

## Training on the use of online payment tools for MSMEs in Tambaan Village, Pasuruan City

**<sup>1</sup>Krido Eko Cahyono\***, **<sup>1</sup>Dyajeng Woro Subagio**, **<sup>1</sup>Aisyah Asri Nurrahma**, & **<sup>1</sup>Muhammad Tahajjudi Ghifary**

<sup>1</sup>Universitas Pembangunan Nasional Veteran Jawa Timur, Indonesia

\*Corresponding author

E-mail: [krido\\_eko.ma@upnjatim.ac.id](mailto:krido_eko.ma@upnjatim.ac.id)

---

### Volume

6

### Issue

2

### Edition

November

### Page

794-799

### Year

2025

---

### Article History

Submission: 23-09-2025

Review: 08-10-2025

Accepted: 11-11-2025

---

### Keyword

QRIS;  
Digital Payment;  
MSMEs Training;

---

### How to cite

Cahyono, K. E., Subagio, D. W., Nurrahma, A. A., & Ghifary, M. T. (2025). Training on the use of online payment tools for MSMEs in Tambaan Village, Pasuruan City. *Jurnal Pengabdian Masyarakat*, Volume 6(2), 794-799 <https://doi.org/10.32815/jpm.v6i2.2827>

### Abstract

**Purpose:** The use of E-Wallets as a payment for several merchants such as ShopeePay and others is very helpful as an effective and efficient payment transaction tool that is also capable of integrating with software that uses the InterActive QRIS Open API Platform.

**Method:** The Program using a socialisation method regarding the benefits of using QRIS, as many MSME actors are still unaware of information on online payment usage.

**Practical Applications:** The activity were directly practised by Tambaan Village MSME actors in using the QRIS application for payment transactions. Thus, the objective of this community service activity is to educate SME operators in Tambaan Village, Pasuruan to enable them to compete and transform in the digital era.

**Conclusion:** MSME actors have been able to understand the importance and benefits of using the Shopee Pay application as a digital payment tool using QRIS. MSME actors are able to apply and manage their Shopee Pay business accounts for transactions and as other payment tools to develop their businesses.



## Introduction

The advancement of financial technology has transformed the way people conduct transactions, shifting from conventional cash-based systems to digital payment methods. This transformation is part of the global trend toward a cashless society, which offers convenience, security, and efficiency in financial activities. In Indonesia, the adoption of electronic money (e-money) and e-wallet applications has grown significantly, driven by the increasing penetration of smartphones and internet access.

To standardize and simplify digital transactions, Bank Indonesia introduced the Quick Response Code Indonesian Standard (QRIS) in 2019 and mandated its use for all non-cash payments starting January 2020. QRIS enables interoperability among various payment platforms, allowing users to make transactions using a single QR code regardless of the application they use. This innovation supports the government's efforts to accelerate digital economic development and reduce reliance on cash.

Despite these advancements, many Micro, Small, and Medium Enterprises (MSMEs), particularly in rural areas, remain unfamiliar with QRIS and its benefits. Limited knowledge and lack of technical skills hinder MSMEs from adopting digital payment systems, which affects their competitiveness in the digital era. Without proper guidance, these businesses risk being left behind as consumer preferences shift toward cashless transactions.

Community service programs that focus on educating MSMEs about QRIS usage are crucial to bridge this knowledge gap. Training activities not only introduce the technical aspects of QRIS but also emphasize its practical benefits, such as transaction efficiency, security, and integration with multiple payment platforms. By equipping MSMEs with digital payment skills, these programs contribute to economic empowerment and digital transformation at the grassroots level.

This community service initiative aims to train MSME actors in Tambaan Village, Pasuruan City, on the use of QRIS-based payment tools. Through lectures, demonstrations, and hands-on practice, participants are expected to gain the ability to implement QRIS in their business operations. Ultimately, this program seeks to foster a cashless society, improve transaction processes, and enhance the competitiveness of local MSMEs in the digital economy.

## Method

The primary objective of this community service activity was to provide training on the use of QRIS-based digital payment tools for MSMEs in Tambaan Village, Pasuruan City. The program targeted local MSME actors who had limited knowledge of cashless payment systems and aimed to enhance their ability to adopt QRIS technology in daily business transactions.

*Picture 1. Socialization of Online Payment Usage*



Source: Private Documentation, 2025.

The training was conducted at the Tambaan Village Hall and surrounding MSME locations on September 13–14, 2025. These dates were chosen to ensure maximum participation from MSME actors without disrupting their business operations. The venue provided adequate facilities for lectures, demonstrations, and hands-on practice sessions.



during the sessions.

To measure the effectiveness of the training, participants were evaluated based on their ability to complete QRIS transactions independently. Feedback was collected to identify areas for improvement and ensure sustainability of the program. The long-term goal is to replicate similar training for other MSME groups in Pasuruan City, fostering broader adoption of digital payment systems.

## **Result**

The community service program was successfully implemented over two days, involving active participation from MSME actors in Tambaan Village. The training sessions combined theoretical explanations with practical exercises, ensuring that participants not only understood the concept of QRIS but also gained hands-on experience in using digital payment tools. The structured approach allowed for gradual learning, starting from basic knowledge to real transaction simulations.

A total of 25 MSME actors attended the training, representing various business sectors such as culinary, retail, and services. The high level of attendance demonstrated strong interest in adopting digital payment systems. Participants were enthusiastic during discussions and actively engaged in question-and-answer sessions, indicating their willingness to transition toward cashless transactions.

