

Digitalization Of MSME Payments Through Qris Gopay Merchant To Support Economic Growth In Saitnihuta Village

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Abstract

Payment digitalization is one form of technological development that can support MSME activities. However, some MSME actors in Saitnihuta Village still rely on cash payments and have not yet optimally utilized digital payment systems. This KKN work program aimed to provide education and assistance on the use of the Quick Response Code Indonesian Standard (QRIS) through GoPay Merchant for MSME actors in Saitnihuta Village. The activity was carried out through several stages, including observation, education, socialization, assistance, and practical implementation of QRIS. The results showed an increase in MSME actors' understanding of digital payments, with eight stores willing to use QRIS, and some of them had begun implementing it in their daily transactions. This activity provided an alternative non-cash payment method for business owners and consumers and served as an initial step in supporting the digitalization of MSMEs and the development of economic activities in Saitnihuta Village.

Keywords: QRIS, GoPay Merchant, MSMEs, digitalization, village economy..

INTRODUCTION

The development of digital technology has brought transformations across various aspects of public life, including economic activities and payment systems (Gunawan et al., 2025). Economic digitalization is gradually expanding beyond urban centers into rural



areas. One major manifestation of this progress is the adoption of digital payment systems, which provide viable alternatives to conventional cash transactions.

According to data from the Ministry of MSMEs of the Republic of Indonesia cited by Bakrie et al. (2024), digital transformation represents a cornerstone of national economic growth. Micro, Small, and Medium Enterprises (MSMEs) contribute over 60.5% to the national Gross Domestic Product (GDP) and absorb approximately 96.9% of the national workforce. MSMEs also play a strategic role in enhancing public welfare, reducing unemployment rates, and reinforcing economic resilience amidst global and national macroeconomic volatility.

A key digital tool for MSMEs is the Quick Response Code Indonesian Standard (QRIS), established by Bank Indonesia. By early 2026, Bank Indonesia recorded rapid adoption of QRIS-based digital payments, targeting over 60 million active users and 44 million participating MSMEs (Ardianto, 2025). Digital payment infrastructure drives regional economic stability and consumer expenditure, underpinning sustainable development goals (Badrawani et al., 2025).

Digital payment adoption is increasingly relevant due to pervasive technology integration in daily routines. For MSMEs, digital channels diversify payment options, enhance operational efficiency, expand financial inclusion, and accelerate Indonesia's shift toward a cashless society (Atmaja & Paulus, 2022). GoPay Merchant is a popular digital platform supporting QRIS. Examining QRIS utilization via GoPay Merchant is vital given evolving consumer preferences toward cashless commerce, encompassing speed, low transaction fees, security, and user convenience.

During the Student Community Service (KKN) program in Saitnihuta Village, Pangururan District, Samosir Regency, field observations revealed that local MSME owners predominantly relied on cash transactions and lacked active QRIS integration. While cash remains deeply ingrained, non-cash options reduce cash dependency and simplify transactions (Kilay et al., 2022). The technological adoption gap stems from limited awareness rather than infrastructure availability alone. Therefore, structured educational outreach and step-by-step onboarding assistance are essential for local merchants to embrace QRIS GoPay Merchant effectively.

RESEARCH METHOD

Planning Phase

The project commenced with a baseline field survey in Saitnihuta Village to assess the operational conditions and digital payment readiness of local MSMEs. Findings confirmed heavy reliance on cash due to limited technical knowledge and unfamiliarity with QRIS registration procedures. In response, the KKN team developed a tailored educational and onboarding program focused on QRIS integration via GoPay Merchant.

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Implementation Phase

Field execution took place from July 30 to August 30, 2026. The team conducted door-to-door store visits across Saitnihuta Village, delivering comprehensive tutorials on QRIS fundamentals, non-cash payment benefits, security features, and GoPay Merchant navigation. Hands-on assistance was provided to interested merchants to complete account setups according to their readiness.

Observation Phase

Direct observations monitored merchant engagement and transaction adoption patterns. Out of the visited businesses, 8 MSME owners formally opted to adopt QRIS GoPay Merchant, with several actively initiating cashless transactions during the program period.

Evaluation Phase

Post-implementation evaluations measured literacy improvement and user feedback. Direct mentoring proved effective in demystifying digital payments. However, sustained guidance remains crucial due to varying technological literacy levels across village merchants. Long-term digital adaptation requires persuasive ongoing support and village government backing.

RESULTS AND DISCUSSION

QRIS Education to Enhance Digital Literacy Among MSME Actors

Direct field visits allowed the team to address merchant hesitations personally. Socialization sessions focused on operational ease, financial safety, and customer convenience, mirroring findings by Ekawanti et al. (2023) regarding QRIS outreach as a primary catalyst for digital financial literacy. Improved literacy directly correlates with higher QRIS adoption among small business owners (Rachmawati et al., 2023).

Increasing MSME Interest in Digital Payment Systems

Following interactive outreach, merchant receptivity increased markedly. Eight stores committed to adopting QRIS, recognizing its value for non-cash shoppers. This positive shift reflects technology acceptance models where perceived usefulness, ease of use, and social influence drive adoption behavior (Kresna & Maria, 2022; Pangestu & Pasaribu, 2022).

Implementing QRIS GoPay Merchant to Streamline Transactions

Integrating QRIS GoPay Merchant offers local merchants versatile payment reception capabilities, facilitating modern financial integration (Putri & Radiman, 2022).

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Customers benefit from seamless transactions without exact cash requirements, while business owners gain faster checkout times, reduced queues, and structured digital transaction records (Kamilah et al., 2024; Fitriana et al., 2024; Derika et al., 2025).

QRIS as the Foundation for Digitalization in Saitnihuta Village

Adopting QRIS represents an accessible entry point into broader MSME digitalization (Khassanah et al., 2024). Hands-on mentoring bridged technical knowledge gaps, establishing a foundation for merchants to explore digital marketing and bookkeeping in subsequent growth phases (Awaluddin et al., 2025).

Contribution of Payment Digitalization to Rural Economic Growth

Located in Samosir Regency, Saitnihuta Village frequently interacts with tourists and external visitors who prefer digital payment options. Offering QRIS expands market reach and improves customer service quality. Bank Indonesia highlights QRIS as an essential gateway for rural financial inclusion and digital ecosystem growth (Gunawan et al., 2025; Widyastuti et al., 2023).

CONCLUSION

The KKN initiative in Saitnihuta Village successfully enhanced local MSME digital literacy through hands-on education and QRIS onboarding. Eight local stores actively adopted QRIS GoPay Merchant, marking a pivotal step toward modernizing the village economy. Sustained collaboration among business owners, village authorities, and financial institutions is recommended to ensure long-term digital payment adoption and financial inclusion.

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