

## **SOCIALIZATION AND TRAINING ON THE USE OF QUICK RESPONSE CODE INDONESIAN STANDARD (QRIS) FOR DIGITAL PAYMENTS IN UMKM HUTAN BAMBU BEKASI**

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### **ABSTRACT**

The use of digital transactions for non-cash payments can support MSME businesses to survive and develop in the era of internet technology. One of them is Bank Indonesia (BI) encouraging UMKM players such as those in tourist attractions to carry out digital payment transactions using the Quick Response Code Indonesian Standard (QRIS) as a more efficient non-cash payment system. This research aims to support the quality development of MSME businesses which needs to be carried out in training on the use of QRIS as a more efficient non-cash payment system. Socialization and training activities on the use of QRIS show that UMKM Hutan Bambu Bekasi business actors in the Bekasi UMKM Hutan Bambu Bekasi have not yet implemented a digital payment system because the tourist attraction is still relatively new and the UMKM are just starting out, apart from the tourist location being in the village. This makes this activity very useful for increasing productivity for UMKM Hutan Bambu Bekasi

**Keywords:** qris, umkm hutan bambu bekasi, digital payments

### **INTRODUCTION**

In the current era of digitalization, information technology transformation has had a significant impact on various sectors, including the Micro, Small, and Medium Enterprises (MSMEs) sector. Digitalization is the key to improving operational efficiency and competitiveness of MSMEs, especially in terms of financial transactions. One of the innovations that has been introduced to facilitate digital payments is the Quick Response Code Standard Indonesia (QRIS), which aims to simplify the transaction process between MSME actors and consumers.

Digitalization is one of the keys to improving operational efficiency and competitiveness of MSMEs, especially in terms of financial transactions. One of the innovations introduced in Indonesia is the quick response code standard indonesia (qris), which aims to facilitate digital payment transactions in an easy and fast way. The Bekasi Bamboo Forest, as one of the areas that has many MSME actors, has great potential to utilize QRIS. However, even though QRIS offers various benefits, such as faster transactions, reduced risk of losing cash, and neater transaction recording, many MSME actors still do not understand how to use and benefit this payment system. Lack of knowledge and skills in using QRIS can hinder MSME actors in adapting to existing technological developments.

The Bekasi bamboo forest, as one of the areas that relies on MSMEs for its economic growth, has great potential to implement qris. However, there are still many MSME actors who do not understand or are not used to using this digital payment technology. Proper socialization and training are very important to improve the understanding and skills of MSME actors in using QRIS, so that they can take advantage of a more efficient and secure payment system.

The use of QRIS provides various benefits, such as faster transactions, reduced risk of losing cash, and neater and more transparent transaction recording. In addition, with more and more people switching to digital payment methods, MSMEs that do not adopt QRIS may miss out on the opportunity to reach more consumers. The use of QRIS provides various benefits, such as faster transactions, reduced risk of losing cash, and neater and more transparent transaction recording. In addition, QRIS allows MSME players to reach a wider market, because consumers now prefer digital payment methods. With more and more people switching to digital payment methods, MSMEs that do not adopt QRIS can lose the opportunity to reach more consumers and potentially fall behind in market competition.

UMKM business actors must be creative and diligent in seeing opportunities and challenges in local and global business competition. MSMEs must be able to find solutions in any economic condition, especially in the current era of internet technology. MSMEs must be able to adapt to the existing system. Changes in consumer behavior in transactions from offline to online (digital payments) are one of the changes in business forms that MSMEs need to adapt to (Pancawati, 2020). The advantages of this digital payment can be seen from the nominal amount of money

traded and the free additional fees during transactions. Moreover, there are security features in electronic money that make people feel safe when using digital payments (Arifin & Oktavilia, 2020; Tee & Ong, 2016). The use of digital transactions for non-cash payments is able to support MSME businesses to survive and develop in the era of internet technology. One of them is Bank Indonesia (BI) encouraging MSME players to carry out digital payment transactions using the Indonesian Standard Quick Response Code (QRIS) (Pancawati, 2020; Setiawan & Mahyuni, 2020). With the Quick Response Code Indonesian Standard (QRIS), integration of various types of QR from various Payment System Service Providers (PJSP) using QR Code can be realized. QRIS was developed by the payment system industry with Bank Indonesia (BI) to make the transaction process with QR Code easier, faster and safer (Pancawati, 2020; Setiawan & Mahyuni, 2020).

