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Digital Transaction Security Using QRIS by Lok Baintan Floating Market Traders

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Abstract

This research focuses on the security in the use of QRIS (Quick Response Code Indonesian Standard) as a digital payment system by traders in Lok Baintan Floating Market. QRIS was introduced to create cashless transactions that are safe, efficient, and transparent, in the context of traditional markets that operate on water, transaction security is a major concern because the risk of losing cash, miscalculating, and receiving counterfeit money is quite high. This research uses a descriptive qualitative approach with data collection methods through in-depth interviews, observation, and documentation with traders, tourists, as well as village government and related agencies. The results showed that QRIS is considered capable of increasing security in transactions. Funds go directly to the merchant's account, reducing the need to carry cash, and minimising the risk of loss. In addition, QRIS encourages regularity in recording transactions digitally. However, there are technical obstacles such as weak internet signals at some points and a lack of digital literacy in some merchants. In general, QRIS provides better security than cash transactions and is a digital payment solution that should be expanded in traditional markets.
Keywords: Transaction Security, Traditional Market, Digital Payment, Lok Baintan

Abstrak

Penelitian ini berfokus pada keamanan dalam penggunaan QRIS (Quick Response Code Indonesian Standard) sebagai sistem pembayaran digital oleh para pedagang di Pasar Terapung Lok Baintan. QRIS diperkenalkan untuk menciptakan transaksi non-tunai yang aman, efisien, dan transparan, dalam konteks pasar tradisional yang beroperasi di atas air, keamanan transaksi menjadi perhatian utama karena risiko kehilangan uang tunai, salah hitung, hingga penerimaan uang palsu cukup tinggi. Penelitian ini menggunakan pendekatan kualitatif deskriptif dengan metode pengumpulan data melalui wawancara mendalam, observasi, dan dokumentasi terhadap pedagang, wisatawan, serta pihak pemerintah desa dan instansi terkait. Hasil penelitian menunjukkan bahwa QRIS dinilai mampu meningkatkan rasa aman dalam bertransaksi. Dana masuk langsung ke rekening pedagang, mengurangi kebutuhan membawa uang tunai, dan meminimalisasi risiko kehilangan. Selain itu, QRIS mendorong keteraturan pencatatan transaksi secara digital. Meski demikian, terdapat kendala teknis seperti sinyal internet yang lemah di beberapa titik dan kurangnya literasi digital pada sebagian pedagang. Secara umum, QRIS memberikan keamanan yang lebih baik dibandingkan transaksi tunai dan menjadi solusi pembayaran digital yang patut diperluas penggunaannya di pasar tradisional.
Kata Kunci: *Keamanan Transaksi, Pasar Tradisional, Pembayaran Digital, Lok Baintan*

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Preliminary

The development of payment systems continues to grow as a means of payment in various economic activities carried out by individuals and community institutions (Khadijah et al., n,d,). Payment tools and systems have continued to evolve from the past to the present in line with social developments and advances in technology and information (Hapsah, t.t.). The current form of payment tools and systems refers to practical payments that do not have a physical form, but rather take the form of digital codes that are more efficient and effective (Hafidh, 2022). In the current digital era, payment system security has become a primary concern for businesses. QRIS was introduced as a national standard for digital payments by Bank Indonesia to address the need for secure, efficient, and recorded transactions (Rahmaniah et al., 2025). The use of QRIS at the Lok Baintan Floating Market serves as a cashless transaction solution designed to reduce the risk of losing money or receiving counterfeit currency (Rahmia, 2025). This study aims to analyse how merchants perceive the security of using QRIS in their buying and selling activities at this traditional market with its unique characteristics (Abrar & Ihza, 2025).

Security is a crucial aspect in every form of economic transaction, whether in conventional or digital systems (Sari et al, 2025). In an increasingly digitalised world, transaction security is becoming increasingly important to ensure convenience, trust, and smoothness in buying and selling activities (Mutiani et al., 2025). Especially in the context of traditional markets, where the majority of transactions are conducted in cash, the risks of losing money, receiving counterfeit currency, or calculation errors are very high. Therefore, digital payment systems like QRIS serve as a strategic solution to create a safer and more modern transaction system (Oktaga et al., 2023).

QRIS (Quick Response Code Indonesian Standard) is a QR code-based payment system developed by Bank Indonesia as a national standard for non-cash payments (Ilhami & Handy, 2025). This system allows users to make payments through digital wallet or mobile banking applications simply by scanning the seller's QR code. Since its national launch, QRIS is expected to reach all levels of society, including the informal sector such as traditional markets (Zen Munawar et al., 2023).

