



DIGITALIZATION OF SYSTEM INFORMATION THROUGH THE APPLICATION OF THE QRIS PAYMENT SYSTEM TO MERCHANTS

Fatmi Hanum and Bagas Gumintang

Faculty of Economics and Business, Jenderal Soedirman University

*Email corresponding author: fatmi.hanum@mhs.unsoed.ac.id

Abstract

Quick Response Code Indonesian Standard (QRIS) or commonly abbreviated as QRIS (pronounced KRIS) is the unification of various QR from various Payment System Service Providers (PJSP) using QR Code. The existence of buyers who do not make purchases because they do not have cash and merchants do not have QRIS (Quick Response Code Indonesian Standard) as a payment method is something that must be followed up in order to get a solution. The excellent program initiated by the Minister of Education and Culture in 2021, one of which is an Internship or Work Practice based on Merdeka Learning Campus Merdeka (MBKM). The realization of the Excellent Program in the form of MBKM Internship aims to convert fifth semester courses, where one of the results can apply QRIS as a payment system. The research method used is interviews with MSME traders. Interview is a data collection method in qualitative research methods. Interviews are also one of the primary data collection techniques often used in research. This research indicates that QRIS has benefits for MSME traders.

Keywords: *QRIS, Payment System, Merchant*

Abstrak

Quick Response Code Indonesian Standard (QRIS) atau biasa disingkat QRIS (dibaca KRIS) adalah penyatuan berbagai macam QR dari berbagai Penyelenggara Jasa Sistem Pembayaran (PJSP) menggunakan QR Code. Adanya pembeli yang tidak jadi melakukan pembelian karena tidak mempunyai uang tunai dan pedagang tidak memiliki QRIS (Quick Response Code Indonesian Standard) sebagai metode pembayarannya merupakan hal yang harus ditindaklanjuti supaya mendapatkan solusi. Program unggulan yang dicetuskan oleh Menteri Pendidikan dan Kebudayaan pada tahun 2021 yang salah satunya adalah Magang atau Praktik Kerja berdasarkan Merdeka Belajar Kampus Merdeka (MBKM). Realisasi Program Unggulan berupa Magang MBKM ini bertujuan untuk mengkonversi mata kuliah semester lima, dimana salah satu hasilnya dapat menerapkan QRIS sebagai sistem pembayaran. Metode penelitian yang digunakan adalah wawancara dengan para pedagang UMKM. Wawancara merupakan metode pengumpulan data dalam metode penelitian kualitatif. Wawancara juga merupakan salah satu teknik pengumpulan data primer yang sering digunakan dalam penelitian. Penelitian ini mengindikasikan bahwa QRIS mempunyai manfaat bagi para pedagang UMKM.

Kata Kunci: QRIS, Sistem Pembayaran, Pedagang

A. INTRODUCTION

Digitalization of economic and business information systems is the use of digital technology to conduct various economic and business activities. Digitalization strategies can be carried out by utilizing digital technology to improve operational efficiency or by utilizing digital technology to develop new products and services. One example of digitization is online purchase transactions and online financial transactions. Online purchase transactions and online financial transactions can be done using QRIS (Quick Response Code Indonesian Standard) as the payment system. Quick Response Code Indonesian Standard (QRIS) or commonly abbreviated as QRIS (pronounced KRIS) is the unification of various QR codes from various Payment System Service Providers (PJSP) using QR codes (BANK INDONESIA, 2020).

In order to carry out the program launched by the Ministry of Education and Culture, the Faculty of Economics and Business Unsoed formed an MBKM team that is willing to facilitate students in this excellent program. One of the excellent programs initiated by the Minister of Education and Culture in 2021 is Internship or Work Practice based on Merdeka Learning Independent Campus (MBKM). Basically, the purpose of the Kampus Merdeka (MBKM) program is to prepare university graduates who have mature soft skills and hard skills that are relevant to the needs of the times. That way, the number of unemployed graduates in Indonesia can be reduced (Ahmad Nurhakim, 2023).