By the end of the program, all participants successfully installed the ShopeePay application, registered their business accounts, and generated QRIS codes for payment transactions. Several participants conducted trial transactions during the practice session, confirming their ability to use QRIS effectively. This achievement reflects the program's success in equipping MSMEs with the necessary skills to implement digital payment systems.

The training provided immediate benefits to MSME actors, including improved understanding of QRIS functionality and confidence in using digital payment tools. Participants acknowledged that QRIS would help reduce cash handling risks, speed up transactions, and attract customers who prefer cashless payments. These outcomes are expected to enhance business competitiveness and support the broader goal of digital economic transformation in the region.

Despite the overall success, some challenges were identified, such as limited internet connectivity and varying levels of digital literacy among participants. To address these issues, future programs should include preliminary sessions on basic smartphone usage and ensure stable internet access during training. Additionally, continuous mentoring and follow-up activities are recommended to sustain the adoption of QRIS and expand its use among other MSME groups.

## **Discussion**

The results of this community service program indicate that MSME actors in Tambaan Village have successfully adopted QRIS-based payment systems after receiving structured training. This achievement demonstrates the effectiveness of combining theoretical knowledge with practical exercises, as participants were able to transition from unfamiliarity with digital payment tools to active implementation in their businesses.

The adoption of QRIS among MSMEs contributes significantly to the broader goal of digital economic transformation in Indonesia. By enabling cashless transactions, MSMEs can reduce operational risks, improve transaction efficiency, and attract customers who prefer digital payment methods. This aligns with national initiatives to promote financial inclusion and accelerate the use of technology in economic activities.

Beyond technical adoption, the program has social and economic implications. MSME actors expressed increased confidence in managing digital transactions, which can lead to improved business performance and competitiveness. The ability to accept multiple payment

platforms through QRIS also expands market reach, potentially increasing revenue and fostering sustainable economic growth at the local level.

Despite these positive outcomes, challenges such as limited internet connectivity and varying levels of digital literacy were observed. These issues highlight the need for preparatory sessions on basic digital skills and infrastructure support to ensure smooth implementation. Lessons learned from this program suggest that continuous mentoring and follow-up activities are essential for sustaining the adoption of QRIS among MSMEs.

Future community service initiatives should consider scaling up the training to include more MSME groups and integrating additional modules on financial management and cybersecurity. Collaboration with local governments and technology providers can further enhance program effectiveness. By addressing these areas, similar programs can create a stronger foundation for digital transformation and economic empowerment in rural communities.

## **Conclusion**

This community service program successfully achieved its primary objective of training MSME actors in Tambaan Village on the use of QRIS-based digital payment tools. Through a combination of lectures, demonstrations, and practical exercises, participants gained both theoretical understanding and practical skills necessary to implement QRIS in their business operations.

The training resulted in increased digital literacy among MSMEs, enabling them to adopt cashless payment systems and improve transaction efficiency. This adoption not only enhances business competitiveness but also supports the government's initiative to accelerate digital economic transformation. The program demonstrated that structured training can effectively bridge the knowledge gap and empower local businesses to embrace technological innovation.

To ensure sustainability and broader impact, future programs should include continuous mentoring, address infrastructure challenges such as internet connectivity, and expand training to other MSME groups. Collaboration with local authorities and technology providers will further strengthen these efforts. By implementing these recommendations, similar initiatives can contribute significantly to economic empowerment and the development of a cashless society.

## **Acknowledgements**

The author would like to thank the Research and Community Service University of UPN Veteran East Java as the working unit at UPN Veteran East Java that assisted the training program for MSME actors and the RT or RW apparatus, residents of Tambaan Village, Pasuruan City, who were willing to take the time and succeed in this service event.

## **Reference**

- D. Gea and N. I. Al-Azhar, "The Analysis of Factors Affecting Using Interest of QRIS Payment Systems on E-wallet Applications in Indonesia," 2021 International Conference on Information Management and Technology (ICIMTech), 2021, pp. 111-115, doi: 10.1109/ICIMTech53080.2021.9535036.
- Kurniawati, E. T., Zuhroh, I., & Malik, N. (2021). Literasi dan Edukasi Pembayaran Non Tunai Melalui Aplikasi QR Code Indonesian Standard (QRIS) Pada Kelompok Milenial. *Studi Kasus Inovasi Ekonomi*, 5 (01). Retrieved from
- Sari, Nila. Vivi (2020). *Revolusi Uang Digital Era 5.0 Transaksi Digital*. Sumatera Barat: Insan Cendikia Mandiri.
- Sihaloho, J. E., Ramadani, A., & Rahmayanti, S. (2020). Implementasi Sistem Pembayaran Quick Response Indonesia Standard Bagi Perkembangan UMKM di Medan. *Jurnal*

799) Training on the use of online payment tools for MSMEs in Tambaan Village, Pasuruan City, Cahyono, K. E., Subagio, D. W., Nurrahma, A. A., & Ghifary, M. T.

Manajemen Bisnis, 17 (2), 287-297.

Situmorang, M. K. (2021). Pengaruh Perilaku Konsumen Terhadap Penggunaan Uang Elektronik (Dompot Digital) Sebagai Alat Pembayaran Pada Masa Pandemi Covid – 19 di Kota Medan. *Maneggio: Jurnal Ilmiah Magister Manajemen*, 4 (1), 123–130. Yuksel, I. (2015). The role of renewables in meeting Turkey's energy demand. *Energy Sources Part A: Recovery, Utilization & Environmental Effects*, 31, 1915-1925. doi:10.1080/15567030802462911