

## SOCIALIZATION OF QRIS USED TO ACCELERATE FINANCIAL TRANSACTIONS FOR SMALL MICRO ENTERPRISE

**Annisa Imami Siregar<sup>1</sup>, Annisa Oktavia Harahap<sup>2</sup>, Falira Alifia Zahra<sup>3</sup>, Mhd. Rezeki  
Ritonga<sup>4</sup>, Marlya Fatira AK<sup>5</sup>, Nuraini<sup>6</sup>, Titis Budi Prihatin<sup>7</sup>**

<sup>1,2,3,4,5,6</sup>Jurusan Akuntansi, Politeknik Negeri Medan;

<sup>7</sup> Universitas Muhammadiyah Sumatera Utara, CV. Mandiri Kopi

Email : [annisaimamisiregar@students.polmed.ac.id](mailto:annisaimamisiregar@students.polmed.ac.id)

### ABSTRACT

These Community Services do socialize for small micro-enterprises to use QRIS to Facilitate Financial Transactions" with a case study in small micro-enterprises or mention as UMKM in the Medan Selayang Region aims to provide socialization and assistance regarding the cashless payment system through the use of QRIS barcodes. This training aims to increase MSMEs' knowledge of the cashless payment system and UMKM's understanding of using QRIS to develop business targets. This activity involves students of the Politeknik Negeri Medan who provide an understanding of the cashless payment system, the benefits of the cashless payment system, the payment system, and the ease of transacting through the DANA E-Wallet application. Through this program, UMKM partners are assisted starting from the DANA personal application registration stage, upgrading DANA premium and the feature of withdrawing funds via the application, the DANA Business registration stage, and the QRIS barcode issuance stage. It is hoped that this activity can increase the use of the cashless payment system to facilitate financial transactions between partners and consumers in the long term. This activity involves supervising lecturers and students from the Medan State Polytechnic, with the final target being scientific publications and community service videos. The results of the community service show that the low understanding of UMKM partners regarding the development of cashless payment systems and the use of QRIS barcodes has been overcome through socialization by the Implementation Team, which has succeeded in achieving 38% success of UMKM having QRIS for cashless payment facilities in their businesses and the absence of an Assistance Team for UMKM in mentoring related to the use of QRIS has been overcome by the existence of a community service program (PKM) carried out by students of the Islamic Finance & Banking Study Program, Accounting Department, Medan State Polytechnic on Jl. Dr. Mansyur and Jl. Abdul Hakim, Medan City, North Sumatra, increased the interest of business owners in the cashless payment system and its convenience.

**Keywords:** Community Service, UMKM, QRIS, Financial Transactions Technology

### INTRODUCTION

#### 1. Situation Analysis

Digital technology has experienced rapid development, especially since COVID-19 hit Indonesia. This trend is caused by people spending more time at home and then making online transactions, including in marketplaces, social media platforms, and electronic money transactions. Based on Bank Indonesia data, there has been a significant increase in the volume of electronic money transactions every month from July to December 2022. In December 2022 alone, there were 1.39 billion electronic money transactions with a total transaction value of around IDR 142 trillion (Ompusunggu & Poniman, 2024). The availability of various electronic money products, both chip-based and server-based, has played a major role in encouraging the use of electronic money. Moreover, electronic money payments are now

widely accepted in almost all types of transactions, including ticket purchases, toll payments, and even in shopping centers. In fact, currently, many food stalls and shops offer payment options using electronic money (Alifia, Permana, & Harnovinsah, 2024).

To support electronic money payment options, an internet-based payment system is needed that changes the traditional or manual payment system into an online payment system. Seeing the current trend, several UMKMs have started using the QR code system as their payment method. This system has changed the habits of many people, from making cash payments to cashless payments. The implementation of an electronic payment system based on QR codes is considered efficient in various aspects. Cashless transactions are community transactions that no longer use physical money but rather through digital fund transfers (Wulandari, 2021).

The cashless payment system is developing in Indonesia using QR codes from different sources. Then, Bank Indonesia created a standardization of the QR code-based payment system so that the QR code, which was previously exclusive or could only be read by the issuer, is now more efficient. Namely, it can be read by other issuers and is called QRIS (Quick et al.). QRIS (Quick et al.) is a QR code issued by Bank Indonesia and has been standardized so that it can be used for all QR code-based payment applications, such as OVO, GoPay, LinkAja, Dana, and so on (Wulandari, 2021). QRIS is provided by sellers, wherein, in the current era, many MSMEs are trying to be literate in digital transactions. At the same time, consumers use digital wallets, mobile banking, or server-based electronic money. QRIS can be used by all groups, from small traders to merchants in malls, because the QRIS code can be printed on plain paper without having to use an EDC machine (Azhari, 2021).

