Assistant in the Use of Fintech Payment (QRIS) for SMEs in Gatak Tamantirto Village

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Abstract. Micro, small, and medium-sized enterprises (MSMEs) have been significantly impacted by the advancement of information and communication technology. One of the technological advancements that enable MSMEs to perform electronic financial transactions instead of traditional cash transactions is fintech payment. Not all MSMEs, particularly several in the Gatak region, have embraced fintech payments. This program intends to educate MSMEs in the Gatak region about fintech payments (QRIS) and the digital financial application of BukuKas. Through mentoring, coaching, training, demonstrations, and counseling, the activities will be carried out. As a result of this initiative, MSMEs in the hamlet of Gatak have a greater awareness of and use of QRIS. In addition, the partners will be competent in using the BukuKas application.

Keywords: BukuKas, fintech, payment, MSMEs, QRIS

1 Introduction

Financial technology, commonly known as fintech, is an interdisciplinary field that integrates finance, technology management, and innovation management (Leong, 2018). Fintech is a new innovation in finance that combines technology and financial services, emerging alongside the rapid development of technology (Ningsih et al., 2021). The utilization of fintech has become a significant factor in transforming the landscape of business sectors, especially for Micro, Small, and Medium Enterprises (MSMEs). Fintech has proven to have a positive impact on financial inclusion (Kusumawati, Akmalia, & Wardana, 2022). In the increasingly digital era, MSMEs need to adapt quickly to remain relevant and competitive in the market. One important fintech innovation for MSMEs is QRIS, which has great potential in advancing the digital payment ecosystem.

QRIS, or the QR Code Indonesian Standard, is a digital payment system that officially adopts QR codes in 2020 (Musyaffi et al., 2021). QRIS enables businesses and consumers to conduct payment transactions using QR codes that can be scanned by mobile devices or cash registers. QRIS has been widely adopted in various sectors, including retail, food and beverage, transportation, and more. QRIS provides convenience and flexibility in conducting electronic payment transactions, while driving digital economic growth in Indonesia.

According to a study by Saffanah and Amir (2022), fintech in the QRIS payment system has the potential to generate sales revenue for MSMEs and facilitate product marketing through E-commerce platforms such as Grab, Gojek, and ShopeeFood. The strength of fintech lies in its ability to simplify transactions, prevent counterfeit money, and ensure immediate transaction records. This can help make the financial system of MSMEs more practical. The use of QRIS has become an exciting trend recently for both businesses and consumers (Pangestu & Pasaribu, 2022). Among students, the QRIS payment system is widely utilized due to its practical value (Ningsih et al., 2021). This is one of the reasons why fintech adoption in the QRIS-based payment system is necessary for MSMEs in Dusun Gatak. Dusun Gatak is located in the Tamantirto Village, Kasihan District, Bantul Regency,
Yogyakarta Special Region. It is a flat area with an average elevation of 80-100 meters above sea level. Dusun Gatak is surrounded by four universities, namely UMY, Alma Ata Yogyakarta, Ahmad Yani University, and Bina Sarana Informatika. This makes Dusun Gatak a densely populated area with students, leading to a high number of MSMEs, especially in the culinary sector. However, the understanding of QRIS among MSMEs in the Gatak area is not evenly distributed, and some MSMEs lack knowledge about it. Another challenge faced by MSMEs in the Gatak area is the low capacity for financial record-keeping. Some MSMEs state that they lack sufficient knowledge to create financial reports, including the use of digital financial applications. Considering the positive impact of QRIS and digital financial applications, this community service program provides training and assistance in the use of QRIS and digital financial applications for MSMEs in the Gatak area. In summary, the problems faced by the MSME partners, the solutions, and the targets of this community service program can be seen in Table 1.

Table 1. Issues, Solutions and Target Outputs

<table>
<thead>
<tr>
<th>No</th>
<th>Issues</th>
<th>Solution</th>
<th>Target outputs</th>
</tr>
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<tbody>
<tr>
<td>1</td>
<td>Not all MSMEs in the Gatak area are utilizing fintech payment (QRIS).</td>
<td>An understanding of the importance of using QRIS for payments in those MSMEs should be provided.</td>
<td>There is a presence of QRIS payment mode in MSMEs.</td>
</tr>
<tr>
<td>2</td>
<td>There are still MSMEs who do not understand the use of digital financial applications.</td>
<td>Training and mentoring in the use of digital financial applications should be provided.</td>
<td>MSMEs understands the use of digital financial applications. MSMEs has an account and uses it for business financial recording.</td>
</tr>
</tbody>
</table>

2 Methodology

The implementation of this service program is divided into 3 stages, namely preparation, implementation and evaluation.

