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Education On The Use Of Qris As A Payment Tool To Increase The Productivity Of Msmes In Rural Communities

Apay Safari^{1*}, Anti Riyanti², Alfiana³, Nelly Astuti⁴, Ristati⁵

Sekolah Tinggi Ilmu Ekonomi Pariwisata YAPARI BANDUNG, Indonesia^{1,2}
Universitas Muhammadiyah Bandung, Indonesia³, Universitas Pertiba, Indonesia⁴,
Universitas Malikussaleh, Indonesia⁵
Email: apaysaf@yahoo.co.id^{1*}

Abstract

When conducting observations for 2 weeks in each of the villages of Cihanyir, West Java, Air Buluh village, Bangka Belitung, Lake Paris village, the stages of finding problems were MSMEs that were monotonous, less productive, less creative, and had a small market share. The author believes that the use of QRIS in these villages can solve the problems being experienced. The results in this article show 1. The author made observations for 3 days and found that the majority of MSMEs in these villages were less productive, less developed, and needed new innovations to overcome these problems. 2. The author/devotee believes that the use of QRIS can overcome these problems and discussed these innovations and proposals with MSME actors and MSME actors agreed. 3. The author/servant conducted education on the use of QRIS in theory and practice for 14 days and believes that the use of QRIS in rural MSMEs can increase productivity, creativity of MSMEs and expand market share (because knowing QRIS also makes you aware of other MSMEs).

Keywords: *Education, QRIS, MSMEs.*

INTRDOUCTION

Quick Response Code or what is usually called a QR Code is a two-dimensional barcode introduced by the Japanese company Denso Wave in 1994. This type of barcode was originally used for data collection on vehicle spare parts production inventory and is now used in various fields of business services and services for activities. marketing and promotion. The basis is that the QR Code was developed as a code that allows its contents to be translated at high speed (Rouillard, 2008). The advantage of QR Codes is that they are able to store information horizontally and vertically. Therefore, QR Codes can accommodate more information compared to one-dimensional barcodes. Currently, the use of QR Codes has been widely implemented in the form of QR Code Reader and QR Code Generator applications, so that it will be very easy for someone to create information in the form of a QR Code and get the information they want to know, just by carrying out the process of scanning and scanning data through media from cellphone camera (Anastasia, 2010).

Quick Response Code Indonesian Standard (QRIS) is a standardization of payments using the QR Code method from Bank Indonesia so that the transaction process using QR Codes becomes easier, faster and more secure. QRIS is not a new application, but a national QR Code standard that is mandatory for all Payment System Service Providers (PJSP) that use QR. According to Bank Indonesia, QR Code is a 2 (two) dimensional matrix code, consisting of three square pattern markers in the lower left corner, upper left corner and upper right corner, has a black module in the form of a square, dot or pixel, and has the ability to store data alphanumeric, characters and symbols. In the payment system, QR Code is a technological development that helps devices send a number of data so that activities can be carried out quickly, efficiently and simply, especially in payment transactions. Before being standardized with QRIS, payment applications could only make payments to merchants who had accounts from the same PJSP because the QR code used was not standardized. Currently, with the QRIS standard, all payment

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applications from any PJSP can make payments using QR codes at all merchants even though the PJSP used is different. Apart from that, the QRIS standard also makes it easier for merchants to accept payments from any application just by opening an account with one of the PJSPs providing QRIS. Merchants already have many QR codes from various PJSPs and this is also made easier because all their accounts can receive payments with just one QRIS QR code (Aini et al., 2018).

QRIS consists of the MPM (Merchant Presented Mode) QR Code specification and is supported by the organizer's interconnection specifications. What is meant by the Merchant Presented Mode Method, the merchant displays a QR Code which is then scanned with a cellphone. This method consists of 2 display media, namely: 1. Static QRIS MPM is a practical and cheap QR payment model because it does not require a special device to display the QR code. Static MPM QRIS does not yet contain the transaction nominal so consumers must input the payment value in the application. 2. Dynamic QRIS MPM is a QR payment model that is more accurate and faster because the generated QR code already contains the transaction nominal. Consumers do not need to enter the payment value manually. Dynamic MPM QRIS requires a special device or application that will create a different QR Code for each transaction. Therefore, Dynamic MPM QRIS is more suitable for use by medium-large scale businesses with quite high transaction volumes (PUTRI SURYA SARTIKA, 2022).

