

OPTIMIZATION OF QRIS VIRTUAL PAYMENT TOOLS AS A SUPPORTER OF THE ISLAMIC ECONOMY FOR MUSLIM MSMEs GO DIGITAL

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ABSTRACT

This study aims to analyze the benefits of using QRIS as a non-cash transaction tool for MSME players to realize MSMEs go digital. QRIS is a new innovation launched by Bank Indonesia in collaboration with the Indonesian Payment System Association which was launched on the 74th independence day of the Republic of Indonesia, namely August 17, 2019. This research uses a library approach. The results of this study show that the benefits of using QRIS have a major influence on the development of the Sharia economy, especially Muslim MSME players.

Keywords : Digital Payment; UMKM; QRIS

INTRODUCTION

In an information age like today, the internet plays an important role in all aspects of human life. This rapid digital development has made parties follow the digitalization era wisely. One of them is the regulation launched by the government, namely the GNNT (National Non-Cash Movement). GNNT is a movement that is expected to increase public awareness that cashless payments are more efficient, practical, and safe. If the public has implemented a comprehensive lifestyle of non-cash payment transactions, it can reduce the burden on the central bank by printing money and circulating it in the community. GNNT itself has been implemented in advance and initiated by the government, including the electronicization of government transactions that are applied in all payment processes such as salaries, taxes, and retribution. Then the movement of distributing non-cash social assistance to the Family Hope program and non-cash food assistance on the basis of cooperation with state-owned commercial banks. The form of innovation in non-cash transactions is the existence of ATM cards, debit cards, money orders, checks, and other electronic money. The birth of e-wallet applications and bank accounts caused a high number of electronic transactions. On the other hand, the existence of electronic money makes it easier for the public and business actors to transact payments. The existence of cooperation between MSME players and electronic money providers can improve the economy in Indonesia. Based on a survey by the Indonesian Internet Service Providers Association (APJII), there will be 210.03 million internet users spread across Indonesia in the period 2021–2022. (Novianto, 2021).

This proves that many people are already familiar with the internet and use it in their everyday lives. One of the devices that looks like it will be used to connect to the internet is a smartphone. With the development of internet use through smartphones, cashless payment instruments are increasingly known and used by the public. (Kristiyono, 2015). QRIS is a payment channel used to standardize all cashless payments using QR codes. The reason for the launch of QRIS is that merchants in stores, when transacting, must provide many QR codes from various publishers. With this QRIS as a solution to make it easier for sellers to provide only one QR code that applies to all publishers, The use of QRIS can be done with applications that have been installed on smartphones that have been connected to the internet. The applications in question are e-wallets (from banking and non-banking issuers) which are used as server-based payment instruments and have obtained permission from Indonesian banks. Meanwhile, Bank Indonesia still issues QRIS in Merchant Payment Mode. QRIS can be scanned by customers with various types of payment applications and merchants only provide one QR Code in their store so that all payment applications can scan the QR Code when transacting. With the QRIS payment system issued by Bank Indonesia, research can be provided to assess the efficiency of QRIS on the development of MSMEs. The author found that there are great benefits from using QRIS as a non-cash payment transaction in developing his business. However, the lack of QRIS socialization to the community and business actors cause a lack of understanding of QRIS so that not many people and businesses use QRIS.

LITERATURE REVIEW

There is some literature from this study including: on Oktaviani's Research (2022) an title "Penerapan Digital Marketing Pada E-Commerce Untuk Meningkatkan Penjualan UMKM Marning", Based on this research, an illustration was obtained that the high interest of the Indonesian people, the majority of which consists of the millennial generation, to be able to transact in digital payments easily, quickly and safely. The implementation of QRIS as a QR code-based transaction tool effective since early 2020 in accordance with the provisions, is a solution in carrying out consumer protection and efforts to create a minimum cash community as a manifestation of the Non-Cash Movement (GNNT) which is currently carried out by the Government together with Bank Indonesia.

While in Wayan's research, on the title "QRIS di Mata UMKM : Eksplorasi Persepsi dan Intensi UMKM Menggunakan QRIS", This research indicates that MSMEs have a positive perception of QRIS, as an alternative payment method that is easy and can reduce physical contact. This study also found that MSMEs' intention to use QRIS is influenced by: 1. Positive perception of QRIS; 2. Influence from outside parties, including buyers, close friends, and influencers; 3. Perceived barriers to using QRIS, including internet connection quality, usage fees and transaction limits.

