


<p>Journal of Management and Business Innovation (JOMBINOV)</p> <p>Volume: 01 Number: 01 December 2025 Page: 28 - 39</p> <p>ISSN: 3123-6464 (Online)</p>	<p>Digital Payment: Driven Digital Transformation and Its Impact on Culinary Business Development in Kendari City</p> <p>Dahnir¹, Hasriani², Ardiansyah³</p> <p>¹Department of Management, University of Southeast Sulawesi, Indonesia ²Department of Management, University of Southeast Sulawesi, Indonesia ³Department of Management, University of Southeast Sulawesi, Indonesia</p>
<p>Article History: Received: 18 Oct 2025 Revised: 11 Nov2025 Accepted: 06 Dec 2025</p> <p>Corresponding Author: Dahnir</p> <p>Corresponding E-mail: dahnir@un-sultra.ac.id</p>	<p>Abstract:</p> <p>This study aims to analyze the impact of e-payment on the development of culinary businesses in Kendari City. This research employs a qualitative descriptive approach, with a specific focus on the use of QRIS as a non-cash transaction tool. Data were collected through observation, interviews, and documentation. The data analysis technique applied in this study follows Miles and Huberman's interactive model, which consists of data reduction, data presentation, and conclusion drawing. The findings indicate that e-payment contributes significantly to the advancement of culinary businesses in Kendari City and generates positive outcomes. The use of QRIS greatly facilitates transactions between business owners and consumers, as it requires only a single barcode for scanning, making the process more practical and time-efficient. In addition to simplifying transactions, QRIS also supports business owners in recording daily revenues and quickly identifying the products sold.</p> <p>Keywords: Digital Payment, Business Transformation, QRIS, Culinary</p>
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INTRODUCTION

Currently, industries in Indonesia, particularly those located in major cities, continue to experience substantial growth. One of the key driving factors behind this industrial advancement is technological progress. Technology serves as an essential tool that enables society to more effectively utilize necessary resources. To date, technology has continued to expand across communities, with the internet becoming one of the most increasingly adopted technological innovations among the public (Rahma, 2018).

The rapid advancement of the internet has driven the emergence of various innovations, including the rise of financial service industries that have increasingly become a new trend within society. Gradually, the financial sector has become one of the sectors most affected by technological and information developments in the current digital era. In line with this rapid technological evolution, the patterns and systems of economic transaction payments continue to undergo transformation. Technological advancements in payment systems have shifted the role of cash (currency) as a primary medium of exchange toward more efficient and economically feasible forms of digital payment (Tarantang, Awwaliyah, Astuti, & Munawaroh, 2019).

The payment system, which serves as one of the key pillars supporting the stability of the financial system, has evolved significantly—from relying solely on cash transactions to the adoption of digital payment systems (BI, 2008). This transformation is evidenced by the introduction of Automatic Teller Machine (ATM) cards, commonly known as ATMs, which are

computer-based machines connected to a bank communication network and enable customers to conduct financial transactions independently without assistance from tellers or other bank officers (OJK, 2015).

The current digital economy era demonstrates the increasing influence of technology on various payment methods, such as mobile banking, SMS banking, internet banking, and electronic money, commonly referred to as financial technology (FinTech). According to the National Digital Research Centre (NDRC) in Dublin, Ireland, FinTech is defined as “innovation in financial services,” representing advancements in the financial sector driven by the application of modern technology.

The study by Tarantang et al. (2019) indicates that technological advancements in the digital economy era—particularly in the development of digital payment systems—have progressed rapidly. The presence of digital payment systems contributes to enhancing the effectiveness and efficiency of human activities, while also reducing the potential for usury (riba) and uncertainty (gharar) due to their transparent mechanisms. Additionally, digital payments may help mitigate inflationary pressures in the country by limiting the excessive circulation of physical money in society.

