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ASSISTANCE IN MAKING DIGITAL PAYMENT (QRIS) FOR MSME IN SUPPORTING TRANSACTIONS IN KAMPUNG MELAYU VILLAGE, TELUK NAGA DISTRICT, TANGERANG REGENCY

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Abstract

Community service activities are based on the limitations of the payment system for Mitra Karya Sejahtera MSMEs (Pak Yuli Lele Catering Service) which still rely on cash transactions and Bank Transfers. The system still requires manual verification steps and has not been integrated with automatic financial records, resulting in a lack of operational efficiency, and limitations in monitoring account mutations periodically and in real time. In addition, the limitation of payment methods also has the potential to reduce business income. This service program is intended to provide assistance as well as implement the QRIS system as an alternative solution with a more efficient payment method. The methods used through an intensive approach include interviews and observations to identify problems, as well as assistance in the progress of registration to the implementation of QRIS in operational activities. The suggested strategies include a comprehensive educational approach to mentoring. The results of this service activity show that the implementation of qris is able to increase the level of efficiency in the transaction process, and minimize recording errors systematically so as to support the development of businesses to become modern and competitive.

Keywords: *MSMEs, QRIS, Transaction Efficiency and Digital Transaction Systems*

BACKGROUND

Advances in digital technology in the era of the industrial revolution 4.0 have created significant changes in various aspects of people's lives, especially in the economic sector and financial transaction systems (Maulidah et al., 2019). This change is also felt by Micro, Small, and Medium Enterprises (MSMEs), payment digitalization plays an important role in increasing transaction effectiveness and supporting more organized and transparent business financial management. The implementation of payment digitalization in Indonesia can be seen, one of which can be seen through the implementation of the Quick Response Code Indonesian Standard (QRIS). However, field observations show that most Micro, Small, and Medium Enterprises (MSMEs) still do not adopt digital payment systems optimally.

Based on the results of initial observations on the owners of Mitra Karya Sejahtera MSMEs, the Pak Yuli Olah Catfish Catering Service which was carried out on April 24, 2025, it is known that the payment system used is still limited to cash transactions, and uses a transfer payment method through Bank BRI. However, the implementation of the transfer method is still less efficient because it requires a manual payment confirmation process, and periodic checking of account mutations (Fadhil., 2025). On the other hand, along with changing public preferences, the cash payment method is now starting to be abandoned.

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People tend to need faster, practical, and safer ways to transact. This condition causes some consumers to tend to choose other business places that provide digital payment methods such as QRIS. These payment methods have a direct impact on services and business income (Chyntia et al., 2025). Based on observations and interviews with several business actors, it was found that there is a lack of literacy and understanding of digital payment systems in MSMEs, especially in the use of QRIS. This has caused a number of consumers to cancel their transactions because existing payment methods do not support QRIS. Many consumers tend to move to other outlets that already provide QRIS payment methods, which are considered efficient and fast. This situation shows the risk of losing sales which has an impact on the decline in business revenue.

The service program that is carried out aims to provide assistance and implement the creation of QRIS as an alternative solution that offers a more efficient, fast, and integrated payment method for business actors. This approach is aimed at businesses that still rely on conventional payment systems but have great potential opportunities to improve business services, especially in terms of a fairly stable number of daily transactions. Therefore, a more modern payment system is needed to meet the preferences of consumers who switch to non-cash transactions, namely Qris. The implementation of QRIS provides an opportunity for Micro, Small, and Medium Enterprises (MSMEs) to compete with large-scale businesses. This condition is driven by the increasing consumer preference for non-cash transactions that offer convenience. and reduced reliance on cash, as well as time efficiency in the payment process without the need for manual confirmation such as in bank transfers (Maulidah et al., 2029).

Thus, this community service activity is expected to produce social changes in the form of increasing digital financial literacy, changing transaction behavior from cash and manual transfers to QRIS-based payment systems, as well as increasing efficiency and transparency in MSME financial management. The results of this study are expected to be a reference for the development of similar programs in supporting the digital transformation of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia.

