

Transformation of QRIS-Based Urban MSME Payment Methods

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ABSTRACT

Background. The rise of social media as a means of interaction with others and building networks is a characteristic of the era modern.

Purpose. To find out payments using the Qris

Method. Review literature. Sources for this research were obtained from journal articles, books, and other documentation that explained theory and knowledge.

Results. The contents of this activity try to explain as much as possible the guaranteed security of QRIS and the good way to use it so as not to get involved in cybercrime.

Conclusion. UMKM is becoming more aware of payments using A pinch

KEYWORDS

Qris, MSMEs, Social Media

INTRODUCTION

One of the characteristics of the contemporary era is the growth of social media as a tool for networking and social interaction. The benefits of community engagement on social media platforms are enormous for companies. Many companies can use social media to promote their products. In the rapidly growing era of social commerce as a way of communicating and networking with others, more and more people are utilizing social media to advertise their businesses. Social media platforms enable community engagement, which has several advantages for the business world (A. Rahayu & Baridwan, 2020).

The QRIS ecosystem is being developed, big data is being used, API applications are being deployed, and cyber security and digital payment fraud are being actively monitored. To encourage the growth of e-commerce and replace manual or traditional payment methods with internet-based ones, several trading platforms are starting to implement QR-code-based payment systems. With this method, people's payment preferences shift from cash to non-cash. However, not everyone is familiar with non-cash payment methods (Bank Indonesia, 2020).

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One must be familiar with technology to use electronic or cashless payments. QR-code-based payment systems are considered effective in several ways (Manurung & Lestari, 2020). Public transactions that involve the digital transfer of financial data rather than actual cash are referred to as cashless. People don't use cash for everyday transactions; instead, they use digital money digital (A. Rahayu & Baridwan, 2020). Utilizing QR code scanners is one of the services currently used for payment systems. QR Code is a series of codes that can be read by certain devices to carry out payment transactions. These codes may include information about the merchant or user, payment amount, and/or currency (Auliani dkk., 2023; Mustafiyanti dkk., 2023). The technology known as QR codes makes it possible to store information in the form of a code, such as a series of black dots.

Initially, a special app was required to read QR codes; However, as technology advances, we can now read QR codes directly with a cellphone camera. One of the many uses of QR codes is as an alternative payment method. The QR code-based payment framework created in Indonesia initially used various QR codes. Bank Indonesia presents a standard QR code-based payment system called QRIS (Quick Response Code Indonesian Standard) to overcome this problem. It makes QR codes that were only accessible to publishers now accessible to all publishers (Indonesia, 2021). The introduction of QRIS is one of the initiatives of the Indonesian Payment System Vision (SPI) 2025 which was inaugurated in May 2019. UGGUL (Universal, Easy, Profitable, and Direct)-based QRIS aims to increase transaction efficiency and accelerate financial inclusion (Mulyasari dkk., 2023; Wanti dkk., 2023). And supports micro, small, and medium enterprises, according to Perry Warjiyo, Governor of the Bank

Indonesia, which was announced on that occasion. Small and Medium Enterprises (MSMEs), to encourage Indonesia's economic development. This mindset is in line with the theme of the 74th anniversary of Indonesia's independence, Superior Human Resources for Advanced Indonesia. QRIS SUPERIOR has various significant connotations (Al Maarif dkk., 2023; Noer dkk., 2023; Utami dkk., 2023). First, "universal" because QRIS can be accessed by all levels of society and can be used for local and international financial transactions. Second, the word "Easy" shows that transactions via mobile phone are easy and safe. Third, "Fortunately", as exchanges become more adept at using a single QR code that can be used for all installment applications on mobile phones, the implementation of QRIS offers advantages for both buyers and dealers. Fourth, because "live" transactions are fast and immediate, it is easier for payment systems to function properly. Quick Response Code Indonesian Standard (QRIS) was created using international standards by EMV Co., Bank Indonesia, and the Indonesian Payment System Association (ASPI).

QRIS is the industry standard for QR codes used in server-based e-money systems, digital wallets, and mobile banking. Every PJSP that uses the QR system is required to implement QRIS by Bank Indonesia regulations (PADG No. 21/18/2019) which refers to the global QRIS standard for payments (Mulia, 2019). QRIS services are available for several well-known QR code-based payment system (PJSP) service providers, including OVO, GoPay, LinkAja, Dana, and others. There are many benefits of QRIS, including The first transaction procedure becomes simpler. Only one QR code is needed for QRIS to support various licensed digital payment applications in Indonesia. Only the QR code obtained from QRIS must be pasted by each seller. Second, QRIS stops the circulation of counterfeit money (Fadiyah dkk., 2023; Ranal dkk., 2023). There is no currency exchange as QRIS codes are used for digital payments. This reduces the possibility of obtaining counterfeit banknotes and helps stop the circulation of counterfeit currency. To inform the general public about QRIS and how to use it specifically, this activity is included in community service

RESEARCH METHODOLOGY

This research is a type of research literature study that looks for theoretical references related to the cases or problems found. According to states that a literature review is a written summary of journal articles, books, and other documentation that explains theory and knowledge, both past and present, and divides the literature into topics and documents as needed (Fiqih dkk., 2023; Pamuji & Limei, 2023). The type of data used by the author in this research is literature review data. One way to obtain data or sources that are relevant to research problems is through library research. The data obtained was then analyzed using descriptive analysis methods (Hermansyah dkk., 2023). The descriptive analysis method is carried out by explaining the facts, followed by an analysis that not only explains but also provides sufficient understanding and explanation.

