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Legal Protection for Food and Beverage Sme Operators in Online Transactions Using Qris

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Abstract. The development of science and technology have brought various innovations, including advanced technologies in information and communication. These technologies impact numerous sectors of life, including the economy. Because of advanced technologies, MSME (Micro, Small, and Medium Enterprise) operators can conduct online transactions using QRIS. However, online transactions via QRIS contains some risks. To secure online transactions that is done by food and beverage MSMEs, the government has established various legal regulations and protections. This study aims to examine the legal regulations and legal protections available to food and beverage MSME operators regarding QRIS-based online transactions. It is a normative legal study employing both statute approach and conceptual approach. The study indicates that several regulations have been constructed to secure the use of QRIS as a payment method for online transactions, such as 1945 Constitution to the Regulation of the Board of Governors regarding QRIS. The legal protections afforded to MSME operators are both preventive and repressive. Preventive legal protections such as written regulations, legal counseling, and education. Repressive legal protections such as non-ligitation via complaint filing and ligitation via formal case documentation.

Keywords: Legal Protection; Legal Regulation; MSMEs; Online Transactions; QRIS.

1. BACKGROUND

The digital age is ushered in by the progress of science and technology. This is characterized by progress in information and communication technology. This allows information to be exchanged quickly without the boundaries of location (Putri, 2023). This digital transformation has not only modified the way we communicate, but also the economic, educational, transportation and government sectors, applying technologies that make different activities more efficient. The technological advances in the economic sector allow for online buying and selling transactions with the utilization of hardware, software, and the internet. These changes have a significant impact on Micro, Small, and Medium Enterprises (MSMEs) that is the backbone of Indonesia's economy due to their contribution to the national economic growth (Sumampouw et al., 2021). The online transaction system is a system that allows sellers to have an advantage in the form of a broader market and provides convenience, time efficiency and cashless payments to buyers (Syahfitri & Fauzi, 2025). These conditions suggest that digitalization has created opportunities for MSMEs to grow their business activities and enhance their competitiveness with the advent of modern economic developments. Online transaction is basically the same as conventional transaction in the theory, but using electronic media and internet as its main execution means (Ahmadi & Hermawan, 2003). The use of digital technology is increasing so that MSME operators are able to operate various information technology equipment to be able to conduct their enterprises successfully. In addition to

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technological literacy, MSME operators also need to have appropriate legal literacy to grasp the many requirements regarding electronic transactions (Arfah & Marsuki, 2026). These difficulties are getting more complex because of the growing threat of cybercrime which uses information technology to commit illicit acts and potentially causes financial losses to business operators (Ramadhan Pi et al., 2026). The operation of technology, understanding of the law and greater awareness of cybercrime are important issues in securing online transactions. MSMEs must adapt to these digital advances in order to survive and grow in a more dynamic business climate. Based on Article 28D, paragraph (1) of the 1945 Constitution of the Republic of Indonesia, the government has the obligation to give legal clarity and legal protection for micro, small and medium companies (MSMEs) by guaranteeing that MSMEs have fair legal rights (Indonesia, 2002). The function of MSMEs in the country's economy is very important, to reduce poverty, unemployment, create jobs, promote economic equality, meet public needs and to generate foreign currency through the export of local products (Farhan et al., 2026). To support the sustainability of MSMEs, the government issued Law No. 20 of 2008 regarding MSMEs, strengthened by Law No. 6 of 2023 concerning the facilitation, protection, and empowerment of cooperative and MSMEs (Indonesia, 2023). These laws reflect the government's aim to create a friendly and sustainable business climate for MSME operators. It is envisaged that the legal certainty will increase the competitiveness of MSMEs and their contribution to national economic development.