As for the problems found by the author, namely, there are buyers who do not make a purchase because they do not have a license cash and merchants

do not have QRIS (Quick Response Code Indonesian Standard) as their payment method. This needs to be followed up with the hope of maximizing purchase transactions that make it easier for buyers and merchants.

The solution is to make an account opening acquisition at Bank BRI KC Purwokerto. One of the benefits obtained through the acquisition of a new account opening at Bank BRI KC Purwokerto is getting QRIS as a payment system.

The author conducts interviews and offers QRIS as a payment method to PT Palawi traders. As a result, the informant said that before the author offered QRIS there were prospective buyers who did not make purchases because they did not have cash and the informant did not have QRIS as a payment method. Interview is a question and answer process between the interviewer and the interviewee. The purpose of the interview is to obtain information and knowledge from the interviewee (Zakky, 2019).

The results of this interview are the core of the problem and the author follows up by participating in GREBEG activities held by BRI KC Purwokerto employees in the Funds and Transactions section. GREBEG activities carried out in two places, namely on the bank road and the church school area road, brought benefits to traders, buyers, writers and Bank BRI KC Purwokerto employees in the Funds and Transactions section. The benefits obtained are certainly very helpful to these parties.

B. IMPLEMENTATION AND METHODS

Internship implementation took place at Bank BRI Purwokerto Branch Office and Bank BRI UIN SAIZU Cash Office from August 12 - December 12,

2024 with working hours from 08.00-16.30 WIB. The realization of the MBKM Internship Flagship Program is one of them by carrying out the MBKM Internship at Bank BRI KC Purwokerto. The author chose Bank BRI KC Purwokerto because it considers the conversion of the fifth semester course.

Interviews are a data collection method in qualitative research methods. Interviews are also one of the primary data collection techniques often used in research. The technical implementation of interviews is generally carried out by asking questions by the interviewer which will later be answered by the source or informant. The author has interviewed 2 MSME traders who have not used QRIS for their payment system. The research location was conducted at PT Palawi Risorsis Baturraden, bank road, and school area church road. The tools used in the interview are smartphones and stationery.

To obtain the data needed in this study, the authors used the following techniques or methods:

1. Interview

An interview is a communication process between two or more parties that aims to obtain certain information from the interviewee. Usually, interviews are packaged in the form of questions and answers. An interviewee, also known as an informant, can be defined as a party who clearly knows about information or a party who is the source of information. This means that the informant is the party or person who answers questions in the interview based on their knowledge, experience, or views. Meanwhile, the person asking the questions in an

interview is called the interviewer or questioner. Interviews can be conducted face-to-face, over the phone, or using other more modern media, such as video calls (Kenya Swawikanti, 2024)

2. Observation

Observation is a way to obtain information about an event by direct observation. As we all know, science is the basis of all events and activities that take place, both on a large and small scale (Nanda Akbar Gumilang, 2021)

3. Literature Study

Literature study is a very important research method in the academic world. This method is carried out by collecting, compiling, analyzing, and evaluating literature sources related to certain research topics. The literature sources can be in the form of books, scientific journals, articles, theses, dissertations, and various other scientific publications. Literature study can also be carried out in the form of literature review, which describes and analyzes the development of previous research related to the research topic being conducted (Geograf, 2024)

4. Documentation

Documentation, according to the Indonesian dictionary, is the process of recording, capturing or immortalizing information or events in written, visual or audio form. However, experts also provide a broader perspective on this concept. A professor of library management, Barry Mahon, argues that documentation is an activity that ensures the creation of handprints

in the world of work. According to him, every action or decision taken should be documented so that it can be used as a reference in the future (Muhammad Ilham, 2024).

C. RESULTS AND DISCUSSION

The results found that there were buyers who did not make purchases because they did not have cash and merchants did not have QRIS (Quick Response Code Indonesian Standard) as a payment method. The solution offered to these problems is in the form of a new account opening service which then the merchant will get QRIS as a payment method in transactions. This needs to be followed up with the hope of maximizing purchase transactions that make it easier for buyers and merchants. Buyers can feel the benefits of QRIS as a payment medium in transactions and merchants still get buyers without having to transact using cash.