RESULT AND DISCUSSION

Judging from (Farhan, 2023), which is the rule for this inspection in completing this activity, several results add to the MSME owners in Mattoanging City, especially the preparation members. Training on using the QRIS payment method provides broader insight, according to participant evaluations. Participants start by familiarizing themselves with the security of the online payment system. Many participants initially questioned the security of sending money online, but after this training, they felt safer and planned to use the online payment system as a payment method permanently. Second, MSME owners are encouraged to study technology in more depth through this training. Given the rapid pace of digital transformation and rapid technological change, this is very significant. This training helps MSME owners, especially in Mattoanging Village where this activity took place.

The impact of training aimed at helping people become better able to adapt to the use of technology is very significant. This is because technological advances have an impact on many human-related activities, making technology an inseparable part of everyday life. Technology has the potential to influence various fields and improve performance in those fields. In the health sector, for example, the availability of technology is a significant driver of innovation aimed at improving human health. Technology makes education more adaptable by allowing students to learn from various locations (Herdiana dkk., 2021). Apart from that, it is believed that the frequency of online shopping among people is increasing with the ease of internet access which is the background for carrying out training activities to help MSMEs in implementing the use of QRIS. Before carrying out this activity, observations carried out by researchers produced results that looked at people's habits in using online payment methods. An important part of the business is E-Commerce, an online platform for

sell products. It has been proven that e-commerce has a significant impact on business performance (Edwin Kiky Aprianto, 2021). E-Marketing, a technology-assisted online buying and selling method, also plays an important role (A. Rahayu & Baridwan, 2020). Enabling online trading is a common trait between the two. Apart from that, business owners can produce innovative concepts and utilize information technology by utilizing technology (Siregar & Nasution, 2020). Among them are the simplicity of input and output that can be coordinated, the potential to save companies from bankruptcy, the ability to track the rapid shift to the digital world, and reduced reliance on human bodily processes. advantages that have been mentioned in previous research. Nowadays it is difficult to ignore the importance of technology integration in helping company operations. In addition, the use of technology in the workplace helps organizations that are on the verge of bankruptcy to recover (Nabilah dkk., 2021).

The use of technology has the potential to encourage the digitalization of MSMEs and have a significant impact on MSME activities. E-Commerce (digital sales), E-Payment (digital payments), and E-Finance (digital finance) are three important components that can help this digitalization reach its full potential. However, apart from these components, organizational and environmental factors for MSMEs have a significant influence on their readiness to adopt technology (Cahyadi & Pradnyani, 2022). Digital payment systems offer significant advantages in facilitating economic activities, even in remote areas, according to previous research. To get maximum results from E-Payment, socialization is very important (I. Rahayu dkk., 2022). E-commerce and e-payment, on the other hand, have been proven to support MSME performance in the past. However, it is important to remember that the government, MSME owners, and other supporting institutions must also play a role in encouraging the digitalization of MSMEs (Kilay dkk., 2022).

As can be seen from this explanation, utilizing E-Payment as an alternative payment method brings several advantages. Food and other processed goods are the products most traded by MSME owners who take part in this training. Online media can help in product promotion in terms of marketing. However, many people today want to be able to move freely and feel safe. Online payment systems are one type of facility that meets these requirements. With digital money platforms, using payment methods other than cash is becoming increasingly common. However, the problem is that the majority of MSMEs, especially home and micro businesses, do not yet accept online payments. Because cash can be lost or damaged, and some MSMEs have difficulty giving change, this is often the reason for some people

Choose a business that accepts online payments. E-Payment has many practical benefits for businesses. According to previous research, e-payment reduces the dangers associated with using cash, such as robbery and theft, and offers a sense of convenience due to its flexibility (Nugrahini & Alfian, 2023). This versatility is also beneficial in allowing exchanges to occur anytime and anywhere, which is considered more time-efficient (Gultom, 2022). Additional studies show that Electronic Payments significantly increase customer happiness, but to do so, Electronic Payment platforms need to make the most of the resources they offer (Alzoubi dkk., 2022). An interesting description This payment system needs to be described as one of the preferred options for transactions to encourage MSMEs to use E-Payment. Security is an important factor in attracting users' interest in E-Payment because it is a system that uses money. This training focuses mainly on security because it aims to make MSME owners aware that the Financial Services Authority (OJK) guarantees E-Payment as a safe platform. Additionally, usability is an important aspect. Customers prefer things that are easy to use, and E-Payment is an easy-to-use platform. Barcode scanning systems are a time-saving and effective payment method (Firmansyah, 2020).

