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Education on the Implementation of Transaction Payment Digitalization in an Effort to Increase the Productivity of MSMEs in the Kademangan Village Area, Cianjur, West Java

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ABSTRACT

This Community Service Program (PkM) aims to provide education and assistance for MSMEs in Kademangan Village, Cianjur, to understand and optimize QRIS as a means of transaction and digital marketing. A questionnaire distributed to 20 MSMEs revealed that 100% of respondents have used QRIS, yet most of them remain passive in offering it to customers. The main obstacles include non–real-time fund disbursement, transaction errors (15%), and resistance to transaction fees (MDR), with 25% of MSMEs even charging customers an additional Rp1,000 per QRIS transaction. Through socialization and practical training, MSMEs have begun to recognize the benefits of QRIS and digital marketing. Evaluation results indicate increased understanding and the application of e-commerce strategies such as Shopee, TikTok Shop, and Instagram Business, which have contributed to higher sales.

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INTRODUCTION

The development of digital technology today has had a great influence on various aspects of life, including in the field of marketing and payment systems. Micro, Small, and Medium Enterprises (MSMEs) in Indonesia have an important role as a driver of the national economy. MSMEs contribute to job creation, increasing community income, and supporting the distribution of local products. However, despite their very significant role, MSMEs still face various obstacles, especially in the use of digital technology to support marketing activities and non-cash payment systems.

The use of QRIS as a digital payment instrument has been designed to simplify financial transactions through a national one-code QR system. The advantages of QRIS lie in the efficiency, security, and speed of transactions that are able to reach small business segments that were previously untouched by the formal banking system (Amelia & Nugroho, 2022). The use of QRIS also encourages the creation of more transparent and digitally recorded transactions, which ultimately makes it easier for MSME actors to record and report financially (Anggraeni & Firmansyah, 2023). In addition, QRIS provides opportunities for business actors to reach a wider range of consumers, especially the younger generation who are more comfortable using digital transactions (Rahman et al., 2021). However, these benefits have not been fully realized in all MSME sectors because the adoption of QRIS still faces various obstacles, such as limited infrastructure and resistance to change. Therefore, this study aims to analyze the extent to which the use of QRIS can contribute significantly to the increase in MSME transaction income in Kademangan village, Cianjur Regency

Kademangan Village, which is located in Cianjur Regency, West Java, is one of the villages with a considerable potential for MSMEs. The majority of the local people are engaged in agriculture, small trade, culinary businesses, and local crafts. This economic potential should be developed more optimally. However, the reality is that most of the business actors in the village still depend on cash transactions. This dependence poses a number of obstacles, such as difficulty in giving change, untidy financial records, and the risk of losing money.

With this situation, a team of lecturers and students of the Indonesian Christian University (UKI) carried out the Community Service (PKM) program which focuses on education on payment digitization through the Quick Response Code Indonesian Standard (QRIS). This program is designed to provide MSME actors with an understanding of the benefits of using QRIS in business transactions, so that they can reduce dependence on cash, expand the market network, and ultimately increase business productivity. QRIS was chosen because of its simplicity, practicality, and ability to integrate various digital payment platforms into one code standard.

The implementation of QRIS in MSMEs in Kademangan Cianjur village can increase the efficiency of non-cash transactions which has an impact on increasing digital literacy and financial inclusion of MSME actors, making it easier for customers to make payments with practical and safe non-cash methods, increasing the competitiveness of MSMEs through transaction digitization, encouraging local economic growth through transaction acceleration and financial transparency.

In addition to education related to digital payment systems, PKM activities also include socialization and digital marketing assistance. This is motivated by the limited understanding of MSME actors in Kademangan Village in marketing their products through digital platforms. In fact, digital marketing can help MSMEs introduce products to a wider market at a relatively low cost, as well as open up opportunities for greater sales increases.

The results of the questionnaire distributed to 20 MSMEs in Kademangan Village strengthened the urgency of this activity. The findings show that although all respondents (100%) have used QRIS, most businesses do not actively offer QRIS to consumers, but only use it when requested. Other obstacles that arise include: disbursement of funds that are not real-time, cases of transaction errors (15%), and rejection of transaction fee deductions (MDR). In fact, 25% of respondents shifted the cost to consumers with a burden of Rp.1,000 per transaction. This fact indicates the need to increase digital financial literacy, improve the system, and have a more friendly cost policy for MSMEs so that the use of QRIS can be maximized.

Thus, this PKM program not only emphasizes the use of QRIS as a digital payment solution, but also on assisting digital marketing strategies. It is hoped that MSME actors in Kademangan Village will be able to integrate these two aspects, so that they can expand the market, increase consumer confidence, and foster business independence in the digital economy era.

IMPLEMENTATION AND METHODS

Financial digitalization has become a global phenomenon that affects various sectors, including micro, small, and medium enterprises (MSMEs). One of the important innovations in the payment system in Indonesia is the Quick Response Code Indonesian Standard (QRIS) developed by Bank Indonesia. QRIS is present as a national standard for QR code-based payments, making it easier for people and business actors to make non-cash transactions with just one code that can be used across applications and payment platforms.

