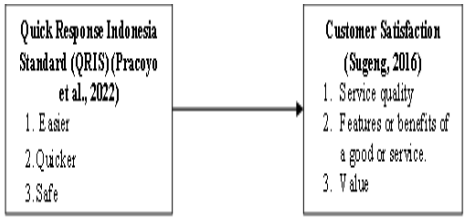


Figure 3.1 Framework research

4. Hypothesis

The study's premise is stated as follows in accordance with how the problem has been defined: "How the Quick Response Indonesian Standard (QRIS) on Customer Satisfaction." The authors develop the following solution based on how the problem is stated:

1. HO = None the Influence of payment through the Quick Response Indonesian Standard (QRIS) on Customer Satisfaction.
2. H1 = Have the Influence of payment through the Quick Response Indonesian Standard (QRIS) on Customer Satisfaction.

5. Research Methods

5.1 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.

5.2 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.

5.3 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).

$$n = N/(1+N(e)^2)$$

Information:

n = Number of samples required
N = Total population
e = Sampling error rate = 5%

$n=533.370/(1+533.370(0.05)^2)$
$n=533.370/(1+533.370(0.0025)^2)$
n= 533.370/(1+1.333)
n= 533.370/1.334
n=400

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

5.4 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.

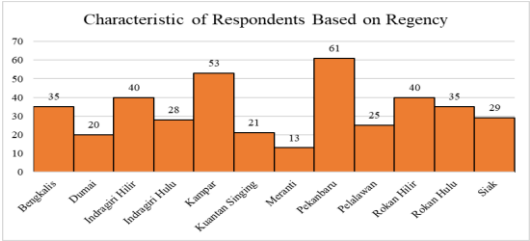
5.5 Collection Techniques

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.

6. Result and Discussion

6.1 Characteristic of Respondent

6.1.1 Characteristic Respondents Based on Regency



6.1.2 Characteristic of Respondents Based on Gender

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

6.1.3 Characteristic of Respondents Based on Age

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%

6.1.4 Characteristic of Respondents Based on 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%

6.1.5 Characteristic of Respondents Based on 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%**

6.2. Descriptive Statistics of Variable

6.2.1 Descriptive Statistics of Quick Response Indonesia Standard (QRIS) (X)

The measurement of the value of the Quick Response Indonesia Standard (QRIS) variable perceived by consumers is Easier, Quicker and Safe. Respondents with five size scales, namely 1 = strongly disagree, 2 = don't agree, 3 = doubtful, 4 = agree, 5 = strongly agree. The results of data collection and measurement of respondents' levels of each service quality indicator are shown in table 6.1 below:

Table 6.1 The Number of Respondents Based on Quick Response Indonesia Standard (QRIS) Variables

No		SD	DA	D	A	SA	Total	Mean	Mean Indicator	Score Range
		1	2	3	4	5				
Easier										
1	Freq	0	0	0	122	278	400	4.70	4.63	**Very High**
	Score	0	0	0	488	1390	1878			
2	Freq	1	1	2	146	250	400	4.61		
	Score	1	2	6	584	1250	1843			
3	Freq	0	0	8	158	234	400	4.57		
	Score	0	0	24	632	1170	1826			
Quicker										
4	Freq	1	0	7	152	240	400	4.58	4.55	**Very High**
	Score	1	0	21	608	1200	1830			
5	Freq	1	2	10	162	225	400	4.52		
	Score	1	4	30	648	1125	1808			
6	Freq	3	0	8	150	239	400	4.56		
	Score	3	0	24	600	1195	1822			
Safe										
7	Freq	1	0	16	168	214	399	4.49	4.48	**Very High**
	Score	1	0	48	672	1070	1791			
8	Freq	1	0	16	176	207	400	4.47		
	Score	1	0	48	704	1035	1788			
Grand Mean Variable									**4.55**	**Very High**

Source : Processed Data, 2023

Based on Table 4.5, it can be seen that the average aspect of the value perceived by consumers is in the very high category. It can be seen that the easier object indicator aspect has the highest average value compared to other aspects. For aspects with the highest indicator average to the lowest starting from aspects of easier objects with the highest average indicator value of 4.63, quicker with an average indicator value of 4.55 and safe with an average indicator value of 4.48.