Thus, the sustainability of business activity in the digital age needs legislative protection. In the field of digital trading, the government also regulates the security of electronic transactions in Law No. 1 of 2024 concerning the Second Amendment to the Law on Information and Electronic Transactions which reaffirms the government's responsibility to create a fair, secure, accountable, and innovative digital ecosystem (Indonesia, 2024). The regulations are supplemented by Government Regulation No. 80 of 2019 on Commerce Through Electronic Systems, which lays down the conditions for business actors to perform e-commerce (Indonesia, 2019). Legal protection is defined as an endeavor to preserve the rights of MSME operators from various detrimental activities so that they can run their business properly (Tumuju et al., 2024). However, the MSME operators still face many challenges such as capital limitations, problems in financial management, market access, lack of technological skills, low legal literacy, and cybercrime (Sumampouw et al., 2021). These different obstacles suggest that digital transformation success depends not only on the technology but also on the readiness of human resources and the effectiveness of the regulations in place. "Synergy between government policies and capacity building for MSME operators is a critical aspect in

supporting safe and sustainable digital commerce. One of the digital payment technologies that is commonly used for online transactions is the Quick Response Code Indonesian Standard (QRIS) This is a nationwide QR code standard that allows micro, small, and medium enterprises (MSMEs) to accept payments from different banks and digital wallets registered with Bank Indonesia (Bank Indonesia, 2025). QRIS is aimed to offer the public and business owners a quicker, more efficient, easier, safer, and more convenient payment process (Azzahroo & Estiningrum, 2021). However, interviews with six food and beverage MSME owners in Gebang Lor, Sukolilo showed that they still have lack of understanding of the legal standards and still have difficulties in running the QRIS. In addition, the low educational levels of some respondents have hindered their comprehension of rights and obligations when using this digital payment system. In addition, two SME owners suffered losses due to fake QRIS transaction receipts during system repair which could not be verified immediately for payment. The findings suggest that for the adoption of digital payments, there is a need to improve the digital literacy of SME owners, legal literacy and transaction security procedures.

Thus, from these various problems, this study focuses on legal protection for food and beverage MSME actors in online transactions using QRIS. This research was conducted to assess the legal basis of the use of QRIS as an electronic payment mechanism and to analyze the forms of legal protection afforded to MSME operators in making online transactions. The focus of the study is based on the notion that the development of digital payment technology has not been fully matched by the ability of business operators to adapt or grasp applicable legislation. Hopefully this study can provide an academic contribution to the development of digital business law, and at the same time become input for the government to improve the effectiveness of legal protection for MSMEs. The findings of the research are also expected to increase awareness among MSME operators on the need for regulatory compliance and being wary of various risks associated with electronic transactions. The research is thus intended to contribute to building a safe, equitable and sustainable digital commerce ecosystem for all MSME operators.

2. LITERATURE REVIEW

Legal protection is defined as the protection of the rights of a person by the existence of binding legal standards and consequences (Garner, 2009; Asshiddiqie & Safa'at, 2006). Legal protection is an endeavor to defend human rights that have been violated so that every person can safely enjoy his rights (Sudrajat, 2020). According to Satjipto Rahardjo Setiono argues that legal protection is to safeguard the public from arbitrary activities that violate the

law. Tumuju et al. (2024) and Hasanah & Basarah (2023) state that legal protection is prevention and settlement after violation. This concept illustrates that legal protection is designed not just to protect the rights of the public, but also to provide legal certainty in social life. Legal protection is an important instrument for creating a sense of security and for the prevention of the misuse of rights by others. In this way, the legal protection is a mechanism that ensures respect for the rights of each citizen by the existing legal system. Philipus M. Hadjon divides legal protection into two types, namely preventative legal protection and repressive legal protection (Sumampouw et al., 2021). Preventive legal protection is achieved by issuing laws and regulations aimed at preventing legal infractions and allowing the public to object before a decision becomes final. On the contrary, law enforcement procedures such as criminal punishments , fines or dispute settlement in court provide oppressive legal protection once a breach has happened . Both types of protection have the same purposes, that is to offer a sense of security, provide legal certainty, and maintain order in social life (Sumampouw et al., 2021).

