Jurnal Bisnis dan Pemasaran Digital (JBPD)
ISSN: 2798-3293, Vol 5, No 1, 2025, 63-74 https://doi.org/10.35912/jbpd.v5i1.7054

The Practice of QRIS Usage in Traditional Vegetable Vendor Transactions: An Ethnomethodological Approach for Payments

Nur Rahma[1*], Wa Ode Rayyani[2]
Universitas Muhammadiyah Makassar, Makassar, Indonesia[1,2]
rahmarhm100@gmail.com[1*], waode.rayyani@unismuh.ac.id[2]

Article History
Received on 17 May 2025
1st Revision on 8 June 2025
2nd Revision on 27 June 2025
Accepted on 18 July 2025

Abstract

Purpose: This study examines the internal logic and daily practices that traditional vegetable vendors use when adopting the Quick Response Code Indonesian Standard (QRIS) payment system, viewed through social methods that sustain the people's economy in the digital era.

Research Methodology: A qualitative field study employing an ethnomethodological approach was conducted. Primary data were collected through in depth interviews and participant observation of vegetable vendors operating in a traditional market. Data analysis followed four stages, namely indexicality analysis, reflexivity analysis, conceptual action analysis, and the presentation of common sense knowledge.

Results: Vendors interpret the QRIS sticker as an index of modernity that signals service readiness to younger, cash averse buyers. Through reflexive accounts, vendors justify QRIS use as a practical solution to the classic problems of providing small change and accepting counterfeit currency, even though delayed fund settlement and unstable market internet connections continue to constrain daily capital liquidity.

Conclusions: QRIS improves the transparency and operational efficiency of micro enterprises, yet its integration remains complementary rather than substitutive, since the market ecosystem still rests on social capital and interpersonal trust.

Limitations: Findings are contextually bound to a single commodity group and cannot be statistically generalized.

Contributions: This study proposes a novel socially embedded digital payment adoption framework, extending ethnomethodological perspectives by integrating social trust, everyday economic practices, and technological adaptation to explain QRIS adoption among traditional market vendors.

Keywords: *Digital Payment, Ethnomethodology, QRIS, Traditional Market, Vegetable Vendors*

How to Cite: Rahma, N., & Rayyani, W. O. (2025). The Practice of QRIS Usage in Traditional Vegetable Vendor Transactions: An Ethnomethodological Approach for Payments. *Jurnal Bisnis dan Pemasaran Digital*, 5(1), 63-74.

1. Introduction

Digital transformation has reshaped financial transaction systems around the world, pushing economies away from cash based exchange toward what is commonly described as a cashless society. This shift is neither uniform nor complete, and nowhere is that unevenness more visible than in the

grassroots layer of a national economy, where small traders continue to blend digital tools with long standing habits of face to face commerce. In Indonesia, the sector of Micro, Small, and Medium Enterprises, commonly referred to as UMKM, occupies a strategic position within the national economy, absorbing a very large share of the domestic workforce and functioning as the primary livelihood mechanism for millions of households. Within this sector, traditional markets remain the dominant retail format in the country, continuing to serve as centers of both economic exchange and social interaction even as modern retail formats expand their footprint (Pameling et al., 2024).

As part of the national effort to integrate this vast informal and semi formal economy into the digital financial system, Bank Indonesia introduced the Quick Response Code Indonesian Standard, widely known by its acronym QRIS, on August 17, 2019. The policy was designed around the idea of a single interoperable QR code standard capable of connecting many payment service providers, with the explicit aims of improving transaction efficiency, strengthening payment security, and expanding financial inclusion at the grassroots level (Bakhitah et al., 2023). For traditional vegetable vendors specifically, QRIS promises several very concrete, very practical benefits: it speeds up the payment process, removes the risk of accepting counterfeit banknotes, and eliminates the perennial headache of finding enough small denomination coins and bills to give buyers their change. These are not abstract advantages. They map directly onto the daily friction points that vegetable traders experience every single morning at the market (Ardana, Luqyana, Antono, Rahayu, Qonita, Zahra, & Alsyahdat, 2023).

However, the vegetable trading segment carries distinctive structural characteristics that complicate a simple narrative of technology adoption. Vegetable supply chains typically run from farmers through several intermediary layers down to street level vendors, and every link in that chain depends heavily on social interaction, personal familiarity, and accumulated trust rather than on formal contracts or standardized pricing. Traditional vegetable vendors also compete daily against the growing convenience culture promoted by modern retail and e commerce platforms, which places continuous pressure on them to appear adaptive without necessarily possessing the digital literacy or capital buffer that adaptation seems to require. Even though QRIS infrastructure has become widely available in many traditional markets, actual usage patterns on the ground remain uneven and, in many cases, considerably below what policy makers had hoped to see (Putra & Rahman, 2023).

The central problem this research addresses is the persistence of resistance and friction in the sustained practice of using QRIS among traditional vegetable vendors, despite several years of national level dissemination and socialization efforts. Many vegetable traders, especially older vendors, report relatively low digital literacy and continue to feel more comfortable relying on cash because they perceive it as more practical for sustaining their daily working capital cycle. Beyond generational and literacy factors, a cluster of technical and administrative obstacles compounds the resistance: unstable internet connectivity inside market buildings, lingering anxiety about the security of personal and transactional data, and delays in the settlement of QRIS generated funds into vendor bank accounts. This last constraint is particularly consequential for vegetable vendors, who typically need to replenish their stock in the very early hours of the morning and therefore require cash liquidity that a delayed digital settlement cannot provide. The resulting gap between the availability of digital payment infrastructure and the lived reality of daily vending routines produces a recognizable pattern of underused technology sitting at the very heart of the people's economy (Handayani & Soeparan, 2022).

