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Digital Payment (QRIS) System Training and Mentoring for MSMEs in Prayungan Village, East Java

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Abstract. Post pandemic of COVID-19 has opened some opportunities and challenges for everyone to be able to optimize digital activities. The digitalization concept that has been implemented by entrepreneurs who can stand despite the global pandemic outbreak can be an option even with the very potential for entrepreneurs to maximize profits. The practice of using QRIS in Indonesia is still only felt for large markets in urban areas, so it has not been maximally penetrated by markets in rural areas and border areas. As is the case with micro, small and medium enterprises (MSMEs) with home-based models that exist in rural areas and only have small capital. As for MSME actors in Prayungan Village, Sawoo District, Ponorogo Regency, the QRIS payment system has the potential to be implemented. This service activity is carried out by Darussalam Gontor University using ⁴training and mentoring methods regarding the benefits of the QRIS digital payment system for MSMEs. The purpose of this service is to provide education to MSME actors and be able to transform in the digital era. The results of this service were the realization of making QRIS for MSMEs and the survey results reached 80% who were very satisfied with the implementation of training and assistance for the QRIS payment system for MSMEs.

Key Words: Payments, QRIS, MSME.

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INTRODUCTION

The development of this day makes fast advances in technology, such as trading systems, payments, and so on. The existence of facilities and infrastructure in various regions has been able to take advantage of the sophistication of technology that has been created. The development of technology in Indonesia has been felt by the community and more than 64% of the total population, and they can enjoy access to cyberspace. This is an increase compared to 2019 only in the range of 17% or 25 million people. (*Badan Pusat Statistik*, n.d.)

The COVID-19 pandemic that started in 2019 opened some opportunities and challenges for everyone to be able to optimize all their limited activities, but they can carry out their activities as they should. Digital technology plays a very good role in helping people carry out their limited activities. This is explained in the results of a survey from Bank Indonesia, that during the COVID-19 pandemic. There were 2970 MSMEs under his guidance, which were able to survive the pandemic, with details of 370 MSMEs that did not impact by the pandemic or 72.4% who had a stable turnover. While 27% received increased turnover from the unimpacted MSMEs, and made sales with an online system, both in the marketing, sales, and payment systems profits (Pracoyo et al., 2022). The concept of digitalization that has been applied by entrepreneurs who can stand up despite the global pandemic outbreak can be an option and even have the potential for entrepreneurs to maximize.

The use of digital technology in trading and payment systems that are easily accessible to all of society, which also an opportunity for public sell and purchase transactions that provide convenience to the non-cash payment system so that it has the potential to become the community's favourite choice (Retnowati et al., 2022, p. 17). Today's society demands all aspects of buying and selling transactions, such as in the context of payments with a cashless society system that is mushrooming amid society. A cashless society is a financial transaction that does not use cash but is in the form of a card issued by a financial institution or a QR Code (Kurniawati et al., 2021, p. 24).

This idea can also possibly be carried out during the post pandemic period which is the beginning of the awakening from the economic downturn. Even though there are still at least MSMEs that utilize the digital economy and still use the manual method (face-to-face). Various government efforts by issuing policies to support MSMEs such as digital

literacy education can support success in the Quick Response Code Indonesian Standard (QRIS) policy which is a policy in unifying various QR Codes from various Payment System Service providers (PJSP) (Yuliati & Handayani, 2021). QRIS itself began to be developed on a joint payment system with Bank Indonesia so that the transaction process with the QR Code can be easier, more secure and faster. All these PJSPs that will issue a QR Code on their payment system must implement QRIS. QR code itself is a code or matrix code that can be read by a reader where the QR has a marker of three-square patterns in the lower left, upper left, and upper right corners, and has a black module in the form of a square of dots or pixels that can store data (Pracoyo et al., 2022).

PROBLEM

This digital-based payment model through QRIS is currently very well supported by the level of needs of the Indonesian people with the use of smartphones. Smartphones themselves have become an important need for the community proven by the results of the data that in 2020 the Indonesian people have smartphones as many as 338.2 million, while the total population of Indonesia is only 272.1 people, This shows that everyone in Indonesia can have a smartphone, more than one. This is one of the potentials for the community to have digital access to all activities, especially in the practice of buying and selling, online payments, and other needs (Utami et al., 2021).