Rahma (2018) suggests that FinTech has become a new model of financial innovation in Indonesia and has provided greater convenience for society in conducting financial transactions. Moreover, the effectiveness and efficiency offered by FinTech have motivated individuals to adopt its use. The presence of FinTech significantly supports the community in carrying out economic activities, particularly in facilitating transactional processes. The study conducted by Sugiarti et al. (2019) shows that the use of FinTech has resulted in several positive impacts, particularly in facilitating transactions with consumers. In addition, FinTech is also utilized to support financial management and inventory control within business operations.

According to the Financial Services Authority (2017), one of the most widely used forms of FinTech is the payment gateway, accounting for 42.22% of usage. Among the digital payment systems currently adopted by business actors to facilitate payment transactions is the Quick Response Code Indonesian Standard, commonly known as QRIS. QRIS represents the integration of various QR codes issued by multiple Payment Service Providers (PSPs) into a standardized QR Code system. QRIS was developed through the collaboration between the payment system industry and Bank Indonesia to ensure that QR Code-based transactions can be conducted more easily, quickly, and securely.

All PSPs implementing QR Code payments are required to adopt QRIS. There are two models of QR Code payment implementation: Merchant Presented Mode (MPM) and Customer Presented Mode (CPM). However, the overall implementation adheres to the national QRIS standard established by Bank Indonesia. Through QRIS, all payment applications issued by any provider—whether banking or non-banking—can be used across all merchants displaying the QRIS logo, including shops, stalls, parking services, tourism ticketing, and donation points, even when the merchant's QRIS provider differs from the application used by consumers (Bank Indonesia, 2019).

Culinary businesses represent an enduring industry, as every individual requires food and beverages, making such businesses consistently essential for society. Culinary enterprises are capable of sustaining growth even during periods of global crisis. Through digital payment adoption, culinary business owners can conduct transactions more conveniently. Merchants collaborating with Gopay, OVO, DANA, LinkAja, and other digital payment applications only need to provide a single integrated QR Code, enabling transactions regardless of the digital wallet used by consumers. This implementation supports the development of culinary businesses and enhances service effectiveness and efficiency for both consumers and business operators.

Based on previous research conducted by Dully (2020), the utilization of Financial Technology in MSME payment transactions has not yet been optimized due to several constraints

experienced by business actors. These include difficulties in informing consumers about the availability of FinTech-based payment options and delays in receiving payments, as funds are not immediately transferred to merchants at the time of transaction. Nevertheless, FinTech adoption also provides notable benefits by enabling MSME actors to conduct payment transactions more conveniently, such as eliminating the need to carry cash. Therefore, this study aims to analyze the impact of e-payment usage on the development of culinary businesses to determine whether its influence is positive or negative.

METHODS

This study employs a case study research design. According to Setia et al. (2014), a case study is an approach conducted intensively, in detail, and in depth toward specific phenomena. The researcher focuses on a single object of interest and examines it as a distinct case. A qualitative descriptive approach is used to emphasize the investigation of existing problems or phenomena and to produce an accurate depiction of the factual conditions observed in the field. According to Moleong (2019), the research focus represents the core aspects derived from the researcher's experiences or from knowledge obtained through scientific literature review. This study specifically concentrates on the use of QRIS as a non-cash transaction instrument.

Key informants are individuals who can not only provide researchers with relevant information but also offer recommendations regarding supporting evidence and contribute insights related to the sources involved (Moleong, 2019). In this study, several criteria were applied to determine the key informants, which include seven culinary business owners in Kendari City and sixteen consumers who utilize digital payment services.

In this study, the researcher employed qualitative data. Qualitative data refer to information obtained from institutions or other relevant parties associated with the research problems. The qualitative data in this study consist of information collected from respondents regarding the impact of e-payment on the development of culinary businesses in Kendari City. Primary data are defined as data obtained directly from the data sources (Sugiyono, 2019). In this research, primary data were collected directly from key informants. Specifically, the primary data were obtained from culinary business owners who use QRIS as a payment tool.