Furthermore, the implementation of QRIS among MSMEs in the Bekasi Bamboo Forest can strengthen the local economy by increasing the income of business actors and creating new jobs. When MSMEs are able to operate more efficiently and reach more customers, the positive impact will be felt not only by the business actors themselves, but also by the surrounding community. Socialization and training on the use of QRIS is an important step to help MSME actors in the Bekasi Bamboo Forest in understanding and implementing this digital payment technology. Through socialization activities, participants will be given an explanation of QRIS, how to register, the transaction process, and the benefits that can be obtained. The practical training will allow participants to immediately try using QRIS in real-life situations, so that they can feel more confident and ready to adopt this payment system.

The implementation of QRIS among MSME actors not only provides benefits for individual business actors, but can also contribute to local economic growth. With the increasing number of MSME actors adopting QRIS, it is hoped that there will be an increase in transaction volume, which in turn can increase income and create new jobs.

Digital money users increased when Bank Indonesia started launching the Quick Response Code Indonesian Standard (QRIS), a payment system for all electronic money just by scanning a QR code. QRIS is only available at merchants who collaborate with non-cash payment system service providers. The implementation of the QRIS Payment System is guided by the Regulation of Members of the Board of Governors Number 21/18 / PADG / 2019 concerning the Implementation of National Quick Response Code Standards for Payments (Abidin, 2015; Arifin & Oktavilia, 2020). QRIS is almost the same as ATM Bersama, the potential benefits of electronic money are expected to be able to create a more effective and efficient payment system and achieve a cashless society scheme in Indonesian society (Abidin, 2015; Arifin & Oktavilia, 2020). To support the development of the quality of MSME businesses, new knowledge training needs to be carried out. As a solution to the problems described above, it is necessary to carry out training on the use of the Indonesian Standard Quick Response Code (QRIS).

Widiyanto and Mulyani (2020) revealed that MSME actors who implement digital payment systems have experienced an increase in transaction efficiency and customer satisfaction. In addition, research by Yulianto (2021) shows that the use of QRIS is able to increase accessibility and expand the market reach of MSME actors, thereby contributing to their revenue growth. Utami, et al (2023) added that the training and mentoring provided in this study shows that with the right understanding and skills, MSMEs can take advantage of digital promotional media and QRIS payment technology to increase their competitiveness and business success in the digital era.

Therefore, it is important to conduct socialization and training on the use of QRIS for MSME actors in the Bekasi Bamboo Forest. This activity is expected to increase the knowledge, skills, and confidence of MSME actors in using QRIS, so that they can compete more effectively in an increasingly digital market. Thus, the implementation of QRIS not only provides benefits for individual business actors, but also contributes to local economic growth and the development of the MSME ecosystem as a whole.

## **METHOD**

Community service activities were carried out for MSME actors in the Bekasi Bamboo Forest tourist attraction as a training activity for the use of QRIS. Socialization and training activities on the use of the Quick Response Code Indonesian Standard (QRIS) for digital payments for MSMEs in the Bekasi Bamboo Forest Tourism were carried out using the problem-based learning (PBL) method through socialization and training. The steps for delivering material via teleseminar refer to the stages of the problem-based learning (PBL) learning model, namely conveying basic

concepts, defining problems, independent learning, exchanging knowledge and assessing them (Fauziah, Abdullah, & Hakim, 2013). There are several stages carried out in this activity as follows:

1. Initial preparations, including: conducting surveys on both MSMEs, submitting business permit applications for MSME actors, preparing modules as training materials, preparing tools and materials in the form of smartphones.
  2. Implementation, at this stage the activities are divided into two stages, namely: First implementation, activities to socialize the use of QRIS, introduce QRIS, explain the purpose and benefits of QRIS, inform about the advantages of using QRIS, explain and practice making QRIS. The second implementation, assistance activities in the use of QRIS for MSMEs in the Bekasi Bamboo Forest.
  3. Evaluation, measuring how effectively QRIS is used on the two MSME objects and measuring the level of success of the implementation activities which is then submitted in the final activity report.
- The method used is expected to increase the understanding and skills of MSME actors in the Bekasi Bamboo Forest in using QRIS, as well as help them to adapt to existing technological changes. With a structured and participatory approach, it is hoped that the results of this socialization and training can have a positive impact on the development of MSMEs in the region.