According to technology application theory (TAM), the benefits and ease of use of QRIS are the main factors driving its use, which has a positive impact on the efficiency and effectiveness of digital payment transactions. The implementation of QRIS in MSMEs also contributes to transaction efficiency by speeding up the payment process without the need to provide change, reducing transaction time and the number of steps that must be taken in the payment process, increasing the accuracy of transaction recording so as to make it easier to bookbind and financial management, eliminating the risk of physical transactions such as loss or theft of money

According to Bank Indonesia data, more than 90% of QRIS users come from MSMEs. This shows that these digital-based payment systems have become an important instrument to support financial inclusion, especially since they can be easily accessed without the need for complicated infrastructure or large costs. For MSMEs, QRIS offers efficiency, transparency, and transaction security. However, the results of the questionnaire in Kademangan Village show that even though all respondents (100%) have used QRIS, the implementation is still passive. The majority of MSMEs do not actively offer QRIS, but only facilitate when requested by consumers. The main obstacles faced are the disbursement of funds that are not real-time, the existence of cases of transaction errors (15%), and the rejection of MDR fees which even make 25% of business actors charge additional fees to consumers. This fact shows that the use of QRIS still faces challenges in terms of trust and cost perception.

A number of previous studies have strengthened the importance of perception factors in the use of QRIS. Saputri (2020) emphasized that the perception of usefulness is the dominant factor in encouraging public interest and business actors to transact using QRIS. The same thing was expressed by Azzahroo & Estiningrum (2021), who found that digital literacy also affects the use of modern payment technology. If literacy is low, then MSME actors tend to be hesitant to take advantage of digital-based services, including QRIS.

Octavina & Rita (2021) added that the digitalization of MSMEs is not just an innovation, but a strategic need to improve business performance, especially after the Covid-19 pandemic. With digitalization, MSME actors can access a wider market, strengthen branding, this is in line with the findings of PKM's observation, that limited knowledge about digital technology, both in marketing and payments, is the main factor that hinders the development of MSMEs.

In addition to the financial aspect, digital marketing is also seen as an important strategy to increase the competitiveness of MSMEs. Digital marketing allows businesses to utilize various platforms such as social media, e-commerce, and marketplaces to expand market share, understand consumers, and build long-term relationships with customers. According to Purwana et al. (2017), digital marketing is able to increase the visibility of MSME products at a relatively low cost while providing opportunities for direct interaction with consumers.

The integration between QRIS as a digital payment system and digital marketing as a marketing strategy can be an effective combination to support the development of rural MSMEs. Through digital marketing, MSME products can reach a wider market, while QRIS provides a payment system that is more practical, secure, and in accordance with the trend of society towards a cashless society. Thus, these two aspects cannot be separated, because good marketing requires the support of an efficient payment system, and conversely, a digital payment system will be more optimal when balanced with the right marketing strategy.

Community Service Activities (PKM) in Kademangan Village are designed through several important stages which include initial observation, socialization, direct training/practice, mentoring, and evaluation. This stage is prepared to ensure that the program runs systematically and provides results that are in accordance with the needs of MSME partners.

Observation Stage

The observation was carried out on September 24, 2024 with the aim of mapping the condition of MSMEs in Kademangan Village, especially related to the use of digital marketing and the use of QRIS. From the mapping results, information was obtained that the majority of MSME actors do not understand digital marketing strategies and only a small number use online platforms as promotional media. In addition, even though QRIS has been introduced, its use is still very limited due to doubts related to costs and technical constraints.

Lecture and Socialization Stage

The socialization activity was held on October 22-24, 2024. At this stage, the resource persons provided material in the form of lectures that discussed the basic concept of digital marketing, its benefits for MSMEs, and explanations of the QRIS digital payment system. Through this method, participants gain theoretical knowledge about modern marketing strategies and the importance of adapting to technological developments.

Demonstration Method

After the presentation of the theory, the PkM team conducted a demonstration related to how to use the digital platform. In this session, the steps to create an account in e-commerce, the use of business social media such as Instagram and WhatsApp Business, and the installation of QRIS in stalls/stores were shown. The demonstration also includes a simulation of the use of QRIS in transactions so that participants can see firsthand the benefits and the process of using it.

Practice/Field Practice Methods

To make the material easier to understand, participants were given the opportunity to immediately practice what had been demonstrated. MSME participants try to create an e-commerce account, upload products, and simulate transactions with QRIS. In this stage, students who are part of the PkM team assist MSMEs intensively to ensure that every business actor can follow the stages properly.

Intensive Assistance

In addition to hands-on practice, the team also provides assistance. Students assist MSMEs in opening e-commerce and business social media accounts, uploading product content, and ensuring that the use of QRIS can be carried out correctly. This assistance is important because some MSME actors are still unfamiliar with the use of digital technology so they need further direction.

