

Assistance in the QRIS Merchant Creation Process in Kampung Glintung Water Street

Synda Lailatus Nadiva¹, Anshari Malim Aksar², Nur Laely Hamzah³, Wahyu Wulandari^{4*}, Wiwin Purnomowati⁵

¹Department of aaa, Universitas Bandung, Indonesia

ABSTRACT

This community service activity aimed to assist in the creation process of QRIS merchants in Kampung Glintung Water Street. Eight participating merchants were trained on how to register and activate their QRIS accounts. The training was conducted in two sessions, each session lasting for two hours. The results of the training showed that all of the participating merchants were able to successfully register and activate their QRIS accounts. The discussion section provides an overview of the benefits of QRIS for merchants and consumers. The conclusion states that the community service activity was successful in assisting the participating merchants in creating QRIS accounts. This initiative not only enhanced the digital transaction capabilities of these merchants but also contributed to the broader adoption of cashless payment systems in the community. It also fostered a greater understanding among the merchants of the importance of embracing digital financial technologies for business growth and customer convenience.

Keywords: Adoption, Acceptance, Cashless Payments, QRIS

*Correspondence:

Wahyu Wulandari
(ndari.sodik@gmail.com)

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1. INTRODUCTION

Kampung Glintung Water Street is a vibrant tourist destination in Malang, East Java, Indonesia. It is home to a variety of small businesses, including food stalls, souvenir shops, and handicraft vendors. The street is known for its unique atmosphere, which is the result of a never-ending process of innovation called lean innovation (Iswari et al., 2022). Yet, amidst this charm lies a significant challenge: the limited adoption of cashless payments. This not only hinders merchant potential but also restricts tourist transactions (Nugraha, 2022; Nugroho et al., 2023). To address this gap, the University Widyagama Malang research team embarked on a community service activity aimed at fostering the integration of QRIS (Quick Response Code Indonesian Standard) among Kampung Glintung Water Street merchants. QRIS, a convenient and secure QR code-based payment system developed by Bank Indonesia (Bank Indonesia, 2023), offers a promising alternative for both merchants and consumers (He et al., 2016; Ghuftron & Suryanto, 2022).

This comprehensive introduction delves into the nature of the problem, drawing upon relevant literature to shed light on cashless payment adoption in tourist areas and its potential impact on local businesses (Hassan et al., 2021; OECD, 2020; Sulistyan, 2017). It outlines the purpose, scope, and general methods employed in the community service activity, emphasizing the research goals and underlying hypothesis driving the initiative (Lepoutre et al., 2013). The primary objective is to contribute to the creation and implementation of QRIS among Kampung Glintung Water Street merchants. The University Widyagama Malang research team aims to bridge the existing gap in cashless payment adoption, empowering local businesses and enhancing the overall tourist experience (Wibowo et al., 2023). Moving forward, the literature

review will be tailored to specifically address the research questions of this community service activity. A dedicated section will expound upon the theoretical framework, elucidating the research motives, identifying gaps in current knowledge, and showcasing the potential usefulness of the proposed theoretical basis.



Figure 1. Glintung Water Street Activity

In conclusion, this introduction sets the stage for a comprehensive exploration of the cashless payment challenges faced by Kampung Glintung Water Street merchants. The ensuing community service activity, spearheaded by the University Widyagama Malang research team, seeks to contribute meaningfully to QRIS integration, offering a secure and efficient payment solution for both merchants and tourists, ultimately revitalizing this vibrant tourist destination.

2. METHODS

The community service activity aimed at fostering the adoption of QRIS (Quick Response Code Indonesian Standard) among merchants in Kampung Glintung Water Street was meticulously designed and implemented in two distinct sessions. These sessions were structured to provide comprehensive training to the participating merchants, equipping them with the knowledge and skills necessary to register, activate, and effectively utilize QRIS for their businesses.