## RESULT AND DISCUSSION

Introduction and training on the use of QRIS for MSMEs was held on December 7 2024 in the Bekasi Bamboo Forest. In finding the problems that exist in MSMEs, researchers conducted observations and interviews with MSME actors, with the aim of identifying what problems occurred in these shops. Based on field observations, these two MSMEs have something in common that their payment systems have not yet taken advantage of technological advances. On the other hand, these two MSMEs do not yet know the benefits of digital payments. So, researchers are interested in providing an introduction and training on the use of QRIS Barcodes as a digital payment tool as a competitive advantage in the era of digitalization to implement new innovations to create efficient payments and make it easier for sellers to no longer have to worry about changing money.



Figure 1. Socialization and Training of QRIS

This community service activity carried out evaluation activities for Bamboo Forest MSME actors to find out about QRIS and the utilization of QRIS (Figure 2). Apart from that, evaluation activities are carried out by distributing pre-test sheets before the activity begins and post-test sheets after the activity is completed. The distribution of evaluation

sheets aims to measure the level of understanding of Bekasi Bamboo Forest MSME actors before and after participating in socialization and training activities related to QRIS (Table 1). QRIS training helps in educating digital or online payment methods to MSMEs in the Bekasi Bamboo Forest. Apart from that, it also provides understanding regarding public concerns regarding the security of this digital payment method (Farhan & Shifa, 2023). The practical training on the use of QRIS allows participants to immediately experience making digital transactions. This not only improves their technical skills, but also gives them the confidence to adapt to modern payment technology.

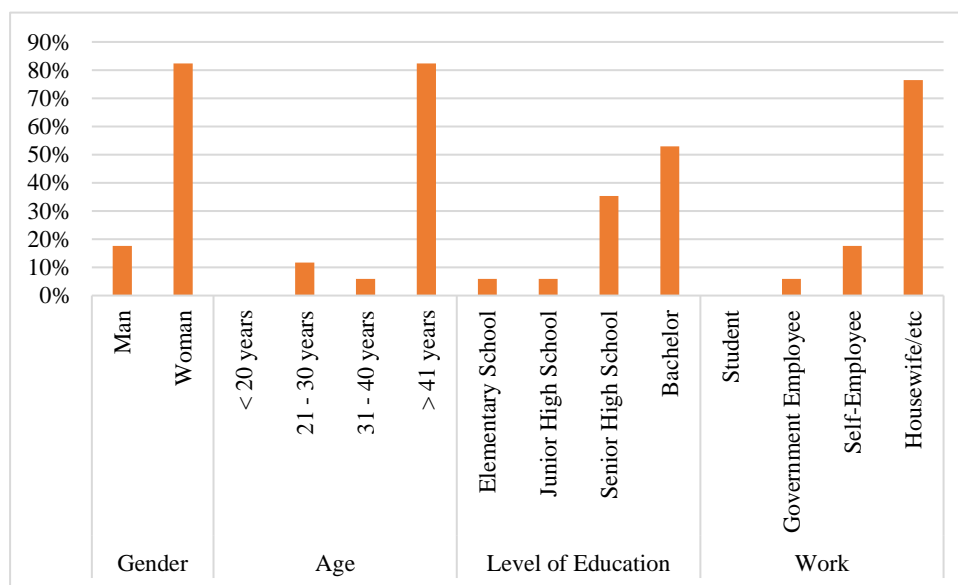


Figure 2. Demographics of participants in community service activities

Based on Figure 2, it can be seen that in general 82% of participants in QRIS socialization and training activities are women, with the age criteria being dominated by women. In the age category over 41 years and the rest are aged 21-40 years. Based on educational level, it was dominated by undergraduates at 53%, and the job criteria for participants was housewives at 76%.

