Quick Response Code Indonesian Standard (QRIS) Educational Activities Through Socialization to Increase Knowledge and Interest in Use by the Community in Dauh Puri Kaja Village

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ABSTRACT

Technology is changing very fast at this time. All things are affected, one of them which is the economy. There are many digital payment instruments that can be found and used in Indonesia. The Quick Response Code Indonesian Standard (QRIS) is a standard issued by Bank Indonesia to make transactions more efficient, financial inclusion in Indonesia faster, promote UMKM, and ultimately encourage economic growth. After collecting data through surveys, the authors designed socialization activities regarding QRIS so that the public would have a more in-depth understanding of how it is used for daily transactions. The results of this socialization activity will help the local community to make transactions easier and participate in improving the Indonesian economy in the future.

Keywords: Community Service, QRIS, Transaction.

INTRODUCTION

Rupiah is the official currency of Indonesia which is used in everyday life as a means of transactions. Various payment instruments that can be found in Indonesia such, both cash and non-cash, especially in the current pandemic era. The outbreak of the Covid-19 virus has made the Indonesian people carry out activities in a very limited manner, therefore non-cash payments are an option for the community. The increasing progress in the technology industry has also forced people to become more accustomed to digital transactions (Kurniawati et al., 2021).

Many digital payment tools or e-money can be found and used in Indonesia such as OVO, Gopay, ShoppePay, Dana, and many others which will shift the role of cash as a means of payment to non-cash forms. Therefore, payments are required to always accommodate every community need in terms of transferring funds quickly, safely and efficiently (Nurdin et al., 2021). Electronic money offers transactions that are faster and more convenient than cash, especially for transactions of small value and those that usually require very small denominations of money, the speed of transactions can be seen from that side (Hendarsyah, 2016). Bank Indonesia strives to continue to develop and improve transactions using electronic and digital money. With the growth of digital-based payment instruments, Bank Indonesia has issued standardization since January 1, 2020, in which all digital transaction providers are required to use QRIS (Quick Response Code Indonesian Standard).

QRIS is a QR Code for digital payments through electronic money applications, whether served based, electronic wallets, or mobile banking (Kementrian Kominfo, 2021). QRIS is expected to make transactions more efficient or, then, make financial inclusion in Indonesia more quickly, and can promote UMKM, and will ultimately encourage economic growth (Bank Indonesia, 2019). Standardization of QR Code with QRIS provides many benefits, especially for users, such as fast and modern, no need to bother carrying cash anymore and are protected because all PJSPs implementing QRIS definitely have permission and are supervised by Bank Indonesia (Indonesia, 2020).

Communities in the Dauh Puri Kaja Village Area are expected to be more able to understand digital-based payments, especially using QRIS for all transactions in daily life. Based on the

situation analysis that has been submitted, the following is the identification of community problems:

The public still lacks of knowledge and is not in depth know about the Quick Response Code Indonesian Standard (QRIS) in daily transactions.1.

2. Lack of public interest in using QRIS as a means of daily payment.

Taking into account the account the analysis of the situation and the problems of partners that have been identified, the author will provide assistance to the community in order to obtain solutions to the problems, as follows:

1. The activities carried out will be in the form of socialization about QRIS to the community. This activity will provide benefits for the community such as following the development of non-digital payments and the advantage of not having to carry cash.

2. Seven days after the socialization, there will be an evaluation to ensure that the public understands and it is easier to use QRIS for transactions.

METHOD

The stages of the method of providing information regarding QRIS are as follows:

1. Survey Stage
   Looking for problems through direct surveys by asking the community in the local village are how deeply they know about QRIS.

2. Solution Giving Stage
   The solution offered is through socialization which will provide more complete information about the use of QRIS so that in the future it can make it easier for people to use it in daily-life transactions.
   Making poster that will provide complete and visualized information systematically to make it easier for residents to use QRIS

3. Evaluation Stage
   Monitoring for seven days after the socialization was carried out through private messages asking and confirming whether the public had used QRIS for transactions and what benefits and conveniences had been obtained.

RESULTS

Based on the results of observations and action plans that have been implemented, also measured from the needs and capabilities of Dauh Puri Kaja Village, the results obtained are as follows; of 20 respondents, 90% of the people in Dauh Puri Kaja Village already know what QRIS in general where it is limited to a means of payment that can be used as a means of payment in daily transactions.

However, upon further exploration, most of them still lack knowledge about QRIS in more depth, such as who issued and is responsible for QRIS, a more specific and systematic way of using QRIS. Many people think that QRIS is the same as other e-wallet, for example, OVO, Gopay, ShopeePay, where the QR Code used must match the e-wallet.

Finally, socialization was intensified regarding the use of QRIS which is expected to make the public know more about QRIS so that later the use of transactions becomes easier.

DISCUSSION

Socialization about QRIS was carried out in several community houses in Dauh Puri Kaja Village, especially those who have businesses such as small stalls and UMKM. Because socialization is carried out during a pandemic, so the implementation is still paying attention and following health protocols such as wearing masks and maintaining distance. Posters are distributed virtually or paperless, where the public can download via the QR Code that has been provided during the socialization, this also helps to reduce Covid-19 because paper does not have to move from one hand to another. In its implementation, it can be seen that residents are

increasingly understanding and enthusiastic in using QRIS as a means and tool for daily transactions. In addition, the distribution of posters along with points about the usefulness of QRIS were also shared through social media so that more audiences could get the information.

After 7 days, a personal evaluation was carried out via private messages to those who had previously received socialization. Of the 20 respondents, 15 have started using QRIS in their daily transactions. Respondents said that using QRIS made it very easy for them, especially when shopping at mini markets where it is sometimes difficult to get change in the form of small value money, they only need to bring a smartphone and internet connection, they can make transactions in one click easily and quickly.

CONCLUSIONS and RECOMMENDATIONS

The implementation of community service carried out in the form of outreach to the community in the Dauh Puri Kaja Village area went well and smoothly. The programs that are implemented are:
1. Socialization regarding the use of QRIS offline
2. Distribution of e-posters
3. High level of community assistance and support, where the community is willing to help implement the program so that the community can also benefit from it

Based on the activities that have been carried out by the author in the Dauh Puri Kaja Village Area, it is hoped that it will be useful for improving the quality and making it easier for the community in the future to have transaction in this digital era. Based on the sustainable plan of this program, it will be handed back to the village and community in the Dauh Puri kaja Village Area. The design of this program idea can be carried out by the entire village community. With the proposal to bring in Bank Indonesia directly, and explain how to register QRIS for UMKM and small stalls, so that sellers also feel more practical, easy, and safer. The results of this evaluation are expected to be used in the future as an invitation structure to local villages to use QRIS as a transaction tool which is also to assist in breaking the Covid-19 chain.

ACKNOWLEDGMENTS

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APPENDIX

Figure 1. QRIS

Figure 1. QRIS Socialization