

Empowering MSMEs Through Community-Based QRIS Implementation: A Case Study In Susukan District, East Jakarta

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Abstract

Purpose: This study addresses the challenge of digital transformation for MSMEs in urban Indonesia, focusing on low digital literacy and limited technology access in Susukan Village, East Jakarta. It aims to enhance MSME capacity through community-based QRIS implementation, promoting financial inclusion and business competitiveness.

Method: A participatory action approach was used, involving observation, training, mentoring, and evaluation with eight selected MSMEs. Data were collected via interviews, direct observation, and activity logs, then analyzed using qualitative descriptive methods and data triangulation.

Practical Applications: Findings support scalable models for local digital empowerment, benefiting policymakers, educators, and communities in improving digital payment adoption and marketing practices among MSMEs.

Conclusion: The program significantly improved digital skills and QRIS adoption, demonstrating that context-sensitive, educational interventions foster sustainable digital inclusion and economic resilience at the grassroots level.



Introduction

Digital transformation has become an urgent necessity for Micro, Small, and Medium Enterprises (MSMEs) to sustain their business amidst the changing landscape of the global economy. Along with the acceleration of digitalization due to the pandemic, the ability to utilize digital technology is no longer optional, but a strategic requirement. The resilience of MSMEs in times of crisis is largely determined by how quickly and effectively they adopt digital tools. Moreover, digitalization is a key factor in enhancing competitiveness and expanding market reach for MSMEs.

The development of information technology, marked by the increasing national internet penetration, has opened up significant opportunities for digital transformation in the Micro, Small, and Medium Enterprises (MSMEs) sector. According to a report by the Indonesian Internet Service Providers Association (APJII), the number of internet users in Indonesia in 2024 reached 221,563,479 out of a total population of 278,696,200, with a penetration rate of 79.5%, reflecting an increase of 1.4% compared to the previous year. This trend demonstrates consistent growth in digital access over the past five years, largely driven by Generation Z (34.40%) and Millennials (30.62%) as the dominant user groups. However, access gaps still exist, particularly in rural areas, which contribute only 30.5% compared to 69.5% in urban areas. This phenomenon indicates that the digital transformation of MSMEs requires a community-based approach that is inclusive and contextual, to ensure equitable distribution of digital opportunities and to strengthen the adaptive capacity of business actors in responding to technological change.

This service program is implemented using a participatory approach aimed at actively involving micro, small, and medium enterprises (MSMEs) in every stage of activities, from planning, training, to evaluation. This approach has been chosen because it has proven effective in fostering a sense of ownership and increasing the relevance of the program to local needs (Djauhari et al., 2021). Theoretically, the participatory approach in the context of MSME development is consistent with the principles of community-based development, which emphasizes collaboration between facilitators and the community to create contextual and sustainable solutions (Farhani & Chaniago, 2021).

The activities were carried out in RT01 Susukan Village, East Jakarta, involving eight MSME actors selected based on their business types, limitations in access to technology, and readiness to participate in the program. The implementation stages included initial observation, intervention planning, and training in the use of simple digital tools such as QRIS and digital wallet applications (DANA and GoPay). Each team member provided intensive support to two business actors to ensure that the mentoring process was personal and effective.

Financial literacy, when integrated with digital transformation, can significantly drive the sustainability of MSMEs, particularly in non-urban areas. Digitalization is not merely about utilizing online platforms, but also encompasses aspects such as financial recordkeeping, visual promotion, and inclusive payment methods.

Amid the rapid growth of the digital economy, Indonesia's MSME sector is experiencing increasingly complex dynamics. According to a report cited on the Sidakposti.d news website, the Ministry of Cooperatives and SMEs stated that by 2025, more than 60% of MSMEs will have utilized digital platforms in their business operations, ranging from marketing to fintech-based payment systems. This trend indicates that digitalization is no longer merely an option but a strategic necessity to maintain competitiveness and expand market reach. However, challenges such as limited digital literacy, inadequate access to technological infrastructure, and the urban-rural divide remain significant barriers to this transformation. Therefore, an adaptive and community-based mentoring approach is crucial to ensure that all MSME actors can participate inclusively in the national digital ecosystem.

MSMEs play a strategic role in Indonesia's economy, yet continue to face numerous challenges in adopting digital technologies. The benefits of digitalization for MSME operators include operational efficiency, overcoming geographical limitations, reducing promotion costs, enabling faster two-way communication, and expanding customer reach. Therefore, structured assistance is needed to support MSME actors at the neighborhood (RT) level in understanding and implementing digital technologies in a practical and sustainable manner.