UMKM uses QRIS in various cities, including Medan. In Medan, there are various types of UMKM spread throughout the region, including in the campus area, in this case, the Medan Selayang area. The UMKM area around the Medan State Polytechnic, especially on Jl. Mansyur, based on a survey on September 17, 2024, has 20 UMKM in the form of culinary businesses, such as Es jagung, tahu walik, ayam penyet, potato fries, and so on. Based on observations of several MSMEs, very few are still using QRIS; it was recorded that initially, only 7 UMKM used QRIS. This condition hampers consumers' choice to make non-cash payments, and some consumers choose not to buy. This situation reduces the opportunity for UMKM to make profits.

Based on information provided by Mr. Habib, an interview that took place on September 17, 2024, the same condition occurred in the Kalimantan Corn Ice Business. Kalimantan Corn Ice located on Jl. Dr. Mansyur, in front of door 4 USU, is owned by Mr. Habib. This Kalimantan Corn Ice business was established in 2015 and does not have any branches anywhere, and only Mr. Habib sells. The payment method at Kalimantan Corn Ice is only done in cash without cash. Based on information provided by Mr. Habib, many consumers asked about payment via QRIS, but because QRIS was not available at the Kalimantan Corn Ice business, they chose to cancel their purchase. Through the evaluation carried out by Mr. Habib and hearing the explanation from the community service implementation team, Mr. Habib, who has a high school education, wants to have QRIS on his corn ice but does not know how to register for QRIS.





**Picture 1 Interview of the Implementation Team with Mr. Habib  
Owner of Kalimantan Corn Ice Business**

The next business that has the desire to use QRIS but is constrained by how to use it and the lack of technological knowledge about QRIS is the Es Buah Barokah UMKM. Based on an interview on September 19, 2024, Es Buah Barokah, which is located in Jl. Abdul Hakim, Pasar 1, precisely in front of Muhammadiyah School 3, was established in 2018 and started during the Covid period. Mrs. Nuni's husband, as the business owner, was laid off (Termination of Employment Rights) and demanded that Mrs. Nuni find business ideas to help the family's economy. At the beginning of the business, there were four flavors sold, namely Orange, Avocado, Mango, and Corn. Then Mrs. Nuni made new flavor variants, namely Chocolate, Cappuccino, and Soursop, and now there are a total of 7 flavor variants. The flavors sold are flavors that are very popular with buyers. Based on the information provided by Mrs. Nuni, the reason for not using QRIS is that there was no interest in using QRIS before. After the socialization by the implementation team, Mrs. Nuni was interested in being assisted in making QRIS.



**Picture 2 Interview of the Implementation Team with Mrs. Nuni  
Owner of Barokah Fruit Ice Business**

The next business interested in using QRIS, yet constrained by a lack of knowledge and understanding of QRIS usage and technology, is the UMKM "Roti Bakar Kinoky." Based on an interview conducted on September 20, 2024, Roti Bakar Kinoky, located directly in front of Muhammadiyah 3 School, is strategically positioned to attract school children who typically



do not carry cash. According to the business owner, this is precisely why Mr. Pujianto is interested in implementing QRIS—to alleviate the challenge of finding change for cash transactions. This business, established nine years ago when Mr. Pujianto resigned from his previous job, was initiated as a means to support his family’s financial stability. Initially, the business offered six varieties of toasted bread, including Roti Bakar Rogout, Roti Bakar Sostel, Roti Bakar Coklat, Roti Bakar Coklat Keju, Roti Bakar Keju Susu, and Roti Bakar Pisang Coklat Kacang.



**Picture 3 Interview of the Implementation Team with Mr. Pujianto  
Owner of Roti Bakar Kinoky**

Out of the eight UMKM businesses surveyed by the implementation team, two UMKM declined QRIS assistance: Tahu Walik and Sop Buah Cirasa, both located on Jl. Dr. Mansyur, directly across from Gate 4 of USU. According to the initial survey conducted on September 17, 2024, the owners expressed reluctance to adopt QRIS. The owner of Sop Buah Cirasa, having previously used QRIS, found the payment system overly complex to operate. Similarly, the neighboring Tahu Walik business also showed no interest in adopting the QRIS payment system, citing difficulties in transferring funds to their bank account.



**Picture 4 Documentation of Cirasa Fruit Soup Business and Documentation of  
Walik Hasan & Husein Tofu Business, which rejected QRIS assistance from the  
Implementation Team**

Considering the need for non-cash payment solutions among UMKM and the enthusiasm of business owners to accommodate consumer demands for such payments, the community service team aims to assist in facilitating QRIS registration and provide guidance

in QRIS implementation. This support is intended to enhance the non-cash payment infrastructure required by consumers.

## **2. Partner Issues**

Based on interview results and situational analysis conducted with partners, the main issues identified are as follows:

1. Limited knowledge regarding QRIS usage among UMKMs in Medan has resulted in some businesses not yet adopting the QRIS payment system.
2. The absence of outreach and guidance on QRIS usage for UMKMs leads to a lack of interest among business owners in adopting cashless payment systems, with a preference for cash transactions.