METHODS

This community service activity was carried out at MSMEs Mitra Karya Sejahtera, Pak Yuli Olah Catfish Catering Service which was carried out in Kampung Melayu Village, which is one of the areas with MSME activities that are quite developed. This location was chosen because it has the potential for MSME development, however, the use of a digital payment system based on the Quick Response Code Indonesian Standard (QRIS) is still not optimal. The method used in this service activity is a participatory approach, by actively involving Micro, Small, and Medium Enterprises (MSMEs) in each stage of the activity. The goal is to increase the understanding and ability of business actors to utilize QRIS as a digital payment method in daily business activities.

1. First Stage

The initial stage of this activity is to conduct direct observation with the owners of Mitra Karya Sejahtera MSMEs, Pak Yuli Olah Catfish Catering Service which will be carried out on April 24-25, 2026 to identify the condition of the payment system and record transactions that are being implemented. Based on the results of observations, it is known that the payment system used is still limited to the cash and transfer methods of the Bank of the Republic of Indonesia

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(BRI). This mechanism is considered less efficient because consumers who want to make non-cash payments have to enter their account numbers manually. The process has the potential to cause input errors and require additional time for verification, thus slowing down transactions.

In addition, business actors need to check account mutations periodically to ensure that payments have been received, which further increases operational burdens. Business owners also said that there are some consumers who do not continue with purchase transactions due to limitations in payment methods, especially consumers who prefer digital payments such as QRIS.

In addition, recording transactions that still depend on checking account mutations causes cash flow monitoring to be unable to be done in real-time, making it difficult for business actors to evaluate and control finances thoroughly.

2. Second Stage

After the observation stage, the next activity is to provide Training and Assistance to Mitra Karya Sejahtera MSME owners, Pak Yuli Olah Catfish Catering Service in the process of creating and utilizing the Quick Response Code Indonesian Standard (QRIS) as a digital payment method. This program aims to assist business actors in adopting a more practical, fast, and efficient payment system.

The training includes an explanation of QRIS, the benefits of how it works, and its advantages in facilitating non-cash transactions. The team explained that Qris can make it easier for consumers to make non-cash payments by simply scanning the QR code using a mobile banking application or digital wallet, so that the transaction process becomes faster and more efficient.

Furthermore, the team carried out Assistance, namely in the stages of making Qris, including:

a. Prepare the requirements for personal data and business profiles that are needed.
b. Guiding the registration steps on the payment service provider's platform.
c. Ensure the smooth flow of the verification stage until QRIS is active.
d. Provide technical guidance on downloading and printing QRIS codes as a payment medium.

After the QRIS was successfully created, the team also provided training on how to use QRIS in business activities, such as accepting payments, checking transaction status and also monitoring incoming transaction history. Through training and mentoring activities, business actors can understand the process in using QRIS and be able to implement it as an additional payment method in business activities.

3. Third Stage

This stage of activity was carried out to evaluate the use of QRIS in MSMEs of Mitra Karya Sejahtera, (Pak Yuli Lele Catering Service) to find out the changes that occurred after the digital payment system was implemented in business activities. The evaluation was carried out after QRIS was used for some time in daily operational activities.

The results of observations show that the use of QRIS has a positive impact on businesses. The payment process has become easier because consumers can quickly make cashless transactions through QR code scanning. This makes the service more practical and efficient In addition to making it easier for customers, QRIS can also help business owners in monitoring incoming transactions automatically through available payment history. Income recording becomes more neat, structured, and easy to control. Overall, the implementation of QRIS is able

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to increase transaction convenience, speed up services, and support more effective business financial management.

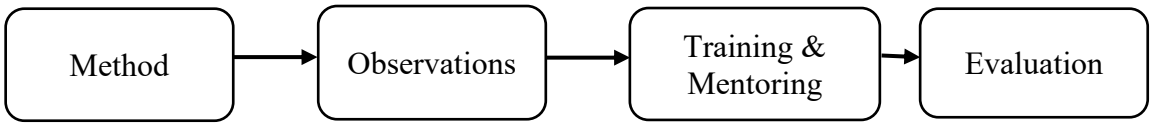


Figure 1. Execution Method Flow Diagram

RESULTS AND DISCUSSION

This community service activity focuses on assistance in the QRIS management process as a means to facilitate financial transactions for MSME actors "Lele Olah Pak Yuli" in Kampung Melayu Village, Teluk Naga District, Tangerang Regency. This activity was carried out for two days and included several stages, namely observation, implementation, and mentoring. The following are the details of the stages of assistance carried out to MSME actors:



Figure 2. Location and Condition of MSMEs

The initial stage of the activity is observation to MSME locations which is carried out for two days, on April 24-25, 2026. The results of observations show that MSMEs Mitra Karya Sejahtera (Lele Olah Pak Yuli) were selected as business partners in the field of trade. The main problem found is the limitation of payment systems that still use cash and bank transfer methods. In addition, there is the potential for consumer loss due to the unavailability of non-cash payment systems such as QRIS.