Based on this statement, it can be concluded that the aspect of easier objects has the greatest influence in determining the level of perceived quality of value by consumers. While the safe aspect has the least influence in determining the level of perceived value by consumers. Based on table 4.6, the average value of consumers is 4.45 in the very high category. This shows that the aspect of value perceived by consumers is good.

6.2.2 Descriptive Statistics of Consumer Satisfaction (Y)

The measurement of the value of the Consumer Satisfaction variable is carried out with three indicators, namely say service quality, features or benefits of a good or service and value. Respondents with five choices of scale size, namely 1 = strongly disagree, 2 = don't agree, 3 = doubtful, 4 = agree, 5 = strongly agree. The result of data collection and measurement of response rates for each indicator of customer satisfaction are shown in table 6.2below.

Table 6.2 The Number of Respondents Based on Customer satisfaction Variables.

No		SD	DA	D	A	SA	Total	Mean	Mean Indicator	Score Range
		1	2	3	4	5				
Service quality										
1	Freq	4	0	13	180	203	400	4.4	4.47	**Very High**
	Score	4	0	39	720	1015	1778			
2	Freq	0	0	7	185	208	400	4.5		
	Score	0	0	21	740	1040	1801			
3	Freq	0	2	15	172	211	400	4.48		
	Score	0	4	45	688	1055	1792			
Features or benefits of a good or service										
4	Freq	0	5	5	146	244	400	4.57	4.55	**Very High**
	Score	0	10	15	584	1220	1829			
5	Freq	1	0	6	160	233	400	4.56		
	Score	1	0	18	640	1165	1824			
6	Freq	1	1	4	170	224	400	4.54		
	Score	1	2	12	680	1120	1815			
Value										
7	Freq	0	1	5	173	221	400	4.54	4.51	**Very High**
	Score	0	2	15	692	1105	1814			
8	Freq	0	6	13	169	212	400	4.47		
	Score	0	12	39	676	1060	1787			
9	Freq	0	1	8	176	215	400	4.51		
	Score	0	2	24	704	1075	1805			
Grand Mean Variable									**4.51**	**Very High**

Source : Processed Data, 2023

Based on Table 4.6, the say service quality indicator shows that all items in the say service quality indicator have an average score of 4.47. This shows that most respondents often say service quality related to Quick Response Indonesia Standard (QRIS) in order consumers want to used again. Then the Features or benefits of a good or service indicator shows that all items in this indicator have an average score of 4.55, which is the highest score compared to other indicator items. This shows that most of the respondents who used the Quick Response Indonesia Standard (QRIS) were the results of Features or benefits of a good or service. Then the value indicator shows an average value of 4.51 This shows that respondents prefer and see value to use of Quick Response Indonesia Standard (QRIS) again. Based on table 4.7, the grand mean customer satisfaction variable is 4.51 in the very high category. This shows that the aspect of customer satisfaction is good.

6.3 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 6.3 as follows:

Variable		Indicator	r_{count}	Symbol	r_{tabel}	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

From Table 6.3, 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 $r_{count} > r_{table}$, 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 6.4 Reliability Test Results.

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

Source : Processed Data, 2023

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.

6.4 Classic Assumption Test Results

In a study that uses multiple linear regression, the classical assumption must first be tested before testing the hypothesis, such as the Normality Test, Multicollinearity Test, Heteroscedasticity Test, and Autocorrelation Test. In this study, it has one dependent variable and two independent variables, so it uses the Normality Test, Multicollinearity Test, Heteroscedasticity Test, and Autocorrelation Test.

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:

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

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

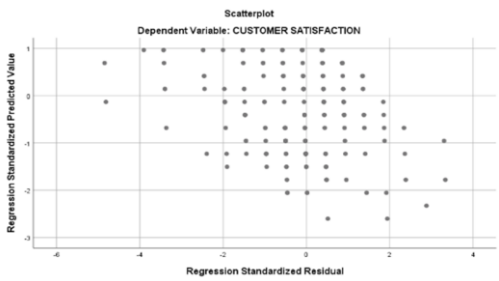
To test whether or not a correlation was found between the independent variables, a multicollinearity test was conducted.

