

Digitisation of MSMEs Payments for Dodol Nangka Through the Implementation of QRIS

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Abstract: The development of the digital economy requires Micro, Small and Medium Enterprises (MSMEs) to adapt to modern and efficient payment technologies. This project aims to assist MSMEs selling dodol nangka (jackfruit dodol) in implementing QRIS (Quick Response Code Indonesian Standard) as a cashless payment system. Through the application of QRIS, the transaction process becomes faster, safer and more practical for both consumers and businesses. The stages of the activity include socialising the use of QRIS, registering business accounts, and creating and installing QRIS codes at points of sale. The results of this activity show that the use of QRIS can increase transaction efficiency, reduce dependence on cash, and expand market access for dodol nangka MSMEs. Thus, the implementation of QRIS is a strategic step to encourage digital transformation and support the realisation of a cashless economy at the local level.

Keywords: QRIS, Digital Economy, MSMEs, Cashless Payments.

Introduction

Micro, Small and Medium Enterprises (MSMEs) are one of the main pillars of the regional economy due to their contribution to job creation, reduction of unemployment, and strengthening of the local economy, especially in rural areas and tourist areas (Kementerian Keuangan Republik Indonesia, 2024). In Indonesia, MSMEs employ more than 90% of the workforce and are the backbone of the community-based economy (Kementerian Koordinator Bidang Perekonomian Republik Indonesia, 2024). However, the main challenges facing MSMEs today are not only related to production capacity, but also their ability to adapt to digitalisation, especially in payment and marketing systems (Ekaputra et al., 2024; Hanifah & Nurhidayati, 2025; Zusrony et al., 2023)

One MSME product that has both economic and cultural value is dodol nangka, which has developed into a distinctive food product and souvenir in Suranadi Village. This village is known as a popular religious and natural tourism area, offering significant market potential for local products. Based on field conditions, there is a dodol nangka SME that has been operating for about five years on a household scale. This business produces dodol nangka with an average capacity of 20–30 kg per month and uses local raw materials. All sales transactions are still conducted in cash, and there are no sales sourced from digital marketing.

The profile of business managers shows that their highest level of education is secondary school with a relatively low level of digital literacy. This condition is reflected in the absence of digital financial records, the lack of use of non-cash payment methods, and the absence of business promotion through social media.

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(Bank Indonesia, n.d.; Ekaputra et al., 2024; Zusrony et al., 2023) In fact, quantitatively, the business location is on the main road to a tourist area with an estimated 50–100 tourist visits per day on weekends, where most visitors are active social media users and are accustomed to using digital payments. (Bank Indonesia, n.d.; Kencanawati et al., 2025; Suamba & Dewi, 2025).

From a regional perspective, Suranadi Village has strong economic potential from the tourism sector and local food products. The social environment of the community, which is still community-based, is a social asset that supports collaboration and business sustainability. Jackfruit dodol products have attractive visual characteristics and high local uniqueness value, making them potentially effective for promotion through visual content-based social media. (Putra et al., 2025; Utami et al., 2025; Wicaksana et al., 2025). Additionally, the business location within a tourist area allows for the integration of product promotion with local tourism narratives and hashtags. However, this potential has not been matched by the capacity of business managers to utilise digital technology to expand market reach and improve transaction efficiency. (Putra et al., 2025; Wicaksana et al., 2025; Zusrony et al., 2023).

Based on these conditions, the main problems faced by jackfruit dodol MSMEs in Suranadi Village can be formulated concretely as follows:

1. Low transaction efficiency due to complete dependence on cash payments;
2. Limited marketing reach due to the lack of utilisation of social media as a promotional tool; and
3. Suboptimal operational and financial performance due to the absence of transaction records integrated with marketing activities.

In line with these issues, this community service activity aims to:

1. Analyse the need for business digitalisation through business process mapping and identification of inefficiencies;
2. Design and implement integrated digital solutions in the form of QRIS payment tools and social media-based digital marketing; and
3. Evaluate the impact of digitisation on transaction efficiency, market reach expansion, and business operational performance during the assistance period.