Based on the explanation above, the author believes that if the payment method using QRIS is implemented by rural MSMEs, it can increase the productivity of these MSMEs. According to Law no. 20 of 2008 MSMEs are productive businesses owned by individuals or business entities that meet the criteria for being a micro business. A country that is said to be developed can be seen from several sides, one of which is the welfare of its people. A small business is a productive economic business that stands alone, carried out by an individual or business entity that is not a subsidiary or branch that is owned, controlled or is part, either directly or indirectly, of a medium or large business that meets the criteria small businesses as intended in the Law (Tambunan, 2019).

Meanwhile, a micro business is a stand-alone productive economic business carried out by an individual or business entity that is not a subsidiary or branch of a company that is owned, controlled, or is part, either directly or indirectly, of a micro business, small business or large business that meets micro business criteria as intended in the Law (Tambunan, 2019). In this Law, the criteria used to define (UMKM) as stated in Article 6 are net worth or asset value excluding land and buildings where the business is located, or annual sales proceeds. With the following criteria: a) Micro businesses are business units that have assets of a maximum of IDR 50,000,000 excluding land and buildings where the business is located with annual sales proceeds of a maximum of IDR 300,000,000. b) Small businesses with an asset value of more than IDR 50,000,000 up to a maximum of IDR 500,000,000 excluding land and buildings where the business is located have annual sales proceeds of more than IDR 300,000,000 up to a maximum of IDR 2,500,000.00. c) Medium businesses are companies with a net worth of more than IDR 500,000,000 to a maximum of IDR 100,000,000,000 with annual sales of more than IDR 2,500,000,000 to a maximum of IDR 50,000,000,000 (Mailizar, 2022).

Chotim, et al (2019) stated that microfinance institutions have special characteristics that suit their constituents, such as consisting of various forms of financial services, especially savings and loans, directed to serve low-income communities and using simple systems and procedures. With the existence of microfinance institutions, the problem of business capital has found a solution as a breakthrough in micro development, and one of the microfinance institutions that handles empowering MSMEs is cooperatives. Empowering MSMEs can be done by creating microfinance institutions specifically for people from lower economic backgrounds or those with low incomes (Taniman, 2017).

Empowering MSMEs is very important and strategic in anticipating the future economy, especially in strengthening the national economic structure. The current national economic crisis has greatly affected national, economic and political stability, the impact of which has resulted in large business activities becoming increasingly worse, while MSMEs and cooperatives are still relatively able to maintain their business activities. The importance of the position of micro, small and medium enterprises in the national economy is not only due to their large number, but also in terms of employment. In addition, micro, small and medium enterprises can also generate quite large foreign exchange through export activities of certain commodities and contribute to Gross Domestic Product (GDP). In general, the goal or target to be achieved is the realization of strong and independent MSMEs that have high competitiveness and play a major role in the production and distribution of basic needs, raw materials, as well as capital to face free competition (Todaro,