## **LITERATURE REVIEW**

### **Community Service (PKM)**

Community service (PKM) is a concept that involves the application of knowledge, skills and resources from educational or academic institutions to solve problems faced by society directly. As time goes by, the role of PKM is increasingly recognized as an integral part of the mission of higher education institutions in advancing the welfare of society. According to Bringle and Hatcher, community service is defined as "collaborative, solution-oriented efforts to solve problems in society by utilizing the knowledge and resources of higher education institutions." This approach emphasizes the importance of collaboration between educational institutions, communities, and government in identifying, planning, and implementing programs that benefit society (Zunaidi, 2024).

### **Quick Response Code Indonesian Standard (QRIS)**

It is a national standard for digital payments based on QR Code developed by Bank Indonesia and the Indonesian Payment System Association (ASPI). QRIS can be used in all levels of society as determined by Bank Indonesia. It was first launched on August 17, 2019. The aim is to make the domestic payment transaction process using the QR Code faster, easier, and more secure, encourage economic efficiency, accelerate digital financial inclusion, and advance UMKM (Afriyanti, 2022).

With the increasing technology today, Micro, Small, and Medium Enterprises UMKM must innovate and adapt quickly, including using a digital business model. UMKM is one of the business sectors that help the economy in several countries. The reason why UMKM is given more attention than large businesses at the international level is that UMKM themselves have contributed to the country's economy, including UMKM contributing to employment in various countries (Putri, 2023).

UMKM owners who implement digital payments are usually initiated by consumer demand, so the increase in QRIS is increasing. The large number of people using non-cash payments has made business actors start implementing QRIS. UMKM actors who do not follow technological developments are feared to be left behind in business competition. The use of QRIS is believed to have a positive impact on business actors and consumers because the transaction process becomes more efficient. Besides that, QRIS can also help UMKM improve its business performance (Rahmawati & Arfiansyah, 2023).

In addition, one of the benefits felt by users of QRIS electronic money as a means of payment is the fast payment process. Besides that, users can also minimize the occurrence of

change errors. Another advantage obtained when someone uses the QRIS electronic money payment information system is that users get discounts and other promotions. This is in line with the idea of TAM (Technology Acceptance Model), which states that the benefits received are proportional to the extent to which individuals feel that the system can support their performance. Users can use the QRIS electronic money payment system if they believe that the system will benefit them (Afani & Ariani, 2023).

The community's relatively low level of financial literacy is a problem where the community's understanding of digital finance is still uneven. This affects the community's or UMKM's decision to use payment transactions via QRIS. Therefore, increasing financial literacy and socializing the use of QRIS among UMKM is a solution to increase digital transactions in the community. To increase understanding (literacy) regarding the QRIS work system it can be done by educating UMKM customers about how the QRIS system works. Increasing understanding of QRIS can make it easier for UMKM to develop effective digital marketing strategies by utilizing QRIS (Pratiwi, Ningsih, Amaliah, & Intan, 2024).

### **Micro, Small, And Mediums Enterprises (MSMEs)**

Micro, Small, and Medium Enterprises (MSMEs) are productive businesses owned by individuals or entities with income provisions following the law (Law No. 20 of 2008, 2008). As a business providing goods and services, MSMEs are generally spread across several urban and rural areas. MSMEs represent Micro, Small, and Medium Enterprises, but the definition is broader than that. From the perspective of business actors, MSMEs can be described as organizations run by individuals, families, or private company elements. However, some financial experts use various terms to describe it (Hutagalung, Nainggolan, & Panjaitan, 2021).

QRIS is a QR Code standard created by Bank Indonesia to facilitate digital payments through server-based electronic money applications, electronic wallets, and mobile banking. Standardization is carried out so that transactions with QR Codes are more accessible, faster, and safer because regulators can supervise digital transactions through one door. The target of this QRIS application is economic actors, especially those dominated by the millennial generation (students) who demand all aspects of their lives. So that the literacy and education program for young people or millennials, especially students, about the QRIS payment system and also for several merchants in the academic community so that the desired output is the expansion of the use of the QRIS application by merchants in the Faculty of Economics and Business environment (Kurniawati, Zuhroh, & Malik, 2021).

The use of QRIS emphasizes its role as a cashless payment method. Simply by using a smartphone, payment transactions can be made more practical and faster. The use of QRIS itself also makes it easier for UMKM to accept the types of payment methods used because, with 1 QRIS code at the DANA merchant, it can be used to scan using any application such as Link Aja, Gopay, OVO, DANA, and ShopeePay. Users simply view the transaction history, then successful transactions appear and they can withdraw their balances. The underlying reasons for millennials to transact with a cashless system are convenience and efficiency, helping with fund allocation, and many promotions are offered so that the principle of saving, safety, and convenience for international payment coverage emerges (Kurniawati, Zuhroh, & Malik, 2021).