According to Sugiyono (2019), data collection techniques are a crucial step in research, as their purpose is to gather relevant information. In this study, two data collection techniques were employed. First, observation was conducted on the research objects to identify the impact of e-payment on culinary businesses in Kendari City. Second, interviews were carried out to obtain in-depth information regarding the effects of e-payment on culinary enterprises in the same context.

This study employs the interactive analysis model developed by Miles and Huberman (2014), which consists of three stages. The first stage is data reduction, which involves summarizing, selecting, and focusing the data on key aspects, as well as identifying themes and patterns to make the data clearer and more manageable (Sugiyono, 2017). The second stage is data presentation, which in qualitative research typically takes the form of narrative text, charts, or flowcharts, aimed at facilitating understanding of the observed conditions and planning subsequent research steps (Sugiyono, 2017). The third stage is conclusion drawing, which begins with provisional conclusions that may change as new evidence emerges. When initial conclusions are supported by valid and consistent evidence, they become credible. Conclusions in qualitative research may address the original research questions but can also evolve in response to the dynamic nature of field data (Sugiyono, 2017).

RESULT AND DISCUSSION

The research objects in this study are MSMEs operating in the culinary sector in Kendari City. Culinary businesses were selected because food and beverages are essential needs for all individuals, ensuring that such enterprises are consistently in demand. Moreover, culinary businesses can continue to grow and develop even during global crises. The development of

culinary enterprises aligns with the expansion of various supporting facilities, including payment systems utilizing QRIS, which serves as the standard QR Code payment system in Indonesia.

Many business owners choose to adopt QRIS due to its widespread recognition among the public and its ability to facilitate smoother payment transactions between business owners and consumers. This study focused on seven culinary establishments that have implemented QRIS.

RESULT

The characteristics of informants were analyzed to determine the diversity of participants based on gender, age, and occupation. This analysis is expected to provide a clear overview of the informants' profiles and their relevance to the research problems and objectives.

The first aspect examined is the characteristics of respondents based on age. This information helps to contextualize the findings by reflecting the gender diversity among the respondents, which may influence perspectives on the adoption and impact of e-payment systems in culinary businesses.

Table 1. Respondents Based on Gender

Gender	Frequency	Percentage
Male	4	17,39%
Female	19	82,61%
Total	23	100%

Source: Processed Primary Data, 2025

As shown in Table 1, the gender distribution of the informants indicates that 4 respondents (17.39%) were male, while 19 respondents (82.61%) were female. This predominance of female participants may reflect the observation that women generally engage more frequently in shopping and transactional activities than men, which in turn leads to a higher utilization of digital payment methods among female consumers. Such demographic insights provide important context for understanding patterns in the adoption of e-payment systems within the culinary business sector.

The distribution of informants based on age is presented in Table.2. Analyzing the age characteristics of the respondents provides insights into the demographic composition of the study participants, which may influence their perceptions and adoption of e-payment systems in culinary businesses. Understanding age-related differences is essential for interpreting behavioral patterns and preferences in digital payment usage.

Table 2. Respondents Based on Age

Range of Age	Frequency	Percentage
20-25	11	47,82%
26-30	3	13,05%
31-35	5	21,73%
36-40	2	8,70%
41-45	2	8,70%
Total	23	100%

Source: Processed Primary Data, 2025

Table 2 presents the distribution of informants by age. The majority of respondents, 11 individuals (47.82%), were aged 20–25 years, followed by 5 respondents (21.73%) aged 31–35 years, 3 respondents (13.05%) aged 26–30 years, 3 respondents (8.70%) aged 41–45 years, and 2 respondents (8.70%) aged 36–40 years. These findings suggest that digital payment adoption via QRIS is most prevalent among the 20–25-year age group. This can be explained by the fact that individuals within this age range are generally in their most productive years and are more inclined to embrace modern technological trends, increasing their likelihood of utilizing digital payment systems. Such demographic insights are crucial for understanding the patterns of digital payment usage among different age groups in the culinary business sector.