This activity is supported by primary and up-to-date literature reviews. Research by Ekaputra, Ciptosari, and Halim (2023) shows that the application of QRIS in MSMEs in tourist areas can increase transaction speed and give a more modern image of the business in the eyes of consumers. (Ekaputra et al., 2024; Kencanawati et al., 2025; Suamba & Dewi, 2025) An empirical study by Sari and Wijaya (2022) proves that visual content-

based marketing training on social media significantly increases the market reach and sales of traditional culinary MSMEs. (Putra et al., 2025; Utami et al., 2025; Wicaksana et al., 2025) Pratama (2024) emphasises that simple digitalisation, particularly transaction recording and integration with digital marketing, has a positive impact on operational performance and business decision-making. (Febelin et al., 2025; Wimanda et al., 2024) Additionally, community service activities by Febriyanti and Nugroho (2023) show that the integration of digital payments and social media in tourism village MSMEs can increase new customers by up to 40% within three months. (Kencanawati et al., 2025; Suamba & Dewi, 2025; Wicaksana et al., 2025).

Based on this study, this community service activity is a form of downstreaming and adaptation of previous research and community service results applied through a case study approach to local food MSMEs. The uniqueness of this activity lies in direct technical assistance that focuses on establishing a minimal digital cycle, including social media-based marketing, the implementation of QRIS digital payments, and the introduction of simple transaction recording. This mentoring model is expected to serve as an easily replicable example for similar MSMEs in other tourist village areas.

Method

This study uses a qualitative descriptive approach with a case study method to analyse the implementation of the QRIS digital payment system in jackfruit dodol MSMEs. (Creswell & Poth, 2018; Yin, 2018) This approach is used to obtain an in-depth picture of the QRIS implementation process and its impact on transaction efficiency and business operations. (Yin, 2018; Bank Indonesia, 2019).

The research was conducted on dodol nangka MSMEs located in Suranadi Village, West Lombok Regency, West Nusa Tenggara Province. The data used consisted of primary and secondary data. (Creswell & Poth, 2018; Yin, 2018) Primary data was obtained through direct observation and interviews with MSME actors regarding the use of QRIS, while secondary data was obtained from literature studies, Bank Indonesia reports, and supporting documentation. (Bank Indonesia, 2019).

Data analysis was conducted using descriptive qualitative methods by grouping and interpreting data based on main themes, including the QRIS implementation process, perceived benefits, and obstacles faced by business actors. (Braun & Clarke, 2006; Miles et al., 2014) The results of the analysis were used to draw conclusions about the role of payment

digitalisation in supporting the efficiency and development of MSMEs in the digital economy era. (Yin, 2018).

Result and Discussion

The results of the study show that the implementation of the QRIS digital payment system in jackfruit dodol MSMEs in Suranadi Village has had a positive impact on transaction processes and business management. Before the implementation of QRIS, transactions were still carried out in cash, which often caused problems such as limited change, messy financial records, and the risk of losing cash. After using QRIS through the DANA application, the payment process became faster, more practical, and safer because transactions could be made non-cash and recorded digitally.

The implementation of QRIS also had an impact on improving the operational efficiency of MSMEs. All incoming transactions are automatically recorded in the system, making it easier for business owners to monitor daily income and evaluate sales. Transaction recording, which was previously done manually, is now more orderly and transparent. This helps MSME owners in simple financial management and supports better business decision-making.

From the consumer's perspective, the use of QRIS increases convenience and purchasing interest, especially for customers who are accustomed to using digital wallets. Consumers do not need to carry cash and can make payments quickly using various payment applications. This condition enhances the perception of the professionalism of MSMEs and fosters consumer confidence in jackfruit dodol businesses as businesses that have adapted to technological developments.

The results of this study are in line with digital economy theory, which states that the use of financial technology can increase the efficiency and competitiveness of MSMEs. These findings also support previous research showing that the implementation of QRIS can accelerate transactions, expand market reach, and promote financial inclusion for MSME players. With a digital payment system in place, MSMEs have greater opportunities to reach a wider range of consumers, both directly and through digital promotion.