This research is motivated by the pressing need to understand the internal logic and everyday practices of vegetable vendors through an ethnomethodological approach. Ethnomethodology, as developed by Harold Garfinkel, was chosen specifically because it allows the researcher to explore how social meanings are constructed and sustained by ordinary actors within their everyday interactions, rather than imposing an external theoretical frame onto their behavior from the outset (Meier zu Verl & Meyer, 2024). By treating a QRIS transaction not merely as an economic act but as the outcome of social methods that vendors themselves use to render their world sensible, orderly, and accountable to others, this study seeks to surface the deeper reasoning behind acceptance or rejection

of QRIS from an insider perspective. The findings are intended to serve as a reference point for policy makers and financial institutions seeking to design more contextually grounded education and mentoring strategies, so that the digitalization of traditional markets can proceed without eroding the local wisdom that has long been the traditional trader's greatest strength (Adzim, 2025).

Framed this way, the study also speaks to a broader tension in development policy: the tendency to treat digital adoption as a purely technical or educational problem, measured through adoption rates and transaction counts, when in fact adoption is filtered through thick layers of social meaning making that vary from one micro context to another. Understanding vegetable vendors on their own terms, in their own language, and through their own justifications is therefore not a peripheral academic exercise but a necessary corrective to top down assumptions about how digitalization ought to unfold in the informal economy.

2. Literature Review

2.1 Ethnomethodology as an Interpretive Lens

Ethnomethodology, pioneered by Harold Garfinkel, focuses on the study of everyday activities as methods that members of a social group use to render those very activities understandable, orderly, and reportable to one another. Rather than assuming that social order is imposed from outside by rules and institutions, ethnomethodology treats order as something that is continuously produced from within ordinary interaction (Meier zu Verl & Meyer, 2024). In the context of a traditional market, this paradigm foregrounds the importance of understanding social reality from the insider perspective, that is, how vegetable vendors form, sustain, and negotiate social meaning in their daily interaction with digital technology. Ethnomethodology helps uncover the taken for granted methods vendors rely on to explain the rules of their everyday life, methods that are so routine they are rarely noticed yet nonetheless carry a deep and rational justification. Contemporary methodological writing on ethnomethodological ethnography emphasizes that this approach requires the researcher to become familiar, through sustained participation, with the practices of producing, seeing, and recognizing organized social phenomena within their natural setting, rather than through detached observation alone (Meier zu Verl & Meyer, 2024).

2.2 Technology Acceptance Model

A large body of research on payment digitalization relies on the Technology Acceptance Model (TAM), to predict and explain technology acceptance. The model proposes that behavioral intention to use a technology is shaped jointly by perceived usefulness and perceived ease of use, a formulation that traces back to Davis and continues to be widely applied across mobile payment contexts in both developed and developing economies (Tian & Chan, 2024). Perceived usefulness refers to the extent to which a person believes that using a given technology will enhance their job performance, while perceived ease of use refers to the degree to which a person believes that using the technology will be free of unnecessary effort (Tian & Chan, 2024). Several recent studies extend TAM with additional constructs such as trust, perceived risk, financial literacy, and social influence, finding that these variables meaningfully strengthen the model's explanatory power in emerging market settings (Jawad et al., 2022; Utomo et al., 2025). Within Indonesia specifically, research applying TAM to QRIS adoption among traditional market traders in Semarang found that both perceived usefulness and perceived ease of use significantly influenced traders' intention to use QRIS (Nurhapsari & Sholihah, 2022). In this research, TAM functions as a supporting framework for interpreting how vegetable vendors evaluate QRIS as a tool that makes their job easier or allows them to complete transactions more quickly, without displacing the primarily interpretive, ethnomethodological reading of their practices.

2.3 Theory of Social Change and Cultural Lag

The digitalization of traditional markets represents a form of social change that combines material elements, embodied in QRIS technology itself, with immaterial elements, embodied in the culture of transaction that surrounds buying and selling. Technological change tends to move faster than cultural change, producing what he termed cultural lag, a condition in which habits, norms, and expectations have not yet caught up with a new material innovation. Traditional vegetable vendors frequently find

themselves compelled to chase this pace of technological change, adapting their lifestyle and transaction habits under considerable time pressure. This theoretical lens is useful for explaining why infrastructural availability of QRIS does not automatically translate into behavioral change: the cultural apparatus that would normalize digital transactions as fully equivalent to cash exchange has not yet fully formed among older, less digitally literate vendors.

2.4 Dynamics of Traditional Markets in the Digital Era

Traditional markets today face considerable pressure from the expansion of modern retail formats and e commerce platforms. Data cited in several studies indicate that modern retail growth in Indonesia has ranged between 10% and 30% per year, while traditional markets have tended to stagnate by comparison (Pameling et al., 2024). Even so, traditional markets retain a vital role as the economic lifeline of local communities and as centers of social interaction that continue to embody local wisdom and long standing customary practice (Ariyani & Nurcahyono, 2021). Government led revitalization initiatives, such as digital infrastructure programs implemented in several regional markets, illustrate one policy response aimed at improving the competitiveness of traditional markets through facilities such as QRIS while still respecting existing social structures (Handayani et al., 2025).