The distribution of informants based on occupation is presented in Table 3. Examining the occupational characteristics of respondents provides insights into the professional backgrounds of participants, which may influence their familiarity with and adoption of digital payment systems. Understanding these occupational differences is essential for interpreting patterns in the use of e-payment platforms such as QRIS among culinary business owners and consumers.

Table 3. Respondents Based on Occupation

Range of Age	Frequency	Percentage
Students	9	43,47%
Private-Sector Employees	10	39,13%
Civil Servants	4	17,30%
Total	23	100%

Source: Processed Primary Data, 2025

Based on the occupational characteristics of the informants presented in Table 3, there were 9 students (39.13%), 10 private-sector employees (43.47%), and 4 civil servants (17.40%). The analysis indicates that digital payment usage via QRIS is most prevalent among private-sector employees. This trend can be attributed to the typically high workload of private-sector employees, which encourages them to utilize digital payment methods more frequently in order to save time during transactions.

Interview Results with Culinary Business Owners in Kendari City

Based on field observations, it is evident that e-payment has a positive impact on business operators. Although some challenges remain, they can be effectively managed. This study focuses on the impact of e-payment on the development of culinary businesses in Kupang City, where e-payment facilitates smoother payment transactions between business owners and consumers. This is illustrated by the statement from Respondent 1, the owner of Ikan Makar Maros:

"Respondent 1, the owner of Ikan Makar Maros, explained that they have been using QRIS since 2018 and find it highly beneficial. QRIS, issued by Bank Indonesia, utilizes a single barcode, enabling business owners to accommodate consumers using various digital wallets such as OVO, DANA, LinkAja, and others. The respondent emphasized that QRIS simplifies transactions by eliminating the need to provide change and ensures faster and safer payments. Frequent users of QRIS were noted to be predominantly millennials and bank employees. Furthermore, during the pandemic, QRIS adoption increased as consumers sought to minimize contact with physical cash, which may carry viruses. Although QRIS payments are processed within 24 hours and include a fee of 0.7%, the respondent affirmed that the system significantly facilitates business operations".

The statement from Respondent 1 is further supported by the comments of the owner of Punala Coffee & Eatery, who stated that:

"I use QRIS because it is requested by customers to facilitate transactions. I have been using QRIS since 2018. In my opinion, QRIS is very beneficial because it eliminates the need for cash. Additionally, there is no need to provide change, which is often a problem for consumers. With the ongoing pandemic of uncertain duration, QRIS appears to be an ideal option for transactions, as it avoids handling physical cash. Frequent QRIS users are typically bank employees and visitors, as this establishment is located near hotels and banks. However, many local customers also use QRIS, as in this modern era most people carry only their smartphones – transactions are completed simply by scanning the barcode. Regarding drawbacks, I have not encountered any, as the system operates smoothly."

The researcher then continued the interview with Respondent 3, the owner of Ayam Goreng Silvana, who stated that:

"I have been using QRIS since 2020, and in my opinion, QRIS is very helpful in facilitating transactions. Especially during the COVID-19 pandemic, people have increasingly relied on

digital wallets, which has led to greater use of QRIS for payments. Most frequent QRIS users are millennials, as they tend to follow technological trends; customers over 40 years old generally seem unaware of the QRIS payment system. Regarding challenges in using QRIS, none have been encountered, as the system operates smoothly."

Next, the researcher conducted an interview with Respondent 4, the owner of Rumah Makan Kampung Bakau, who stated that:

"I have only been using QRIS for the past two months. In my opinion, using QRIS is more convenient because customers can simply scan the barcode without using cash. From the buyer's perspective, it greatly facilitates transactions, and from the seller's side, it is also very helpful. However, sometimes we need to check whether the payment has been received, as a minor issue arises from the fact that QRIS can be used across different banks; occasionally, the payment is received today, but the notification arrives the next day. Aside from this verification step, there are no problems with the payments. I also believe that many customers are now aware of QRIS, and a growing number are using it for transactions."