Furthermore, a type of protection can be classified as legal protection if it has the aspects of government protection, legal certainty, protection of rights of citizens, and legal sanctions (Hapsari et al., 2022). This study connects the concept of legal protection with efforts to protect food and beverage MSME actors in carrying out online transactions using QRIS. A Micro, limited and Medium Enterprise (MSME) is a business unit owned by people or groups with relatively limited assets, capital, revenue and management systems (Khoiruddin, 2023; Sumampouw et al., 2021; Pane et al., 2025). The circumstances of MSMEs in Indonesia are controlled in Law number 20 of 2008, revised by Government Regulation number 7 of 2021. Micro, small and medium enterprises are classified by the company capital and the annual sales (Indonesia, 2008; Indonesia, 2021). MSMEs are essential for the national economy as it minimizes poverty and unemployment, enhances employment opportunities, offers economic justice, meets the requirements of the community and produces foreign exchange through export (Farhan et al., 2026). The success of MSMEs is determined by internal variables such as human resources, funding, production, marketing and external factors such as government policies, social and cultural conditions, economic conditions as well as the assistance of various institutions (Munizu, 2010). The MSME enterprises are present in numerous sectors, for example the food and beverage companies which is the object of the research (Indonesia, 2014; Ramba' & Rantung, 2023). MSMEs are vital engines of growth of the national economy and so need sustained policy help. Transactions online are activities of buying and selling through electronic media with the use of the internet as part of electronic commerce (Ahmadi &

Hermawan, 2003; Indonesia, 2019; Khotimah et al., 2025). Validity of online transactions remains subject to the provisions of the Civil Code, especially those related to the agreement of the parties and the requirements for the validity of a contract as provided in Article 1320 of the Civil Code (Indonesia, 1847). Furthermore, the implementation of online transactions must be founded on consensualism, freedom of contract, pacta sunt servanda, good faith, and the principle of personhood to preserve the rights and obligations of the parties (Saleh & Fawaid, 2025). In actuality, online transactions also have the danger of breach of contract if one party does not meet its duties, therefore guarantees of security, confidentiality, integrity, authentication, authorization, and legal certainty are needed (Hasanah & Basarah, 2023; Nugroho et al., 2025). The benefits of online transactions include the ability to reach a wide market, speed and ease of transaction . However, online transactions still have the potential to be a cybercrime, such as identity theft, data theft, the misuse of payment accounts, and the forgery of transaction evidence (Ramadhan Pi et al., 2026). The Quick Response Code Indonesian Standard (QRIS) is the standard of QR code in Indonesia which is designed by Bank Indonesia to permit digital payments to be integrated among banks and digital wallets (Bank Indonesia, 2019).

The usage of QRIS is to produce a faster, more efficient, easier, safer and more convenient payment system for the public and business actors (Azzahroo & Estiningrum, 2021). QRIS is comprised of Static Merchant Presented Mode (MPM), Dynamic MPM, and Customer Presented Mode (CPM) based on its usage mechanisms with particular characteristics to cater to diverse transaction requirements (Ni'mah et al., 2025). The security of using QRIS is strengthened by the existence of a PIN system as a transaction authorization, as well as regulatory backing such as the Financial Services Authority Regulation Number 22 of 2023 concerning consumer protection in the financial services industry (Salim & Nopiansyah, 2023). Implementation of QRIS is not only between sellers and buyers but also involving Payment System Service Providers, banks, digital wallets, and the national clearing system, so that the legal connections become more complex (Satriatama & Dikrurahman, 2026). This complexity requires legal security to be able to guarantee protection to all the actors involved in the digital payment system. From the discussion of legal protection, MSMEs, online transactions and the use of QRIS, the development of digital commerce offers benefits and problems for business actors especially MSMEs in the food and beverage industry. Legal protection is vital for the accurate determination of rights and duties of the parties, regulation is the basis for the construction of a secure and trustworthy environment for electronic transactions. But MSMEs need to be able to respond to advances in digital payment

technologies without losing sight of regulatory and transaction security requirements. QRIS as a national payment system facilitates transactions. However, QRIS requires good supervision and legal protection because many actors are involved in the digital payment process. Theoretical underpinning of the research of the legal protection of food and beverage MSMEs in online transactions through QRIS is the study of this idea. This framework states that the things that need to be known in answering research problems with legal protection for MSMEs in the digital era include legal protection, characteristics of MSMEs, mechanisms of online transactions, and the use of QRIS.

