

Socialization of Modern Payment Systems: QRIS and GoPay for SME in Rempoa Urban Village, South Tangerang

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ABSTRACT

The digital transformation of Micro, Small, and Medium Enterprises (SME) is crucial for national economic growth, particularly in adopting cashless payment systems. However, the main reason many SMEs have not yet adopted digital payment systems such as QRIS and GoPay is a lack of understanding and insufficient technical support. The aim of this Community Service Program (PKM) project is to help SME in Rempoa Village gain a better understanding and make use of modern payment technologies. The implementation method used a participatory learning approach that involved participants through lectures, discussions, application simulations, and direct use of QRIS and GoPay. The activity results showed a significant increase in participants' understanding, from 32% to 88% for QRIS and 40% to 76% in willingness to use GoPay. Participants were very interested and enthusiastic about the digitalization of business interactions. This effort demonstrated that a direct and participatory approach effectively prepares SME for the digital economy. To ensure that SME can fully and sustainably embrace digitalization, they need more support and training.

Keywords: QRIS, GoPay, SME, Digital Payment, Financial Literacy, Rempoa.

I. Introduction

Digital transformation is crucial in national economic development, particularly in strengthening the Micro, Small, and Medium Enterprises (SME) sector. As the backbone of Indonesia's economy, SME contribute significantly to job creation and promote equitable income distribution. However, these businesses still face challenges, including limited technological literacy, inadequate access to digital tools, and resistance to changing traditional business practices (Hasan & Fahdal, 2023). These issues hinder their ability to adapt to the evolving digital economy and reduce their competitiveness in the market.

The implementation of non-cash payment systems is a key component in accelerating digital transformation among SME. In response, Bank Indonesia introduced the Quick Response Code Indonesian Standard (QRIS), a unified payment system that allows various service providers to use a standardized QR code. One of the most widely used digital wallets in this ecosystem is GoPay, which continues to gain popularity among SME (Muzhafar et al., 2025). Despite these advancements, the adoption rate remains low. According to the Ministry of Cooperatives and SME and Bank Indonesia (2023), only about 38% of SME have integrated

digital wallet payments into their businesses. This issue is even more apparent in semi-urban areas such as Rempoa Village. Initial field observations and focus group discussions with local stakeholders revealed that most SME still rely on cash transactions. Several barriers contribute to this reluctance, including a lack of understanding of digital payment systems like QRIS and GoPay, fears surrounding the security of online transactions, the absence of hands-on guidance for registration and usage, limited access to smartphones or stable internet, and the inability to promote these payment methods effectively to customers. As a result, many businesses have not fully utilized the benefits offered by QRIS and GoPay. Evidence from previous community service (PKM) programs shows that education and outreach significantly improve the adoption of digital payments. Pracoyo et al. (2024) found that SME in Mattoanging Village experienced a marked increase in digital literacy following QRIS training. Similarly, Wahyudi et al. (2024) reported an 11.9% increase in QRIS usage in Salatiga after a series of training sessions, even though many participants lacked bank accounts. Other initiatives in South Pontianak also indicate that when SME receive proper technical assistance, they become more efficient and confident in embracing digital transformation.

Based on these findings, a more hands-on and participatory community service model is essential to support SME in Rempoa. This model should not only provide theoretical knowledge but also include practical training to ensure that SME can independently utilize digital payment platforms. The purpose is to shift from mere awareness to daily application of QRIS and GoPay in business operations. This project was therefore designed to bridge the knowledge and skill gap through interactive workshops, direct simulations, and real-time assistance tailored to the local business context. This initiative supports Indonesia's national financial inclusion agenda and helps to foster a cashless society. Through the involvement of higher education institutions and payment service providers, SMEs in Rempoa are positioned to become a model for how small-scale businesses can successfully integrate digital financial services. The outcomes of this project are expected to inspire similar efforts in other regions and contribute to the sustainable digital empowerment of SME across Indonesia.

II. Literature Review

2.1. The Role of SME in the National Economy

Micro, Small, and Medium Enterprises (SME) play a vital role in the structure of Indonesia's economy. SME contribute more than 60% to the national Gross Domestic Product (GDP) and absorb the majority of the workforce in both the formal and informal sectors. Hasan and Fahdal (2023) emphasized that SME are essential in maintaining local economic stability, especially during times of technological disruption and global economic crises. However, SME also face significant challenges in adapting to digital transformation, particularly in terms of knowledge, skills, and access to appropriate technology.

2.2. Digital Transformation and Financial Digital Literacy

Digital transformation has become a key factor in improving an SME's operational efficiency, market reach, and competitiveness. In this context, digital literacy plays a crucial role, especially in financial technology. Farhan and Shifa (2023) observed that MSME players' understanding of digital payment systems remains low, particularly in suburban and rural areas. The digitalization of SME requires technological tools, a fundamental shift in mindset, and a commitment to continuous learning.

2.3. QRIS and GoPay as Modern Payment Solutions

Bank Indonesia launched the Quick Response Code Indonesian Standard (QRIS) to establish an inclusive and efficient payment system for all levels of society, including SME. QRIS promotes interoperability among various payment service providers and facilitates easier non-cash transactions for small business

operators. Meanwhile, GoPay, one of Indonesia's most widely used digital wallets, has become a significant part of the MSME transaction ecosystem (Muzhafar et al., 2025). Both instruments are considered effective in accelerating the transition toward a digital payment system.