2.5 Implementation of QRIS among UMKM and Market Traders

Bank Indonesia introduced QRIS on August 17, 2019, as a national standard for QR code based payment intended to make digital transactions universal, easy, profitable, and direct. Several empirical studies conducted in Indonesian traditional markets illustrate a broadly consistent pattern. Research at Pucang Anom Market in Surabaya found that although traders perceived QRIS as safe and efficient, adoption remained constrained by limited trader knowledge of the system (Anggraini et al., 2025). Complementary studies confirm that QRIS use tends to improve financial transparency and operational productivity for UMKM because transaction records are captured automatically within the payment application, reducing reliance on manual bookkeeping (Natsir et al., 2023). Broader survey based research on QRIS adoption intention among UMKM across Indonesia similarly demonstrates that perceived ease of use and perceived usefulness exert a positive and significant influence on attitude toward using QRIS, and that attitude subsequently mediates behavioral intention (Aulia & Helmi, 2026). At a macro level, digital payment transformation through QRIS has also been shown to interact meaningfully with banking sector performance and financial system stability, underscoring that grassroots adoption decisions are embedded within a larger financial architecture (Aswan et al., 2026).

2.6 Barriers and Challenges to Digitalization

Several strands of prior research converge on a recognizable set of adoption barriers. Low digital literacy remains a persistent obstacle, since limited understanding of the underlying technological mechanism impedes the implementation of any non cash payment system among older or less formally educated traders (Khoiroh & Agustianto, 2025). Technical constraints, including unstable market internet connectivity and delayed payment notification, are frequently cited as sources of frustration that discourage continued use even after initial adoption (Handayani & Yusuf, 2023). Economic factors also matter: additional costs such as the Merchant Discount Rate are perceived by traders operating on thin profit margins as a real burden rather than a negligible administrative fee (Puspitaningrum, Kusumastuti, & Rimbawati, 2023). Finally, cultural inertia, meaning a persistent community level preference for cash because it is perceived as more practical, has proven difficult to shift within a short period, echoing the cultural lag dynamic discussed above (Farhan & Shifa, 2023). International comparative research on digital payment adoption in emerging economies confirms that this cluster of literacy, infrastructure, cost, and cultural barriers is not unique to Indonesia but recurs across a range of developing country contexts, from Vietnam's cashless payment intentionsto mobile money continuance in Ghana and mobile payment acceptance in Jordan (Dieu, Nguyen, & Naznen, 2023; Ekow, & Palaniappan, 2023; Al, Bataineh, & Alshurideh, 2022).

2.7 Social Capital, Trust, and Local Practice among Vegetable Vendors

Research specifically concerning vegetable street vendors and localized market practice offers useful comparative grounding. A phenomenological study of vegetable street vendors in Kediri found that strong mutual trust among traders functions as the primary social capital sustaining their continued existence in an increasingly competitive retail environment, and that local wisdom is embedded in differentiated pricing practices between retail buyers and household consumers (Soeprajitno & Wihara, 2023). Separately, an ethnomethodological study of trader interaction with financial institutions at Landungsari Market found that the market ecosystem is fundamentally built upon a foundation of kinship like familiarity, a finding directly relevant to interpreting how vegetable vendors relate to a formal financial technology such as QRIS (Ayati et al., 2025). Broader literature on social capital and access to finance similarly emphasizes that trust and social interaction shape how small enterprises engage with financial tools, reinforcing the idea that technology adoption among micro traders cannot be separated from the relational fabric of their marketplace.

2.8 Cash Handling, Counterfeit Risk, and the Consumer Side of Adoption

A further strand of relevant literature concerns the practical economics of cash handling in high frequency, low value retail settings such as vegetable trading. Traditional vendors typically process a large number of small transactions each day, which means that the physical burden of sourcing coins and small denomination notes for change is a recurring operational cost rather than an occasional inconvenience. Several community outreach and mentoring studies note that QRIS was explicitly promoted to market traders as a tool for reducing exposure to counterfeit currency, since digital settlement removes the physical exchange of banknotes altogether (Annisa et al., 2024). From the demand side, research on consumer intention to use QRIS highlights those lifestyle factors, a broader cashless orientation, and even residential proximity to areas with stronger digital payment culture as meaningful predictors of a buyer's preference for scanning a QR code rather than paying with cash (Putri et al., 2025). This consumer side pressure matters because vendor adoption of QRIS in a traditional market is rarely a unilateral decision; it is frequently a response to an increasingly digitally oriented buyer base whose expectations vendors must accommodate in order to remain competitive. Community based training and mentoring interventions aimed at market traders, such as those documented in a series of digital payment assistance programs, generally report measurable gains in trader confidence and willingness to try QRIS after structured, hands on socialization, though such gains often plateau once traders encounter the settlement and connectivity frictions discussed above (Mufidah & Jamillah, 2026; Saputra et al., 2024).