The researcher then continued the interview with Respondent 5, the owner of Kafe Teluk Kendari, who stated that:

"I have been using QRIS since I started my business in 2020. In my opinion, local MSMEs like mine have not yet fully experienced the benefits of QRIS, as cash payments are still more prevalent; when digital payments are used, they are mostly by visitors from outside the area. The advantages of using QRIS are more apparent during the pandemic, as it eliminates physical contact between us and customers. Regarding challenges, the main issue lies with network connectivity, as the internet infrastructure in Kendari City is not as stable as in larger cities. Additionally, payment systems provided by local banks often suffer from poor connectivity, which can delay the transfer of funds into our accounts."

Next, the researcher conducted an interview with Respondent 6, the owner of Athifah Oleh-Oleh Khas Kendari, who stated that:

"I have been using QRIS for the past two months; however, no customers have made payments using QRIS so far. In my opinion, QRIS is excellent, as it not only facilitates transactions but also shortens transaction time. Nevertheless, it seems that many people are still unaware of the QRIS system. Up to now, customers have predominantly used cash for their payments."

Next, the researcher conducted an interview with Respondent 7, the manager of Cafe Lavanya, who stated that:

"With the launch of QRIS, Bank Indonesia consolidated all barcodes into a single code, simplifying the process for merchants who no longer need to provide multiple barcodes for different digital wallets, and making transactions easier for customers. Merchants highly appreciate the convenience offered by QRIS. Additionally, the use of electronic payments supports government efforts to prevent the spread of COVID-19, as it is safer than handling cash. Regarding challenges, no significant issues have been encountered with QRIS; network disruptions are more often caused by customer devices rather than the QRIS system itself. Technically, merchants may benefit more from cash payments because QRIS imposes a 0.7% fee, meaning the full amount paid by customers is not received. The same applies to EDC transactions, which also incur fees. Nevertheless, as merchants, particularly in café settings, it is necessary to provide electronic payment options to enhance customer convenience. QRIS has been widely adopted in Kendari City, especially by office employees with stable incomes and millennials. These users frequently follow trends and technological developments, and in the modern era, individuals often carry smartphones, making e-payment transactions more accessible and convenient"

Based on interviews conducted with seven culinary business owners in Kendari City, it was found that QRIS significantly facilitates transactions between business owners and consumers. This is particularly evident during the COVID-19 pandemic, when consumers increasingly used QRIS

for payments, thereby simplifying transactions, preventing the spread of the virus through cash handling, and minimizing physical contact between buyers and sellers.

Interview Results with Consumers Conducting Transactions Using QRIS at Seven Culinary Establishments

The researcher also conducted interviews with consumers who made payments using QRIS at the seven culinary establishments. Several consumers explained that QRIS significantly facilitates their transactions. This was illustrated by Consumer 1, who stated:

"I have been aware of QRIS payments since I started using the OVO digital wallet in 2020. In my opinion, payments via QRIS are very convenient, as we only need to scan the provided barcode without using cash. I frequently use QRIS for payments because there are no transaction fees, which is highly beneficial for us as consumers. The main challenge is usually related to mobile network connectivity; if the network is unstable, the payment process may be slightly delayed. My suggestion for those who have not yet used digital payments is to try them, as they are both practical and advantageous."

Subsequently, interviews were conducted with Consumer 2 and Consumer 3, who jointly expressed that:

"I have been using digital payments for a long time, even before QRIS was introduced, when the barcodes were still separate. At that time, some culinary establishments did not provide an OVO barcode, which was inconvenient as I used the OVO digital wallet. With the introduction of QRIS, digital wallet users can simply scan a single barcode, making it easier to conduct transactions with various digital wallets. In my opinion, QRIS digital payments are very effective, as they simplify the process for users with different digital wallet versions and accelerate payment transactions. There is no need to use cash or wait for change, which saves time and increases convenience. Users only need to top up their digital wallet balance. The main challenge while using digital payments is usually related to mobile network connectivity; otherwise, there are no significant issues."