Session 1: Training on QRIS Registration and Activation

The first session served as a foundational step in the community service initiative, focusing on training participating merchants in the essential aspects of QRIS registration and activation. The session was structured as follows:

1. **Introduction and Overview (30 minutes):** An introductory lecture provided an overview of the importance of adopting cashless payment systems, with a specific emphasis on the benefits of QRIS. The session aimed to create awareness among merchants about the advantages of QRIS, such as increased sales opportunities, enhanced security, and improved customer satisfaction.
2. **QRIS Account Registration and Activation Procedures (60 minutes):** The core of the training involved a detailed explanation of the steps required for merchants to register and activate their QRIS accounts. Practical exercises were integrated into the session to allow merchants hands-on experience in navigating the registration and activation process. Emphasis was placed on addressing common challenges or concerns that merchants might encounter during this phase.
3. **Technical Requirements (30 minutes):** A dedicated segment covered the technical aspects of QRIS usage, ensuring that merchants were well-versed in the hardware and software requirements for a seamless integration of QRIS into their businesses. Practical demonstrations were conducted to familiarize merchants with the devices compatible with QRIS, such as smartphones and point-of-sale (POS) systems.

Session 2: QRIS Account Setup Support

Building on the knowledge gained in the first session, the second session was designed to provide hands-on support to the participating merchants in setting up their QRIS accounts. This session focused on practical implementation and troubleshooting to ensure a smooth transition to cashless payment systems:

1. Individualized Assistance (120 minutes): Merchants were provided with one-on-one assistance to navigate the QRIS account setup process. The research team addressed specific challenges faced by each merchant, tailoring support to their unique business requirements. Troubleshooting common issues was a key aspect of this session to mitigate any barriers to successful QRIS implementation.
2. Test Transactions (60 minutes): Practical exercises involved conducting test transactions to validate the functionality of the newly set up QRIS accounts. Merchants were guided through the process of accepting payments using QRIS, ensuring they were confident in handling real-world transactions.

Training Materials Development. The training materials utilized in both session were meticulously developed by the research team. These materials comprised:

1. Benefits of QRIS: A comprehensive overview of the advantages of QRIS for merchants, including increased efficiency, reduced cash handling, and improved financial record-keeping.
2. Registration and Activation Procedures: Step-by-step guides and visual aids detailing the process of registering and activating QRIS accounts, making the information accessible to merchants with varying levels of technological familiarity.
3. Technical Requirements: Detailed information on the hardware and software prerequisites for QRIS usage, ensuring that merchants could seamlessly integrate the payment system into their existing infrastructure. The development of these materials aimed to empower merchants with the knowledge needed to embrace QRIS and unlock its potential benefits for their businesses.

The methodology implemented in this community service activity was carefully structured to deliver comprehensive training and support to merchants in Kampung Glintung Water Street. The two-session approach, coupled with the development of tailored training materials, ensured that participating merchants gained a thorough understanding of QRIS, successfully registering, activating, and utilizing the payment system to enhance their business operations. This methodology not only addressed the immediate needs of merchants but also laid the foundation for sustained and effective adoption of cashless payment systems in the vibrant tourist destination.

3. RESULTS AND DISCUSSION

3.1. Results

The community service activity undertaken by the research team from the University Widyagama Malang aimed to address the challenges faced by merchants in Kampung Glintung Water Street concerning the limited adoption of cashless payments. In this comprehensive report, we delve into the methodology employed, comprising two sessions, to provide extensive training and support to merchants in integrating QRIS (Quick Response Code Indonesian Standard) into their businesses. The training materials, carefully developed by the researchers, played a pivotal role in equipping merchants with the knowledge and skills necessary for successful QRIS implementation.

Session 1: Training on QRIS Registration and Activation

1. Introduction and Overview (30 minutes): The first session commenced with an introductory lecture, providing merchants with a comprehensive overview of the importance of adopting cashless payment systems, specifically focusing on the benefits of QRIS. Emphasis was placed on elucidating the potential advantages, such as increased sales opportunities, enhanced

security, and improved customer satisfaction. This segment aimed to create awareness among merchants, laying the foundation for the subsequent training.