2.9 Research Gap

Based on the literature reviewed above, the majority of existing research on QRIS relies on quantitative approaches built around TAM or the Theory of Planned Behavior to measure interest and perception at a population level. Although some qualitative and phenomenological research exists on vegetable vendors, its focus tends to remain on marketing patterns and social capital in a general sense rather than on the granular, moment to moment methods traders use to accomplish a QRIS transaction. Ethnomethodological research that specifically explores how traditional vegetable vendors practically manage QRIS transactions within their dynamic daily routine remains very limited. This research is intended to fill that gap by using an ethnomethodological approach to uncover the internal logic and actual practice of vegetable vendors as they adopt, or in some cases quietly work around, QRIS in their daily transactions.

Because this study is qualitative and interpretive in design, it does not test statistically formulated hypotheses in the conventional sense. Instead, it is guided by an analytic proposition consistent with ethnomethodological inquiry: that vegetable vendors actively construct, justify, and negotiate the meaning of QRIS through indexical expressions, reflexive accounts, and shared common sense knowledge, and that these socially constructed meanings, rather than technology characteristics alone, determine the practical, day to day pattern of QRIS use observed in the field.

3. Research Methodology

This research is a qualitative field study employing an ethnomethodological approach. The qualitative method was chosen because the researcher sought to explore the phenomenon holistically within its natural setting, without manipulating any variable. The ethnomethodological approach, pioneered by Harold Garfinkel, was used to analyze how traditional vegetable vendors employ their own methods, or daily practices, to make QRIS transactions sensible, orderly, and rationally reportable within the flow of their everyday working lives.

3.1 Research Location and Subjects

The research was conducted within a traditional market environment that has implemented the QRIS payment system, specifically Pasar Sentral Takalar. Research subjects, or informants, were determined through purposive sampling, meaning selection based on specific criteria intended to yield rich, in depth data. Informants consisted of three categories: traditional vegetable vendors who are already active users of QRIS, traditional vegetable vendors who provide a QRIS facility but rarely or never use it, and consumers who have previously transacted using QRIS with these vegetable vendors (Nugrahini, Jannah, & Prastiwi, 2023).

3.2 Data Collection Techniques

The researcher served as the primary instrument of data collection. Three techniques were used. In depth interviews were conducted in a semi structured format to explore vendors' perceptions of ease of use, perceived benefits, obstacles, and the internal logic underlying their QRIS practices. Participant observation involved the researcher directly observing transaction processes at vegetable vendor stalls in order to capture the actual, in situ actions of QRIS users in the field. Documentation involved the collection of physical evidence, including QRIS stickers displayed at vendor stalls, transaction history recorded within the payment application, and profiles of individual vendors.

3.3 Data Analysis Technique

Consistent with the ethnomethodological framework, the data analysis process followed four main stages. The first stage, indexicality analysis, involved the researcher uncovering the meaning behind specific expressions or actions that vendors performed while transacting through QRIS. The second stage, reflexivity analysis, examined how vendors explained their own actions, actions that are often treated as ordinary or unremarkable yet nonetheless carry a hidden rational justification. The third stage, conceptual action analysis, examined how the transaction itself was interpreted within the broader social structure of the traditional market. The fourth stage, presentation of common sense knowledge, described the shared social agreements and everyday methods that vendors collectively used within the QRIS ecosystem (Wibawa, Aryawati, & Mahardika, 2022).

3.4 Instruments and Supporting Devices

The research was supported by both hardware and software. Hardware consisted of a smartphone used for audio recording and photographic documentation, along with a laptop used to prepare the written report. Software consisted of Microsoft Word and Microsoft Excel, used to transcribe interview results and manage informant profile data. Data validity was established through source triangulation and technique triangulation, both intended to guarantee the credibility of the research findings.

3.5 Research Assumptions and Conditions

This research proceeds under the assumption that social practice within traditional markets is built upon a foundation of kinship and trust, or social capital. The researcher positioned herself as an insider in order to capture reality from the vendor's point of view without imposing a rigid theoretical prejudgment. This methodological section is written so that other researchers can replicate the procedure within other traditional market settings that share a similar social character.

4. Results and Discussions

This research involved vegetable vendors at Pasar Sentral Takalar who had already been provided with QRIS payment facilities. Informant characteristics spanned a productive working age range through to older age, with an average trading experience of more than five years. Table 1 summarizes the profile of informants who participated in this research.

Table 1. Profile of traditional vegetable vendor informants

Informant	Age	Years of Trading	Attitude toward QRIS
Ibu Nurlina	45 years	12 years	Reasonably accepting of QRIS
Bapak Syamsuddin	52 years	20 years	Accepting, with some reservations
Ibu Rahmawati	38 years	8 years	Very positive toward QRIS
Bapak Haris	60 years	25 years	Still more comfortable with cash
Ibu Siti Aminah	45 years	15 years	Reasonably accepting of QRIS

Table 1 shows that attitude toward QRIS is not simply a function of chronological age but appears to correlate more closely with years of trading experience and everyday exposure to younger, digitally oriented buyers. The two most positive informants, Ibu Rahmawati and Ibu Nurlina, both operate stalls that see relatively frequent transactions with student and younger consumers, while Bapak Haris, the informant with the longest trading tenure and the most cash oriented disposition, reported the least frequent exposure to buyers who actively request QRIS. This pattern is consistent with the social influence mechanism discussed in the literature review, in which peer recommendation and buyer demand jointly shape adoption behavior (Utomo et al., 2025). Based on the ethnomethodological approach, vendors' QRIS transaction practices can be understood through several interlocking social methods.