1. Preparation

The implementation of service activities began with making observations aimed at obtaining data and problems faced by partners. The results of the initial observations were then discussed with the team of lecturers and students along with the Head of Dusun Gatak to find possible alternatives to achieve goals and overcome existing problems.

2. Implementation

The steps for implementing the program to achieve the expected results of this program are listed in table 2 as follows:

Table 2. Programs, Methods & Operational Steps

<table>
<thead>
<tr>
<th>No</th>
<th>Program</th>
<th>Method</th>
<th>Operational Steps</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Increasing understanding of MSMEs about digital payments (QRIS)</td>
<td>• Extension</td>
<td>Providing an understanding of the importance of QRIS for businesses in the digital era.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Training</td>
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<td>• Demonstration</td>
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<td>• Mentoring</td>
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<tr>
<td>2</td>
<td>Increasing understanding of MSMEs about digital financial applications</td>
<td>• Extension</td>
<td>Providing an understanding of the importance of financial management and be able to use available digital financial applications.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Training</td>
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<td>• Demonstration</td>
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<td>• Mentoring</td>
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</table>
3. Evaluation

At this stage, measurements are made of the results of activities that have been carried out to determine whether they have achieved the goals that have been set initially. Measurements are made by comparing conditions before and after the service program is carried out.

3 Results and Discussion

Increasing understanding of MSMEs about Digital Payment (QRIS).

Under the problems faced by some MSMEs in the Gatak area that do not know and do not understand the use of QRIS for payment processing, several activities are carried out in the implementation of this service program. The initial activity was carried out by surveying the location of MSMEs and recording MSMEs that have not utilized QRIS. In the next process, for MSMEs that have not utilized QRIS, counseling is given with complete explanation material related to benefits, registration processes, transaction processes, transaction fee schemes, and fund disbursement fee schemes. According to (Niken Widowati, 2022), interest in using QRIS is influenced by several factors, including perceived ease of use, perceived usability, trust, and attitude. For MSMEs that are interested in using QRIS, they are then assisted in the QRIS registration process. After the registration verification process is complete, QRIS is printed and installed with an acrylic stand. The next process is to demonstrate the use of QRIS and provide assistance until MSME actors can use the QRIS. Assistance in the use of fintech payments for MSMEs is an important step in expanding financial access and improving operational efficiency for these MSMEs. By using QRIS, MSMEs can optimize transaction processes, improve security, increase customer trust, and have access to data that can support better decision-making. QRIS gives MSMEs an edge in facing the digital era and increasing their competitiveness in an increasingly competitive market.

Increasing MSMEs' Understanding of Digital Financial Applications

In this digital age, the use of financial applications helps small and medium enterprises (SMEs) improve efficiency, accuracy, real-time financial monitoring, and better analysis. By having the ability and expertise in using digital finance applications, SMEs can better manage their finances, make smarter decisions, and improve financial performance and overall business growth. Lately, there have been several digital financial applications that can be used by MSMEs (Kusumawati, Akmalia, & Rifandi, 2022), including BukuKas, BukuWarung, SiApik, Keuanganku, and other applications.
In this program, the application chosen to be applied to MSMEs in the Gatak area is the BukuKas application. This application will make it easier for entrepreneurs to track financial transactions, automate financial report creation, and monitor the profitability of their business in real time. BukuKas can record every business activity and transaction ranging from expenses, income, liabilities, and receivables, to the amount of inventory to be able to find out the total profit or loss automatically without the need to calculate manually (Putri &; Utami Sri Endang, 2023).

The implementation of the program to increase MSME understanding of digital financial applications is divided into two stages, namely: counseling and mentoring. Counseling is carried out by providing several materials, namely basic material for business financial management and material on business financial management with the BukuKas financial application. In this session, the team conveyed: how to register on the BukuKas application or software, and introduced the general features of the cash book application, which include: recording transactions, recording accounts receivable, recording stock of goods, financial statements, integration with banks or payment methods, and reminders and payment schedules.

To ensure that MSMEs can use the application, the team then assists MSME actors personally. The team went to the business location and explained in detail the features of the BukuKas application and demonstrated how to use it. Furthermore, MSME partners are accompanied until they can use the application properly.

4 Conclusion
All activities run smoothly with the support and cooperation of MSME teams and partners. The result of this service program is the increased understanding and use of QRIS among MSMEs in Gatak area. In addition, partners have the ability and skills to use the BukuKas application.

References