The Lok Baintan Floating Market is one of the traditional markets that has begun implementing QRIS in its transaction processes, presenting a number of unique challenges (Syaharuddin et al., 2025). One of these challenges is the market's location on the water, which requires adaptation in the use of electronic devices. Vendors should learn to use waterproof

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smartphones or protect their devices from splashes of river water on the Martapura River, where all buying and selling activities take place on boats (Handy et al., 2025). This market activity, which begins at dawn, is attended by local merchants and tourists, creating a unique economic interaction. However, behind its uniqueness, the market faces its own challenges regarding transaction security, especially since transactions are conducted on water and most merchants carry cash directly on their boats (Yuliyanti et al., t.t.).

In this context, QRIS is seen as a solution that is not only practical but also secure. Merchants no longer need to carry large amounts of cash, worry about losing money due to spills or theft, or fear receiving counterfeit money. With QRIS, the money received from buyers goes directly into the merchant's bank account. This indirectly creates a safer and digitally documented transaction system (Fatah & Andayani, 2021). However, despite the promising security potential of QRIS, its implementation in traditional markets such as Lok Baintan is not without challenges. One of the biggest obstacles is the limited internet access in the river area, which hinders the smoothness of digital transactions. Additionally, some merchants still lack understanding of how QRIS works and feel uneasy about the digital system, especially those who are not accustomed to using smartphones or banking apps.

This study aims to examine how merchants use QRIS digital payments in terms of security. Researchers want to know whether QRIS truly provides a sense of security to merchants, as well as what obstacles they face in operating it. This research is important to provide a realistic picture of the challenges and potential of implementing digital payment systems in traditional market environments. The security of QRIS usage is expected to contribute to the development of policies for the digitalisation of traditional markets. The government, banks, and related institutions need to understand the social and technical context faced by grassroots communities to ensure that the digital transformation process is not merely symbolic but truly benefits the daily lives of small merchants.

Method

This study uses a descriptive qualitative method with the aim of understanding how floating market traders perceive security in the use of QRIS. The research was conducted directly at the Lok Baintan Floating Market during March 2025. The qualitative method was chosen because it allows researchers to explore in-depth information from the experiences and perceptions of the research subjects. Data collection techniques were carried out through direct observation, in-depth interviews, and documentation. The researcher interviewed 11 vendors who had used QRIS, 3 tourists who made digital payments, as well as 2 representatives from the Tourism Office and 1 local village head. Additionally, observations were made of the QRIS transaction process on the boat, along with documentation in the form of photos and audio recordings. The collected data was analysed through the stages of data reduction, data

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presentation, and drawing conclusions. To ensure data validity, source triangulation was conducted involving merchants, tourists, and village officials, as well as technical triangulation through interviews, observations, and documentation. This method was deemed most appropriate as it directly revealed merchants' perceptions of safety or insecurity in using digital payment systems in traditional and open environments like the Floating Market.

Results and Discussion

The digital payment system was created to facilitate digital payments in Indonesia using QR codes or account numbers. The implementation of the digital payment system significantly improves transaction security because it combines various payment methods into one standard, providing better data protection through several key security features (Kristanty, 2024). Digital payments also benefit both parties through their security aspects. All transactions are recorded digitally, providing protection from fraud or transaction disputes (Fitriono, 2023). For merchants, digital payments reduce the risk of receiving counterfeit money and facilitate daily financial settlements. For tourists, this system provides a sense of security because they do not need to provide credit card information or other sensitive payment details (Sriekaningsih, 2020).

With QRIS, these risks can be significantly reduced, as funds from sales do not need to be carried in physical form but are directly stored digitally in each merchant's account. Merchants only need to carry their mobile phones and show the QR code (Yuvita & Hafd, 2023). This increases their sense of security because money does not have to be stored in unprotected places. Security is also felt in the process of receiving funds, which are directly deposited into the merchant's account, eliminating the need to recount cash, verify its authenticity, or remember all transactions made. All QRIS transactions are automatically recorded, and merchants can check them at any time via the app. This provides assurance of security and transparency, as well as assisting in daily financial record-keeping (Sulchan et al., 2021).

A merchant named Ibu Annisah has found that using QRIS digital payments when transacting with tourists is quite safe. She said that she has never experienced any problems or obstacles when using the transfer service while trading at the Floating Market. According to her, security when transacting using transfers is important to ensure proper transaction evidence. She also suggested that every merchant using QRIS payments should always ensure payment proof as a valid form of documentation. With complete transaction evidence, any potential issues or misunderstandings that may arise in the future can be easily resolved. She

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also emphasised that honesty from both parties involved in the transaction is an important factor supporting the smoothness of the transaction process.

According to Ms. Azizah, based on her experience using digital payments, she emphasised that the security of digital payments heavily depends on the security systems of each digital payment service provider. The main advantage of using digital payments is eliminating the need to carry large amounts of physical currency. This minimises the risk of financial loss in case of unforeseen incidents while travelling, such as accidentally losing money or experiencing theft.