The devices that must be prepared when making transactions using QRIS are a smartphone that can scan the QR Code obtained from a DANA account, an internet data

package, a payment application (Link Aja, Gopay, OVO, DANA, ShopeePay), and a balance on the payment application. After preparing everything, the first thing to do after mentoring is the socialization of knowledge about the importance of QRIS. UMKM actors are guided to install the application and register for a DANA business account (Yuliati & Handayani, 2021).

One of the keys to the success of UMKM is inseparable from how they make digital payment transactions. Users and merchants feel several benefits from making digital payment transactions using the Quick Response Code Indonesian Standard (QRIS), including the benefits of QRIS for Payment Application Users: 1). The payment process becomes easy and fast. 2). Better transaction security because it uses strong encryption. 3). Can make transactions without carrying cash. 4). Facilitates access to financial services. 5). Can monitor transaction history easily. 6). No need to worry about whose QR is installed. 7). Protected because all PJSPs implementing QRIS have strict authority and supervision from Bank Indonesia (Aisyah, Hsb, Nurmitha, Veronika, & Putra, 2023).

Information about the introduction flow, downloading, and how to use it is also provided, in addition to information on the many small business owners, even vegetable traders and parking attendants, who use QRIS to facilitate transactions. Given the large number of buyers who sometimes do not carry cash or do not carry small change, traders must provide change that makes them want to adopt it. Furthermore, due to miscalculations when giving a change, traders are now willing to adopt cashless methods. Through the efforts of UKM to get to know cashless and want to adopt it, it will be able to provide many conveniences and benefits. Through cashless, it will be easy for UKM to control income and expenses when running a business. Cashless certainly has advantages and disadvantages; however, knowing and adopting cashless as part of increasing turnover will impact consumer satisfaction. Given that consumers currently tend to choose transactions using cashless compared to cash (Sunarjo, Nurhayati, & Karimah, 2023).

### **Technological Development**

Technological developments have changed people's need for payment instruments to meet every transaction's speed, accuracy, and security requirements. Indonesian people used to shop a lot with cash, namely digital payments. digital payment system, which can be called electronic money (e-money). Technological advances in payment systems are shifting the role of cash (currency) to a more efficient and economical form of non-cash payment. Non-cash payments are generally made not by using money but by inter-bank transfers or intra-bank transfers via the bank's internal network (Handayani & Soeparan, 2022).

The importance of socializing digital financial literacy through non-cash transaction programs is supported by several reasons, such as non-cash transactions can provide convenience and efficiency in the payment process and financial management, socializing digital financial literacy can increase security in transactions, and socializing digital financial literacy can increase financial inclusion in society. UMKM has an essential role in the village economy, and with the adoption of non-cash transactions, they can optimize opportunities and increase efficiency in business. Non-cash transactions allow UMKM to receive payments electronically via debit cards, credit cards, or digital payment applications (Suarantalla, Aliyah, & Tryana, 2023).

The benefits of digital payments, as stated by (Malau & Silaban, 2023), for UMKM include:

1. Speed up the payment system to make it practical, effective, and efficient.
2. Prevent counterfeit money fraud.
3. Sales have the potential to increase because it can accept any QR-based payment.
4. Practically monitored and analyzed, transaction history is easily read in real-time, and financial management becomes more accessible.
5. Improve Branding.
6. No need to provide change.
7. Facilitates reconciliation and has the potential to prevent acts of fraud from bookkeeping cash transactions.

Barriers to Digital Payments as stated (Malau & Silaban, 2023), namely:

1. Due to a lack of e-literacy, people do not know and understand digital payments, especially when implementing the benefits of a non-cash payment system. This can also be caused by low education and transaction experience with relevant human resources and a lack of socialization regarding transactions. A lack of literacy causes fear of using and lack of technology.
2. Technology stuttering.
3. A habit of using cash in transactions.
4. Do not have a bank account.
5. Non-cash payment channels are not available at merchants.
6. Level of trust.

## **IMPLEMENTATION METHODS**

This PKM program is carried out by collecting descriptive and qualitative data, which is then analyzed and processed to solve the problems faced by partners. In implementing this PKM, the following method is used:

### **a. Data collection technique**

Data collection was carried out through interviews with UKM in the Medan Selayang area, so that information was obtained regarding:

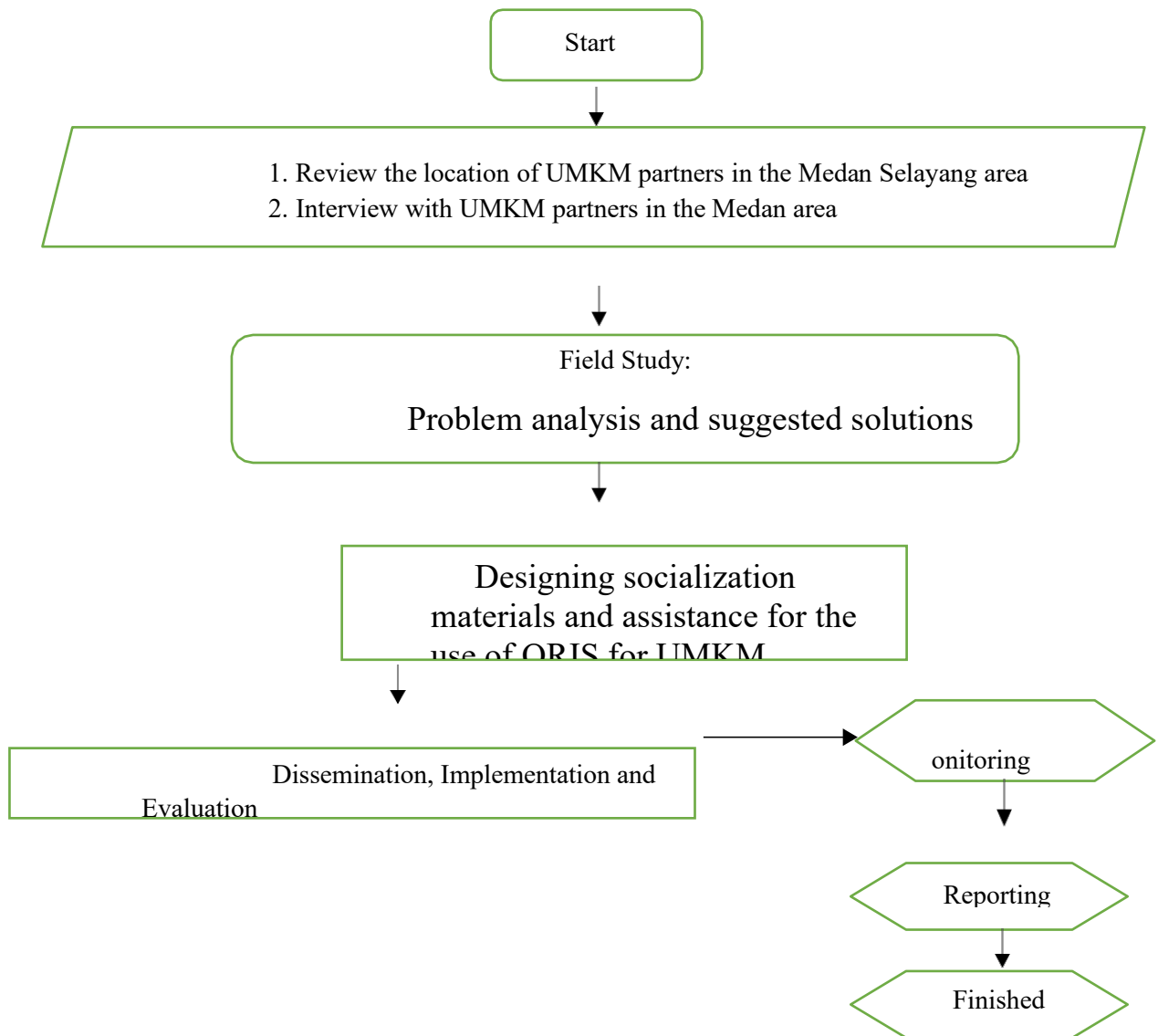
- The state of knowledge/understanding of UKM actors who have never received socialization and assistance regarding using QRIS.

### **b. Data Analysis Techniques**

- Descriptive Analysis
- Providing outreach and assistance regarding easy transactions via QRIS.

**Below shows a flow diagram of work procedures to support the realization of the methods offered in PKM activities, namely:**





**Picture 5 Flowchart of PKM Activity Implementation**

This PKM activity begins with a visit to the partner's location. There, interviews were conducted at 3 UMKM objects in the Medan Selayang area. After all information about the partners was obtained, the Team discussed the planning of solutions to the problems faced by the partners, followed by socialization and assistance and validation of the solutions offered by the Community Service Team.

1. Initial/preparation stage

- a. Identifying the conditions of 3 UMKM objects in the Medan Selayang area  
Collecting data and solutions to partner problems The team met with partners and recorded the main problems and needs of the partners. Partners and the team discussed getting the best solution to meet the needs of 3 UMKM. The paramount need is assistance in creating a QRIS financial service system through the DANA application.
- b. Determining the form of activities to be carried out  
After the community service team and the 3 UMKM partner objects coordinated by gathering to be given socialization and assistance regarding the procedures

for registering personal accounts, premium accounts, and business accounts and also providing guidance on how to use the DANA e-wallet application, which is carried out face-to-face and adjusting the activity schedule with a duration of 45 minutes.

2. Implementation Stage

- a. Socialization and assistance for making QRIS barcodes.
- b. Socialization and assistance for making QRIS barcodes referring to business accounts using the DANA application.
- c. Provision of laminated QRIS barcode printouts that have been issued while conducting double-checking training on consumer transaction payments.