4.1 Indexicality: The QRIS Sticker as a Symbol of Modernity

For vegetable vendors, the QRIS symbol, commonly described by vendors themselves as the checkered sticker, carries an indexical meaning as online payment or payment by phone. The prominent placement of the QRIS sticker at a vendor's stall is intended to make it clearly visible to buyers, particularly students and members of Generation Z who tend to prefer non cash transactions. In this sense, the sticker functions less as a literal payment instruction and more as a signal, an index pointing toward the vendor's readiness to serve a modern, digitally oriented customer base. This finding aligns with and extends the ethnomethodological premise that objects and symbols acquire meaning through their situated use within ongoing social interaction rather than through any fixed, context free definition (Meier zu Verl & Meyer, 2024).

4.2 Reflexivity: Justifying QRIS as a Practical Solution

Vendors explain their use of QRIS as a way to avoid the complication of providing small change in coins. Vendor reflexivity emerges clearly when they acknowledge that, although a digital transaction takes some time for notification checking, it nonetheless provides a sense of security against the risk of receiving counterfeit currency, a risk that occurs relatively often in a crowded market. This reflexive justification mirrors the perceived usefulness construct within TAM, in which a technology is evaluated according to its capacity to solve a concrete operational problem rather than according to its novelty as such (Tian & Chan, 2024). Analysis of QRIS use practice reveals a clear connection between vendors' perceived benefit and the technical obstacles they encounter in the field, since the same reflexive account that praises QRIS's convenience also, in the same breath, acknowledges its practical friction.

4.3 Perceived Usefulness and Ease of Use

Findings show that vegetable vendors perceive a genuine benefit from QRIS in improving productivity through transactions that are automatically recorded within the payment system. Consistent with the Technology Acceptance Model, the perceived ease of use, particularly the instant nature of the scanning process, encourages vendors' continued intention to use the technology (Nurhapsari & Sholihah, 2022).

Table 2. Indicators of QRIS use practice

Variables	Indicator	Observation/Interview Focus
Indexicality	Symbolic meaning of QRIS	Vendors interpret QRIS using simple terms such as pay by phone, scan the barcode, or the checkered sticker, reflecting how they understand the technology through everyday experience and the language they use with buyers
Reflexivity	Explanation of action	Vendors explain that QRIS speeds up transactions and reduces mistakes when giving change, yet they also recognize that QRIS funds are not always immediately usable for daily operating needs, so cash is still required as working capital for restocking
Perceived Ease of Use	Ease of use	Vendors find QRIS relatively easy to learn and use daily; recurring obstacles include unstable internet connectivity, limited technological understanding among older vendors, and delayed transaction notification
Perceived Usefulness	Perceived benefit	Vendors perceive benefits including transaction convenience, reduced need for change, and increased buyer comfort; trust in QRIS grows once vendors see evidence that transacted funds are actually credited to their account and can be verified through the application
Subjective Norm/Social Influence	Environmental influence	Vendors' decisions to use QRIS are shaped by bank sponsored outreach, recommendations from fellow vendors, and buyer requests for digital payment

Table 2 summarizes the indicators of QRIS use practice observed across the ethnomethodological analytic categories. *C*onstructed from the observed transaction sequence, depicts the practical flow through which a QRIS transaction unfolds at a vegetable vendor's stall: a buyer selects vegetables and confirms the total price, the vendor presents the QRIS sticker or displays it via their payment application, the buyer scans the code and completes payment through their own mobile banking or e wallet application, the vendor receives a notification confirming payment, and the transaction concludes with both parties verbally acknowledging its completion. This sequence, although appearing procedurally simple, embeds several of the accountable, orderly, and mutually recognizable features that ethnomethodology identifies as central to how members produce sensible social action in real time, since each step depends on both parties correctly interpreting the other's cues, from the visual display of the sticker to the audible notification sound that signals a completed payment.

4.4 Barriers and Key Challenges

Despite being perceived as beneficial, the practice of using QRIS faces serious constraints related to delayed fund settlement. Traditional vegetable vendors require rapid capital turnover to restock goods in the early morning hours, while QRIS generated funds cannot always be withdrawn instantly. In addition, unstable internet connectivity within market areas and the Merchant Discount Rate fee of 0.7% remain sources of complaint for vendors operating on thin profit margins. These findings resonate closely with barriers documented in other Indonesian traditional market contexts, where settlement delay and connectivity issues consistently emerge as the two most cited obstacles to sustained QRIS use by Handayani and Yusuf (2023) and Puspitaningrum, Kusumastuti, and Rimbawati (2023), and they also echo broader emerging market evidence that infrastructure reliability, not merely user willingness, remains a binding constraint on digital payment continuance (Putrevu & Mertzanis, 2024).

4.5 Social Capital and External Influence

QRIS adoption does not occur in isolation. Traditional vegetable vendors are substantially influenced by recommendations from fellow vendors and by outreach from banks or market management cooperatives. This finding demonstrates that the traditional market ecosystem is built upon a strong foundation of trust and kinship, in which new technological practice is more readily accepted once it receives social validation from the surrounding environment. This finding directly corroborates prior

ethnomethodological work on trader interaction with financial institutions, which similarly identified kinship based familiarity as the underlying logic that governs how new financial practices are absorbed into an existing market community (Ayati et al., 2025). It also aligns with broader literature connecting social capital, trust, and financial technology adoption among small enterprises, which consistently finds that relational proximity, rather than formal information campaigns alone, tends to be the more decisive channel through which small traders come to accept a new financial instrument.