The driving factor in the implementation of the QRIS payment system is that Bank Indonesia has launched a payment channel/system to standardize all server-based non-cash payments that use QR Code media as transactions. The payment system is Quick Response Indonesian Standard (QRIS). The implementation of this QRIS has been carried out on January 1, 2020 in Indonesia. The implementation of QRIS is prioritized first for MSME traders.

The obstacle in the implementation of the program is that the use of QRIS has experienced several obstacles among MSMEs. These obstacles are caused by the use of the payment channel and merchants who do not understand the working system of the payment channel. The obstacle to the use of this payment

channel is the strength of the internet network which is not good in some making the transaction process hampered in its figures. QRIS is still difficult to implement by some merchants due to the lack of literacy carried out on the system.

Table 1. Data of resource persons of PT Palawi

No.	Source	Address
1.	Karsiti	Kemutug Lor
2.	Yudhi	Kemutug Lor

Followed by discussion:

1. Definition of Payment System

Payment System is a system that includes a set of rules, institutions, and mechanisms used to carry out the transfer of funds, in order to fulfill an obligation arising from an economic activity. The Payment System was born along with the birth of the concept of 'money' as a medium of exchange (medium of change) or intermediary in goods, services and financial transactions. In principle, the payment system has 3 processing stages, namely authorization, clearing, and settlement (BANK INDONESIA, 2020b).

The definition of a payment system is a set of provisions, institutions, and mechanisms used in money transfer activities to fulfill obligations from economic activities (OCBC, 2023).

2. Types of Payment Systems

Nowadays, there are many payment systems that are used by people in conducting buying and selling transactions. People can not only buy products with cash, but also e-money or even cryptocurrency (OCBC, 2023).

Each payment instrument is categorized into two types of payment systems, namely cash and non-cash. The explanation is as follows:

1) Cash Payment System

The most crucial, common and long-used means of payment is cash. Money is used to make almost all transactions ranging from shopping at malls, eating at restaurants, paying for parking, to buying luxury goods. Cash payment systems in the form of physical money consist of currency notes and coins. Although often used for conventional transactions, cash has its drawbacks as it will make it difficult for some sellers when they want to give cash change. Other financial risks associated with cash payment systems include irresponsible individuals who cheat or counterfeit money, as well as criminal acts such as theft.

2) Cashless Payment System

Cashless payment systems do not have a physical form, but can be in the form of cards or applications. Non-cash payments have a more efficient way of working compared to cash because of their personal use. Users who want to use it only need to check or scan a barcode to make

payments such as e-money. In addition, there are still many other types of non-cash payment instruments such as checks, giro, debit notes, credit cards, and others. There are many benefits and advantages that can be achieved by users of the non-cash payment system, including its practical nature.

3. Definition of QRIS

Quick Response Code Indonesian Standard (QRIS) or commonly abbreviated as QRIS (pronounced KRIS) is the unification of various QR codes from various Payment System Service Providers (PJSP) using QR codes (BANK INDONESIA, 2020a).

QRIS was developed by the payment system industry together with Bank Indonesia so that the transaction process with the QR Code can be easier, faster, and safer. All Payment System Service Providers that will use QR Code Payments must implement QRIS. Currently, with QRIS, all payment applications from any provider, both banks and non-banks used by the public, can be used in all shops, merchants, stalls, parking, tourist tickets, donations (merchants) with the QRIS logo, even though the QRIS provider at the merchant is different from the application provider used by the public. Merchants only need to open an account or account with one of the QRIS providers that has been licensed by Bank Indonesia. Furthermore, merchants can already accept payments from the public using QR from any application provider.

One of the QRIS organizers that has been licensed by Bank Indonesia is Bank BRI. Bank BRI provides convenience for businesses, shops, traders, stalls, parking, tourist tickets, donations (merchants). This is expected to facilitate the payment system for businesses and buyers.

