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QRIS Payment Innovation: Strategic Steps to Increase MSMEs in Rejosari Village

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Abstract. Bank Indonesia and the Indonesian Payment System Association (ASPI) launched QRIS on August 17, 2019, with its effective implementation starting on January 1, 2020. QRIS is a standard designed to facilitate payments through QR codes in Indonesia. This study examines the implementation of the QRIS (Quick Response Code Indonesian Standard) payment system as a strategic innovation to drive the growth of Micro, Small, and Medium Enterprises (MSMEs) in Rejosari Village. Using a descriptive qualitative research method, this study explores the impact of QRIS adoption on transaction efficiency, financial inclusion, and the competitiveness of local MSMEs. The research findings show that the implementation of QRIS significantly increased the volume of non-cash transactions, expanded access to digital financial services, and facilitated the integration of MSMEs into the digital economy ecosystem. Key challenges identified include the digital literacy gap among MSME players and the limitations of technological infrastructure in rural areas. This study concludes that QRIS payment innovation is a crucial catalyst in the digital transformation of MSMEs in Rejosari Village, with recommendations to enhance digital guidance programs and develop supporting infrastructure to optimize local economic growth potential.

Keywords: QRIS, UMKM, Payment Innovation, Digital Economy

Abstrak. Bank Indonesia dan Asosiasi Sistem Pembayaran Indonesia (ASPI) meluncurkan QRIS pada 17 Agustus 2019, dan berlaku efektif pada 1 Januari 2020. QRIS adalah standar yang di tunjukan untuk memfasilitasi pembayaran melalui kode QR di Indonesia. Penelitian ini mengkaji implementasi sistem pembayaran QRIS (Quick Response Code Indonesian Standard) selaku inovasi strategis buat mendesak perkembangan Usaha Mikro, Kecil, serta Menengah (UMKM) di Desa Rejosari. Dengan tata cara riset kualitatif deskriptif, riset ini menggali akibat adopsi QRIS terhadap efisiensi transaksi, inklusi keuangan, serta energi saing UMKM lokal. Hasil riset menampilkan kalau pelaksanaan QRIS secara signifikan tingkatkan volume transaksi non-tunai, memperluas akses layanan keuangan digital, serta memfasilitasi integrasi UMKM ke dalam ekosistem ekonomi digital. Tantangan utama yang diidentifikasi meliputi kesenjangan literasi digital di golongan pelakon UMKM serta keterbatasan infrastruktur teknologi di wilayah pedesaan. Riset ini merumuskan kalau inovasi pembayaran QRIS ialah katalis berarti dalam transformasi digital UMKM di Desa Rejosari, dengan saran buat tingkatkan program bimbingan digital serta pengembangan infrastruktur pendukung guna mengoptimalkan kemampuan perkembangan ekonomi lokal.

Kata kunci: QRIS, UMKM, Inovasi Pembayaran, Ekonomi Digital

1. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play an important role in the structure of Indonesia's economy, especially in rural areas. In Rejosari Village, Brangsong District, Kendal Regency, MSMEs are the backbone of the village economy because they are able to create jobs, improve community welfare, and drive the local economy. Rejosari

Village, which has various types of businesses such as trade, handicrafts, and agriculture, is highly dependent on the existence of MSMEs as the main pillar of the local community's economy.

However, despite having great potential, MSMEs in Rejosari Village still face various challenges, such as limited access to capital, lack of training, and limited access to a wider market. According to data from the Ministry of Cooperatives and SMEs, around 98.68% of the total business actors in Indonesia are MSMEs, but their contribution to Gross Domestic Product (GDP) and exports still needs to be increased. This is also true in Rejosari Village, where the majority of the population depends on small and medium enterprises as the main source of livelihood.

MSMEs not only contribute to the village economy, but also become one of the important factors in maintaining local social and cultural resilience. Small businesses such as handicrafts, culinary, and agriculture not only produce products that support daily life, but also preserve local cultural heritage and wisdom. Therefore, the existence of MSMEs is very important in maintaining social and economic stability in Rejosari Village.

The growth of data and communication technology (ICT) has become a major driver in global economic transformation, listed in the countryside. Villages that were previously isolated and dependent on traditional agriculture now have greater opportunities to grow through access to modern technology. Technology, such as the internet, *e-commerce platforms*, and mobile applications, has paved the way for increased access to markets, data energy sources, and financial services. This not only increases productivity, but also centralizes the development of the village economy by allowing diversification of sources of income.