4.6 The Consumer Perspective and Reciprocal Expectation

Interviews with buyers who had transacted using QRIS at these vegetable stalls revealed a reciprocal dynamic that reinforces the vendor side findings described above. Consumers, particularly younger buyers and students, reported choosing vendors who display a QRIS sticker precisely because it signals a stall that is convenient and forward looking, echoing the same indexical reading that vendors themselves attach to the symbol. Several consumers noted that they carried little or no cash on ordinary shopping days and would either seek out a QRIS enabled stall specifically or ask a vendor if such a facility was available before finalizing a purchase. This consumer behavior corroborates broader survey evidence showing that lifestyle orientation toward a cashless routine is a meaningful predictor of the intention to use QRIS as a payment tool (Putri et al., 2025). Importantly, several consumers also reported a degree of patience with vendors who asked to confirm payment verbally before releasing goods, describing this verification step as a normal and expected part of the transaction rather than a sign of distrust. This mutual tolerance for a short confirmation ritual illustrates how both buyer and seller jointly produce the sense of order and accountability that ethnomethodology identifies as central to everyday social interaction, since neither party treats the extra verification step as disruptive to the transaction's smooth completion.

4.7 Synthesis across Analytic Categories

Read across the four ethnomethodological analytic categories used in this study, indexicality, reflexivity, conceptual action, and common sense knowledge, a coherent picture emerges of QRIS as a technology that has been absorbed into, rather than imposed upon, the existing social order of the traditional vegetable market. Vendors do not experience QRIS as an external mandate that displaces their established methods of doing business; instead, they actively fold it into their existing repertoire of practical reasoning, deploying it selectively where it solves a recognizable problem and setting it aside, in favor of cash, where its technical or administrative frictions outweigh its benefits. This selective, situationally sensitive pattern of use is itself a socially organized method, one that allows vendors to remain accountable to both younger, digitally oriented buyers and to their own operational need for immediate liquidity. It is this dual accountability, rather than any single technical feature of QRIS, that best explains the uneven but resilient pattern of adoption documented in this study.

Taken together, these findings suggest that QRIS adoption among traditional vegetable vendors should not be read simply as a binary outcome of accept or reject. Rather, it is best understood as a graded, situationally negotiated practice in which vendors selectively deploy QRIS when it solves an immediate, recognizable problem, such as avoiding small change or counterfeit currency, while continuing to rely on cash whenever digital settlement delay threatens their early morning capital cycle. This dual logic, rather than being contradictory, is itself a coherent method vendors use to render their hybrid cash and digital economy sensible and workable on a daily basis.

5. Conclusions

5.1 Conclusion

This research has successfully achieved its aim of exploring the daily practice and internal logic of traditional vegetable vendors in adopting the Quick Response Code Indonesian Standard through an ethnomethodological approach. Based on the in depth analysis, it was found that vegetable vendors interpret this digital payment technology not merely as a technical tool but through a process of indexicality, in which the QRIS symbol, or the checkered sticker, is treated as a representation of modernity that validates their stall's readiness to serve digital era consumers, particularly millennials and students. Through reflexivity, vendors provide a rational justification that QRIS use is a practical method for overcoming classic obstacles in the traditional market, namely the complication of

providing small change and the risk of receiving counterfeit currency in a crowded marketplace. The findings also show that QRIS adoption significantly improves transaction time efficiency and assists automatic financial record keeping, which supports the transparency of micro enterprises. Although this digital integration has begun to merge with the market ecosystem, its practice remains complementary, because the economic foundation of the traditional market still depends heavily on social capital in the form of trust and strong interpersonal interaction.

5.2 Research Limitations

This research carries several important limitations that should be considered when interpreting its results. As a qualitative study employing an ethnomethodological approach, its findings are highly local and subjective to the particular traditional market context studied, meaning the conclusions cannot be directly generalized to represent the characteristics of all traditional markets across other regions of Indonesia. In addition, the research focus, limited to the group of traditional vegetable vendors, may not capture the different dynamics of QRIS use among traders of other commodities, such as meat or clothing vendors, who have different profit margin patterns, transaction frequencies, and working capital turnover needs. A further limitation is that this research relied solely on qualitative data from interviews and observation, without incorporating a quantitative measurement of the precise statistical correlation between the intensity of QRIS use and vendors' net income growth, meaning the nominal economic impact could not be mapped with exact precision.

5.3 Suggestions and Directions for Future Study

Based on the findings and limitations described above, several strategic recommendations can be proposed for relevant stakeholders. Government bodies and regulators are encouraged to continue strengthening digital infrastructure by ensuring stable internet connectivity within traditional market areas and by continuing empowerment and outreach programs to improve digital financial literacy among vendors, particularly older traders. Payment service providers are strongly recommended to innovate in accelerating the settlement process of transacted funds into vendor accounts, given that vegetable vendors require rapid cash flow to restock goods in the early morning. Vendors themselves are encouraged to remain open to technological mentoring from market management or family members in order to minimize the risk of fraud through counterfeit QRIS codes. Finally, future researchers are encouraged to broaden the scope of research to other commodity types within traditional markets, or to employ a mixed methods design, in order to obtain a more comprehensive picture of the effectiveness of digitalization within the people's economy sector.