4. Benefits of QRIS

QR Code standardization with QRIS provides many benefits, including:

- 1) For payment application users: just scan and pay, which is fast and contemporary, no need to bother carrying cash, no need to bother thinking about whose QR is installed and protected because all PJSP QRIS organizers are definitely licensed and supervised by Bank Indonesia.
- 2) For Merchants, namely Sales have the potential to increase because they can accept any QR-based payment, increase branding, contemporary, more practical because they only need to use one QRIS, reduce cash management costs, avoid counterfeit money, do not need to provide change, transactions are recorded automatically and can be seen at any time, separate money for business and personal, facilitate reconciliation and potentially prevent fraud from bookkeeping cash transactions and build credit profile information to facilitate obtaining

future credit.

5. Definition of Merchant

John Doe says traders are individuals or business entities that carry out buying and selling activities with the intention of making a profit. They act as intermediaries between producers and consumers and are responsible for providing goods and organizing the distribution process (Ahmad Fikri, 2024).

According to Robert Johnson, traders are individuals or companies that have involvement in business activities, both on a small and large scale. They try to meet consumer needs by providing quality goods and providing satisfactory services.



Figure 1: Interview documentation

D. CLOSING

Summary

The driving factor in the implementation of the QRIS payment system is that Bank Indonesia has launched a payment channel/system to standardize all server-based non-cash payments that use QR Code media as transactions. The payment system is Quick Response Indonesian Standard (QRIS). The implementation of this QRIS has been carried out on January 1, 2020 in Indonesia. The implementation of QRIS is prioritized first for MSME traders.

The obstacle in the implementation of the program is that the use of QRIS has experienced several obstacles among MSMEs. These obstacles are caused by the use of the payment channel and merchants who do not understand the working system of the payment channel. The obstacle to the use of this payment channel is the strength of the internet network which is not good in some making the transaction process hampered in its figures. QRIS is still difficult to implement by some merchants due to the lack of literacy carried out on the system.

Advice

There are many recent studies of the applicability of QRIS as a payment system and digitization of system information. The results of this study are expected to help researchers and practitioners in related fields of study to carry out further development.

Acknowledgments

Thank you to all parties involved and for providing support and prayers to the author.

REFERENCES

- Ahmad Fikri. (2024). *Definisi Pedagang Menurut Para Ahli*. <https://redasamudera.id/definisi-pedagang-menurut-para-ahli/>
- Ahmad Nurhakim. (2023). *Kampus Merdeka (MBKM): Pengertian, Tujuan, Manfaat, dan Program yang Tersedia*. <https://www.quipper.com/id/blog/info-guru/kampus-merdeka-mbkm/>
- BANK INDONESIA. (2020a). *QRIS*. <https://www.bi.go.id/QRIS/default.aspx>
- BANK INDONESIA. (2020b). *Sistem Pembayaran & Pengelolaan Uang Rupiah*. <https://www.bi.go.id/id/fungsi-utama/sistem-pembayaran/default.aspx>
- Geograf. (2024, January 8). *Pengertian Studi Kepustakaan*. <https://geograf.id/jelaskan/pengertian-studi-kepustakaan/>
- Kenya Swawikanti. (2024, June 12). *Pengertian Wawancara, Jenis, Teknik & Contoh Pertanyaannya*. <https://www.ruangguru.com/blog/mengenal-wawancara-dan-etiknya>
- Muhammad Ilham. (2024, May 3). *Pengertian Dokumentasi Menurut Para Ahli: Dari Nasihat Formal Hingga Informal*. <https://tambahpinter.com/pengertian-dokumentasi-menurut-para-ahli/>
- Nanda Akbar Gumilang. (2021). *Observasi: Definisi, Ciri-Ciri, Jenis-Jenis, Tujuan, dan Manfaatnya*. <https://www.gramedia.com/literasi/observasi/>
- OCBC. (2023). *Sistem Pembayaran: Prinsip, Komponen, Jenis, dan Contohnya*. <https://www.ocbc.id/id/article/2023/02/23/sistem-pembayaran-adalah>
- Zakky. (2019). *Pengertian Wawancara Beserta Definisi, Tujuan, Jenis-Jenis & Ciri-Cirinya*. <https://www.zonareferensi.com/pengertian-wawancara/>