RT01 Susukan was selected as the locus of this community engagement initiative due to its growing MSME potential, which still requires capacity building in digital skills. This activity is expected to serve as a model of community-based MSME digitalization mentoring that can be replicated in other regions.

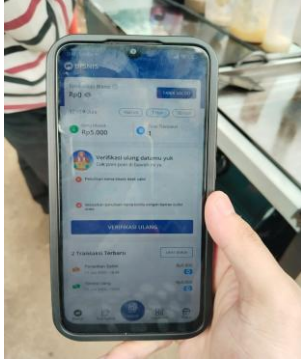

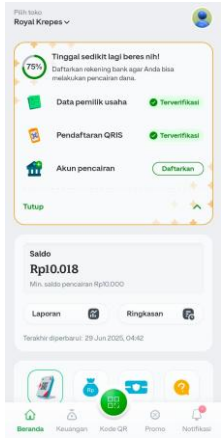

The digital transformation of MSMEs in Indonesia is also inseparable from cross-sectoral synergy between the government, technology providers, and business actors. According to information cited from the LinkUMKM news portal, the Indonesian government has initiated various strategic programs, including digital skills training, partnerships with e-commerce platforms, and technology-based financing schemes—all aimed at enhancing the adaptive capacity of MSMEs in facing the challenges of the digital era. In parallel, MSME actors have begun adopting various technologies—such as digital cash applications, social media, and cloud-based management systems—to optimize operational efficiency and improve customer service quality. This multi-sectoral collaboration not only accelerates the digitalization process but also contributes to the development of a more resilient and sustainable business ecosystem. With the right policy support and active involvement of all stakeholders, MSME digitalization holds significant potential as a key driver of inclusive economic growth in Indonesia.

Method

This digitalization initiative adopts a participatory approach that enables the active involvement of each business actor. Every member of the mentoring team is assigned to assist a different group of MSMEs based on the specific characteristics and types of their businesses. This model refers to a community empowerment strategy, in which digital transformation is unlikely to be effective unless it is reinforced by the contextualization of local needs. In practice, the implementation of MSME digitalization activities using simple technology-based training—such as transaction recording applications, QRIS training, and the strengthening of digital storytelling for MSMEs—has proven to be highly effective.

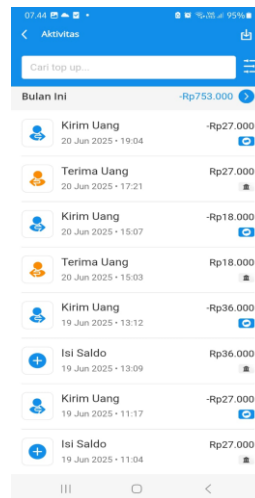
The following is real data from eight MSME actors who received assistance in RT01 Susukan. This data illustrates the condition and development of their businesses during the course of the mentoring program. The evaluation was conducted using qualitative methods through direct observation and semi-structured interviews. Meanwhile, interviews and observations were used to identify behavioral changes and barriers in the technology adoption process. The success of the program is measured based on indicators of digital payment tool adoption (QRIS, digital wallets), increased digital capacity of business actors, changes in business behavior from conventional to digital, as well as positive responses from customers. The evaluation results were analyzed descriptively using a data triangulation approach to ensure the validity and consistency of the findings. This overall approach demonstrates that the participatory-designed interventions are capable of promoting a more inclusive and sustainable digital transformation for MSMEs.

Table. 1 Results of Digital Payment (QRIS) Implementation among MSMEs in RT 01 Susukan

No.	Type of Digitalization	Business Name	Photo of Digitalization Result	Proof (Link/Screenshot)	Merchant Testimonial
1	QRIS Digital Payment Setup	Roti Bakar AGR			With the assistance in setting up QRIS, the payment process has become easier, and I no longer need to prepare small change.
2	QRIS Digital Payment Setup	Royal Krepes			QRIS has been really helpful for payments; customers can simply scan and pay instantly.
3	QRIS Digital Payment Setup	Nasi Uduk			Alhamdulillah, more teenagers now come by to buy breakfast at my place.