Figure 2. Training Introduction

2. **QRIS Account Registration and Activation Procedures (60 minutes):** The core of the training session revolved around elucidating the step-by-step procedures for merchants to register and activate their QRIS accounts. A combination of theoretical explanations and practical exercises was employed to ensure that merchants not only understood the process but could also navigate it confidently. The integration of practical exercises provided participants with hands-on experience, addressing common challenges and concerns that might arise during the registration and activation phase.
3. **Technical Requirements (30 minutes):** To facilitate a seamless integration of QRIS into merchants' businesses, a dedicated segment covered the technical aspects of QRIS usage. Merchants were educated on the hardware and software requirements, ensuring they possessed a comprehensive understanding of the devices compatible with QRIS, such as smartphones and point-of-sale (POS) systems. Practical demonstrations were conducted to familiarize merchants with the technical nuances, fostering confidence in their ability to incorporate QRIS into their operations.

Session 2: QRIS Account Setup Support

Building upon the foundational knowledge acquired in the first session, the second session was designed to provide hands-on support to participating merchants in the actual setup of their QRIS accounts. This session focused on individualized assistance, troubleshooting, and conducting test transactions to ensure a smooth transition to cashless payment systems.

1. **Individualized Assistance (120 minutes):** The second session commenced with one-on-one assistance provided to merchants, catering to their unique challenges and requirements in setting up their QRIS accounts. The research team, equipped with in-depth knowledge of the QRIS system, addressed specific concerns faced by each merchant, tailoring the support to their business contexts. This personalized approach aimed to enhance the effectiveness of the training, ensuring that merchants felt supported and empowered throughout the QRIS account setup process.
2. **Test Transactions (60 minutes):** Practical exercises in the form of test transactions were a crucial component of the second session. Merchants were guided through the process of accepting payments using QRIS, allowing them to validate the functionality of their newly set up accounts. This segment not only served as a confidence-building exercise but also provided an opportunity to identify and address any potential issues that might arise during

real-world transactions. The goal was to ensure that merchants were not only equipped with theoretical knowledge but also had practical experience in utilizing QRIS for their businesses.

Training Materials Development: Central to the success of the training sessions were the meticulously developed training materials crafted by the research team. These materials served as a comprehensive guide for merchants, covering various aspects of QRIS adoption.

1. **Benefits of QRIS:** The training materials began with a comprehensive overview of the benefits of QRIS for merchants. Key advantages, including increased efficiency, reduced cash handling, and improved financial record-keeping, were highlighted. The objective was to instill an understanding of the potential positive impact that QRIS adoption could have on the day-to-day operations of businesses in Kampung Glintung Water Street.
2. **Registration and Activation Procedures:** Detailed step-by-step guides and visual aids were developed to assist merchants in navigating the intricate process of registering and activating their QRIS accounts. The materials were designed to be accessible to merchants with varying levels of technological familiarity, ensuring that even those less accustomed to digital payment systems could grasp the essential concepts and procedures.
3. **Technical Requirements:** A significant portion of the training materials was dedicated to elucidating the technical requirements for QRIS usage. Merchants were provided with detailed information on the hardware and software prerequisites, allowing them to assess their existing infrastructure's compatibility with the QRIS system. Practical demonstrations and visual aids were incorporated to simplify complex technical concepts, making the information more accessible to a diverse audience.

3.2. Discussion

The community service activity undertaken by the University Widyagama Malang research team sought to address the challenge of limited cashless payment adoption among merchants in Kampung Glintung Water Street. This discussion delves into the key aspects of the methodology, training sessions, and training materials, analyzing their effectiveness in empowering merchants and fostering the integration of QRIS into their businesses.

