

## The Role of Qris as a Digital Payment Revolution to Develop Business in Sendang Asih Beach, Sendangsicat Village, Rowosari District, Kendal Regency

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**Abstract.** The majority of residents in Sendangsikucing Village are fishermen and some people choose to look for marine products to meet their daily needs, because a fisherman's salary is not commensurate with their needs. Several MSMEs in Sendangsikucing village were important targets in the research. Limited product marketing is an obstacle in increasing sales turnover which is still done manually. The specific aim of implementing the Community Service Program in Sendangsikucing Village, Rowosari District, is to assist the village government in reviving the community economy among MSMEs. Based on payment techniques that still use the manual method, QRIS is the national QR code standard as a code payment medium, where the physical to digital payment method is more efficient. So, it is hoped that this service will be able to help provide positive energy to the community in the transformation towards a cashless society and the results of this activity will be directly put into practice by MSMEs on Sendang Asih beach using the QRIS application for payment transactions. In addition, this research can be used as a valuable reference source for banks or non-bank institutions to develop appropriate strategies to attract MSMEs to use QRIS.

**Keywords:** Qris, MSMEs, Sendangsicat Village.

### 1. INTRODUCTION

Sendangsicat Village is a coastal area of Central Java that has beautiful natural beauty, located in Rowosari District, Kendal Regency. The vast expanse of the sea makes this village have the potential for beach tourism that supports because it is located on the coast. There are several beach tours that are quite famous for their beauty, including Light Beach, Sendang Sichucing Beach, Sendang Asih Beach and Sendangsikucing Beautiful Beach. And these beaches are managed by different institutions, some are managed by the Regional Government, BUMDES, PT, and individuals. Meanwhile, Sendang Asih Beach is managed by an individual whose owner of Sendang Asih Beach is one of the residents of Sendang Sicat Village named Mrs. Heny Endang Setiyowati.

The importance of the right digital payment strategy for beach entrance tickets in Sendangsicat Village in order to increase the attraction of tourists and to increase the village's economic income. Seeing the development of today's increasingly sophisticated technology will also be able to help the growth of the digital economy and accelerate a country's financial inclusion. QRIS is an alternative non-cash payment method that is easier and more efficient. According to Kurniawati, as a new type of modern payment transaction, the separation of electronic money products makes an opportunity for financial institutions, both banks and non-banks, to implement electronic money applications.

QRIS (Quick Response Code Indonesian Standard) is a national QR code standard developed by Bank Indonesia to facilitate, accelerate, and maintain the security of payment transactions. QRIS is a combination of various QR codes from various Payment System Services (PJSP) providers. QRIS can be used by scanning a QR code or displaying a QR to be scanned by stores or outlets that already have the QRIS logo. QRIS was launched by Bank Indonesia on August 17, 2019.

QRIS (Quick Response Code Indonesian Standard) plays an important role in the digital payment revolution in Indonesia, especially in the context of local business development in tourist destinations such as Sendang Asih Beach. The presence of QRIS allows small and medium enterprises (SMEs) in this area to access a more modern and efficient payment system, without the need for special devices such as EDC (Electronic Data Capture) machines. By using only a smartphone, business owners can receive payments digitally from various e-wallet applications that are integrated with QRIS.

In addition, QRIS helps improve the convenience and security of transactions for tourists who visit. They no longer need to carry a lot of cash, reducing the risk of loss or theft. Domestic and foreign tourists can easily make payments by scanning the QR code, which speeds up transactions and provides a better experience. For business actors in Sendang Asih Beach, this means an increase in sales opportunities, because more and more people tend to make impulse purchases when the payment method is fast and easy.

## **2. RESEARCH METHODS**

In this study, the researcher has interviewed Mrs. Heny Endang Setiyowati as the owner of Sendang Asih Beach. The location of the research was carried out in Sendangsikucing Village, which is located in Rowosari District, Kendal Regency. To obtain accurate and relevant data, researchers collect primary data through interview techniques and direct observation in the field. Researchers also use literature studies from books, journals, and relevant reading sources to support this journal.

Before carrying out this activity, the researcher first observed whether the payment methods at Sendang Asih Beach had implemented QRIS or not. From the results of the researchers' observations, in general, the use of QRIS has not been implemented at Sendang Asih Beach. Meanwhile, many tourists want to pay through QRIS because not all tourists who visit have money in the form of cash or cash. Therefore, researchers helped launch the QRIS payment method at Sendang Asih Beach. The launch of QRIS at Sendang Asih Beach has its own purpose, including locker guards do not need to prepare change, payment money is

guaranteed security because it goes directly to the account of the owner of this beach, tourists do not need to queue for a long time to pay when entering the entrance. Almost all tourist destinations have provided QRIS. So to further advance the payment system at Sendang Asih Beach, QRIS was launched. [\[1\]](#)

### 3. RESULTS AND DISCUSSION

QRIS (Quick Response Code Indonesian Standard) plays an important role in the digital payment revolution in Indonesia, especially in the context of local business development in tourist destinations such as Sendang Asih Beach. The presence of QRIS allows small and medium enterprises (SMEs) in this area to access a more modern and efficient payment system, without the need for special devices such as EDC (Electronic Data Capture) machines. By using only a smartphone, business owners can receive payments digitally from various e-wallet applications that are integrated with QRIS.

The launch of QRIS also has several objectives, including an easier and safer payment system, increased efficiency, increased financial inclusion, especially MSMEs are also more advanced to encourage economic growth and support the Advanced Indonesia Vision 2025. The launch of QRIS at Sendang Asih Beach also has its own purpose, including locker guard employees do not need to prepare change, payment money is guaranteed security because it goes directly into the account of the owner of this beach, tourists do not need to queue for a long time to pay when entering the entrance. Almost all tourist destinations have provided QRIS. So to further advance the payment system at Sendang Asih Beach, QRIS was launched. The implementation of QRIS as a payment system at Sendang Asih Beach has apparently been running smoothly and many tourists are also using payment through QRIS. The owner of this beach also strongly agrees with the implementation of QRIS as a digital payment system.

This QRIS can also minimize the existence of counterfeit money paid. The owner of this beach only needs one QR code because this QRIS can serve transactions from various digital payment applications that have obtained permits in Indonesia. The MIT Post 16 KKN team also hopes that this QRIS can be sustainable, in other words, it will be implemented in the future at Sendang Asih Beach.



**Picture 1.** Qris Usage In Sendang Asih Beach

Based on the results of the socialization and implementation carried out by students for MSMEs, the use of QRIS in MSMEs in Sendangsikucing village can change the mindset of the community. It is hoped that this effort can move and support the economy of upper, middle and lower-level entrepreneurs in the MSME sector. The use of QRIS is to emphasize the role of QRIS as a cashless payment method. Simply using a smartphone can make payment transactions more practical and faster. Using QRIS itself also makes it easier for MSME players to accept the type of payment method used, because with 1 QRIS code at DANA merchants you can use it to scan using other platform systems. The QRIS work process does not require sellers to prepare many payment applications, just enter the QR code on the sign and consumers can scan the QR code using various payment applications on their smartphone.

#### **4. CONCLUSION**

Based on the results of observation and research carried out during the service at the community in Kutawargi village, Rawamerta District, crammed with the previous explanation, so it can be concluded , namely:

1. Sellers can implement and manage DANA business accounts for transactions and other payment methods to grow their business .
2. The Seller is able to implement and manage DANA's business account for transactions and as another means of payment to develop Business. For MSME business owners , in order to further improve the security and guarantee system for money owners, so that it can increase public trust to use QRIS.

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