MSMEs Go Digital: Assisting QRIS Creation for Micro Enterprises in Bua Village Regency of Sinjai

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ABSTRACT

This program is being implemented to address the problems that micro-entrepreneurs in Bua Village, Tellulimpoe District, Sinjai Regency have had with cash-only transactions with their customers. Cash only transactions have caused many problems such as making it difficult to give change to customers and not allowing customers who prefer to pay through digital means to do so. The main goal of this program is to help micro-entrepreneurs start accepting digital payments through the development and utilization of QRIS codes at each of their business sites. The program was conducted from August 24-29, 2026 and was based on direct mentoring (door-to-door), which included conducting surveys/data collection on shops, completing administrative documents, helping merchants create QRIS merchant accounts and simulating transactions on mobile phones. All of the partners that participated in the program received QRIS codes and the mentoring also helped them learn how to utilize QRIS, including how to track payment transactions on their mobile devices. Using QRIS will provide a more efficient way for micro-entrepreneurs to accept digital payments and will reduce the number of problems that arise from having to provide change to customers. Overall, this program shows that mentoring can be used to help micro-entrepreneurs understand and begin utilizing digital payments in their everyday business activities. Additionally, the continued use of QRIS is supported by the fact that the merchant

accounts developed during the program are associated with each business owner's mobile phone number and personal bank account.

1. Introduction

Micro-enterprises in rural areas contribute significantly to sustaining the local economy and meeting the diverse needs of the population (Wati et al., 2024). Micro-enterprises in Bua Village, Tellulimpoe District, Sinjai Regency, support the everyday requirements of residents. The majority of micro-entrepreneurs in Bua Village operate home-based operations, including small grocery stores and kiosks offering essential goods. Based on preliminary observations and interviews with entrepreneurs in Bua Village, it was determined that each of the five businesses being studied by the project use cash only for sales transactions. There are numerous problems associated with cash-only transactions; for instance, entrepreneurs often find themselves unable to give customers exact amounts of change due to a lack of smaller denominations. Additionally, as consumers become more familiar with alternative payment methods other than cash, cash-only transactions create barriers to entry for these consumers.

Micro-entrepreneurs in Bua Village are facing difficulties in utilizing digital payment systems due to their low level of adoption. While non-cash transactions have increased significantly over the years, many micro-entrepreneurs do not have experience with using QRIS or other types of digital payment services. Thus, they will need assistance and education on how to operate such services. One major problem that needs to be solved prior to providing micro-entrepreneurs with digital payment options is their lack of understanding about registering for digital payment services, downloading applications and monitoring transactions. There are numerous research studies which show that QRIS can provide a viable non-cash payment option for micro-entrepreneurs, as well as enable digital recording of transactions (Simanjuntak et al., 2024).

As a result of this situation, the "MSMEs Go Digital" program was created as a supportive measure designed to promote the use of digital payments through QRIS among micro-enterprise owners in Bua Village. Five business owners were identified as participating target partners based on results from a survey conducted prior to the program that assessed their readiness and willingness to take part in the program. Each of these five business owners was provided with one QRIS code that they could use for all of their sales transactions. The program took place over a period of six consecutive days and concentrated primarily on providing the QRIS codes to the business owners and educating them so that they would be able to operate the QRIS system independently and monitor their digital payments.

This community service program is unique because it uses a direct, door-to-door approach to providing individual support to partner merchants at their places of business. This method of working enables the service team to provide explanations and practical demonstrations of the service based upon the individual needs and understanding level of each merchant. Merchants who are new to using digital technologies can be given hands-on assistance during all stages of the process; including the initial registration of the merchant's account, verification

of that account, simulating transactions, and instructing them on how to track incoming payments using their smartphones. By using this approach, the program not only creates a functional QRIS code for the merchant, but also provides the merchant with an opportunity to gain experience in integrating digital payment technology into their everyday business practices.

2. Method

This activity of community service took place on August 24–29, 2026, in Bua Village, Tellulimpoe District, Sinjai Regency; it was done through on-site visits to the business locations of micro, small, and medium enterprises (MSMEs). The program focused on micro-entrepreneurs who own small shops (warung) located within the village. There were a total of five participating entrepreneurs, each chosen as a result of a preliminary assessment of their preparedness and enthusiasm for taking part in the program.