In Putu's research, et.al entitled " model untuk memahani intensi UMKM menggunakan QRIS " the results of this research have several important implications for efforts to encourage wider QRIS adoption among MSMEs, including: 1. continuous improvement is needed so that the features offered by QRIS can provide various benefits that can be felt in real terms by both merchants and consumers; 2. The ease of use and speed of the transaction settlement process with QRIS need to be continuously improved; 3. Socialization and dissemination of information related to QRIS, the benefits and ease of use of QRIS still need to be intensified, especially in areas outside urban areas that are already covered by internet networks; 4. Given the importance of recommendations from close friends and consumers in shaping MSME intentions to use QRIS, various socialization programs, promos, discounts related to the use of QRIS, should be able to consider consumer reliability.

CONCEPTUAL FRAMEWORK

GNNT (National Non-Cash Movement)

which is aimed at increasing public awareness, government institutions and business people on the use of non-cash instruments, so that a community is formed with a community that uses non-cash instruments, especially in conducting transactions on their economic activities. Another factor causing the birth of GNNT is because there are still few transactions using electronic money. The National Non-Cash Movement is a public education program on the efficient use of non-cash instruments in daily economic activities so that people are accustomed to and can encourage national economic improvement. Not only that, GNNT also has special goals for the progress of the nation so as not to be left behind by other developed countries. Because almost all ASEAN

countries have implemented this GNNT in transactions. The Indonesian state needs to be socialized again because only a small part of them have just implemented.

Digital payment, commonly referred to as a digital-based payment system," is a digital payment that has two forms, namely by using computer networks and digitally. (Yunita Puspita, 2019). The use of electronic money can occur if the component is available to the giver and recipient of money made digitally. There are two types of electronic money that can be viewed through the media. (Dien, 2018), The first is chip-based electronic money, which has characteristics including that it can accommodate nominal money on cards, transactions are carried out offline, and this electronic money can be used to make bulk transaction payments, such as toll payments. Second, server-based electronic money has characteristics including that it can store nominal money on the issuing application or server, its use must be done online, and payments are made for transactions in small nominals. (Tobing, 2021).

Go Digital

In the current era, digitalization is closely related to technological processes that are utilized in business opportunities. Almost all companies have reached the digitalization phase. This increasingly fierce business competition fosters healthy competition among business people in their business development. However, companies are not only sitting idly by in the digitalization phase but also competing to reach the digital transformation phase. Transformation is not a choice, but a necessity. Digital transformation refers to the processes and strategies by which using digital technology to drastically change the way businesses operate and serve consumers. A company will not be able to feel the full benefits of digitalization unless the three components—human resources, business, and technology—can work together. In striving to achieve the digital transformation phase, companies must first get to know the digital barriers found in their respective companies. The readiness of the company's digital transformation can be achieved through optimizing the aspects contained in digital maturity. If digital maturity is a measure of the company's readiness to run their business with the latest technology, then the organization of the company itself needs to pay attention to several aspects as follows: strategy, leadership, products, operations, culture, human resources, and technology.

In line with the government's efforts through the Ministry of Communication and Information, it strives to continue to increase digital inclusion in order to realize Indonesia's digital transformation in 2024. Therefore, the Indonesian economy also continues to follow the development of digitalization, which is implemented in the development of MSMEs that go digital, so that with the development of MSMEs that are able to take advantage of technology, it becomes a great opportunity for their business development. There are three categories of digital divide in Indonesia, including gaps in access, human resources, and usage. (Kusumawardani, 2022).

RESEARCH METHOD

This study uses a type of literature research that explores data from primary and secondary literature.

RESULT AND DISCUSSION

Implementation of QRIS for Muslim MSMEs

In the digital era, data is the most valuable asset (data is the new oil) as well as the key to competitiveness. Almost all physical devices are digitally connected. Digitalization needs to move in line with efforts to maintain monetary and financial system stability as well as the smooth payment system. On the one hand, banks need to be encouraged to transform digitally end to end in order to maintain their competitiveness in the digital era. The new vision of the Indonesian Payment System (SPI) 2025 will knit the process of transforming Indonesia's future economy towards digital. A smooth payment system and a well-functioning monetary system and financial system stability will naturally become the basis for economic growth, prosperity, and financial system stability. while MSMEs are businesses with employees who can be individuals or part of a team and who are paid through commissions earned from company operations as well as a large number of job openings (Imron, 2021). According to Law No. 20 of 2008, MSMEs are required to have a certain business model that must be understood, as well as goals, objectives, a coordinated daily schedule, and the ability to observe administrative sanctions that occur. In addition, Law No. 20 of 2008 mentions many fields other than the industrial sector, such as agriculture, trade, services, and transportation.