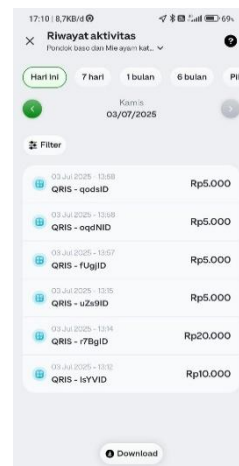
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4 QRIS Digital Grocery Shop Payment Setup (Sembako)



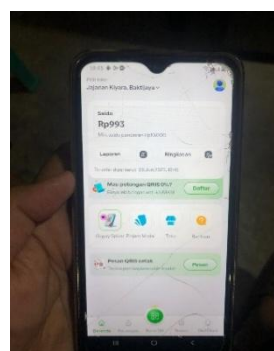
Ever since the QRIS assistance from the students, my shop has been busier with young customers paying using QRIS.

5 QRIS Digital Pondok Baso dan Mie Ayam Katulampa Payment Setup



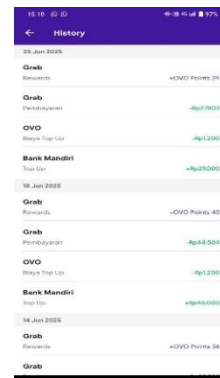
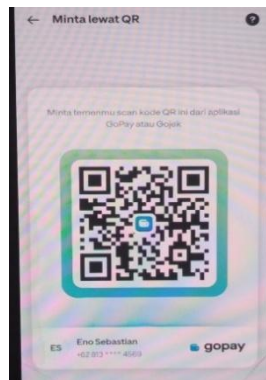
Thank you so much for helping with QRIS. Now teenagers can easily pay even without cash, and my financial records are much more organized.

6 QRIS Digital Jajanan Kiyara Payment Setup



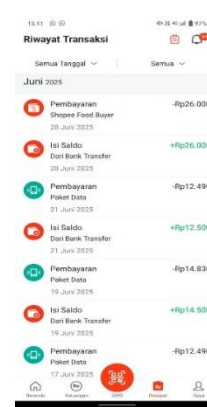
Thank you so much for helping with QRIS. Now teenagers can easily pay even without cash, and my financial records are much more organized.

7 QRIS Digital Payment Setup Telor Gulung



I once tried to register for QRIS myself, but it didn't work. When I got help, the process was quick, and now I use QRIS daily.

8 QRIS Digital Payment Setup Siomay dan Batagor



At first, I was hesitant to use QRIS because I thought it was complicated. But after the assistance, it turned out to be very easy. Customers are also happier.

Source: Author's Work, 2025

Result

Initial observations and interviews with the neighborhood head of RT01 Susukan identified a total of 100 MSMEs, with 98 operating in the culinary sector, one in services, and one in non-culinary retail. Out of this number, 10 MSMEs had already engaged in online business activities through social media or e-commerce platforms, indicating a growing awareness of the importance of digitalization. Meanwhile, 40 MSMEs actively trade within the RT01 area, 35 operate through mobile selling or rent stalls outside the neighborhood, and the remaining 15 rent stalls in RT01 on a rotating basis. However, the majority still rely on conventional marketing and cash-based transactions.

To address this gap, the mentoring program selected 8 MSMEs that demonstrated readiness to adopt digital technology. As a result, all 8 successfully registered for QRIS, and 6 began using digital wallet applications such as DANA and GoPay. Following the intervention, there was an estimated 35% increase in the number of weekly digital transactions. Participants reported greater convenience for themselves and customers, particularly among younger demographics who showed a preference for cashless payments. The increase in digital payment adoption was accompanied by improved customer engagement and higher operational efficiency.

In terms of marketing, the program introduced simple digital promotion techniques using platforms such as Instagram and WhatsApp Business. Six out of eight participants began actively posting product content through Instagram Stories and feeds. Additionally, MSMEs used WhatsApp Business more effectively for order management and customer communication. The training also improved the visual quality of promotional materials, which

contributed to higher engagement levels and increased customer interest.

Testimonies collected from participants further confirmed the positive impact of the program. One participant noted that before the training, they were hesitant to use QRIS, but afterward, many customers preferred it, making the business feel more modern. Another expressed pride in being able to post and manage products online independently. These experiences suggest a positive shift in perception toward digital tools, especially when tangible benefits are experienced directly. Increased confidence, efficiency, and professionalism were commonly cited outcomes.

Nevertheless, the program faced several challenges. Limited digital literacy—especially among older MSME actors—was a significant barrier. Some areas in RT01 also lacked stable internet access, and a strong preference for conventional methods remained. Despite these limitations, the contextual and participatory mentoring approach proved effective. Program evaluation, conducted through pre- and post-intervention interviews, field observations, and participant activity logs, showed measurable improvements in digital competence and behavioral change.