In Indonesia, various initiatives have been tried to integrate technology into village economic development. One example is the Digital Village program which aims to empower villagers through ICT training and digital infrastructure development. This program is expected to reduce the digital divide and open up new opportunities for Rejosari villagers to participate in the digital economy, which in turn wants to urge the development of the local economy.

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2. RESEARCH METHODS

This type of research is a qualitative descriptive research that aims to deeply understand the development of MSMEs using QRIS digital transactions. This approach is used to understand the phenomenon that occurs from the perspective of MSME actors and the people

of Rejosari village. This research was conducted in Rejosari Village, Brangsong District, Kendal Regency. The subjects of the study include village heads, Bank Jateng employees, MSME actors in Rejosari Village, small entrepreneurs who have not used QRIS in their buying and selling transactions. This study uses in-depth interview data collection techniques conducted with Bank Jateng employees, MSME actors, and village communities to understand their views on the use of QRIS in daily transactions that can provide convenience, comfort, and practicality of this digital payment system. Benefits that can help MSMEs in increasing their competitiveness, especially in an increasingly growing digital economy environment. Challenges, such as a lack of understanding of digital technology among MSME actors in the more traditional rejosari village. As well as the impact on business development that is able to encourage increased income, expand the market, or even open up new opportunities for MSME actors.

3. RESULTS AND DISCUSSION

Definition and Function of QRIS

Entering the changing times and technological developments in the 4.0 era, digital payment instruments that were initially carried out directly using paper or log instruments (*cash* or cash) shifted to card-based to through *mobile banking* platforms (*cashless* or non-cash). *The Quick Response Code Indonesia Standard (QRIS)* is a sign that digital payment instruments in Indonesia have been inaugurated which are fully controlled and supervised by the authorities, in this case Bank Indonesia. QRIS itself is a digital payment instrument that unites various types of *QR Codes* from various types of Payment System Service Providers (PJSP). Simply put, one *QRIS QR Code* can be used for various cashless transactions on various digital transaction platforms such as Ovo, Dana, ShopeePAY, Gopay, or various existing *mobile banking*.

The use of QRIS is carried out by displaying a *QR Code* and then consumers can scan the *QR Code* using their mobile phones. The method of using QRIS is divided into types based on references from Bank Indonesia, including:

1. Static

This type of QRIS has the following characteristics:

- a. *QR Codes* displayed through stickers or other printouts.
- b. *The QR Code* used in each transaction is the same.

- c. ⁵ This type of QR Code does not contain the nominal payment that must be paid when making a transaction, so consumers need to input the nominal when making a payment.

2. Dynamic

This type of QRIS has the following characteristics:

- d. The QR Code that will be displayed for payment is printed through the EDC machine or displayed on the monitor layer when making a payment.
- e. The QR Code printed in different shapes for each payment transaction that will be made.
- f. If in static QRIS consumers need to make nominal input, in this type of dynamic QRIS consumers do not need to make nominal input so that consumers ⁵ only need to scan the existing QR Code and the nominal amount of automatic payment will appear.

Advantages of QRIS Compared to Other Payment Methods

When creating QRIS, Bank Indonesia carried the theme "UNGGUL", which stands for Universal, Easy, Profitable, and Direct, so that the existence of QRIS is expected to make payment transactions more practical and efficient and can encourage economic growth in Indonesia. According to Bank Indonesia, the meaning of QRIS is:

1. Universal, meaning inclusive, where all levels of society can use it both for payment transactions at home and abroad.
2. Easy, meaning that people can make transactions easily and safely through their mobile phones.
3. Fortunately, this means that QRIS transactions can benefit various parties, both ⁵ sellers and buyers because transactions can take place quickly and efficiently through just one QR code, and can be scanned through various existing payment applications.
4. Direct, meaning that transactions can occur directly at that time because the process is fast so that it can support the smooth running of the payment system.

The use of QR Codes with QRIS in payment transactions also has other benefits for various parties, including:

1. For payment application users, namely:
 - a. Faster and more contemporary, because it is widely used by young people.
 - b. No need to bother carrying money when you want to travel and make payment transactions.