3. RESEARCH METHODS

The method used in this study is normative legal research, which is a legal research method that emphasizes norms, principles and laws as the basis for assessing a legal issue (Muhammad, 2004; Soekanto & Mamudji, 2004; Ramadhan Pi et al., 2026). This study aims to investigate the legal protection provided to food and beverage MSME actors in online transactions through QRIS by using a statutory method and a conceptual approach, which analyzes numerous rules, doctrines, theories, and legal expert opinions (Marzuki, 2014; Ramadhan Pi et al., 2026). The legal materials used are primary legal sources, which are: The 1945 Constitution of the Republic of Indonesia, Civil Code, various Laws, Government Regulations, Ministerial Regulations, Regulations of the Financial Services Authority, and Regulations of Bank Indonesia concerning MSMEs, electronic transactions, consumer protection, and implementation of QRIS (Muhammad, 2004).

Furthermore, this study also uses secondary legal sources, such as books, scientific journals and relevant legal articles in order to strengthen the analysis of the research issues (Siyoto, 2015). The use of the two types of legal sources is designed so that the conversation on legal norms and legal protection for MSME actors in online transactions using QRIS may be performed completely and methodically. General approach and sources. The gathering of legal resources for this study was accomplished by library research using laws and regulations, books, scientific journals, official documents, and prior research results linked to the legal protection of MSMEs in online transactions using QRIS (Ali, 2011). Then, the legal materials were processed via the steps of inventory, categorization, and systematization so that all data were structured in accordance with the research problem formulation. The normative juridical technique was applied to analyze the legal materials by thoroughly studying the legal principles contained in the primary and secondary legal sources. The author used deductive legal reasoning in the process of analysis, namely to draw inferences from broad legal provisions to

solve specific challenges to answer research questions (Marzuki, 2014). The results of this analysis are then utilized to describe the legal framework on the use of QRIS and the kinds of legal protection given to food and beverage MSME operators in online transactions. Therefore, the research approach used is supposed to generate a methodical, objective and accountable legal analysis in answering the study objectives.

4. RESULTS AND DISCUSSION

Legal Framework for the Use of QRIS in Online Payment Transactions

Constitutional and Civil Law Foundations

One of the developments in digital payment systems that must be implemented in accordance with the principles of the rule of law is the use of QRIS as a payment method in online transactions. As a country based on the rule of law, Indonesia provides every person the right to recognition, protection, guarantees and legal certainty as stated in article 28D paragraph (1) of the 1945 Constitution of the Republic of Indonesia (Indonesia, 2002). This constitutional guarantee provides the legal basis for legal protection for MSME operators, including operators of food and beverage businesses that use QRIS as a means of payment in their business activities. In addition to providing the right to obtain legal protection, the 1945 Constitution also ensures the right of everyone to maintain their life and livelihood, as stipulated in Article 28A, which is realized among others through economic activities such as MSMEs. Thus, the QRIS is not only seen as a technological innovation in payments, but also an economic activity that is protected by the constitution of the country.

These constitutional provisions are reinforced by the Civil Code, which governs the legal relationship between sellers and buyers in sales transactions, including those conducted electronically (Khotimah et al., 2025). Article 1457 of the Civil Code stipulates that a sale and purchase is established upon an agreement regarding the goods and price, while Article 1320 of the Civil Code requires an agreement, the legal capacity of the parties, a specific subject matter, and a lawful cause for the contract to be deemed valid (Indonesia, 1847). The Civil Code also regulates the seller's obligation to deliver the goods in accordance with the agreement, as well as the buyer's obligation to pay the agreed-upon price, as a form of the parties' fulfillment of their rights and obligations (Indonesia, 1847). These provisions provide legal certainty regarding the execution of online transactions using QRIS because the legal relationship between the seller and the buyer remains subject to the provisions of civil law even though the payment process is conducted digitally. Therefore, the constitutional and civil law

foundations serve as the primary basis for ensuring legal certainty and the protection of the rights and obligations of the parties in the use of QRIS for online transactions.