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

The results of the multicollinearity test in table 4.11 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



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 6.5

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)

Based on Table 4.12 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.

6.5 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 6.6 Simple Linear Regression 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)

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:

1. The constant value a of 3,315 means that if QRIS (X)= 0 then customer satisfaction (Y) achieved is only 3,315
2. 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

6.6 T Test Results

T test (T test) is a statistical test used to test the truth or error of the null hypothesis which states that between two sample means taken randomly from the same population, there is no significant difference. The t-test is known as a partial test, which is to test how much influence each independent variable individually has on the dependent variable. This test can be done by comparing t_{count} with t_{table} or by looking at the significance column for each t_{count}

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:

1. If the value of t_{count} > t_{table}, then the independent variable affects the dependent variable.
2. If the value of t_{count} > t_{table}, then the independent variable has no effect on the dependent variable.

The value of t table with 5% alpha and the number of samples n minus the number of variables used, t table is 1,966.

Table 6.7 T Test Result

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

Based on table 6.7 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 t_{table} $\left(\frac{a}{2}\right); n-k-1$ = t $\left(\left(\frac{0.05}{2}\right);\right.$ 400-1-1) = (0.025; 398)) = 1.966.

This means that the value of t_{count} is greater than t_{table} (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. Table 6.7 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	.871a	.759	.758	2.103
a. Predictors: (Constant), QUICK RESPONSE INDONESIA STANDARD(X)				

Based on Table 4.15 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.

6.7 Hypothesis Analysis

Hypothesis analysis in this study can be seen in Table 6.8 below:

Table 6.8 Hypothesis Analysis

Hypothesis	Information	Reject-ed/Accepted
H1	Quick Response In-donesia Standard (QRIS) has a positive and significant effect on customer satisfac-tion on Ministry of Mi-cro, Small, and Medi-um Enterprises (MSMEs) in Riau Province	**Accepted**

Source: Process Data 2023

In this study, it was found that the Quick Response Indonesia Standard variable has the most dominant and smallest indicators that affect Customer Satisfaction, namely, the easier object indicators have the greatest influence with an average score (4.63) in attracting customers' attention so that they are always satisfied with their visits. Meanwhile, the quicker indicator has the smallest influence as shown by the average score (4.55) in determining the high and low value in determining customer satisfaction with returns. 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.

Based on the test results, it is known that the Quick Response Indonesia Standard (QRIS) variable has a positive effect on customer satisfaction, meaning that any increase in the value perceived by the customer will affect customer satisfaction and conversely. This can be supported by looking at the significantly smaller alpha value, namely 0.000 < 0.05, meaning that the value perceived by the Quick Response Indonesia Standard (QRIS) has a positive and significant effect on customer satisfaction. In addition, it can be seen that the results of t_{count} are greater than t_{table} namely (35.379 > 1.966) meaning that Quick Response Indonesia Standard (QRIS) variables affect customer satisfaction.

The results of this study are in line with the results of research conducted by, Wahyu Hidayat,et al (2023) conducted research related to the effect of Quick Response Indonesia Standard (QRIS) on customer satisfaction gave positive and significant result and Sina Setiyad, et al (2023) conducted research related to the effect of Quick Response Indonesia Standard (QRIS) on customer satisfaction give positive and significant results. Proven to have a big influence on customer satisfaction. From this research it can be concluded that the better the service provided to consumers, the more customers will use Quick Response Indonesia Standard (QRIS) in purchasing goods or services at Micro, Small and Medium Enterprises (MSMEs) enterprises in Riau Province.

7. Conclusion and Suggestion

7.1 Conclusion

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 t_{count} value is greater than the t_{table} 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.

7.2 Suggestion

1. From the results of this study, it is known QRIS has a positive impact on customer satisfaction, especially for MSMEs in Riau Province. MSMEs need to pay attention to customer satisfaction and meet consumer needs by providing digital payment systems such as QRIS. The use of QRIS increases customer satisfaction, strengthens loyalty, and increases the likelihood of repeat visits. The practicality, speed, and security of payment with QRIS make the service better in accordance with customer needs.
2. 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

3. For further research can examine other variables in order to obtain research results that are wider in scope.

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