The direct face-to-face assistance (door-to-door) implementation method is used, where the implementation team directly visits the business location to assist the business owners in completing the QRIS merchant registration process, using their smartphones. This method allows the implementation team to explain to business owners how to complete the registration process, while providing them with hands-on practice based on their needs and levels of knowledge. The use of direct visits to provide participatory support is consistent with Participatory Rural Appraisal (PRA) principles, which involve the target community in the empowerment process (Al-fath et al., 2025).

The entire activity was conducted in four distinct phases. In the first phase, a survey and data collection were completed at the stalls to determine the needs of the businesses and their preparedness. During the second phase, administrative documentation, such as Resident Identity Cards (KTPs) and account numbers, were collected as part of the QRIS merchant registration process. In the third phase, help was provided to the business owners in registering for a QRIS merchant account through an authorized payment service provider; once that registration process was completed, then the validation process could be completed. Finally, in the fourth phase, the QRIS codes were printed and given to each of the business owners. Once the QRIS codes had been delivered, the team conducted a transaction simulation to assist the business owners in understanding how to accept payments and monitor the entry of transactions into their smartphones.

The program has been developed by two primary stakeholders: the Bua Village Government, who provides support in collecting data and coordinating with business owners, and an official payment service provider that generates QRIS (Quick Response Code Indonesian Standard) codes for every business owner. To monitor the implementation of this initiative, observations are made directly; documentation is created; and the QRIS account status of the business owners is verified via the payment service provider's mobile application. All of the information collected as part of this study will be analyzed using a descriptive qualitative method to present the program's successes, difficulties faced during the assistance period, and reactions of the business owners to the assistance provided.

3. Results and Discussion

In addition to conducting the first survey of the five micro-enterprises identified for inclusion in the program, the field survey team interviewed the micro-enterprises about their current payment processes (including what type of payment systems they used), how much money they received in each sale, and whether they had considered accepting digital payments. Based upon the results of the interview, the field survey team found that none of the surveyed small businesses currently accepted any form of digital payments; instead, each was solely dependent on cash. This dependence on cash created many problems during sales transactions, especially since some of the owners of the small businesses were unable to make small change. Additionally, the lack of digital payment options presented a barrier to consumers who have become accustomed to making purchases via digital wallet or some other type of cashless payment system.

The "MSMEs Go Digital" program was initiated based upon the results of a previous survey. It took place during the period August 24-29, 2026. The program was divided into four distinct phases: survey & data collection; administration support; QRIS merchant registration; and distribution of QRIS codes to the partners. During Phase I, survey & data collection occurred to determine if the partners were ready for digital adoption. Specifically, this included determining whether the partners had access to smartphones, and the level of mobile network quality available at their business premises. Phase II consisted of administrative support. This supported the partners in compiling the required administrative documentation for the registration process, including a national identification card (KTP) and an operational bank account. Phase III included online registration of the partners as QRIS merchants. The implementation team provided guidance to the partners until the registration process was verified. Phase IV included printing and distributing the QRIS codes to each partner. After receiving the QRIS codes, the implementation team ran transaction simulations with the partners to verify that the partners knew how to receive payment, and how to track incoming transactions through their smartphones. Figure 1 illustrate the support activity sequences chronologically.





Figure 1. One-On-One Education Process

The results of the evaluation show that the program has met all of its primary objectives. During this time, five of the participating businesses have completed a mentoring program, and the generation of five QRIS (Quick Response Code) codes was completed for each of the five participating businesses. All of the activities were completed within the scheduled time frame six days, beginning on August 24, 2026, and ending on August 29, 2026. The participating business partners participated actively in the mentoring process at a rate of 100 percent. Table 1 provides a comparison of the program targets and what occurred as part of the implementation of the activities.