Before Bank Indonesia introduced QRIS (Quick Response Code Indonesian Standard), QR Code-based payment methods had to be compatible with consumers' applications. When only one application or PJPS can read one QR code, merchants must provide many QR codes to process payments that are compatible with consumer-installed applications; otherwise, there will be many PJSPs. Smaller PJSPs will compete with PJSPs that are already widely used by consumers. (Ari, 2022) Therefore, Bank Indonesia launched the Quick Response (QR) Code standard for payments through based server electronic money applications, electronic wallets, or mobile banking called QR Code Indonesian Standard (QRIS), coinciding with the 74th Anniversary of the Independence of the Republic of Indonesia, on August 17, 2019 in Jakarta. The national implementation of QRIS is effective from January 1, 2020, to provide a transition period for Payment System Service Providers (PJSP). The launch of QRIS is one of the implementations of the Indonesian Payment System (SPI) 2025 vision which was set in May 2019. For the initial stage, QRIS focuses on implementing the QR Code Payment model Merchant Present Mode (MPM) where merchants will display a payment QR Code to be scanned by buyers (customers) when making payment transactions. Before it is ready to be launched, the technical specifications of the QR standard and its interconnection have passed trials in the first phase in September to November 2018 and the second phase in April to May 2019.

Bank Indonesia has launched a payment channel or system to standardize all server-based cashless payments using QR Code media as transactions. (Rifaatul, 2021) The payment system is Quick Response Indonesia Standard (QRIS). The implementation of QRIS was carried out on January 1, 2020, in Indonesia. The implementation of QRIS is prioritized first for MSME traders. Bank Indonesia always strives to create QRIS as a fast, cheap, easy, and reliable payment system. In addition, it is in line with the NPG

order, which leads to the implementation of an efficient, safe, smooth, and reliable payment system, and also with Article 15 paragraph (1) of Law Number 11 of 2008 concerning Electronic Information and Transactions as amended by Law Number 11 of 2008 concerning Electronic Information and Transactions (hereinafter referred to as UUIITE), which states that every electronic system operator must operate an electronic system reliably and securely and is responsible for the operation of the electronic system as appropriate. The use of QRIS in general has benefits, including speeding up the payment system to be practical, efficient, and effective, having more payment alternatives, preventing counterfeit money fraud, being easy to monitor and analyze, such as transaction history, and having many various payment alternatives.

most of the MSME players who have used QRIS because they want to follow the development of technology and information. Following the era of technology and information will increase the speed of carrying out activities in our lives. The form of QRIS that has been available in stores for Muslim MSME traders or actors is in the form of barcodes (in the form of stickers or other forms). The QRIS sticker is placed on the store wall, cashier, and glass steling that can be scanned by customers. Customers who make payments with QRIS must have an e-wallet application on their smartphone. Customers who use QRIS are dominated by young and old people. (Puspitaningrum, 2022). The impact of using QRIS greatly helps the transaction process. Merchants do not need to prepare many QR Code products in their stores, just provide one QRIS can accept all transactions from various server-based payment instruments.

The role of QRIS is to help Muslim MSME traders not be deceived into the circulation of counterfeit money, reduce the risk of money theft, and support the government in being able to develop the digital economy in certain regions (Ningsih, 2021). One of the informants in this study said that before there was a cashless payment system, MSME traders experienced difficulties when returning large and small amounts of nominal customer money. In addition to facilitating transactions, the QRIS payment system helps merchants record daily income, and merchants are also helped to see products that are sold quickly in stores. QRIS is needed to expand national non-cash payment acceptance more efficiently. Through the use of one QR Code standard, goods and service providers (merchants) do not need to have different types of QR Codes from different issuers. QRIS transactions use fund sources in the form of debit cards, credit cards, and/or EU server-based The obligation to use QRIS applies to all types of QR Code-based transactions, including payment transactions in Indonesia facilitated with QR Codes using foreign sources of funds. Because QRIS has many good benefits for payment systems in Indonesia, Bank Indonesia emphasises that every payment based on a QR Code is subject to QRIS. Transactions that have been facilitated with this QR code must use QRIS.

CONCLUSION

This study concludes that QRIS provides great benefits for the general community and for business actors both small, medium and large business scales in particular. These benefits include efficient means that payments can be made quickly, practically, that is, both those who make and who receive payments no longer carry cash, are safe from the loss of money or counterfeit money, are not troublesome in the sense that sellers can make transactions according to the right amount and do not need to bother thinking about change again. With QRIS, it can help business actors in developing their business in the financial sector. The birth of Qris is also a policy to eradicate cases of counterfeit money circulating in Indonesia. So that business actors benefit from the ease of payment transactions. This research is expected to be developed again with the number of informants on a large scale and can be material for further research.

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