3. Closing stage

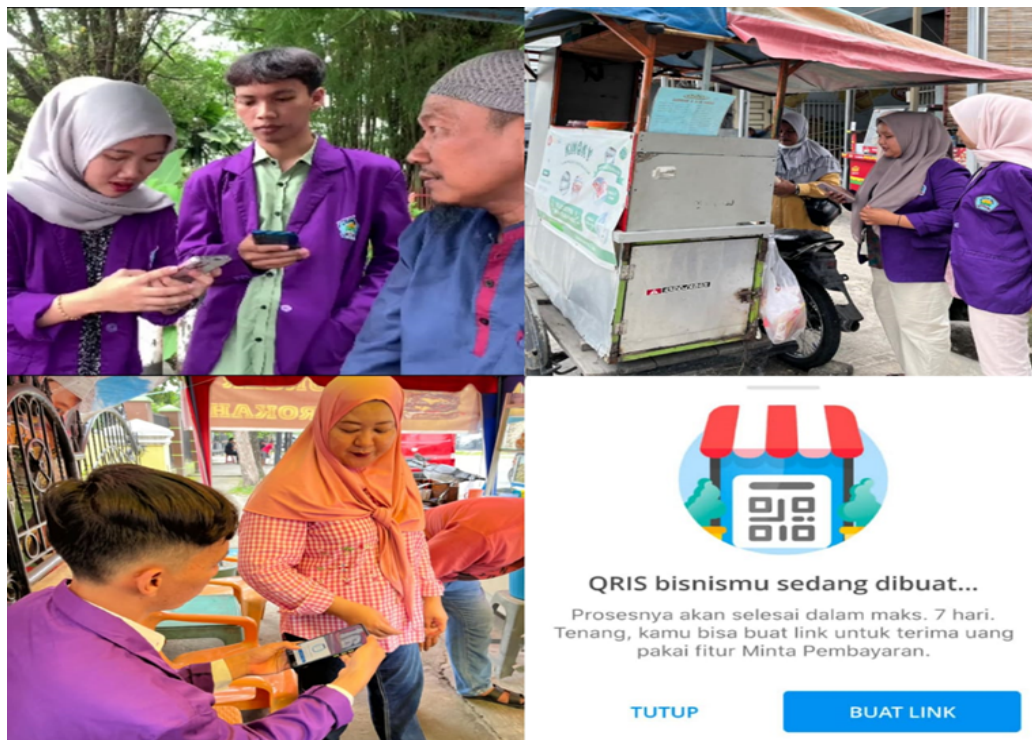
- a. Evaluation of the achievements and benefits of socialization and assistance received by the 3 Medan Selayang UMKM partner objects.
- b. Publication of community service results in national journals indexed by Google Scholar and community service videos on online media YouTube.

## RESULT AND DISCUSSION

### 1. Results Achieved

The results of the Community Service activities are in the form of assistance in obtaining QRIS to facilitate financial transactions for micro, small, and medium enterprises (UKM) located on Jl. Dr. Mansyur, Medan City and Jl. Abdul Hakim, Medan Selayang District, Medan City, North Sumatra, include:

1. The role of students in applying their knowledge to provide socialization to UKM partners regarding the non-cash payment system through the use of QRIS. In this case, socialization and assistance include several understandings and practices that will be conveyed by students responsible in each field. The Implementation Team Falira Alifia Zahra delivered socialization material regarding the cashless payment system and its benefits. Continued by the Implementation Team Annisa Imami Siregar delivering socialization material regarding the DANA E-Wallet application, the ease of transacting through the DANA E-Wallet application, and how to withdraw funds. After the UKM Partners obtain the understanding, the Annisa Oktavia Harahap Implementation Team assists in the form of the DANA Personal application registration stage, DANA premium upgrade, and the fund withdrawal feature via the application together with the UKM partners—finally, the Mhd. Rezeki Ritonga Implementation Team assists in the form of the DANA Business application registration stage, partner business data registration, and verification monitoring until the QRIS Barcode is issued. assists MSMEs regarding the procedures for registering personal accounts, premium accounts, business accounts, and the QRIS application process until the QRIS barcode is printed via the DANA e-wallet application.



**Picture 6 Documentation Of Socialization And Assistance For UKM**

On September 17, 2024, the Implementation Team interviewed with the Kalimantan Corn Ice UKM partner on Jl. Dr. Mansyur, Medan Selayang District, Medan City, North Sumatra. Mr. Habib stated that he was willing to be assisted in making the QRIS barcode. After the interview, the Implementation Team delivered the socialization material and was greeted with a very interactive response from Mr. Habib. The explanation of the socialization material ended by confirming Mr. Habib's understanding of the socialization material to proceed to the mentoring stage. At the mentoring stage, the Implementation Team on duty, together with Mr. Habib, carried out the stages that had been arranged in such a way, starting from the personal account registration process, upgrading the premium account using several supporting documents, continuing with the Business account registration with a 2-day verification process, to the issuance of the QRIS Barcode which took 9 days. Then, on September 28, the QRIS Barcode for Mr. Habib's Kalimantan Corn Ice business was successfully issued. Mr. Habib was enthusiastic about the results of the mentoring that the Implementation Team had carried out.