This statement aligns with those of other consumers and was also expressed by Consumer 4 during the interview. Consumer 4 revealed that:

"I have been using digital payments since I became aware of digital wallets offered by my friend. In my opinion, QRIS payments greatly facilitate transactions, especially during the pandemic. Payments via QRIS are more practical, particularly in the modern era when we frequently use smartphones. This makes transactions easier, especially when we forget to carry cash, as digital wallets allow us to make payments through QRIS. Regarding challenges, I have not encountered any significant issues with QRIS; perhaps occasional problems occur when using EDC machines, which are often prone to disruptions."

Regarding the effectiveness of using the QRIS payment method, Consumers 5, 6, and 7 revealed that:

"I use digital payments through QRIS with the OVO digital wallet. In my opinion, QRIS payments are easier and more practical, especially for those of us who sometimes forget to carry our wallets, making it a convenient solution for transactions. Additionally, we earn points every time we make a transaction through the digital wallet, which can be used for subsequent transactions, providing benefits to us as consumers. Regarding challenges, there have been none so far, as long as we maintain sufficient balance in our digital wallets. I highly recommend trying this payment method because it greatly facilitates transactions and saves time, particularly when we are in a hurry, making digital payments very effective and efficient."

"I use QRIS digital payments for cashless transactions when I do not carry cash. In my opinion, making payments through QRIS with a digital wallet is very practical, time-saving, and convenient. This is especially helpful for people who do not have much time to go to an ATM, as they can simply make payments by scanning the QRIS barcode provided by the merchant. Furthermore, it eliminates the need to wait for change, which is particularly



beneficial when in a hurry. During the current pandemic, digital payments are highly recommended as a payment method."

"I use a digital wallet for transactions via QRIS by scanning the barcode provided by the merchant. In my opinion, digital payments greatly facilitate transactions and are very practical, especially in the current era where almost everything is done via smartphones, which everyone uses, making it much easier. Regarding challenges, I have not experienced any issues while scanning QRIS barcodes, as long as there is sufficient balance in the digital wallet. Digital payments are highly recommended, particularly for young people who tend to follow technological trends and are likely already familiar with using digital payment methods."

The results of interviews with consumers indicate that digital payments via QRIS have a positive impact not only on business owners but also on consumers. However, some challenges are still experienced by business owners using QRIS, such as network disruptions that delay the transfer of funds paid by customers into the seller's account. Another challenge is that some consumers are still unaware of the benefits of using QRIS, and therefore continue to use cash for transactions.

DISCUSSION

E-payment can be defined as a payment system that relies on internet-based facilities to serve as an intermediary for transfers, aiming to make transactions secure, practical, and fast. E-payment services allow consumers to choose from various digital payment methods managed by a number of start-ups. In digital payment services, the system used is the Quick Response Code Indonesian Standard (QRIS), which serves as the QR Code payment standard for Indonesia's payment system, developed by Bank Indonesia in collaboration with the Indonesian Payment System Association (ASPI) (Bank Indonesia, 2019).

The analysis of the interview results indicates that the majority of respondents stated that QRIS has a positive impact on business owners by facilitating transactions. The business owners in this study identified QRIS as a beneficial payment medium. Informant 1, for example, expressed that QRIS is highly useful and simplifies serving consumers. This point was further elaborated by another informant, who stated that QRIS is very advantageous because it eliminates the need to use cash.

Another convenience experienced by business owners is that they no longer need to provide multiple QR Codes; a single QRIS barcode is sufficient to accept transactions from various server-based payment applications. This was expressed by Informant 7, who stated that QRIS greatly simplifies transactions by using a single barcode. Prior to the introduction of QRIS by Bank Indonesia, payment barcodes for digital wallets such as OVO, Go-Pay, and others were separate. With QRIS, all barcodes are consolidated into one, making it easier for business owners, who no longer need to provide separate barcodes for each digital wallet.

