

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

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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.

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Picture 2. Training for Shopee pay users from the Shopee Team



Source: Private Documentation, 2025.

The implementation employed a combination of lecture, demonstration, and practical exercises. The lecture method was used to deliver theoretical knowledge about QRIS, its benefits, and its role in supporting digital transformation. Demonstrations were conducted to show participants how to install the ShopeePay application, register a business account, and generate a QR code for transactions.

Picture 3. QRIS barcode ready to be used and displayed by MSME actors.



Source: Private Documentation, 2025.

After the demonstration, participants engaged in hands-on practice to apply the knowledge gained. They were guided through the process of verifying their ShopeePay accounts, downloading QR codes, and testing transactions using QRIS. This practical approach ensured that MSME actors could confidently implement QRIS in real business scenarios.

Picture 4. Implementation of training with resource persons from lecturers and MSME actors



Source: Private Documentation, 2025.

The training required several essential tools and resources, including smartphones capable of scanning QR codes, internet connectivity, and the ShopeePay application installed on participants' devices. Additionally, the program involved collaboration with lecturers from UPN Veteran East Java and support from the Shopee team to provide technical assistance

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.

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