**Picture 7 Documentation Of The Results Of Socialization And Mentoring By The Implementation Team At The Kalimantan Corn Ice UKM**

Looking at the next SME located on Jl. Based on a September 19, 2024, Abdul Hakim visit, the Implementation Team also interviewed Mrs. Nuni, the Es Buah Barokah business owner. Mrs. Nuni is one of the SME partners who is most enthusiastic about the socialization and assistance carried out by the Implementation Team. During the interview, the questions submitted by Mrs. Nuni became evaluation material for the Implementation Team to assist, starting from how to withdraw the DANA E-Wallet, admin fees, and account registration procedures to business accounts. Along with confirmation of Mrs. Nuni's understanding, the Implementation Team continued the assistance stage until completion. After waiting for the verification process for



approximately 2 days for the business account stage and 9 days for the QRIS barcode issuance stage, on September 30, 2024, the Implementation Team visited again to see the assistance results, but there was a verification failure. Then, the DANA E-Wallet account was informed that the failure was caused by the fact that the initial photo only displayed the product but did not display the entire business along with the outlet banner. The Implementation Team evaluated and tried again to assist with registering the Es Buah Barokah partner business account. Step by step was carried out until completion by evaluating the errors that occurred and double-checking the partner's business data. Then, on October 11, 2024, the Implementation Team revisited the UKM Partner for the first verification failure. Mrs. Nuni said that there was a second verification failure. Based on the evaluation carried out on the verification failure, the Implementation Team apologized and went back to find out where the error was and the solution that had to be implemented. When confirming through the DANA E-Wallet application analysis, the Implementation Team on duty found a message stating, "We apologize. Our system failed to carry out the verification process. Please upload a photo of the entire front of the business, the products sold, and the business name that matches the banner at the store outlet". Seeing this message, the Implementation Team again analyzed the photo that should have been uploaded. The DANA E-Wallet application confirmed that the partner's data was correct when filling in, and G-Maps detected it. After that, a business photo was uploaded with an evaluation of practical solutions to the errors that occurred, namely a photo of the partner's business from the front as a whole, showing the banner/banner, the products sold, and the UKM partner serving consumers. Finally, after waiting for 11 days of verification, on October 23, 2024, the QRIS Barcode of the Es Buah Barokah UKM partner, the business owner, was successfully issued. There was extraordinary appreciation from Mrs. Nuni.



**Picture 8 Documentation Of The Results Of Socialization And Mentoring  
By The Implementation Team At The Barokah Fruit Ice UKM**

The same condition occurred with the UKM partner beside the Es Buah Barokah

UKM partner, namely Roti Bakar Kinoky on Jl. Abdul Hakim, Medan Selayang District, Medan City, North Sumatra. Mr. Pujiyanto, as the owner, welcomed the Implementation Team enthusiastically, showing his interest in developing the business through QRIS. Considering the partner's reasons for using QRIS immensely helped the partner in the evaluation process. Step-by-step instructions were carried out with the Es Buah Barokah partner. The interviews that were responded to were very interactive, the socialization was interspersed with jokes, and the mentoring process continued to run effectively and efficiently. Then, on October 23, 2024, the QRIS Barcode belonging to the Roti Bakar Kinoky MSME partner was successfully issued. Mr. Pujiyanto's enthusiasm was seen in using the QRIS service to facilitate financial transactions in his business.



**Picture 9 Documentation Of The Results Of Socialization And Mentoring By The Implementation Team At The Kinoky Bread UKM**

2. Providing synergy between students and partners in a collaborative relationship with the North Sumatra Provincial UKM Cooperative Office, in the form of Internships or PKL to support the development of UKM in Medan City so that UKM partners are willing to use QRIS in the long term and increase the percentage of QRIS use in UMKM in Medan City, especially the Medan Selayang area.

The following is the achievement of the output targets from the socialization and mentoring of using QRIS to facilitate financial transactions for UKM, which was carried out on Jl. Dr. Mansyur and Jl. Abdul Hakim, Medan Selayang District, Medan City, North Sumatra.

After carrying out socialization and assistance for 7 days, the implementing team came back to carry out a visit on the results of the assistance and obtain opinions regarding the issuance of QRIS and its use for 7 days. Based on the interview results on October 28, 2024, Mr Habib stated that Mr Habib felt significantly helped because the consumer response was happy. Plus, most consumers are students, so they find paying easier. The obstacle faced was

that the QRIS barcode was exposed to rain and faded, so it became an evaluation material for the implementing team to use acrylic as a QRIS barcode frame further.

The benefit felt by Mr. Habib is that payments via QRIS are more efficient because there is no need to have difficulty finding cash for change. The money obtained through the DANA platform can be used for personal needs, such as buying electricity tokens. The most challenging thing Mr. Habib felt about using QRIS was that he did not have time to disburse cash, so the money obtained was used for other needs. In Mr. Habib's opinion, the Implementation Team concluded that Mr. Habib was willing to use the QRIS payment system in the long term, seeing that the funds collected through the QRIS system amounted to Rp. 300,000.