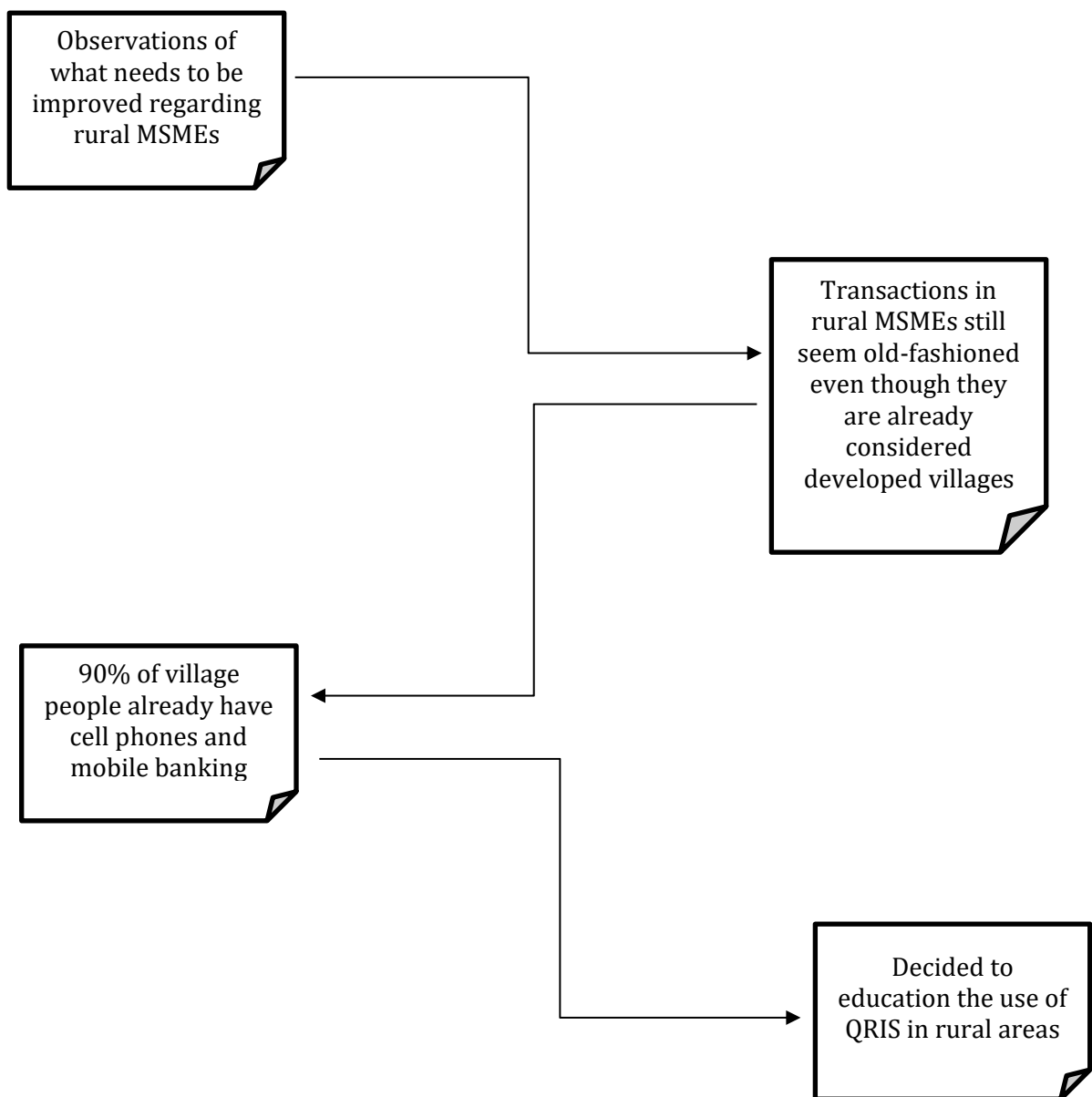
2016).

The author believes that if the QRIS transaction method is implemented in village MSMEs, it can increase the productivity of village MSMEs because its practicality includes costs and time, increasing its reach so that MSMEs can not only compete in the local market but outside the local, national and international markets. With QRIS, MSMEs can have consumer data and understand consumer behavior to maintain their market and increase it.

METHOD

When conducting observations for 2 weeks in each of the villages of Cihanyir, West Java, Air Buluh village, Bangka Belitung, Lake Paris village, the stages of finding problems and solutions were as follows:

Figure 1
Stages of Problem Discovery and Solutions



RESULT AND DISCUSSION

Quick Response Code Indonesian Standard and MSMEs

Quick Response Code or what is usually called a QR Code is a two-dimensional barcode introduced by the Japanese company Denso Wave in 1994. This type of barcode was originally used for data collection on vehicle spare parts production inventory and is now used in various fields of business services and services for activities. marketing and promotion. The basis is that