- c. No need to think about whose QR is installed, because with just one *QR Code* integrated with Bank Indonesia, it can be done for all types of transactions at various payment *merchants*.
 - d. It is guaranteed and protected because all PJSPs that use QRIS definitely have a permit and are directly supervised by Bank Indonesia.
2. For *merchants*, namely:
- a. Sales have the potential to increase faster as payments can be accepted through any QR.
 - b. It can increase the *branding* of the merchant because of its frequent use.
 - c. Contemporary
 - d. It is considered more practical because it is enough to use only one QRIS.
 - e. Reduce cash management costs because through QRIS all income is immediately recorded online.
 - f. Avoid counterfeit money, with QRIS there is no need to use paper money or metal as its physical form.
 - g. No need to bother providing change.
 - h. Transactions can be recorded automatically and can be viewed at any time when needed or not.

The various advantages offered by QRIS are considered quite profitable for various parties. In addition, the presence of QRIS is expected to make digital payments much easier and more efficient for the public, as well as guaranteed security because it is directly supervised by regulators from one door, namely Bank Indonesia. Where this one QRIS system can be used for all *payment merchants* who have certainly collaborated with PJSP. Therefore, the payment method through QRIS is considered superior to using other methods, especially the cash method.

Benefits of QRIS for MSMEs in Rejosari Village

The use of QRIS in Rejosari Village provides a number of significant benefits for the economic development and welfare of the village community. The use and implementation of QRIS makes financial transactions in the village easier and faster. Residents and MSME actors in Rejosari can make transactions without having to rely on cash which is able to reduce the risk of losing or stealing money. In addition, the use of QRIS supports financial inclusion, helping residents who previously did not have access to banking services to start saving and transacting digitally. It also encourages small businesses in the village to adopt digital technology, expand their markets, and increase competitiveness. In the rapid development of technology, the adoption of QRIS also teaches village communities the importance of digital

literacy which is a valuable capital for future economic development.(Kementerian Komunikasi dan Informatika, 2022)

The effectiveness of the use of QRIS also contributes to economic development in the digital era. QRIS users continue to experience a significant increase over time, where the target exceeds the limit set by Bank Indonesia. According to Perry Warjiyo, Governor of Bank Indonesia (Haryono, 2021), said that digital payment transactions using QRIS have provided many benefits, namely, being able to streamline finances, the economy, MSMEs in Indonesia, and even during the Covid-19 pandemic in 2020, QRIS also helped reduce the risk of virus transmission. This can certainly encourage economic development in Indonesia because with QRIS, people can continue to make financial transactions to meet their living needs without direct contact with the parties concerned. In addition, the number of QRIS code users has increased significantly over time also contributed to the development of technology and economic digitalization.

From a social perspective, QRIS offers advantages in managing finances more broadly and equitably. The existence of QRIS has made people from various walks of life flock to learn how to access digital financial services without the need to have a traditional bank account. QRIS also encourages more transparent interactions and transactions and reduces reliance on cash, as well as minimizing potential conflicts related to change or transaction errors. With its widespread adoption, QRIS also strengthens social cohesion, as people come together to experience and learn about new technologies that improve their daily lives.

QRIS Implementation in Rejosari Village

The implementation of QRIS (*Quick Response Code Indonesian Standard*) in Rejosari Village for MSMEs can be very useful in increasing financial inclusion and facilitating transactions. The following is a discussion of the steps to implement QRIS, the challenges faced, and support from the government and financial institutions such as Bank Jateng. The implementation of QRIS (*Quick Response Code Indonesian Standard*) in Rejosari Village for MSMEs can be very useful in increasing financial inclusion and facilitating transactions. The following is a discussion of the steps to implement QRIS, the challenges faced, and support from the government and financial institutions such as Bank Jateng. The following are the steps to implement QRIS for MSMEs in Rejosari Village.

1. Distribution of invitation brochures

The MIT 89 KKN team from the public relations and MSME division distributed brochures in the form of invitations regarding socialization and education as well as training for

making and using payments with the QRIS payment method to MSMEs and traders in Rejosari village.

2. Socialization and education

The MIT 89 KKN team held socialization and education about QRIS making training in collaboration with bank partnerships and Bank Jateng service providers who then in the *workshop* provided material in the form of QRIS benefits, how it works, and the integration process. Procedures for creating QR Codes and using them for transactions. In the socialization, a question and answer session was also held from the presenter to local MSME entrepreneurs in Rejosari village.