Trade Regulations and Consumer Protection

The application of QRIS in online transactions is based on several legal and government regulations, namely Law No. 7 of 2014 concerning Trade, Law No. 8 of 1999 concerning Consumer Protection, Government Regulation No. 80 of 2019 concerning Electronic Commerce, and Government Regulation No. 7 of 2021 concerning Facilitation, Protection, and Empowerment of Cooperatives and MSMEs. Commercial entities shall provide accurate product information, product quality, valid payment methods and transaction receipts, and customer support and dispute resolution (Indonesia, 2014; Indonesia, 1999; Indonesia, 2019; Indonesia, 2021). Also there are a plethora of government protections for MSME owners, which include simplified licensing procedures, legal aid, consultations, mediation and legal support in case of business challenges.

QRIS Payment System Regulations

The use of QRIS as a national payment system is regulated, in particular, through Financial Services Authority Regulation No. 22 of 2023 on Consumer and Public Protection in the Financial Services Sector, Bank Indonesia Regulation No. 23/6/PBI/2021 on Payment Service Providers, Regulation of the Board of Governors No. 21/18/PADG/2019 and its third amendment through PADG No. 3 of 2025, and PADG No. 24/7/PADG/2022 on the Operation of Payment Systems. The rights and obligations of payment service providers, merchants and QRIS users are regulated by various regulations such as governance principles, security of transactions, supervision by Bank Indonesia, cooperation mechanisms between merchants and payment service providers and settlement of payment obligations in rupiah (Bank Indonesia, 2019; Bank Indonesia, 2021; Bank Indonesia, 2022; Otoritas Jasa Keuangan, 2023). Thus, the introduction of precise legislation on QRIS provides legal clarity and strengthens the security and dependability of digital payment systems both MSME operators and the public as users of electronic payment services.

Legal Protection Available to Food and Beverage MSME Operators in Online Transactions Using QRIS

Preventive Legal Protection

Preventive legal protection is a protection carried out before a violation or conflict happens, for example by making rules and regulations, offering legal counseling and teaching business actors (Sumampouw et al., 2021). The protection under QRIS is implemented through various regulations, such as Board of Governors Regulation No. 21/18/PADG/2019 and its

amendments, Board of Governors Regulation No. 24/7/PADG/2022, Government Regulation No. 80 of 2019, and Government Regulation No. 7 of 2021. The rules clarify the rights of merchants, the records of electronic transactions, legal guidance and help for micro, small and medium enterprises (MSMEs). Furthermore, payment service providers are required to inform consumers about the use of QRIS, the security of transactions and the procedure of complaint in accordance with Financial Services Authority Regulation No. 22 of 2023. However, the results of the interviews show that certain MSME actors have become victims of fake QRIS transfer receipts because to lack of legal awareness and incompetence in checking payments. Therefore, the effectiveness of preventive legal protection depends not only on the existence of regulations but also on the improvement of legal literacy of MSME operators and their discipline in implementing procedures to ensure transaction security.

Repressive Legal Protection

Repressive legal protection is an attempt by law enforcement to restore the rights of the injured party after a violation or dispute has occurred (Sumampouw et al., 2021). For issues regarding online transactions using QRIS, it can be handled through non-litigation means by sending a complaint to the Payment Service Provider or Bank Indonesia. Another option is lawsuit in court which is guaranteed under Law No. 8 of 1999 on Protection of Consumers. The non-litigation option is the one more often in practice, as it is a speedier and more efficient option. Micro, small and medium companies (MSMEs) do not normally challenge the legal system because of lack of evidence, high costs and relatively low losses. According to Government Regulation No. 7 of 2021, the government provides legal aid and guidance for MSMEs that meet the administrative conditions.

Implementation of Legal Protection for MSME Operators

The implementation of legal protections for food and beverage MSME operators in online transactions using QRIS indicates that existing regulations have essentially provided adequate guarantees of rights, protection mechanisms, and dispute resolution mechanisms. However, research findings in the Gebang Lor area show that there are still MSME operators who have suffered losses due to the forgery of QRIS transfer receipts because they failed to properly verify payments and have not optimally utilized the available protection mechanisms. This situation indicates that the success of legal protection is determined not only by the comprehensiveness of regulations but also by business owners' legal awareness, the effectiveness of educational efforts by the government and payment service providers, and compliance by all parties with applicable regulations. Therefore, synergy among the government, Bank Indonesia, payment service providers, and MSME operators is a critical

factor in realizing a secure digital payment system that provides legal certainty and is capable of optimally protecting the interests of MSME operators.