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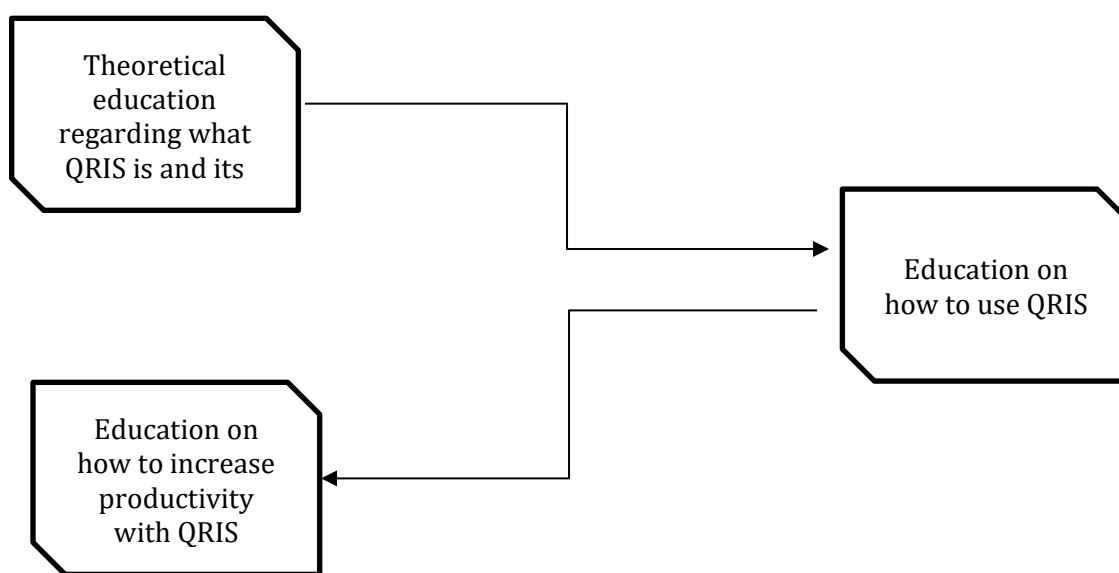
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The author believes that the implementation of QRIS in the villages of Cihanyir, West Java, Air Buluh village, Bangka Belitung, Lake Paris village has a number of potentials for implementing it, such as good internet infrastructure, the majority of people already have Android/i phones, and the majority of people already have choose mobile banking. There are educational materials for two weeks in the villages of Cihanyir, West Java, Air Buluh village, Bangka Belitung, Lake Paris village with the following materials:

Figure 2
Educational Materials



The author believes that education carried out for two weeks in the villages of Cihanyir, West Java, Air Buluh village, Bangka Belitung, Lake Paris village can increase the productivity of MSMEs in these villages by minimizing cash transactions, obtaining non-invasive consumer data so that sellers can read consumer behavior and can increase the market share of MSMEs because by knowing QRIS, MSMEs will automatically know about other E-Commerce and can increase

their market share.

CONCLUSION

Based on the explanation above, several points can be concluded regarding QRIS education in increasing the productivity of rural MSMEs, especially in the villages of Cihanyir, West Java, Air Buluh village, Bangka Belitung, Lake Paris village as follows:

1. The author made observations for 3 days and found that the majority of MSMEs in these villages were less productive, less developed, and needed new innovations to overcome these problems.
2. The author/devotee believes that the use of QRIS can overcome these problems and discussed these innovations and proposals with MSME actors and MSME actors agreed.
3. The author/servant conducted education on the use of QRIS in theory and practice for 14 days and believes that the use of QRIS in rural MSMEs can increase productivity, creativity of MSMEs and expand market share (because knowing QRIS also makes you aware of other MSMEs).

EXPRESSION OF THANKING

The author would like to express his deepest gratitude to a number of MSME actors in the villages of Cihanyir, West Java, Air Buluh village, Bangka Belitung, Lake Paris village who have listened to the author's suggestions to implement the QRIS transaction system to overcome their problems. The author hopes that these suggestions can overcome a number of problems he has.

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