The determination of QRIS was according to the National Payment Gateway (GNP) order, which leads to the implementation of an efficient, reliable, safe, and smooth payment system that prioritizes expanding access and consumer protection or with various transactions related to digital payments (Tobing et al., 2021, p. 492).

The practice of using QRIS in Indonesia is still only felt for large markets in urban areas, so it has not been maximally penetrated by markets in rural areas and border areas. As is the case with MSMEs with home-based models that exist in rural areas and only have little capital.

METHOD OF IMPLEMENTATION

The methods in this training and mentoring, the participants who took part are MSME business actors in Prayungan village. This training and mentoring were carried out for 1 day for training and assistance in making QRIS, 7 days of waiting for account verification, and 1 day after the verified account makes payments through QRIS. In the last

stage, the service team opened the time on the eighth day after the practice of non-cash payments with QRIS. This implementation was carried out at the Prayungan village hall, Sawoo sub-district, Ponorogo regency. The stages carried out include:

1. Implementation of Forum Group Discussions

This activity was carried out as an evaluation of the needs of MSMEs in Prayungan Village, Ponorogo Regency, to increase production results by optimizing marketing and digital payments to facilitate easy, cheap, and fast for both buying and selling transactions. Previously, training on e-commerce was carried out by the team service and then continued with a non-cash payment system, which was ultimately determined by the QRIS payment system supported by government policies to improve digital-based payment systems. At this stage, the service team determines the needs of the Prayungan Village MSMEs with education about the non-cash payment system so that they can increase innovation and can answer the challenges of the business world, that is currently developing. After the topic of the needs of the Prayungan Village SMEs is determined, the next step is the introduction and education of QRIS to SMEs in Prayungan Village. This activity was carried out at the Prayungan Village Hall, which was attended by the village head, PKK (family welfare empowerment) for women and MSME actors in the Prayungan Village. The instructors for the introductory information on the implementation of QRIS as well as FGD are the team of community service.

2. Training and Mentoring

As explained before, this activity was only carried out for 1 day but for monitoring and evaluation the team opened the time on the eighth day or after the verification status. So, the first preparation made by the service team is to prepare with the village head of Prayungan to be able to support physically, namely in encouraging MSME actors in Prayungan Village and the implementation of this activity is still being carried out at Prayungan Village Hall, with MSME actors in Prayungan Village. In this training and mentoring, the service teams educate about the efficiency of using QRIS and understanding the systematics of making QRIS, starting from visiting the official website, account registration, selecting payment activities, account registration notifications, uploading document files, and notification of completion of files.

3. Monitoring and Evaluations

This monitoring is carried out by the community service team as a solution for MSMEs who will propose several problems related to registration and the use of non-cash payment methods through QRIS. The success of the activity can be justified by the level of understanding of the participants after participating in this activity, for that to be able to determine the level of understanding of the participants after participating in this activity, a satisfaction survey was conducted on the second and third days on a special form containing the satisfaction clause and understanding of the participants. implementation of the manufacture and application of payment systems through QRIS.

RESULT AND DISCUSSION

The implementation of this community service activity is a form of collaboration between the academic community of the University of Darussalam Gontor (The Law of Islamic Economics Department) and the Prayungan village community, Sawoo District, Ponorogo Regency, East Java as training and assistance for digital payment systems so that they can move the MSME economic sector to be more advanced. The implementation of this activity was carried out on April 5-13, 2022, at the Prayungan Village Hall, Sawoo District, Ponorogo Regency. In the initial session of this service activity, participants consisting of MSME actors in Prayungan Village were given a briefing and education about the concept of digital payments through QRIS, the benefits and the efficiency of QRIS. Currently, the growth of the digital economy is increasing greatly, so MSME players are also asked to gradually switch to marketing their products through e-commerce, as well as payment by e-wallet because it is in line with the recovery of the Indonesian economy in the first quarter of 2021 by 0.74%. It is hoped that the purchasing power of the community will increase, followed by the increasing number of MSME actors. The use of QRIS is a non-cash payment solution only with smartphones so that the transaction is more practical, easier, and faster.