3. Partnerships with Banks and Service Providers

Bank Jateng offers ease of registration and technical support for the creation of a payment system with QRIS using the Si Bima program where the program regulates digital payments, including QRIS.

4. QRIS registration for MSMEs in Rejosari village

KKN MIT 89 UIN Walisongo Semarang students help residents or MSME business actors in Rejosari village to register for QRIS which will then be processed to Bank Jateng so that the process of making QRIS can be carried out properly.

5. *Monitoring* and evaluation

After registering, the MIT 89 KKN team in collaboration with MSME institutions in Rejosari village conducted periodic *monitoring* to ensure that the use of QRIS went according to plan and was effective.

By following these steps, the implementation of QRIS in MSMEs in Rejosari village is expected to run smoothly and provide significant benefits to the local economy.

In Rejosari Village, Brangsong, Kendal, the implementation of QRIS is faced with a number of challenges. One of the main challenges is the low level of technological literacy among MSME owners and customers. Many of them are not familiar with the use of digital technology, which can hinder the adoption of QRIS. In addition, infrastructure limitations, such as unstable internet networks and inadequate devices, are also significant constraints.

The initial cost of setup and training is a barrier for small MSMEs that may have difficulty allocating a budget for these needs. Compliance and security aspects also require attention, because it is important for business actors to understand how to maintain transaction security and comply with QRIS regulations.

The lack of socialization and support regarding the benefits and how to use QRIS is also a challenge. Without sufficient understanding, both MSME owners and customers may be

reluctant to switch from the cash payment method that has become a habit. Addressing these challenges requires a holistic approach, including adequate training, infrastructure improvements, and ongoing support from various parties.

Support from the government and financial institutions such as Bank Jateng is crucial in the implementation of QRIS in Rejosari Village, Brangsong, Kendal. The government can play a role in socialization and education to MSME owners and the public about the benefits and use of QRIS through training and *workshops*. Bank Jateng, on the other hand, can help by providing the necessary infrastructure, such as better internet access and adequate devices for digital transactions.

In addition, subsidies or cost assistance for QRIS setup and training can reduce the financial burden for MSMEs. Bank Jateng can also assist in the integration of the QRIS system with the cashier system in MSMEs to ensure an efficient transaction process. Promotional campaigns carried out by the government and Bank Jateng will increase public awareness of QRIS, while ongoing technical support will help overcome problems that may arise during use. With this support, the implementation of QRIS in Rejosari Village is expected to run smoothly and bring significant benefits to MSMEs and the local community.

Strategy to Increase QRIS Adoption in Rejosari Village

1. Education and Training for MSME Actors

After providing the material, the KKN Posko 89 team together with a team from Bank Jateng registered for MSME actors who do not have a Bank Jateng account. Registration is carried out because if you want to have a payment through QRIS, you must first have a Bank Jateng account. Filling out the new Bank Jateng BIMA account opening form and continuing with the creation of QRIS. Filling out the form has parts that must be filled in starting from name, address, ID card/NIK number, to the name of the biological mother/daughter.

2. Collaboration with Related Parties

The UIN WALISONGO POSKO 89 KKN team collaborated with Bank Jateng and Business Actors (MSMEs) of Brangsong District, and Rejosari Village starting from iced tea traders, basic food traders, grilled sausage traders, and others.

3. Promotion and Counseling to the Community

The UIN Walisongo KKN team for promotion and counseling carried out the distribution of brochures aimed at business actors who have not yet made payments through QRIS or non-cash, the KKN team also provided briefings related to the use and advantages of non-cash payments using QRIS before the event was held.

4. CONCLUSIONS AND SUGGESTIONS

The implementation of QRIS in Rejosari Village aims to increase financial inclusion and facilitate transactions for MSME actors. Through socialization and training programs supported by Bank Jateng and the KKN Team, this village has succeeded in introducing digital payment technology to local business actors. Despite facing challenges such as low technological literacy and suboptimal infrastructure, QRIS offers various advantages, including ease of transactions, improved security, and market expansion. With continued support from the government and financial institutions, the adoption of QRIS is expected to improve the economy and competitiveness of MSMEs in Rejosari Village.

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