Table 1. Results of Evaluation of Training Participants

Questions	Pre-Test Results		Post-Test Results	
	Yes (%)	No (%)	Yes (%)	No (%)
How you ever heard of term QRIS before?	82.35	17.65	100.00	0
Have you implemented QRIS at the place of business you currently run?	88.24	11.76	100.00	0
Do you know the benefits of implementing QRIS in digital payments?	41.18	58.82	94.12	5.88
Do you know the requirements for implementing QRIS in digital payments?	82.35	17.65	94.12	5.88
Do you know the steps to use QRIS in digital payments?	52.94	47.06	94.12	5.88

Based on Table 1 of the participant evaluation results, it can be seen that the pre-test results show that around 80% of participants do not know how to use QRIS for their MSME business. Table 1 also shows the results of the post test after the activity was carried out, namely that all MSME actors were successful in trying to use the payment system using QRIS. Previously, Bekasi Bamboo Forest MSMEs used a manual payment system which required a lot of time and effort to calculate, record payments and minimize risks calculation error. However, using QRIS makes a big difference in making payments easier to access fast and efficient. With the increasing use of QRIS, it is hoped that MSME actors can reach more consumers and increase their income. The use of digital payment systems will support local economic growth in the Bekasi Bamboo Forest. Through the socialization carried out, participants showed a significant increase in knowledge about QRIS. The material presented regarding the definition, benefits, and transaction process using QRIS succeeded in providing a better understanding to MSME actors

The results of the QRIS socialization and training show that MSME actors in the Bekasi Bamboo Forest show significant progress in their understanding and skills related to digital payment technology. This increase is one of the Digital Transformations in MSMEs which shows that the increase in knowledge and skills of MSME actors shows that they are increasingly aware of the importance of digitalization in their business operations. In this digital era, the adoption of payment technology such as QRIS is a must to compete in an increasingly competitive market.

There are technological advancements, but there are challenges such as limited internet access and concerns about transaction security are still obstacles that need to be overcome. This activity also identified that ongoing technical support is needed to ensure the successful use of QRIS among MSME actors. The implementation of QRIS is expected to increase the volume of transactions and income of MSME actors, contribute to local economic growth, and create new jobs. The use of digital payment systems provides opportunities for MSMEs to compete in an increasingly competitive market.

With the increasing use of QRIS, it is hoped that MSME actors can reach more consumers and increase their income. The use of digital payment systems will support local economic growth in the Bekasi Bamboo Forest. This training was successfully carried out and follow-up is needed in the form of additional consultation sessions and monitoring to ensure that participants can implement QRIS in a sustainable manner. This effort is important to ensure that MSME actors not only understand but are also able to use QRIS effectively in their daily operations.

The results of this activity show that QRIS socialization and training have a significant positive impact on MSME actors in the Bekasi Bamboo Forest. Although challenges remain, with the right education and support, MSME actors can adapt to changes and utilize digital technology to improve the sustainability and competitiveness of their businesses.

## **CONCLUSION**

Overall, this QRIS socialization and training activity not only provides direct benefits to MSME actors, but also contributes to the development of a stronger MSME ecosystem in the Bekasi Bamboo Forest. With the right support and understanding, MSME actors can take advantage of digital technology to achieve greater success in their businesses.

Community service training activities for MSME actors in the Bekasi Bamboo Forest can be seen to be able to provide community understanding which can be seen in the results of the Pre-Test and Post-Test. The majority of participants previously only knew that transactions could only be made in cash and did not understand QRIS. However, after the training was held, participants learned that there were other transaction methods besides cash that followed technological developments. By carrying out this activity, it is hoped that with QRIS training the community can implement it for transaction purposes and also knowledge about the importance of using QRIS as one of the a practical, efficient and safe payment tool.

Overall, this QRIS socialization and training activity contributes positively in facilitating the transition of MSME actors in the Bekasi Bamboo Forest to the digital payment era, as well as helping them in facing challenges in an increasingly competitive market. The implementation of QRIS is expected to be a strategic step in supporting the growth and sustainability of MSMEs in the region.

To ensure the sustainability of the use of QRIS, it is recommended that there be additional consultation sessions and post-training monitoring. Support from the government and related institutions is also needed to overcome the challenges faced by MSME actors and increase digital literacy in the region.

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