Analysis of Legal Protection for Food and Beverage MSME Operators in Online Transactions Using QRIS

Analysis of the Legal Framework Governing the Use of QRIS

The legal basis for the use of QRIS in online transactions has established a comprehensive regulatory system, ranging from the 1945 Constitution of the Republic of Indonesia, the Civil Code, the Trade Law, the Consumer Protection Law, and various technical regulations issued by the government, the Financial Services Authority and Bank Indonesia. These regulations jointly regulate the rights and obligations of the parties concerned, the mechanism of electronic transactions, the operations of payment systems, and the supervision of Payment Service Providers, thus providing legal certainty for MSME operators who use QRIS as a payment method. The introduction of these restrictions indicates that QRIS is considered not just as a financial technology innovation but also as a legal activity needing predictability, security, and protection for all parties involved in digital transactions. Therefore, thorough laws are the main basis for forming an orderly and safe digital payment system with legal certainty for MSME operators.

Analysis of the Implementation of Legal Protections

The results of the research indicate that the forms of legal protection provided to food and beverage MSME operators consist of preventive legal protection through regulations, legal counseling, and education on the use of QRIS, as well as repressive legal protection through complaint mechanisms and dispute resolution when violations occur. However, the effectiveness of this protection has not been fully optimized because there are still MSME operators who suffer losses due to the forgery of QRIS transfer evidence, where this condition is influenced by low legal literacy, the absence of transaction verification, and the lack of use of available protection mechanisms. This condition proves that the execution of legal protection is not only influenced by the existence of legislation but is also influenced by the level of compliance, comprehension and legal awareness of all parties participating in electronic transactions.

Implications for the Protection of MSME Operators

The QRIS implementation as a digital payment system has a great advantage for MSME actors such as increasing transaction efficiency, expanding access to cashless payments, and supporting the digital transformation of the business sector. This progress also brings forth legal dangers like as fraud, abuse of payment systems, and transaction disputes which need to

be protected by law continuously. The results of the research show that the synergy between the government, Bank Indonesia, the Financial Services Authority, payment service providers, and MSME operators was an important ingredient in developing a secure digital payment ecosystem and ensuring legal clarity for all parties.

5. CONCLUSION

The conclusion is that based on the results of the research and debate, the legal basis for the use of QRIS for online payments is well established through numerous supporting laws and regulations. These include the 1945 Constitution of the Republic of Indonesia, the Civil Code, Law No. 7 of 2014 concerning Trade, Law No. 8 of 1999 concerning Consumer Protection, Government Regulation No. 80 of 2019 concerning Electronic Commerce, Government Regulation No. 7 of 2021 concerning Facilitation, Protection and Empowerment of Cooperatives and MSMEs, Financial Services Authority Regulation No. 22 of 2023 concerning Consumer and Public Protection in the Financial Services Sector, Bank Indonesia Regulation No. 23/6/PBI/2021 concerning Payment Service Providers, Board of Governors Regulation No. 21/18/PAD.G/2019 and Board of Governors Regulation No. 24/7/PADG/2022. Specifically, these rules regulate the execution of QRIS, rights and obligations of the parties, transaction mechanisms, consumer protection, as well as collaboration between merchants and payment service providers. This study also shows that the legal protection for food and beverage MSME actors in online transactions using QRIS includes preventive legal protection in the form of written regulations, legal counseling, and education to improve legal literacy and repressive legal protection in the form of out-of-court dispute resolution mechanisms and through the court system. Based on these findings, MSME operators need to improve their legal understanding and vigilance in checking transactions to avoid losses due to the misuse of QRIS, while the government is expected to continue to expand education, guidance and outreach regarding the use of QRIS together with payment system service providers to create a secure digital payment system that provides legal certainty and is able to optimally protect the interests of MSME operators.

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