1. **Importance of QRIS Adoption:** The introductory segment of the training sessions aimed to emphasize the significance of adopting QRIS for merchants in Kampung Glintung Water Street. The discussion on the benefits of QRIS highlighted its potential to increase sales opportunities, enhance security, and improve overall customer satisfaction. By understanding the advantages of QRIS, merchants were better equipped to appreciate the transformative impact it could have on their businesses.
2. **Training Session 1: QRIS Registration and Activation**

Comprehensive Overview: The first session commenced with a comprehensive overview of QRIS, providing a theoretical foundation for merchants. This discussion considers the effectiveness of this introduction in creating awareness and fostering a positive perception of QRIS among participants. The aim was to ensure that merchants understood the broader implications and potential benefits associated with the adoption of this cashless payment system.

Hands-on Training: The inclusion of practical exercises in the first session aimed to translate theoretical knowledge into practical skills. This section assesses the effectiveness of the hands-on training in addressing the specific challenges and concerns that merchants might encounter during the QRIS registration and activation process. Practical exercises were designed to enhance merchants' confidence in navigating the system independently.



Figure 3. QRIS Registration and Activation

Technical Requirements: Understanding the technical aspects of QRIS usage was crucial for successful integration. This part of the discussion evaluates the effectiveness of the session in familiarizing merchants with the hardware and software requirements. The practical demonstrations were intended to bridge the technological gap, ensuring that merchants felt confident in using the devices compatible with QRIS.

3. **Training Session 2: QRIS Account Setup Support**

Individualized Assistance: The second session focused on providing personalized support to merchants during the QRIS account setup. This section evaluates the effectiveness of the one-on-one assistance in addressing individual challenges and tailoring support to the unique business contexts of each merchant. The goal was to ensure that merchants felt supported and empowered to navigate the QRIS setup independently.

Test Transactions: Practical exercises involving test transactions were a critical component of the second session. This discussion assesses the effectiveness of these exercises in validating the functionality of merchants' QRIS accounts and addressing any issues that might arise during real-world transactions. The objective was to instill confidence in merchants regarding the practical application of QRIS in their day-to-day operations.

4. **Training Materials Development:**

Benefits of QRIS: The training materials began with an exploration of the benefits of QRIS for merchants. This section evaluates the effectiveness of the materials in conveying the advantages of QRIS, such as increased efficiency and improved financial record-keeping. The discussion considers how well merchants absorbed this information and whether it contributed to a positive perception of QRIS adoption.

Registration and Activation Procedures: Detailed step-by-step guides and visual aids were crucial components of the training materials. This part of the discussion assesses the effectiveness of these materials in simplifying the complex processes of QRIS registration and activation. The goal was to make the information accessible to merchants with varying levels of technological familiarity, ensuring a smooth transition to cashless payments.

Technical Requirements: A significant portion of the training materials was dedicated to elucidating the technical requirements for QRIS usage. This discussion evaluates the effectiveness of the materials in conveying technical information, considering whether the practical demonstrations and visual aids succeeded in simplifying complex concepts. The goal was to ensure that merchants were well-versed in the technical aspects of QRIS usage.

4. CONCLUSION

In conclusion, the methodology employed in this community service activity, encompassing two training sessions and carefully developed training materials, was designed to empower merchants in Kampung Glintung Water Street for the successful adoption of QRIS. The comprehensive overview, hands-on training, individualized assistance, and practical exercises were strategically structured to address the specific challenges faced by merchants in embracing cashless payments. The effectiveness of the training sessions and materials was contingent on their ability to bridge the knowledge gap, address concerns, and empower merchants with the confidence to integrate QRIS into their businesses. This discussion provides insights into the success of each component, emphasizing the importance of a holistic approach to training that considers both theoretical understanding and practical application. As Kampung Glintung Water Street transitions toward greater reliance on QRIS, the ongoing support and collaboration between the team, merchants, and relevant stakeholders will be pivotal. The community service activity serves as a stepping stone towards a more financially inclusive and technologically empowered business environment in this vibrant tourist destination.

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