However, several obstacles were still encountered in the QRIS implementation process, such as limited digital literacy among business actors and dependence on internet network quality. However, these obstacles can be overcome through mentoring, training in the use of the application, and ongoing socialisation regarding the benefits of digital payments. Overall, the implementation of QRIS in dodol nangka MSMEs has proven to be a strategic step in driving digital

transformation, increasing business efficiency, and strengthening the role of MSMEs in the digital economy ecosystem.

Implementation of Payment Digitalisation in Dodol Nangka MSMEs

The implementation of payment digitalisation in dodol nangka MSMEs is carried out through the application of the QRIS system as a non-cash payment method. This application aims to increase transaction efficiency, payment security, and convenience for consumers and business actors. QRIS is integrated through the DANA Bisnis application, which allows MSMEs to receive payments from various digital wallet and mobile banking platforms with a single QR code.

The implementation of digital payment is also supported by assistance to SME operators so that they are able to operate the QRIS system independently. With the digital payment system, the transaction process becomes faster and business financial records can be kept in a more orderly and transparent manner.

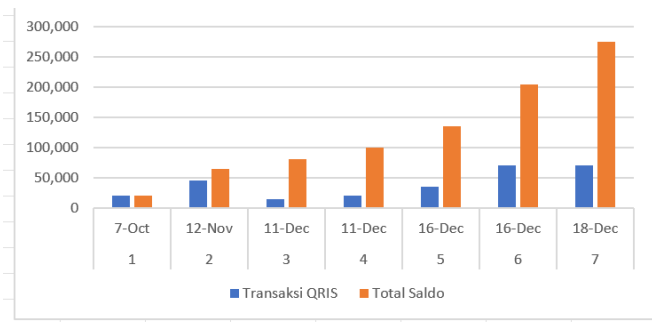
The Process of Implementing QRIS in Dodol Nangka MSMEs

The QRIS implementation process begins with registering a business account through the DANA Bisnis application. Once the verification process is complete, MSME operators receive a QRIS code which is then displayed at their point of sale for easy access by consumers. Next, business operators are given an explanation of how to accept payments, monitor transactions, and withdraw sales proceeds.

The results of the implementation show that QRIS provides convenience for consumers in making transactions without using cash. In addition, SME operators feel the benefits in the form of increased transaction efficiency and ease in monitoring daily income digitally.



Figure 1. Assistance with the digitisation of Dodol Nangka MSMEs



Source: Primary Data (Processed)

Figure 2. Diagram Development of QRIS Transaction Usage Over Three Months

Based on the results of transaction data analysis for three months after the implementation of QRIS, the level of non-cash payment usage is still relatively low, at around 10% of total transactions, while cash payments continue to dominate. These findings indicate that although QRIS has been implemented, there has not been a significant change in people's transaction behaviour. However, when viewed from the perspective of the payment system as shown in Table 1, the implementation of QRIS has brought improvements in terms of technical and operational aspects. The payment system, which previously relied solely on cash methods, has evolved into a QRIS-based non-cash system, with higher transaction speeds, automatic transaction recording, better security, and increased convenience for consumers compared to the previous manual system. This condition indicates a gap between the improvement in the quality of the payment system and the level of its adoption in the field. Therefore, although QRIS has proven to provide benefits in terms of transaction efficiency and security, optimising its use still requires further efforts in the form of increasing digital financial literacy, more intensive socialisation, and continuous assistance to MSME players and consumers so that the transformation of the payment system can run more effectively and sustainably.

Conclusion

Digitalisation shows that our community service activities through the implementation of the QRIS digital payment system for jackfruit dodol MSMEs in Suranadi Village have proven to have a positive impact on transaction efficiency and facilitate business fund management. With QRIS, transactions are faster, safer and more practical, and it is easier to record income. However, there are still obstacles to digitalisation, such as limited digital literacy and dependence on the internet network, which must be given special attention in order to improve internet coverage to remote villages such as Suranadi Village. Overall, this digitalisation of

payments has been able to increase business competitiveness and support the strengthening of the local economy.

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