# Enhancing Digital Financial Literacy of MSMEs Through QRIS Education and Assistance in Mata Allo Village

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ABSTRACT

Limited digital financial literacy and low utilization of QRIS among micro, small, and medium enterprises (MSMEs) in rural areas have become obstacles to accelerating economic digitalization and expanding financial inclusion. The Kuliah Kerja Nyata (KKN) program in Mata Allo Village, Bontomarannu District, Gowa Regency, was motivated by the fact that most MSME actors still rely on cash transactions and lack adequate understanding of the benefits, mechanisms, and registration procedures of QRIS. The contributing factors include limited knowledge of QRIS advantages, the assumption that the registration process is complicated, concerns about digital transaction security, and the lack of technical assistance from relevant parties. This community service program aims to improve the digital financial literacy of MSME actors through education and assistance in creating and activating QRIS. The activities were carried out through needs identification using observation and interviews, door-to-door education and training, individual assistance in QRIS registration and activation, and monitoring and evaluation using pretest and

posttest instruments. The results showed an increase in participants' understanding of the benefits and mechanisms of QRIS, with 10 merchants successfully creating, activating, and utilizing QRIS in their daily transactions. The program also encouraged a change in partners' behavior from relying solely on cash to having a more practical, secure digital payment alternative that supports business financial recording. Thus, the participatory approach combining education and individual technical assistance proved effective in promoting QRIS adoption among rural MSMEs.

## 1. Introduction

Due to the rapid advancement of technology, many businesses are adopting new ways of paying electronically. Through the collaboration of Bank Indonesia and the Indonesian Payment System Association, QRIS (Quick Response Code Indonesian Standard) was developed. It has become a key part of the national payment system. QRIS is designed to make paying with non-cash methods easier and more convenient for both merchants and customers especially MSMEs (Micro, Small and Medium Enterprises) (Alifia et al., 2024). MSMEs have great potential to help create a sustainable economy in Indonesia. However, MSMEs typically encounter several problems that hinder them from being competitive. One problem includes lack of access to technology, finance and efficient payment systems. QRIS provides a solution to this problem. When using QRIS, MSMEs can improve their operations' efficiency, grow their businesses, expand their customer base and keep track of all of their past transactions (Sari et al., 2024).

The partner in this community service program is MSME (Micro Small Medium Enterprises) in Mata Allo Village, Bontomarannu District, Gowa Regency. Overall, these partners are micro-scale entrepreneurs who operate home-based businesses, especially small grocery shops (warung). From the results of the initial observation carried out during September 15-18, it can be concluded that the majority of the partners completed high school and did not receive formal education related to digital financial literacy. Regarding the partners' ages, they are in the productive age group; but the partners still face obstacles in accessing and understanding digital payment systems. This is consistent with a statement made by the Ministry of MSME that a low level of business formality continues to be a problem, which affects access to financing facilities, business assistance, and legal protection available from the government (Kemendiktisaintek, 2025).

Analysis was performed using both direct observation and interview techniques with micro, small, and medium enterprise (MSME) business owners. Although QRIS use is growing rapidly nationwide with the number of QRIS users projected to reach 59.53 million and the number of QRIS merchants expected to reach 42.75 million at year-end 2025 less than 10% of those merchants are MSMEs (Stevany, 2026). However, MSMEs comprise 93.01% of all QRIS users 57.52% micro-enterprises, 29.59% small enterprises, and 5.89% medium-sized enterprises (Solichah, 2025). As such, in the fourth quarter of 2025, MSME merchants processed 3.74 billion QRIS transactions representing 72.42% of the national QRIS transaction volume and micro-enterprise transaction volumes grew by 162.47% compared to the prior year (Setiawan, 2026).

The results from interviews conducted with ten owners of micro, small and medium enterprises (MSMEs) at the activity site showed that the majority continue to use cash for all transactions. Although some of the respondents had heard about QRIS, they did not have an in-depth understanding of how it functioned and what advantages it offered. The respondent's lack of knowledge regarding QRIS is also evident in previous research which indicated that only 44.11 percent of MSME owners are prepared to utilize QRIS. The top two reasons why MSME owners are not ready to implement QRIS are because of their concerns over "discomfort" (61.88%) and "insecurity" (58%) (Nisa & Suhandiah, 2025).

Based on the results of the situation analysis, there were two main problems we found: Micro Business Actors' Low Digital Financial Literacy and Micro Business Actors' Low Adoption of QRIS for Payment. There are some factors influencing this problem: First, Micro Business Actors' lack of understanding of the advantages and mechanisms of QRIS which can be used to improve transaction efficiency, expand market reach, and facilitate financial recording. Second, Micro Business Actors' perception that the QRIS registration process is complex because they do not receive technical support; therefore, they do not wish to begin the registration process. Third, Micro Business Actors' concern regarding the safety and reliability of QRIS, such that they doubt the reliability of the QRIS system, primarily due to their lack of understanding and their fear of experiencing technical issues.

As a result of the problems and contributing factors identified previously, the proposed solutions include: First, a digital financial literacy education program. The education program will provide a basic knowledge of digital finance principles; how QRIS can help maintain business continuity; and how to conduct digital transactions securely. The educational materials include a general overview of the digital payment ecosystem; how to protect your transactions; how to keep accurate records of your finances; and information on how to become digitally financially literate, as well as instructions for creating and setting up digital payment accounts (Chasanah et al., 2026). Second, assistance with QRIS registration and activation. Direct assistance will be provided to the partners during each step of the process to set up a QRIS account from creating an e-wallet account; confirming their identity; activating a merchant account; and placing the QRIS code at the partners' business locations. Assistance is being given to assist the partners with overcoming technical and administrative obstacles (Chasanah et al., 2026). Third, transaction simulations and a brief introduction to viewing QRIS transaction history to serve as a way for MSMEs to improve their financial literacy (Chasanah et al., 2026).