Figure 1. FGD at Prayungan Village Hall

In implementing this digital payment system mentoring and training, first, business actors were required to have a bank account operating in Indonesia. In this implementation, not all MSMEs in Prayungan Village have had bank accounts, because their MSMEs were mostly grouped MSMEs or also because they had not opened accounts for business groups. As for individuals, only a few MSMEs could continue, namely, Mbak Pipiet's Spice Duck Restaurant owned by Ms Pipiet, MSME cookies and MSME woven bags belonging to several business actors. At this stage, the service team accompanies from:

First, visit the official website, through the following link <https://qris.id/homepage/>. At this stage, participants can access it with smartphones or laptops that are already connected to the internet. The service team visited each participant's seat and checked the level of understanding and access to the website. This assistance and training patiently accompany and direct the participants in registering payments with the QRIS system. Second, the participants registered with their formal and legal data, such as ID cards, active cell phone numbers, and emails. The things that need to be considered in user data include the example of photographs of all documents, photos must be original, legible, and focused. (The ID card like as original E-KTP, is still valid, clear, and without editing also keep the still images of the ID card was free of reflections and glare. Incomplete or unclear documents or dark or blurry photos will not be accepted. (Merchant Registration QRIS InterActive, n.d.) To prevent the misuse of QRIS, we will carry out several verification attempts. Uploading documents or photos other than the original ID could resulting the rejection of the registration process and suspension of the account. The images or photos

taken from the e-KTP must be clear as usual, there should be no light reflection, blur, or image defects.

Second, the selection of payment activities, namely the selection of MSME participants to choose which payment method from the three options, namely through QRIS, Virtual Account (, or e-wallet (Dana, OVO, GoPay, etc.) each financial institution. The MSMEs that are ready to practice QRIS are Duck Spice Mbak Pipiet Restaurant is also supported by the readiness they already have, such as having an account in a bank owned by a shop owner or restaurant as the form of the individual business, then MSME Duck Spice Mbak Pipiet restaurant immediately opened her virtual account and paid for registration through her virtual account. As for the provisions, if you have made a payment, then you pay, you will receive a notification or reply about the next step. Payment for this QRIS barcode is only valid for 14 working days. Then, if you haven't made a payment yet. within the specified time, notifications cannot be received for k next stage. As for if you have made a payment, you will get a username *and password to go to the dashboard page which is sent via email or WhatsApp*.

Third, the next step is to enter the page or dashboard to log in and complete administrative fixed documents by uploading data independently. This application will be processed to obtain an NMID (National Merchant ID) starting from the time the data is received in full and if there were a problem with uploading, then within 1x24 hours it will be informed again so that it can be corrected immediately.

Fourth, get a notification of the results of the completeness of the file that has been uploaded. Within a maximum of 7 days, the merchant/store will receive a notification via email or WhatsApp if the requirements are complete and can print QRIS independently. The notification received by Mbak Pipiet's Spice Duck restaurant is 7 days from registration.



Figure 2. Barcode QRIS Spice duck Mbak Pipiet Restaurant

At the monitoring and evaluation stage or this final stage, the service team distributed questionnaires to MSME actors which aimed to evaluate and evaluate the satisfaction level of participants with training and assistance in making QRIS as an effort to improve and progress MSMEs in Prayungan Village. The results of the questionnaire are as follows:



Figure 3. Satisfaction Level

From the data above, it can be identified that there are 80% of MSME participants have been very satisfied with this training and mentoring, while the remaining 15% are satisfied, 5% are normal, and 0% are not satisfied, which means that all MSME actors in Prayungan Village feel the benefits of this training and mentoring activity.

CONCLUSION

Training and assistance in making a non-cash payment system with the QRIS system is an activity needed for MSME actors in Prayungan village, Sawoo sub-district, Ponorogo district so that they can increase and develop potential and innovation for MSME actors. For the implementation of training activities and assistance in making the QRIS payment system can be carried out as determined. This is also shown from the results of monitoring and evaluation of the satisfaction level of the UMKM in Prayungan village which shows 80% are very satisfied. The obstacles to the implementation of this activity are that most of them are in the form of groups but not business entities, so they have limitations in joint accounts, so this practice has not been fully absorbed by all MSMEs in Prayungans village.

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