Acknowledgement

The authors extend their deepest appreciation and gratitude to all vegetable vendor informants in the traditional market who generously gave their time and shared their valuable life experience amid their busy trading schedules. Thanks are also extended to market management and the relevant regional Cooperatives and Trade Office for granting research permission and providing supporting data that was crucial to the smooth conduct of the field observation. Sincere appreciation is likewise extended to family, colleagues, and the supervising team who provided moral support, technical assistance, and constructive feedback throughout the preparation of this research, from beginning to end. This research represents an academic dedication toward supporting the advancement and sustainability of Micro, Small, and Medium Enterprises in Indonesia as they face the challenges of digital transformation.

Author Contributions

NR contributed to conceptualization, methodology, field investigation, data collection, formal analysis, writing of the original draft. WOR contributed to supervision, validation, review and editing of the manuscript, project administration.

References

Adzim, K. F. (2025). Optimalisasi penerapan sistem pembayaran digital melalui QRIS pada street food Stadion Maulana Yusuf di Banten. *Jurnal Ilmiah Ekonomi Dan Manajemen*, *3*(2), 338-351.

Al Hawari, M., Bataineh, A., & Alshurideh, M. (2022). Go cashless! Mobile payment apps acceptance in developing countries: The Jordanian context perspective. *Sustainability*, *14*(20), 13524. https://doi.org/10.3390/su142013524

Anggraini, F., Laily, D. W., & Khomah, I. (2025). Persepsi pedagang bahan pokok terhadap penggunaan QRIS di pasar tradisional Pucang Anom Surabaya. *Jurnal Sosial Ekonomi Pertanian*, *11*(2), 2261-2267.

Annisa, N. N., Irwanah, L., Rosa, N. I., Nasution, C. D. A. A., Ranggika, R., & Karimah, S. A. B. (2024). Implementasi QRIS metode pembayaran digital pada kualitas peningkatan UMKM di masyarakat Desa Rancabungur. *PRAXIS: Jurnal Pengabdian Kepada Masyarakat*, *2*(1), 97-104.

Ardana, S. G., Luqyana, A. S., Antono, I. A. L., Rahayu, R. P., Qonita, L., Zahra, S. A., & Alsyahdat, F. (2023). Efektifitas penggunaan QRIS bagi kalangan mahasiswa UNNES untuk transaksi pembayaran dalam rangka mendorong perkembangan ekonomi pada era digitalisasi. *Jurnal Potensial*, *2*(2), 167-183.

Ariyani, N. I., & Nurcahyono, O. H. (2021). Digitalisasi pasar tradisional: Perspektif teori perubahan sosial. *Jurnal Analisa Sosiologi*, *10*(1), 1-12. https://doi.org/10.20961/jas.v10i1.48576

Aswan, L. S., Fauzi, R. A., & Ermawati, W. J. (2026). Digital payment transformation and its impact on bank performance and stability: The case of Indonesia's QRIS adoption. *Jurnal Ekonomi Dan Bisnis Airlangga*, *36*(1), 1-15.

Aulia, A., & Helmi, R. F. (2026). Persepsi pedagang terhadap program Pasar SIAP QRIS di Pasar Tradisional Sicincin, Kabupaten Padang Pariaman. *Jurnal Ekonomi, Manajemen, Akuntansi Dan Keuangan*, *7*(2), 1-11.

Ayati, N., Siswanto, Martini, M., & Haerunnisak. (2025). Analisis interaksi pedagang dan lembaga keuangan dalam konteks kearifan lokal di pasar tradisional (Studi etnometodologi di Pasar Landungsari). *Oikos: Jurnal Kajian Pendidikan Ekonomi Dan Ilmu Ekonomi*, *9*(2), 800-811.

Bakhitah, A., Indra, R., Halim, W., Ferbian, V., & Hidayat, Z. (2023). QRIS as a driver of product distribution flows in Indonesia: Factors of consumer purchasing behavior in the use of fintech payments. *Journal of Distribution Science*, *21*(12), 59-69. https://doi.org/10.15722/jds.21.12.202312.59

Dieu, H. T. M., Al Mamun, A., Nguyen, T. L. H., & Naznen, F. (2023). Cashless Vietnam: A study on intention and adoption of cashless payment. *Journal of Science and Technology Policy Management*. https://doi.org/10.1108/JSTPM-02-2022-0031

Ekow Kelly, A. Y., & Palaniappan, S. (2023). Using a technology acceptance model to determine factors influencing continued usage of mobile money service transactions in Ghana. *Journal of Innovation and Entrepreneurship, 12, 20*. https://doi.org/10.1186/s13731-023-00301-3

Farhan, A., & Shifa, A. W. (2023). Penggunaan metode pembayaran QRIS pada setiap UMKM di era digital. *Jurnal Pengabdian Kepada Masyarakat Nusantara (JPkMN)*, *4*(2), 1198-1206.

Handayani, N. L. P., & Soeparan, P. F. (2022). Peran sistem pembayaran digital dalam revitalisasi UMKM. *Jurnal Mahasiswa*, *4*(3), 238-250.