To make it easier for MSME owners to use the E-Payment platform, this training is focused on helping them understand it. Promotions are another feature of E-Payment that attracts customers. E-Payment is a platform that does not harm producers who use it by providing various promotions and benefits to users. Producers can even receive bonuses from the E-Payment platform if they meet certain goals (Paramitha & Kusumaningtyas, 2020). This is also the main focus of this training, which aims to help MSME owners understand the benefits of promotions and ePayment. Apart from that, E-Payment is a system that can be used by anyone. However, it is necessary to understand why there are still many MSMEs that have not implemented online payment methods. Based on previous research, several factors influence the implementation of e-payment by MSMEs, including potential profits, ease of use, and risks (Rahadi dkk., 2022).

E-Payment guarantees the security and confidentiality of user data and transactions while offering benefits, satisfaction, trust, and the ability to support company continuity. One of the

advantages that SMEs have is that they reduce the need for changes, which can take a long time if they have a large number of customers. Non-National Movement Cash (GNNT), which aims to reduce the use of cash in transactions, also includes the implementation of E-Payment. Similar training is also provided to MSME owners to improve their financial literacy. Understanding the impact caused by E-Payment is very important when designing this service activity because it is an important component. There are several strong reasons to implement E-Payment, apart from giving more power to MSMEs and boosting their performance. The Indonesian government is encouraging non-cash transaction models in response to rapid technological advances by paying attention to the security of online payment service platforms (Abrazhevich, 2020).

Since many users still have doubts about the security of the platform, governments and users alike are concerned about the security of the platform. E-payment as a whole must be implemented because people's lifestyles are changing and they are increasingly looking for convenience. As a result, it is urgent to enable MSMEs to provide E-Payment services. This is especially important for the younger generation who, apart from wanting the convenience provided, are also influenced by their social environment and various promotions that encourage them to quickly seek convenience. Media influences changes in people's lifestyles because it makes it easier to get information and knowledge, leading people to live more online (Pai H. Akhila, 2019).

In Mattoanging District, MSME owners are interested in adopting electronic payments, especially QRIS payments, according to an evaluation of this activity. They experimented with e-payment for personal use initially before thinking about integrating it as an alternative payment mechanism for their business. It is hoped that the information offered can help train participants in implementing E-Payment even though some of them are still doubtful about the security of the QRIS payment system. Previous studies show that the use of e-payment does not occur immediately; rather, it takes time to create public interest and build public confidence in its adoption. As a result, several parties, including suppliers of the QRIS Code EPayment system platform, must comply with this socialization.

First, based on the growing trend of using QRIS, develop community service initiatives to introduce and support MSME owners in adopting the use of QRIS. According to digital transaction data, 19.2 trillion transactions were carried out in 2021 using electronic money, while 2,547.5 trillion transactions were carried out using digital banking. This is the core finding of this study. Apart from that, transactions reached 7.08 trillion for using QRIS alone, and 29.7% of merchants have implemented the system. Other empirical evidence also shows that MSMEs are increasingly using QRIS. This is because the payment method is easier to use and relatively simple. Because digital transactions have now become part of people's lives, business people must be able to adapt. This shows how important and urgent it is to support the competitiveness of MSMEs in the modern era (Here & Kelen, 2022).

Various trainings with related objectives have also been held to introduce MSME owners to QRIS technology and installation as a payment option that can increase the competitiveness of their business. The second goal of this initiative is to inform people about online payment options. This activity is focused on disseminating knowledge that can eliminate concerns about the security of digital payment systems which are generally emerging issues (Yuliati & Handayani, 2021). In previous research, it was explained that user concerns will reduce interest in accepting a method or technology rather than the technical aspects of failure to accept the technology. Businesses are wary of using digital payment methods due to cybercrime cases. These two empirical findings, apart from being influenced by the technology acceptance model (TAM), the perceived level of security of QRIS also influences its use. Therefore, the content of this activity tries to explain as far as possible

the guaranteed security of QRIS and good ways to use it so as not to be involved in cybercrime (Maret, 2022).

CONCLUSION

The method of conveying information is considered very effective and optimal so that the implementation of activities runs smoothly. Participants' financial literacy increased as a result of this method, especially those who attended the training. This training motivates participants who previously took part in activities that promote digital literacy to immediately implement more flexible payment options, such as QRIS. Apart from that, the knowledge gained during this training can be applied to reach Mattoanging Village residents who are unable to attend. Based on the evaluation findings, similar activities should be held regularly as input for the implementation of this activity. This is important to ensure that all Mattoanging Village residents receive the same amount of information. In addition, activities like this should encourage the government to play a more active role in accelerating the National Cashless Movement (GNNT) and reducing cash waste.

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AUTHORS' CONTRIBUTION

Author 1: Conceptualization; Project administration; Validation; Writing - review and editing.

Author 2: Conceptualization; Data curation; In-vestigation.

Author 3: Data curation; Investigation.

Author 4: Formal analysis; Methodology; Writing - original draft.

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