III. Research Method

This Community Service Program (PKM) adopted a participatory educational approach involving local MSME partners throughout the training and outreach process. The activity was conducted in May 2025 at the Rempoa Village Hall, East Ciputat District, South Tangerang City. The participatory model was chosen to ensure direct engagement and experiential learning, particularly using modern digital payment tools such as QRIS and GoPay. The implementation began with an initial survey to identify the key challenges faced by SME in adopting digital payment systems. The project team conducted direct interviews and group discussions with local business actors to assess their digital literacy levels and specific barriers to adoption. The results of this needs assessment guided the development of targeted training materials that addressed technical and psychological obstacles, such as fear of fraud, lack of confidence, and infrastructure limitations. Next, the team developed comprehensive modules and collaborated with relevant stakeholders, including village officials and payment service providers. The training materials covered the concepts and practical usage of QRIS and GoPay, including registering, installing, and operating the applications. Visual aids such as PowerPoint presentations and video tutorials were used to ensure the information was accessible to participants with varying levels of digital proficiency.

The educational activities were conducted in two main sessions. The first session focused on conceptual understanding through interactive presentations, case studies, and open discussions. The second session emphasized hands-on training, where participants were guided step by step to download, install, and simulate digital transactions using GoPay. They also practiced QRIS merchant registration through official provider platforms, enabling them to visualize the end-to-end process of digital payment integration. To measure the impact of the training, the team conducted pre- and post-tests to assess participants' knowledge and confidence in using digital payment systems. In addition, group discussions and Q&A sessions were held to clarify concerns and provide further support. The team provided user manuals and follow-up contacts for participants who needed ongoing technical assistance to ensure continuity and independent usage after the workshop. The methodology was grounded in community empowerment principles, aiming not only to transfer knowledge but also to foster behavioral change and long-term adoption of digital technologies. The PKM project delivered an inclusive and interactive learning experience by combining educational, practical, and supportive components. The tools and media used—such as smartphones, printed modules, online forms, and free Wi-Fi—enhanced accessibility and encouraged active participation, thus ensuring that SME in Rempoa were better prepared for digital transformation.

IV. Results and Discussion

The implementation of socialization and training activities on modern payment systems, QRIS and GoPay, in Rempoa Village has significantly enhanced the digital competencies of local MSME participants. This discussion focuses on analyzing the initiative's outcomes, evaluating the implementation strategy's effectiveness, changes in participants' understanding, and its relevance to existing community service (PKM) literature studies. The participatory educational method fostered an interactive and contextual learning environment. Participants engaged with theoretical knowledge and hands-on applications by using the GoPay platform and observing live demonstrations of QRIS registration. These training sessions created a learning atmosphere that was both accessible and enjoyable, particularly for individuals with no prior experience in using digital financial technologies. Furthermore, the training produced a significant shift in digital awareness and behavior. Evaluation results indicated that understanding of QRIS increased from 32% to 88%, while readiness to use GoPay as a payment method rose from 40% to 76%. These improvements

suggest that the program effectively addressed initial digital literacy barriers and successfully reshaped participants' perceptions of non-cash payment alternatives.



Figure 1. Documentation of activities

These results are consistent with the findings of Farhan and Shifa (2023), who demonstrated that simulation-based, practical training significantly encouraged SME to adopt QRIS. Similarly, B. Wahyudi et al. (2024) found that community involvement in the learning process increased participants' confidence and preparedness for digital transformation even in areas with limited infrastructure. The third significant outcome of this program was that participants gained direct experience using digital wallets and developed an understanding of how transaction efficiency, financial security, and transparent record-keeping could benefit their business operations. Participants also agreed that using QRIS was essential in reaching broader customer segments, especially among younger consumers who prefer digital payment options. However, informal discussions during the training revealed that some participants still required further assistance, particularly in registering for QRIS and integrating digital payment systems into their business accounting. Several participants noted ongoing technical difficulties, such as the lack of proper mobile devices or consistent internet access, which remain obstacles to full adoption. Finally, this program effectively conveyed to participants that digital payment systems are not merely temporary trends, but essential tools for business competitiveness in the future. This highlights the need for sustained programs that provide continued training in digital marketing, digital financial management, and optimizing electronic wallets within the broader e-commerce ecosystem. The activity results indicate that this community service program (PKM) successfully achieved its objectives by teaching MSME participants in Rempoa how to use digital payment systems and equipping them with the necessary skills. The program demonstrated that a communicative, interactive, and practical approach can effectively support the community in gradually acquiring digital skills.

V. Conclusion

This Community Service Program (PKM) focuses on optimizing the inclusive use of digital payment systems, QRIS, and GoPay among SMEs in Rempoa. The primary goal was enhancing digital literacy and supporting the adoption of modern, cashless payment solutions. The initiative addressed the lack of awareness and usage of digital wallets among local entrepreneurs, particularly in suburban areas like Rempoa. Implementing an interactive educational approach effectively delivered knowledge and built practical skills. Pre- and post-test results showed substantial improvement: understanding of QRIS increased from 32% to 88%, while readiness to use GoPay rose from 40% to 76%. Participants also had the opportunity to practice using the applications and complete QRIS merchant registration during the workshop. Beyond skill development, the program raised awareness of the importance of digitalizing transactions to improve business efficiency and customer reach. Participants recognized that digital payments offer more convenience, modernize service delivery, and reduce the risks associated with cash handling. However, the findings also highlighted the need for continued support, particularly in assisting merchants with official QRIS registration, linking payment systems to financial records, and learning how to use digital platforms for marketing. Therefore, larger-scale training and community-based mentoring programs should be sustained to ensure a lasting and effective digital transformation. As a higher education institution, the university must continue to act as a strategic partner in equipping SME with valuable and sustainable technologies.

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