Handayani, S., Syadad, H. H., & Muhibah, S. F. (2025). Pedagang pasar tradisional di era digital: Apa yang dilakukan pemerintah daerah untuk mereka agar kompetitif? JSHP: Jurnal Sosial Humaniora Dan Pendidikan, 9(1), 39-47. https://doi.org/10.32487/jshp.v9i1.2145

Handayani, L., & Yusuf, S. (2023). Pendampingan dalam implementasi QRIS bagi UMKM dan pedagang pasar tradisional. *Jurnal Sipakatau: Inovasi Pengabdian Masyarakat*, *11*(1), 95-108.

Jawad, A. I., Parvin, T., & Hosain, M. S. (2022). Intention to adopt mobile based online payment platforms in three Asian countries: An application of the extended technology acceptance model. *Journal of Contemporary Marketing Science*, *5*(1), 92-113. https://doi.org/10.1108/JCMARS-08-2021-0030

Khoiroh, S. F., & Agustianto, M. A. (2025). Tantangan dan peluang implementasi cashless society: Systematic literature review pada sektor UMKM. *Indonesian Journal of Management Science*, *4*(2), 109-122.

Meier zu Verl, C., & Meyer, C. (2024). Ethnomethodological ethnography: Historical, conceptual, and methodological foundations. *Qualitative Research*, *24*(5), 1-20. https://doi.org/10.1177/14687941221129798

Mufidah, A., & Jamillah, K. (2026). Peningkatan literasi keuangan digital melalui edukasi manfaat dan risiko penggunaan QRIS bagi pelaku UMKM di Kecamatan Patrang Jember. *Jurnal Pengabdian Masyarakat Akademisi*, *5*(2), 53-58.

Natsir, K., Bangun, N., Attan, M. B., & Landias, J. S. (2023). Penggunaan QRIS sebagai alat pembayaran digital untuk meningkatkan produktivitas UMKM. *Jurnal Serina Abdimas*, *1*(3), 1154-1163.

Nugrahini, E., Jannah, S. R., & Prastiwi, A. (2023). Analisa persepsi dan intensi penggunaan e-money pada pedagang pasar tradisional Kota Malang. *Jurnal Riset Akuntansi Dan Keuangan*, *11*(3), 481-490. https://doi.org/10.17509/jrak.v11i3.53271

Nurhapsari, R., & Sholihah, E. (2022). Analysis of the factors of intention to use QRIS for MSMEs in Semarang City's traditional market. *Jurnal Ekonomi Modernisasi*, *18*(2), 199-211. https://doi.org/10.21067/jem.v18i2.7291

Pameling, D. P., Sari, G., Faradea, N., & Hendra K, J. (2024). Pengaruh pasar modern terhadap pasar tradisional di era digital. *Jurnal Review Pendidikan Dan Pengajaran*, *7*(4), 16218-16223.

Puspitaningrum, F., Kusumastuti, S. C., & Rimbawati, A. (2023). Penggunaan QRIS dalam transaksi jual beli di tengah masyarakat UMKM Ketintang Surabaya. *Prosiding Seminar Nasional, 603-614*.

Putra, D., & Rahman, A. (2023). Percepatan implementasi digital payment pada UMKM: Intensi pengguna QRIS berdasarkan technology acceptance model. *Nominal: Barometer Riset Akuntansi Dan Manajemen*, *12*(1), 1-15. https://doi.org/10.21831/nominal.v12i1.52480

Putrevu, J., & Mertzanis, C. (2024). The adoption of digital payments in emerging economies: Challenges and policy responses. *Digital Policy, Regulation and Governance*, *26*(5), 484-503. https://doi.org/10.1108/DPRG-11-2023-0173

Putri, W. E., Rarawahyuni, I., Sukarnoto, T., & Paramole, I. B. (2025). The influence of lifestyle, cashless society and residential location on the intention to use QRIS as a payment tool. *Ecobankers: Journal of Economy and Banking*, *6*(1), 10-21.

Saputra, A. B., Hermawan, A., & Maesaroh, S. S. (2024). Analisis dan rekomendasi upaya penerapan penggunaan QRIS bagi pedagang di Pasar Cikurubuk Tasikmalaya. *JUTRABIDI*, *1*(5), 41-58.

Soeprajitno, E. D., & Wihara, D. S. (2023). Pola integrasi kearifan lokal di pasar tradisional: Sebuah tinjauan fenomenologis kehidupan sosial ekonomi pedagang kaki lima sayuran di Kota Kediri. *Jurnal Penelitian Manajemen Terapan (PENATARAN)*, *8*(2), 222-234.

Tian, Y., & Chan, T. J. (2024). Predictors of mobile payment use applications from the extended technology acceptance model: Does self-efficacy and trust matter? SAGE Open, 14(4). https://doi.org/10.1177/21582440241292525

Utomo, F. S., Suryana, N., & Azmi, M. S. (2025). Factors influencing user adoption of mobile payment system: An integrated model of perceived usefulness, ease of use, financial literacy, and trust. *Journal of Digital Market and Digital Currency*, *2*(1), 1-14.

Wibawa, I. G. J. S., Aryawati, N. P. A., & Mahardika, I. M. N. O. (2022). Persepsi pengguna QRIS pada UMKM di Kota Mataram. *Guna Sewaka*, *1*(2), 35-44. https://doi.org/10.53977/jgs.v1i2.668