Table 1. Program Achievement Recap

Indicators	Target	Realization
Assisted Micro Business Owner	5 MSMEs	5 MSMEs
Official QRIS Published	5 Barcode	5 Barcode
Program Duration	6 Days	6 Days
Business Owner Participation Rate	100%	100%

Sources: Prepared by The Authors

The introduction of QRIS at five partner stalls in Bua Village has created additional options for making payments for business transactions. As such, the stall owners will be able to accept other forms of payment besides cash, using QRIS. In addition to creating more ways for the stall owners to receive payment, QRIS provides a solution to some of the issues that arise when attempting to provide change; with QRIS, customers will be able to pay directly into the merchant's account from their chosen digital payment application. Furthermore, the use of QRIS allows the stall owner to monitor each transaction that occurs on their account from a mobile device that is connected to the account. Finally, the use of QRIS gives customers that prefer to utilize digital transaction methods a more convenient way to complete their purchases. As part of the support provided to the five partner businesses, each business successfully registered and completed the transaction simulation process. This demonstrates that each of the businesses has a basic knowledge of how to operate QRIS. The results of the study conducted by Santika et al. (2022) regarding MSME adoption of QRIS as a digital payment system are similar to the results obtained in this study. Additionally, the results of this study are consistent with Sedyastuti's (2018) view that technology and digital literacy are essential tools for enabling MSMEs to adapt to changing business environments.

All of the primary program goals have been achieved, however there have been a number of obstacles in implementing the program's activities in the field. These obstacles have been primarily related to understanding technology and administrative processes. One such obstacle has been the lack of knowledge and experience of certain partners with respect to digital payments. For example, some shop owners are still unfamiliar with the use of QRIS and

will need to be directly educated and guided on how to use it. Additionally, there have been some concerns expressed by some partners regarding potential errors that could occur while they are learning to navigate the QRIS application or review incoming transactions. In addition, there has been a technical hurdle created by the lengthy period of time required for the payment service provider to validate documents (approximately 2-3 business days), thereby delaying the delivery of QRIS to partners. To help overcome these challenges, the implementation team has developed explanations that are written in simple terms and can easily be understood by all participants. In addition, the implementation team has conducted multiple simulations of transactions until each participant is comfortable with the basics of using QRIS. During this time, the verification process has been monitored periodically via the system provided by the payment service provider. After the process of issuing QRIS has been completed, each QRIS has been printed out and distributed to each partner.

The knowledge we have acquired from implementing the program shows us that an individual approach to providing support door-to-door can provide effective assistance to micro-business owners as to how they can utilize digital payment platforms. Support provided at their businesses gives participants an opportunity to express their difficulties and receive immediate answers to those issues as well as practical experience using digital payment platforms. This type of support will increase participants' confidence in using digital payment platforms. The results of our study are consistent with Fathurrahman et al., (2026) study which emphasizes that direct contact with people in rural areas contributes to improving their digital literacy skills. Our findings are consistent with Prilleo & Wafa's (2026) research concerning the importance of providing support and direction when implementing QRIS and utilizing digital technology in micro-businesses.

The ongoing success of QRIS depends on ensuring the long-term viability of the program; specifically, ensuring the lasting impact of the program after the completion of the formal support period. To achieve sustainability, there are several ways the program encourages its continued use. First, each business owner registers their merchant account with their own mobile phone number and personal bank account, which allows each business owner to control their own account. Second, a simple, visually-oriented user guide is provided to help customers understand how to use QRIS. The user guide should be posted at or near the point of sale (POS) terminal. Third, partners are provided with training regarding the basic procedures for verifying transactions and resolving small problems that may occur during the process of accepting payments via QRIS. By providing these resources, it is anticipated that partners will be capable of maintaining the use of QRIS independently and incorporating QRIS as a viable form of payment into their day-to-day operations.

4. Conclusion

The "MSMEs Go Digital" program implemented in Bua Village, Tellulimpoe District, Sinjai Regency has met its goal to help five micro-business owners create and issue QRIS (Quick Response Code Indonesian Standard). A personalized, door-to-door approach was used so that each participant could understand how to register, use, and monitor transactions. Although each participant had different levels of knowledge and experience with digital payments, all of them were able to obtain their QRIS. They are now able to accept QRIS as an

alternative form of non-cash payment for their business operations. In addition, the implementation of QRIS has improved the efficiency of transaction processing by removing some of the difficulties of giving cash back to customers.

The program's results show that the use of digital payments by micro-entrepreneurs at the village level will require a support system that addresses the particular needs and knowledge level of each partner. Business owners need to have hands-on assistance so they understand how to use QRIS, and how to use it in their everyday transactions. Sustaining the program would include getting business owners to continue to use QRIS and to access the guides provided if they experience any minor problems. Support provided in this manner could also be used for other micro-entrepreneurs; however, the support would need to be modified based upon the unique characteristics of each partner.

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