This Community Service Program is unique because it integrates three different strategies each traditionally used separately digital financial literacy education, technical assistance with the setup and activation of QRIS (Quick Response Code Indonesian Standard), and the use of digital transaction history for business finance records and management. All three components of this program will take place directly at the partner's businesses located in Mata Allo Village using both a participatory approach and one-on-one assistance. As opposed to other QRIS outreach initiatives which are usually delivered in a one-way manner to large numbers of people, this program places MSME owners in Mata Allo Village as active participants; they do not simply receive information but participate in all aspects of the process registration, activation and performing their own transaction simulations thereby providing opportunities

for MSME owners to address technical and psychological barriers within a context-specific setting

## 2. Method

The community service was conducted in Mata Allo Village, Bontomarannu District, Gowa Regency. The community service took place over a total period of 45 days, which coincided with the length of time that the community service program (KKN - Kuliah Kerja Nyata) at UIN Alauddin Makassar was held. The community service consisted of preparation, implementation and evaluation. The community service targeted MSMEs (Micro, Small and Medium Enterprises) located in Mata Allo Village, specifically home-based micro-enterprises involved in the trade sector. The community service used a participatory approach and combined this approach with methods including education, training and direct mentoring. The reason why the community service chose to use a participatory approach was due to the fact that using a participatory approach allows the partners to be actively involved in the learning process instead of being just passive receivers of information (Yunanda et al., 2025). Also, the community service used the principle of "Service Learning" an experiential learning model that connects academic theory to practical application in the real world so that students can gain knowledge based upon the reality and experiences of their partners.

The implementation of the activity has 4 stages. Stage 1 is the needs assessment and initial observation that takes place during the first week. This stage examines the partner's situation, business profile and level of digital financial literacy. It also includes direct on-site observations and semi-structured interviews to obtain data about how much the partners understand QRIS. Stage 2 includes providing education and training to each partner using a "door-to-door" method. During these educational and training sessions, topics covered include digital financial literacy, the advantages of QRIS, non-cash transaction mechanisms, and the safety measures available for digital transactions. Stage 3 involves providing individualized support to help the partners register and activate QRIS. Support can include assistance with setting up an account with a payment service provider, verifying identity, activating the merchant, and installing the QRIS code on the partner's business site. Finally, Stage 4 includes conducting ongoing monitoring and evaluation throughout the duration of the assistance provided to determine if the partners have developed the capacity to use QRIS on their own (Hutabarat et al., 2026).

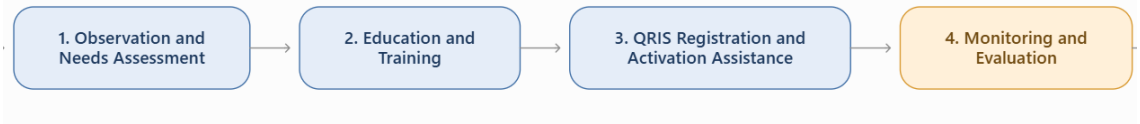



**Figure 1.** Community Service Flow Diagram

## 3. Results and Discussion

The QRIS educational/assistance programs in Mata Allo Village were successful. Of the 10 MSMEs assisted, all 10 have completed their QRIS setup and activation process and are currently utilizing QRIS on a regular basis. The success of this program indicates that although technical issues may have been the major barrier, they can be addressed through direct assistance specific to each partner. This is consistent with previous research studies that have

indicated that practical/tailored assistance provided to MSMEs would facilitate the adoption of digital payments. In addition, the use of targeted education followed by continued support has proven to be an effective method to encourage MSMEs to utilize digital payment systems. Lastly, the successful adoption of QRIS by the partners indicates that perceived ease of use and perceived usefulness are the most important factors influencing adoption; the level of QRIS acceptance among MSMEs was found to fall within the "very high" range.



**Figure 2.** QRIS Registration and Activation Assistance Process

While the implementation of the activities has been successful, it has faced numerous challenges. Some of the most significant challenges have included partners' concerns over the safety of using digital payment systems; and, a preference for cash-based transactions by many of the partners. This is consistent with previous research studies that have shown that the low adoption rate of QRIS by micro, small and medium-sized enterprises (MSMEs) can be attributed to several factors such as lack of knowledge/understanding of technology, concerns about the safety of online payments and preferences for cash-based payments because they believe them to be easier to complete.

In terms of the benefits experienced, partners who have adopted QRIS report a shift in how they serve customers who prefer cashless payments. Some partners have also begun utilizing their digital transaction history for basic financial record-keeping, which helps them separate their business finances from their personal finances.

## 4. Conclusion

The development of a educational and mentoring activity related to QRIS and digital financial literacy in Mata Allo Village was able to create awareness among MSME owners about the advantages and procedures of using digital payments. The use of a participatory approach combining door-to-door education with technical assistance individually was able to overcome obstacles to technology adoption and allowed 10 MSMEs to establish, activate and use QRIS for their day-to-day transaction. In addition, this activity created a behavioral change in the participants as they shifted from relying solely on cash to utilizing other forms of digital payments which were convenient, secure and would support keeping track of financial records of businesses. In order to maintain the long-term effectiveness of the program, it is suggested that follow-up activities continue, as well as continued collaboration between the village government, financial institutions, and university students conducting community service (KKN) activities. This will help maintain the growth of digital financial literacy of MSME owners in Mata Allo Village and ultimately provide a positive impact on the local economy.

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