The use of bank transfers requires manual verification through proof of transfer and checking account mutations, making it less efficient and potentially causing delays in confirmation, especially when the number of customers increases. In addition, financial recording has not been carried out systematically because it still relies on proof of transfer and owner memory, which risks leading to recording errors and missed transactions. This makes it difficult to monitor cash flow and evaluate business financial performance.

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Figure 3. Socialization activities for MSME actors

After the problems with MSMEs, the service team carried out a material presentation activity with the theme "The Implementation of QRIS in MSMEs" which included the benefits of QRIS, the convenience of digital payment systems, transaction security, and applicable regulations. This stage is carried out as a first step to introduce the concept of digital payments as well as provide an understanding of the importance of implementing QRIS to MSME actors.



Figure 4. Documentation with socialization participants

Then after the presentation activity was completed, the service team offered to add payment methods through QRIS using the GoPay Merchant application. At this stage, the service provider provides an explanation of the meaning of GoPay Merchant, registration procedures, benefits of use, how to download QRIS Code, and the mechanism of disbursing funds through the application.

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Figure 5. QRIS payment experiment

In this stage, the service team directly assists the QRIS registration process, starting from downloading the application, completing personal and business data, until the QR code is successfully issued and ready to be used for transactions. Intensive assistance has proven to be able to overcome various administrative and technical obstacles that were previously obstacles. MSME actors also revealed that direct assistance is very helpful in understanding the registration stages and increasing confidence in utilizing the digital payment system. After QRIS is active, the implementation stage is carried out by implementing it directly at MSME locations. QRIS is placed in an area that is easily visible to consumers so that it can be used in daily transactions. MSME actors are also provided with assistance related to how to receive payments, check transactions, and record digital transaction results.



Figure 6. Documentation with MSME actors

The results of the implementation show that there has been a change in transaction patterns among MSME actors. They have now started accepting non-cash payments through the QRIS system. The use of QRIS is able to speed up the transaction process and reduce the need for change, thereby increasing efficiency. In addition, perpetrators feel safer because every transaction is recorded digitally, so the risk of losing cash can be minimized.

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The Technology Acceptance Model (TAM) theory is very suitable for use in this study because the study focuses on the adoption of QRIS as a digital payment method by MSMEs. The Technology Acceptance Model (TAM) is a theory that explains how users can receive, understand, and utilize information technology. In TAM, the two main factors that affect the acceptance of technology are perceived usefulness and perceived ease of use.

The results of the study show that QRIS is able to speed up the transaction process for MSMEs and consumers, improve operational efficiency, and expand access to financial services. These findings illustrate that the perception of benefits and ease of use of QRIS is an important factor that encourages the interest of MSMEs to adopt the technology.

CONCLUSION

Based on community service activities carried out in Kampung Melayu Village, Teluk Naga District, Tangerang Regency, related to the socialization and assistance program for the creation of QRIS for "MSMEs Mitra Karya Sejahtera (Lele Olah Pak Yuli)", it can be concluded that before the implementation of QRIS, the payment system used was still limited to cash and bank transfer methods. This method is considered less efficient because it requires manual confirmation and is not able to record transactions automatically.

This condition makes it difficult for MSME actors to accurately monitor revenue, and even has the potential to cause loss of sales opportunities due to limited payment options that make consumers cancel transactions. Through presentation and mentoring activities, MSME actors have succeeded in implementing QRIS as a digital payment method in business operations.

The results of this activity show that the implementation of QRIS is an important step in encouraging the adoption of technology among MSME actors As a practical, safe, and efficient digital payment system, QRIS not only simplifies the transaction process, but also improves the business image to be more modern and professional. Therefore, this service activity shows that the digitization of the payment system through QRIS is able to increase transaction efficiency, maintain customer loyalty, and support the sustainability and competitiveness of MSMEs in the digital economy era.

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