Evaluation (Pre-test and Post-test and Questionnaire)

Evaluation is carried out through pre-test and post-test, to measure the extent of participants' understanding before and after the activity. In addition, questionnaires were distributed that focused on experiences, constraints, and perceptions of the use of QRIS. Of the total 65 MSMEs in Kademangan Village, there were 20 respondents (30.8%) who filled out the questionnaire. The results show that 100% of respondents have used QRIS, but the implementation is still passive. The main obstacles encountered were non-real-time disbursement of funds, transaction errors experienced by 15% of respondents, and rejection of transaction fee deductions (MDR). In fact, 25% of respondents charge an additional fee of IDR 1,000 every time they make a transaction with QRIS.

RESULTS AND DISCUSSION

QRIS Implementation Results

Based on the results of the questionnaire, all respondents (100%) from 20 MSMEs in Kademangan Village have known and used QRIS in their business activities. However, the implementation of QRIS has not been carried out optimally because most MSME actors are still passive. They only provide QRIS payment options if consumers first ask or request it, not actively offered in every transaction.

The main obstacles faced by business actors related to the use of QRIS are:

1. The disbursement of funds does not take place in real-time, thus causing doubts for MSME actors to encourage consumers to transact through QRIS.
2. A case of transaction error experienced by 15% of respondents, where funds from consumers are not recorded even though the buyer has shown proof of transfer. This lowers confidence in the reliability of the QRIS system.
3. Rejection of MDR (merchant discount rate) fees. All respondents (100%) expressed objections to the transaction fee reduction. In fact, 25% of respondents chose to charge an additional fee of IDR 1,000 to consumers every time they used QRIS as a form of compensation for bank fees that they considered detrimental.

These findings indicate that the trust of MSME actors in QRIS is still low. In addition, the sensitivity to transaction costs is quite high, thus affecting the pattern of implementing QRIS more broadly in Kademangan Village.

Digital Marketing Socialization

The socialization and digital marketing assistance program carried out by the PkM team received a positive response. From the initial target of 20 MSMEs, this activity successfully involved 22 MSMEs with a total of 63 participants, thus exceeding the plan. Participants showed high enthusiasm in participating in practical sessions, such as creating an Instagram Business account, using WhatsApp Business, and testing e-commerce platforms such as Shopee and TikTok Shop.

Post-activity evaluation shows that most of the participants have started to implement digital marketing strategies independently. Some MSMEs even reported an increase in sales after utilizing digital platforms to expand market reach. The impact of this activity can also be seen from the change in the mindset of MSME actors, who have begun to shift from conventional methods to a more adaptive business approach to technology.

Figure 1. Documentation of the Digital Marketing Presentation

Analysis and Discussion

The results of this activity show that digital literacy and financial literacy play a key role in supporting technology adoption for MSMEs. Although all respondents have used QRIS, technical obstacles such as slow disbursement of funds and case of transaction errors have made MSME actors still hesitant to maximize their use. This is in line with Saputri's (2024) research which states that the perception of usefulness and safety has a direct effect on the interest in QRIS adoption.

On the other hand, digital marketing activities show more tangible results and are quickly accepted by participants. MSMEs are easier to accept digital marketing innovations than digital payment systems, because the benefits are immediately seen in the form of increased sales and market reach. In other words, the impact of digital marketing is immediate and concrete, while the benefits of QRIS are more long-term, such as transaction recording efficiency and financial security.

Figure 2. Documentation of Discussions with the Community

CONCLUSIONS AND RECOMMENDATIONS

PKM activities in Kademangan Village prove that payment digitization through QRIS and digital marketing assistance has a positive impact on MSMEs. All respondents have used QRIS, but the implementation is still passive due to technical constraints, delays in disbursing funds, transaction errors, and rejection of MDR fees. On the other hand, digital marketing socialization has proven to be effective in improving the understanding and skills of business actors, some even experiencing an increase in sales through social media and e-commerce. The main obstacles to QRIS adoption lie in low trust, high sensitivity to costs, and limited financial literacy. Therefore, the integration of digital literacy and finance is the key to the success of MSMEs in facing the modern economy.

Figure 3. Documentation of the Implementation of Community Service

Based on the results of the activity, some recommendations that can be given are:

1. Bank Indonesia and payment service providers need to improve the QRIS system so that the disbursement of funds takes place in real-time and minimizes the risk of transaction errors.
2. Local governments can consider providing MDR cost subsidies or special incentives so that MSMEs are more encouraged to use QRIS actively.
3. Continuous education programs regarding QRIS and digital marketing need to be carried out periodically, so that MSME actors are increasingly accustomed to the digital transaction ecosystem.
4. The integration of digital marketing strategies with digital payment systems must continue to be encouraged. Thus, MSMEs can maximize market potential while providing an efficient and modern transaction experience for consumers.

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