The results of this study align with the theory of digital finance (electronic money), in which a certain monetary value is stored in an electronic medium owned by an individual. According to Bank Indonesia Regulation No. 16/8/PBI/2014, the value of money stored electronically on a server or chip can be transferred for the purpose of payment transactions and/or fund transfers, with QRIS serving as a digital payment instrument in this context.

Another convenience was expressed by Informant 2, who stated that payments through QRIS eliminate the need to handle cash or provide change to consumers, as the funds paid by customers are directly transferred to the business owner's account. Moreover, QRIS assists in recording daily revenue and tracking products sold quickly. The role of QRIS helps business owners avoid counterfeit money, reduces the risk of theft, and supports the government in developing the digital economy. This study aligns with the Financial Technology theory in the payment, settlement, and clearing category, where Fintech services in this category function to facilitate users in making online payments quickly and efficiently.

QRIS is considered a profitable payment tool and is perceived as simpler to use by consumers. Informant 20 stated that payments using QRIS are very easy and practical, with a straightforward interface in digital wallets for completing transactions via QRIS. Informant 9 further elaborated that QRIS is excellent because it facilitates users of various types of digital wallets and accelerates transaction processes. Additionally, Informant 12 noted that payments through QRIS are easier and more practical, particularly for individuals who often forget to carry their wallets, making QRIS a convenient solution for conducting transactions. The results of this study are in line with Keynes' precautionary motive, which posits that individuals hold money for unforeseen needs. In this context, people store funds in digital wallets as a precaution in case they do not carry cash for transactions using QRIS.

Payments via QRIS also reduce physical contact between consumers and business owners. As stated by Informant 15, during the pandemic, it is safer to use digital payments, thereby reducing the spread of viruses through cash. Bank Indonesia confirms that the use of electronic money can minimize disease contamination caused by germs on currency. QRIS facilitates the transaction process with a barcode system that provides flexibility in payments (Bank Indonesia, 2006).

Despite the various benefits experienced by both business owners and consumers, there are also challenges in using digital payments. One such challenge faced by business owners is outstanding transfers, where funds are only credited to the owner's account 24 hours after the transaction. This delay affects payment verification processes and slows cash flow, as reported by several informants.

The results of this study are consistent with the findings of Hardiky, Nova, Rahmadewi, and Kustiningsih (2021), which indicate that digital payment systems are an effective payment option. This is demonstrated by the large number of customers choosing to pay using digital systems. Improvements are made by MSME owners who provide new applications such as QRIS, in the form of a barcode, which facilitates digital payment transactions. Similarly, research by Sihalo, Ramadani, and Rahmayanti (2020) shows that the Quick Response Indonesia Standard (QRIS) helps MSME merchants to develop their businesses. QRIS supports merchant transaction processes and ensures revenue security. Additionally, QRIS helps MSME merchants avoid counterfeit money, reduces the risk of theft, and supports the government in developing the digital economy in specific regions.

CONCLUSION

Based on the findings of this study, it can be concluded that digital payments via QRIS help culinary businesses in Kendari City to develop and have a positive impact. QRIS significantly facilitates transactions between business owners and consumers, as business owners no longer need to provide change, only need to offer a single barcode for customers to scan, and it allows consumers to complete transactions more easily by simply scanning the available barcode. This method is more practical, saves time, and benefits consumers by not imposing any transaction fees. In addition to easing transactions, QRIS also assists culinary business owners in Kendari City in recording daily revenue and quickly tracking sold products.

The results suggest that culinary business owners should adopt QRIS and other digital payment systems to streamline operations, improve service efficiency, and enhance customer convenience. Training programs on the use of QRIS and digital payments can further support business owners and employees in optimizing the benefits of these systems.

This study reinforces the theoretical frameworks of digital finance and Financial Technology (Fintech), particularly in the payment, settlement, and clearing category. It provides empirical evidence that QRIS facilitates efficient transactions, minimizes cash handling risks, and contributes to the broader development of the digital economy. Furthermore, the study supports Keynes' precautionary motive, showing that consumers store funds in digital wallets to prepare for transactions when cash is unavailable.

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