Overall, the mentoring activities in RT01 Susukan demonstrated that digital adoption, when guided with personalized and practical training, can produce meaningful results. The documented transformation of the eight MSME participants illustrates that even small-scale interventions can lead to significant changes. As such, RT01 Susukan now serves as a pilot model for a community-based digital empowerment program. Continued support from government bodies, educational institutions, and technology providers will be essential to maintain progress and expand the impact. Lastly, the program identified continuous mentoring and improvements in financial and digital literacy as crucial factors in ensuring sustainable MSME development in the digital era.

Discussion

The results of the digital assistance program implementation in RT01 Susukan indicate a very strong relationship between a personalized assistance approach and the increased readiness and willingness of MSME actors to adopt digital technology in their business operations. The approach that is tailored to the needs of each business actor has proven capable of building trust and a sense of security in the digital transformation process. The application of technologies such as QRIS as a cashless payment system, the use of digital wallets for daily transactions, and the utilization of social media as a promotional tool significantly contribute to the enhancement of operational efficiency and customer engagement.

Micro, Small, and Medium Enterprises (MSMEs) that previously relied solely on conventional methods are beginning to show improvements in transaction speed, financial record-keeping, and market reach. These findings are in line with research conducted by Ekaputra et al. (2024) and Royani et al. (2025), which emphasize the importance of digital payment systems in driving local economic growth and financial inclusion, particularly for the micro and small business sector.

From the broader social impact perspective, this program has successfully encouraged significant behavioral changes among MSME actors, especially traditional traders who were previously reluctant to engage with technology. The interventions carried out were not only technical but also educational and motivational, thus creating an environment that supports the shift towards business practices that are more open to digital innovation. Micro, Small, and Medium Enterprises (MSMEs) are beginning to show initiative in independently managing digital tools, such as creating promotional content, scheduling posts on social media, and monitoring transactions through financial applications. The ability to operate technology independently is becoming an important indicator in building long-term self-reliance and reducing dependence on external assistance. An international study by Thanigana et al. (2025) also emphasizes that factors such as perceived benefits, social norms, and ease of

use significantly influence the sustainability of technology use among small business operators.

However, the implementation of the program is not without various complex challenges. The main obstacles faced include low digital literacy among participants, limitations of devices such as smartphones that are incompatible with certain applications, and unstable internet access at several locations. These challenges have led to initial resistance to change, particularly from business operators who have long been running their businesses manually. To address this, the support team has implemented flexible strategies, such as repeated training, needs-based approaches, and the use of more familiar local communication media. This approach has proven effective in building trust and increasing active participation. Research by Thomas et al. (2024) also highlights that infrastructure gaps and digital literacy are the primary barriers to the expansion of digital payment systems in developing countries, including Indonesia.

Considering the potential generated, this program has a significant opportunity to be replicated in other regions, particularly in suburban areas experiencing economic growth yet not fully served by digital infrastructure. Such areas often have an active population of micro, small, and medium enterprises (MSMEs) that lack adequate access to technology and training. With a community-based approach and sustainable mentorship, similar programs can serve as catalysts for more equitable economic transformation. The success of this initiative also reinforces the relevance of the Indonesia Payment System Blueprint 2025, which emphasizes the importance of interoperability, financial inclusion, and technological innovation within the national payment system. Overall, the digital mentoring program in RT01 Susukan not only has a direct impact on the efficiency of MSME businesses but also creates structural changes in how entrepreneurs view and utilize technology. With the right policy support and an adaptive mentoring model, this program can serve as a real example of how community-based digital empowerment can accelerate inclusive and sustainable economic transformation.

Conclusion

The digitalization mentoring program for MSMEs in RT01 Susukan has successfully improved the participants' understanding and skills in adopting digital technology for business purposes. This short-term impact is evident in the increased use of digital platforms for promotion and non-cash payment systems. In the long term, the program has the potential to serve as a scalable model for community-based digital empowerment in other urban areas. The program highlights the practical relevance of participatory and educational approaches in community service initiatives, contributing to the broader discourse on inclusive digital transformation among MSMEs. However, several limitations were encountered, including varying levels of digital literacy and limited access to digital infrastructure among participants. To ensure sustainability, it is recommended that similar initiatives include long-term mentoring, collaboration with local stakeholders, and improved access to digital tools and internet connectivity. Stronger government and institutional support are also crucial to maximize the impact of digital transformation at the grassroots level..

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models in other regions.

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