To ensure security when transacting using digital payments, merchants need to implement several comprehensive protection strategies (Adila, 2023). It is important for merchants to always check incoming payment notifications, not only relying on verbal confirmation from customers, but also checking the application or SMS confirmation directly from the bank or digital payment service provider they use. For users of the QRIS digital payment system, merchants are advised to place the QR code in a location that is easily accessible to customers but still within the merchant's supervision to prevent unauthorised individuals from replacing the QR code with a fake one (Hariyadi & Padilah, 2024). According to Mrs. Fatmah regarding the security of digital transactions, she acknowledges that there is a feeling of fear or concern when using the QRIS payment system. To ensure transaction security, she does not only ask the customer but also checks herself whether the money has indeed been deposited into her account.

Security is one of the factors that must be considered in the use of digital payment systems, because a sense of security will create trust among users of the payment system, thereby increasing interest in conducting digital transactions or payments (Mahmudah, 2024). Many users feel secure because digital payments are made by reputable financial institutions, even though they do not fully understand the security measures behind the technology. However, there are also those who express concerns about the potential for fraud, especially when using digital payments in less secure environments (Putri et al., 2023).

According to Mrs. Rifkiyah, the QRIS payment system she uses is secure, although she has occasionally heard of technical issues such as transactions not immediately appearing in the recipient's account. After confirming with the bank, it was explained that this could occur due to an unfinished transaction process or network disruptions. In cases of network disruptions, transactions typically appear the following day once the system returns to normal. Meanwhile, according to Mrs. Vini, one of the tourists visiting the Floating Market, she did not experience any security issues when making transactions using digital payments at the Floating

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Market. Digital payment transactions are difficult to manipulate by unauthorised parties. Additionally, digital payments adhere to security standards recognised nationally by Bank Indonesia, the primary regulator, ensuring that every transaction is safe and protected.

Supervision of electronic payment systems is part of the Central Bank's core duties, designed to ensure the safety and effectiveness of payment mechanisms. This oversight process is carried out through continuous monitoring of existing systems, while during the planning phase, a comprehensive evaluation is conducted on payment system operators to verify their compliance with established security and efficiency standards, while also encouraging the implementation of necessary improvements to payment systems (Aida et al., 2024). Supervision of digital payment systems is necessary to prevent potential disruptions to the continuity of payment systems that may arise due to external parties and network influences (Sriekaningsih, 2020).

Digital payments offer the advantage of added value in the form of security protection during transactions. When security levels are guaranteed, users feel comfortable making payments, and when consumers use digital payment services, the security aspect is also highly reliable (Tarantang et al., 2019). This situation offers significant convenience, as it would be highly inconvenient if everyone had to carry large amounts of cash in their pockets while engaging in public activities. Especially considering the high incidence of crime in various locations, the presence of digital payment technology serves as an alternative to reduce such risks while providing various benefits for users (Hapsari, 2017).

Although the QRIS system is very secure in theory, in practice there are still several technical obstacles that affect the convenience and sense of security of merchants. One of the main obstacles is limited internet connectivity (Tsamrotul, 2023). Some areas along the river experience signal disruptions, causing QR scanning processes to fail or be delayed. These limitations can result in transactions failing or being delayed for several minutes, which causes concern for both buyers and merchants. Some merchants said that when the network is poor, they sometimes revert to using cash to avoid conflicts with buyers. These technical obstacles do not diminish merchants' assessment of QRIS security. They still feel that this system is safer than carrying cash and hope that the digital infrastructure in the river area can continue to be improved by the government and telecommunications service providers.

Overall, the use of QRIS has increased merchants' trust in digital systems. They are beginning to understand that keeping money in an account is safer than keeping it physically (Taryanda et al., 2024). In addition, with transaction receipts and payment histories, merchants can check all their sales activities more accurately. Another positive result is the emergence of

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enthusiasm for learning about technology. Some merchants have expressed that they are now interested in understanding other features in banking apps, such as transfers, bill payments, and even applying for digital loans. This opens up significant opportunities for broader financial inclusion within traditional communities.

Conclusion

The use of QRIS as a digital payment system at Lok Baintan Floating Market has had a significant positive impact on transaction security. Merchants feel safer as they no longer need to carry large amounts of cash, are no longer concerned about receiving counterfeit money, and can receive payments directly into their accounts. Additionally, transaction recording has become more systematic and transparent. Despite technical challenges such as limited internet connectivity and uneven digital literacy levels, the QRIS system still offers better protection compared to traditional cash methods. Support from banks and local governments in the form of education and additional facilities strengthens merchants' sense of security and trust in the system. With improvements in digital infrastructure and ongoing training, QRIS has great potential to become the primary payment system in other traditional markets. The security offered by this system is one of the key factors in the success of digital transformation in the informal sector, particularly for local communities that have previously been unreachable by formal financial services.

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