Based on the Implementation Team's visit on October 28, 2024, the opinion of Mrs. Nuni, the Barokah Ice Fruit business owner, was identified as feeling that she had not benefited from using QRIS in her business. This is because there are still 2 consumers who use payments via QRIS, and very few consumers ask about it. The Implementation Team concluded that Mrs. Nuni was hesitant about using QRIS long-term.

Moving on to the next business, namely Roti Bakar Kinoky, owned by Mr. Pujianto, who believes that this assistance makes financial transactions more manageable for his business because many consumers ask for payments using QRIS. Mr. Pujianto feels that his hopes of developing a business through a cashless payment system have been achieved. He is grateful to the Implementation Team for helping develop his business through QRIS. Due to this appreciation, Mr. Pujianto is willing to use QRIS in the long term due to the benefits that have been felt.

**Table 1 Indicators of UKM Target Achievement**

No	Target	100% Achievement	
		Done	Not yet one
1.	UKM understands the QRIS system usage and implements the results assistance in QRIS Barcodes in developing their businesses.	38%	100%
2	Socialization and assistance related to using QRIS in UKM in Medan City has been carried out to increase interest in the cashless payment system.	100%	100%

*Data sources processed*

From the 2 indicators of achievement of socialization and assistance in the use of QRIS to facilitate financial transactions, UKM has achieved an average success of 38%. Judging from these indicators, the results are still lacking because 25% of UKM are unwilling to be assisted. In addition, due to the obstruction of the assistance process for several UKM partners, there was a failure to verify the DANA e-wallet account, which took quite a long time. So, 38% of UKM partners are on Jl. Abdul Hakim, including UKM Tela-Tela Kentang Ulir, Juragan Koy Snacks, and Siomay Bandung during a visit

on October 11, 2024, are still in the assistance process. From the results of the assistance that has been carried out, the Implementation Team found several problems in the account registration process for these 3 UKM partners, including repeated failures in the login process in the DANA application, loss of communication with UKM partners, and errors in the DANA E-Wallet account registration process. So, more time is needed for the assistance stage until the QRIS Barcode is successfully issued.

Even so, the enthusiasm of the Medan Selayang Area UKM in being willing to be assisted in making QRIS Barcodes, coupled with the presence of an implementing team from Medan State Polytechnic Students, Accounting Department, Finance and Sharia Banking Study Program, made the socialization activities run correctly. Per the objectives of the Implementation Team, this program supports the development of QRIS use in Medan Selayang Area UKM through collaboration with the North Sumatra Provincial UKM Cooperative Service.

## **2. Potential Results**

The potential results of the QRIS socialization and assistance program to facilitate financial transactions for UKM Documentation of the results of socialization and mentoring by the implementation team at the Barokah Fruit Ice UKM in Medan City include increasing understanding and use of non-cash payment systems that support business development. With QRIS understanding reaching 38%, there is room for improvement for UKM in Medan City, which do not fully understand cashless financing system technology. The success of this program has the potential to improve UKM performance, expand market access, and become a model for the development of digital literacy for UKM in other regions.

## **CONCLUSION**

### **1. Conclusion**

Based on the community service carried out by the Implementation Team on Jl. Dr. Mansyur and Jl. Abdul Hakim, Medan Selayang District, Medan City, North Sumatra, regarding the "Socialization of QRIS Usage to Facilitate Financial Transactions for MSMEs in Medan City," the following conclusions can be drawn:

The low level of understanding among UMKM partners regarding the development of cashless payment systems and the use of the QRIS barcode has been addressed through socialization efforts by the Implementation Team, which successfully resulted in 38% of UMKM adopting QRIS as a cashless payment tool for their businesses. The absence of a support team for UMKM in assisting with QRIS usage has been mitigated by the community service program (PKM) conducted by students from the Sharia Finance & Banking Study Program, Accounting Department, Medan State Polytechnic, on Jl. Dr. Mansyur and Jl. Abdul Hakim, Medan City, North Sumatra. This program has increased the interest of business owners in adopting the cashless payment system and its associated conveniences.

### **2. Suggestions**



The partners involved in the socialization activities are expected to continue the long-term initiatives and creativity for the development of UMKM in Medan City, particularly in the Medan Selayang area. By raising awareness of the significant benefits UMKM can gain from access to cashless payment facilities, this initiative aims to increase the number of UMKM that are familiar with the QRIS barcode system, thereby improving the percentage of UMKM using QRIS and enhancing the smoothness of financial transactions for UMKM in Medan City to maximize profits. The Implementation Team assisting UMKM is advised to be more meticulous in filling out business information and documenting business data when registering business accounts on the DANA E-Wallet application to avoid failures in the account verification process. This will help make the mentoring process smoother and more efficient.

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